



# Financial Security through Livestock Insurance: An Assessment of Rural Herders in Zimbabwe Against Weather Extremes

Wael Khoja<sup>1</sup>, Ahmed El-Sayed<sup>2,3</sup>

<sup>1</sup> Environmental Research Institute (ERI)

<sup>2</sup> Department of Interdisciplinary Studies, Environmental Research Institute (ERI)

<sup>3</sup> Theodor Bilharz Research Institute (TBRI)

**Published:** 14 November 2012 | **Received:** 15 September 2012 | **Accepted:** 30 October 2012

**Correspondence:** [wkhoja@gmail.com](mailto:wkhoja@gmail.com)

**DOI:** [10.5281/zenodo.18974963](https://doi.org/10.5281/zenodo.18974963)

## Author notes

*Wael Khoja is affiliated with Environmental Research Institute (ERI) and focuses on Business research in Africa. Ahmed El-Sayed is affiliated with Department of Interdisciplinary Studies, Environmental Research Institute (ERI) and focuses on Business research in Africa.*

## Abstract

Rural herders in Zimbabwe rely heavily on livestock for their livelihoods, but weather extremes pose significant risks to these assets. The research employed qualitative methods including semi-structured interviews and focus group discussions with 50 rural herders, covering various regions of Zimbabwe. Findings indicate that participation in livestock insurance programmes significantly reduced financial losses by mitigating risks associated with droughts and floods, particularly among small-scale farmers who lack collateral for formal loans. Livestock insurance programmes are effective tools for enhancing the resilience of rural herders to weather-related shocks in Zimbabwe. Future research should explore scalability and cost-effectiveness across different regions. Government and non-governmental organizations should promote awareness and implementation of livestock insurance schemes, especially among vulnerable communities like small-scale farmers.

**Keywords:** *African geography, qualitative research, insurance studies, rural development, livelihood security, weather patterns, herding practices*

## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

✉ **REQUEST FULL PAPER**

**Email:** [info@parj.africa](mailto:info@parj.africa)

Request your copy of the full paper today!

## SUBMIT YOUR RESEARCH

**Are you a researcher in Africa? We welcome your submissions!**

Join our community of African scholars and share your groundbreaking work.

**Submit at:** [app.parj.africa](http://app.parj.africa)



Scan to visit [app.parj.africa](http://app.parj.africa)

**Open Access Scholarship from PARJ**

Empowering African Research | Advancing Global Knowledge