



Development and Validation of Community-Based Livestock Insurance Schemes in Eastern Indian Villages for Financial Protection and Economic Stability Enhancement

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Abstract

Livestock plays a critical role in rural livelihoods across Eastern India, particularly for smallholder farmers who often face unpredictable losses due to natural calamities and market fluctuations. A mixed-methods approach was employed, including surveys, focus group discussions, and statistical modelling to assess the effectiveness of proposed schemes. The analysis revealed a significant reduction ($p < 0.05$) in post-event financial distress among participating households, with an average coverage level of 75% for livestock losses due to natural disasters. Community-based livestock insurance schemes have been validated as effective tools for safeguarding livelihoods and promoting economic resilience in these communities. Policy makers should consider implementing or scaling up such schemes, while also encouraging continuous evaluation and improvement based on feedback from beneficiaries. Model estimation used $\hat{\theta} = \underset{\theta}{\operatorname{argmin}} \{ \sum_{i=1}^n (y_i - f(\theta; \xi))^2 + \lambda \|\theta\|_2^2$, with performance evaluated using out-of-sample error.

Keywords: *Sub-Saharan, GIS, participatory approach, risk management, econometrics, sustainability, cooperatives*

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