



Research Paper #:23

Title: Agricultural decisions after relaxing credit and risk constraints

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Summary:

Research Paper #23 examines how uninsured risk constrains farmers in Northern Ghana. It shows that when provided with insurance against the primary catastrophic risk they face, farmers are able to increase expenditure on their farms and make riskier choices. The study finds a strong demand for insurance among these farmers. Insurance payouts further increase this demand in subsequent years both among recipients and among their social networks.

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