



Gender-Specific Livestock Insurance and Women Farmers in Tanzania: A Longitudinal Study on Risk Transfer Efficiency

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Abstract

Tanzania's agricultural sector is vulnerable to livestock diseases such as Trypanosomiasis, which disproportionately affects women farmers who often lack insurance coverage. A longitudinal study was conducted with 120 randomly selected female farmers, using mixed-effect logistic regression to analyse insurance uptake and coverage dynamics. The study found that women farmers who participated in the gender-specific insurance scheme had a lower prevalence of cattle affected by Trypanosomiasis compared to those not insured ($p < 0.05$). Gender-specific livestock insurance significantly improved risk transfer efficiency for female farmers, reducing their exposure to herd losses due to disease. Policy makers should promote gender-sensitive agricultural insurance programmes that cater specifically to the needs of women farmers in Tanzania. 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, Gender Studies, Trypanosomiasis, Risk Transfer Efficiency, Longitudinal Analysis, Vulnerability Assessment

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