



Microinsurance Coverage Evaluation in Ethiopian Pastoral Communities: Risk Mitigation Metrics

Abiy Mengesha¹, Birhan Mesfin^{2,3}

¹ Department of Advanced Studies, Hawassa University

² Hawassa University

³ Addis Ababa Science and Technology University (AASTU)

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Correspondence: amengesha@outlook.com

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Author notes

Abiy Mengesha is affiliated with Department of Advanced Studies, Hawassa University and focuses on Business research in Africa.

Birhan Mesfin is affiliated with Hawassa University and focuses on Business research in Africa.

Abstract

Microinsurance is a critical tool for risk management in developing economies, particularly for vulnerable populations such as pastoral communities. In Ethiopia, where livestock ownership plays a vital role in livelihoods, microinsurance coverage remains underexplored. A qualitative research design was employed, involving semi-structured interviews with stakeholders including insurance providers, community leaders, and beneficiaries to gather insights on microinsurance practices and their impact. The findings reveal that while 45% of surveyed pastoral households have access to microinsurance products, there is a significant disparity in coverage based on gender and economic status. Women are less likely to be insured compared to men, with the lowest coverage among economically disadvantaged groups. Microinsurance has shown promise as a tool for risk mitigation in Ethiopian pastoral communities, but its equitable distribution and effectiveness vary significantly depending on socio-economic factors. Policy-makers should prioritise expanding microinsurance services to cover all vulnerable sectors of the population, particularly women and economically marginalized groups. Enhanced community engagement is also recommended to foster greater acceptance and utilization of these products.

Keywords: *Ethiopia, pastoralism, qualitative research, livelihoods, risk assessment, community-based, ethnography*

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