



Quantifying Nomadic Herders' Adoption Rates of Livestock Insurance in Northern Chad Using Cluster Sampling

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Abstract

Nomadic herders in northern Chad face significant risks from livestock diseases and droughts, necessitating innovative risk management strategies. A cluster sampling approach was employed to assess the coverage and acceptance levels of a livestock insurance scheme in northern Chad's pastoral communities. A total of 75% of sampled herders reported having enrolled in at least one type of livestock insurance, with significant variations observed across different agro-pastoral zones. Cluster sampling provided a robust method for estimating the reach and acceptance of the insurance scheme among nomadic populations in Chad. Further longitudinal studies should be conducted to monitor trends over time and explore additional factors influencing adoption rates. The empirical specification follows $Y = \beta_{0+\beta} X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *Nomadic Herders, Chad, Livestock Insurance, Risk Management, Cluster Sampling, Quantitative Methods, Agricultural Economics*

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