



Success Rates and Risk Mitigation in Livestock Health Insurance Programmes for Poor Farmers in Mozambique

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Abstract

Livestock farming is a critical component of agriculture in Mozambique, particularly for poor farmers who rely on livestock as a source of income and food security. The methodology involved a mixed-methods approach including surveys, interviews, and data analysis of programme enrolment records from . Statistical models were used to assess the impact of insurance coverage on veterinary expenses and economic resilience. A significant proportion (35%) of farmers reported reduced financial losses due to livestock diseases after participating in health insurance programmes. The study identified a clear trend towards increased uptake of insurance among those with higher initial benefits, indicating a potential need for tailored risk mitigation strategies. The findings suggest that livestock health insurance can be an effective tool for reducing financial risks faced by poor farmers in Mozambique but requires targeted interventions to maximise its impact. Recommendations include expanding outreach efforts to reach less economically advantaged farmers, offering subsidies for lower-income enrollees, and conducting further research to refine risk mitigation strategies. The empirical specification follows $Y = \beta_{0+\beta} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Agriculture, Livestock Health Insurance, Risk Management, Poverty Alleviation Strategies, Microfinance Models, Participatory Extension Services, Farmer Field Schools*

ABSTRACT-ONLY PUBLICATION

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