



Socio-Economic Impact of Livestock Insurance among Smallholder Herders in Southern Zimbabwe: Adverse Event Frequency and Coverage Evaluation

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Abstract

This Data Descriptor examines the socio-economic impact of livestock insurance among smallholder herders in Southern Zimbabwe, focusing on adverse event frequency and coverage evaluation. Data collection was conducted through structured interviews with a sample of smallholder herders, and coverage analysis was performed using logistic regression models. The findings indicate that the insurance programme covered approximately 75% of the surveyed households, but only 40% reported having claims processed within one year, highlighting significant disparities in claim processing times. Despite initial coverage and interest from farmers, the current system struggles with timely claim processing, which could be a barrier to widespread adoption and sustainability. To enhance the insurance programme's effectiveness, it is recommended that improvements be made in claims processing efficiency and communication strategies. Livestock Insurance, Smallholder Herders, Zimbabwe, Coverage Analysis, Adverse Event Frequency The empirical specification follows $Y = \beta_{0+\beta}^{-} p X + \text{varepsilon}$, and inference is reported with uncertainty-aware statistical criteria.

Keywords: *African Geography, Livestock Insurance, Smallholder Herders, Adverse Events, Coverage Analysis, Econometric Modelling, Risk Management*

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