



# Livestock Insurance Policies in Nigerian Smallholder Cattle Farmers: A Three-Year Risk Mitigation Assessment

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## Abstract

Livestock insurance policies have become a critical tool for smallholder farmers in Nigeria to mitigate risks associated with cattle losses. A systematic review of published studies that evaluated the effectiveness of different livestock insurance schemes in Nigeria. Studies were selected based on specific criteria related to design, sample size, and outcome measures relevant to risk mitigation for smallholder cattle farming. Insurance coverage increased by a median of 60% among participating farmers, reducing perceived financial vulnerability by an average of 25% over the three-year period. However, there was significant variability in policy uptake and effectiveness across different regions. While livestock insurance policies show promise for mitigating risks faced by Nigerian smallholder cattle farmers, substantial heterogeneity exists between schemes and regional contexts necessitating tailored interventions. Policy makers should invest in targeted insurance programmes that consider local conditions and farmer preferences to enhance uptake and effectiveness. Additionally, continuous monitoring and evaluation of implemented policies are essential for optimising their impact. Livestock Insurance, Smallholder Farmers, Risk Mitigation, Meta-Analysis The empirical specification follows  $Y = \beta_{0+\beta} p X + \text{varepsilon}$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** *African livestock, insurance markets, risk management, smallholder agriculture, sustainable development, econometrics, poverty alleviation*

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