



Livestock Insurance Adoption Among Smallholder Farmers in Southern Nigeria: An Economic Analysis

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Abstract

Livestock farming is a significant economic activity in Southern Nigeria, providing livelihoods for smallholder farmers and contributing to food security. A mixed-method survey approach was employed, combining quantitative data from questionnaires with qualitative insights through interviews. Data collection occurred in three southern states, targeting a diverse sample of insurance participants and non-participants. The analysis reveals that while livestock insurance adoption is increasing among smallholder farmers, it remains limited by financial constraints and perceived risks associated with insurance coverage. Despite challenges, the study underscores the potential benefits of expanding access to livestock insurance for enhancing agricultural resilience in Southern Nigeria's rural economy. Policy makers should consider implementing targeted subsidies and awareness campaigns to facilitate greater uptake of livestock insurance programmes among smallholder farmers. Livestock Insurance Adoption, Smallholder Farmers, Economic Analysis, Southern Nigeria

Keywords: *Sub-Saharan, Smallholder, Livestock, Insurance, Cooperatives, Vulnerability, Development*

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