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# Protecting financial investment: agriculture insurance in Ghana

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## Abstract

### Purpose

The purpose of this paper is to present readers with information on the state of provision of agricultural insurance as a means of protecting financial investment in agricultural productivity in Ghana.

### Design/methodology/approach

The paper reviews interventions in the provision of agricultural insurance in Ghana and then examines what is currently being done in this area. The paper looks at issues arising from empirical evidence on agricultural insurance provision and links them to scholarly articles on these issues.

### Findings

This paper shows that there has been considerable effort from the German Development Cooperation, the Ghana National Insurance Commission and government ministries and agencies, the Insurance sector in Ghana and stakeholder institutions leading to the creation of an agricultural insurance provider in Ghana. It is, however, evident from the results that the system is facing major challenges resulting primarily from the inability of the state to provide the needed policy and regulatory support that will assist the insurance sector in the development and delivery of the agricultural insurance products.

### Originality/value



interventions for the provision of agricultural insurance for individuals and organizations that invest in the agricultural sector in Ghana.

## Keywords

- Ghana
- Agricultural insurance
- Protecting financial investment

### Citation

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