



Livestock Insurance and Income Stability among Smallholder Producers in Ethiopian Highlands: A Mixed-Methods Study

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Abstract

Smallholder livestock producers in Ethiopian Highlands face significant income instability due to unpredictable weather patterns and market fluctuations. A mixed-methods study integrating in-depth interviews with 30 smallholder farmers and stratified random sampling for 200 households to assess insurance uptake and its impact on income stability over two years. Insurance coverage was found to increase by 45% among surveyed producers, leading to a notable reduction (18%) in reported financial stress compared to uninsured groups. Livestock insurance positively impacts the financial resilience of smallholder producers in Ethiopian Highlands, offering a viable mechanism for income stability and risk management. Government policies should incentivize livestock insurance uptake through subsidies or tax breaks, particularly targeting vulnerable producer groups such as women farmers. Smallholder producers, Livestock Insurance, Income Stability, Mixed-Methods Study

Keywords: *Ethiopia, Highlands, Livestock, Insurance, Smallholders, Interventions, Community Engagement*

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