



Assessing Methodological Approaches to Investigating Livestock Insurance Adoption in Ethiopian Villages

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Abstract

Rural communities in Ethiopia face significant livestock losses due to unpredictable weather events such as droughts and floods. Insurance schemes can mitigate these risks but their adoption remains low. A mixed-method study combining surveys ($N = 200$) with in-depth interviews. Data were analysed using thematic analysis for qualitative insights and logistic regression to quantify associations between socio-economic factors and insurance adoption. In-depth interviews revealed that perceived risk levels significantly influenced insurance uptake, with a proportion of 35% of respondents indicating they would consider purchasing insurance if available at an affordable cost. The study highlights the importance of understanding community perceptions in designing effective livestock insurance programmes. Future research should explore broader coverage and longer-term impacts. Policy makers are encouraged to integrate qualitative data into their risk assessment models, facilitating more tailored insurance schemes that resonate with local communities' needs. Livestock Insurance, Rural Ethiopia, Methodological Approaches, Qualitative Research

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