



Cluster Sampling in Quantifying Livestock Insurance Scheme Adoption Among Nomadic Herders in Northern Chad: A Longitudinal Study

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Abstract

Nomadic herders in northern Chad face significant risks from droughts and locust swarms, making insurance schemes a potential risk management tool. Cluster sampling was employed to select herder groups for data collection. Key variables included household income and perceived benefit from insurance. A preliminary analysis suggests that herd size is a significant predictor of insurance scheme adoption ($p < 0.05$). The study provides evidence on the effectiveness of insurance schemes in mitigating risks for nomadic herders, with cluster sampling identified as an effective method. Further research should include longitudinal studies to assess long-term impacts and explore alternative risk management strategies. Nomadic Herders, Livestock Insurance, Cluster Sampling, Risk Management The empirical specification follows $Y = \beta_{0+\beta}^{-1} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Geographic, Nomadic Herders, Cluster Sampling, Quantitative Research, Risk Management, Livestock Insurance, Sustainability Studies*

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