



# **Effectiveness of Agricultural Insurance Schemes in Mitigating Livestock Losses in Northern Cross River State, Nigeria: A Two-Year Evaluation**

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**Published:** 26 September 2012 | **Received:** 12 June 2012 | **Accepted:** 01 September 2012

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**DOI:** [10.5281/zenodo.18979392](https://doi.org/10.5281/zenodo.18979392)

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## **Abstract**

Agricultural insurance schemes have been implemented in Nigeria to mitigate risks associated with livestock losses. Northern Cross River State is a region of particular interest due to its significant agricultural sector and vulnerability to climate change impacts. A mixed-methods approach was employed, combining quantitative data from insurance records with qualitative interviews to assess scheme performance and beneficiaries' experiences. The analysis revealed that while the schemes covered a substantial portion of insured livestock (85%), there were delays in claim processing averaging around three months. Policyholders reported high levels of satisfaction overall, though varied perceptions exist among different stakeholder groups. Despite challenges with claims processing times and potential inequities in coverage, Northern Cross River State's agricultural insurance schemes appear effective in providing financial protection against livestock losses. Further improvements are recommended to streamline claim procedures and ensure equitable coverage across all farmers. Enhanced training for policyholders could also improve understanding of the schemes' benefits and limitations.

**Keywords:** *Northern Cross River State, Livestock Insurance, Risk Management, Agricultural Economics, Catastrophe Models, Community-Based Initiatives, Post-Harvest Losses*

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