



Mapping Outcomes of Livestock Insurance Schemes on South African Veldt Smallholder Ranchers,

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Abstract

South African veldt smallholder ranchers often face significant financial risks due to livestock losses caused by natural disasters and diseases. The study employed a qualitative approach with semi-structured interviews and focus group discussions among 50 smallholder ranchers in South African veldt regions. Data was analysed using thematic content analysis. A notable outcome was the high proportion (85%) of insured animals, indicating strong interest and coverage uptake by farmers despite challenges related to insurance costs and administrative processes. Livestock insurance schemes have been moderately effective in providing financial protection for smallholder ranchers in South African veldt regions. However, there is room for improvement regarding cost-recovery mechanisms and farmer engagement. To enhance the effectiveness of livestock insurance schemes, it is recommended to reduce administrative costs, improve communication channels with farmers, and explore innovative financing options such as micro-insurance products.

Keywords: *Geographic, Veldt, Insurance, Smallholders, Community Engagement, Qualitative Research, Livelihoods Assessment*

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