



# Expansion of Livestock Insurance Coverage Among Rangeland Herders in Ethiopian Highlands: A Policy Impact Study on Risk Management Risks

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## Abstract

Livestock insurance coverage in Ethiopian rangelands is limited, posing significant risks to herders. A mixed-methods approach combining survey data with qualitative interviews was employed. Insurance uptake increased by 30% in targeted communities, reducing perceived risks by an average of 25%. Expansion policies should focus on education and incentives to maximise coverage. Develop tailored insurance products and implement community-based risk management initiatives. Model estimation used  $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda \operatorname{Vert}\theta \operatorname{rVert}^2$ , with performance evaluated using out-of-sample error.

**Keywords:** Ethiopia, Rangelands, Livestock, Insurance, PolicyImpact, RiskManagement, MixedMethods

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