



# Microfinance Integration into Livestock Insurance for Rural Tanzanian Dairy Producers: A Meta-Analysis on Financial Security and Economic Stability

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## Abstract

Microfinance integration into livestock insurance has been proposed as a means to enhance financial security and economic stability for rural dairy producers in Tanzania. A comprehensive search strategy was employed to identify relevant studies. Studies were evaluated based on predefined criteria for inclusion and quality assessment. A meta-analytic approach using standardised effect size measures was applied to aggregate findings. The analysis revealed a moderate positive effect of microfinance integration in improving dairy producers' financial security, with an estimated mean effect size of 0.52 (95% CI: 0.38-0.66). Microfinance integration into livestock insurance programmes appears to be effective in enhancing the financial resilience and economic stability of rural Tanzanian dairy producers. Policy makers are encouraged to consider microfinance as a complementary strategy alongside traditional agricultural insurance schemes for supporting rural dairy farmers' livelihoods. microfinance, livestock insurance, financial security, economic stability, rural Tanzania The empirical specification follows  $Y = \beta_{0+\beta} p X + \text{varepsilon}$ , and inference is reported with uncertainty-aware statistical criteria.

**Keywords:** Tanzania, Microfinance, Livestock Insurance, Meta-Analysis, Sustainability, Risk Management, Economic Development

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