

Identifying potential methods of up-scaling Index Based Livestock Insurance (IBLI): Lessons in extension and outreach

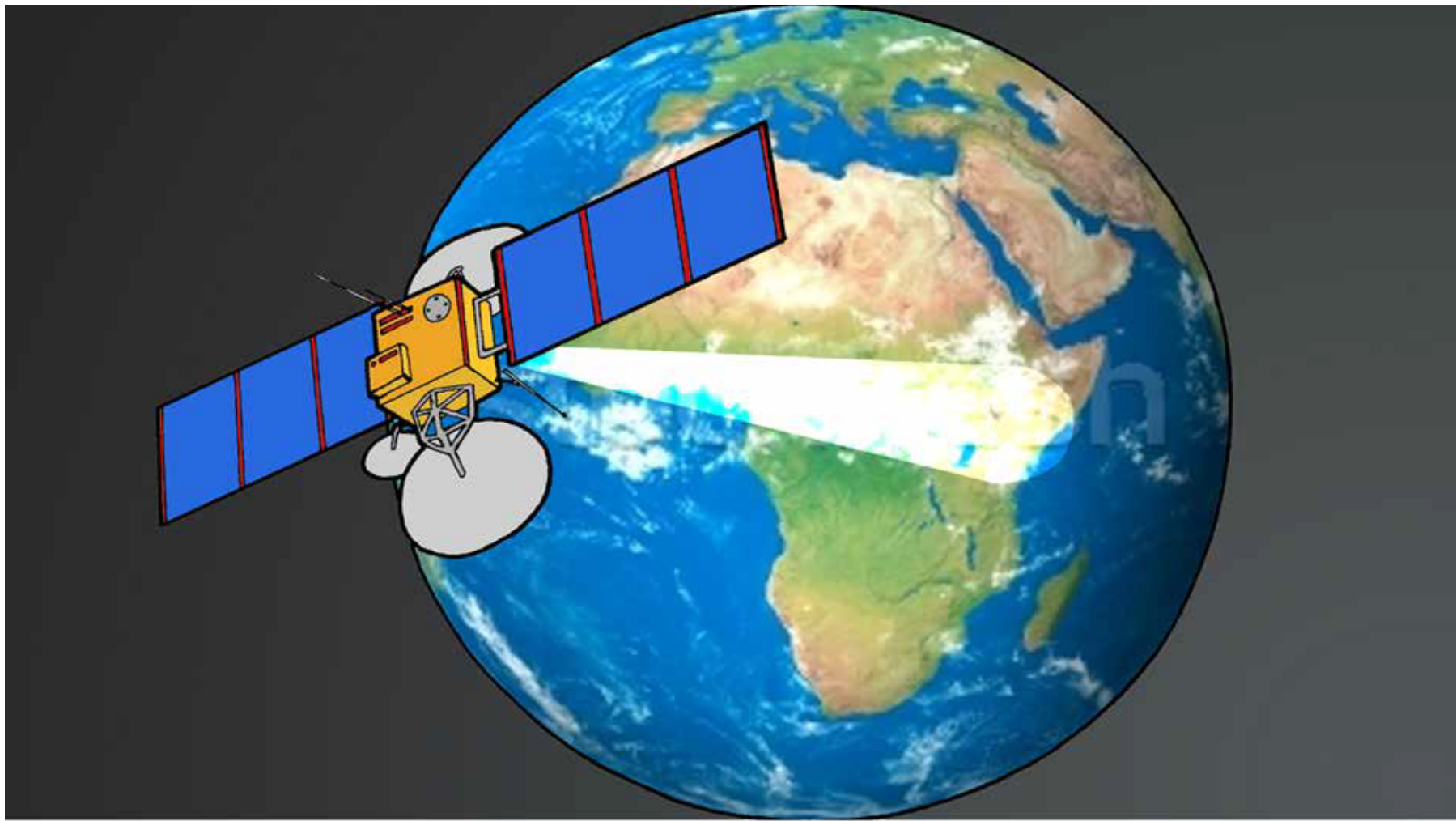
Philemon Chelang'a, Rupsha Banerjee and Andrew Mude



Introduction

IBLI is designed using Normalized Difference Vegetation Index (NDVI) to protect pastoralist against drought-related livestock losses. Contract holders receive payouts based on a 15% index trigger within a geographically defined location.

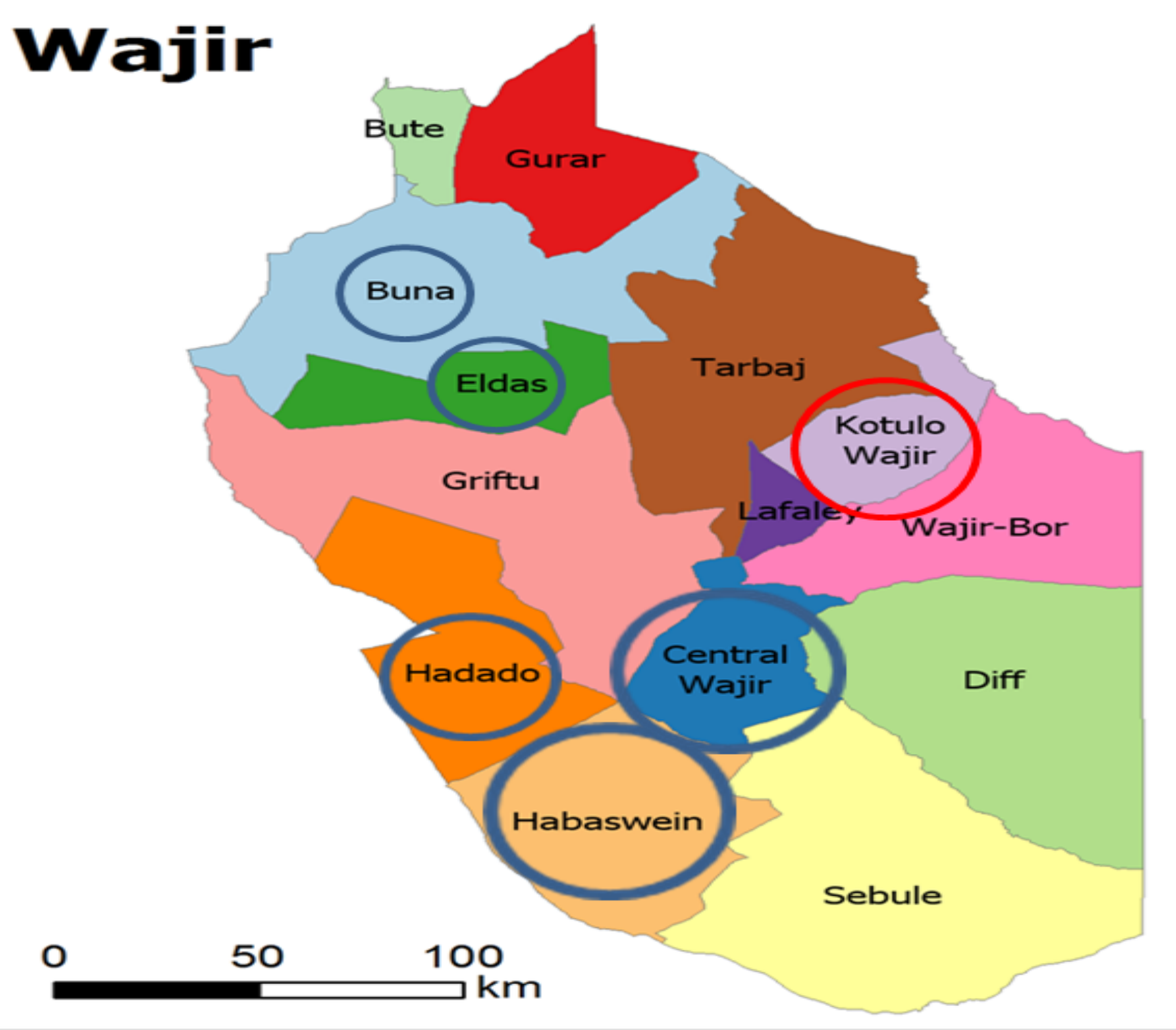
- Efforts by ILRI (and partners) to disseminate and improve IBLI uptake(encouragement design, discount coupons, Coops, pictorials) has resulted in mixed outcomes
- An agent/VIP model is being used to reach the pastoralists with IBLI
- There are high transactions costs



Materials and methods

- Qualitative study was carried out in 6 divisions in Wajir County-Northern Kenya
- Data was collected through 29 KIIs – (e.g. Government officials, private financial and non-financial institutions, radio stations, community leaders, IBLI sales agents) and 11 FGDs disaggregated across gender – (large size herd owners, livestock traders, professionals)
- Based on the principle of theoretical sampling, once no new information was emerging, the data was deemed “theoretically saturated”
- Content analysis was the most suited as this method can be applied to examine any type of communication.

- For this study, content analysis was used to understand the ‘why’ and ‘how’ of possible information and distribution channels which could be used for promoting and upscaling IBLI and ‘where’ and ‘what’ was the roles of certain respondents in the process of better adoption of IBLI.



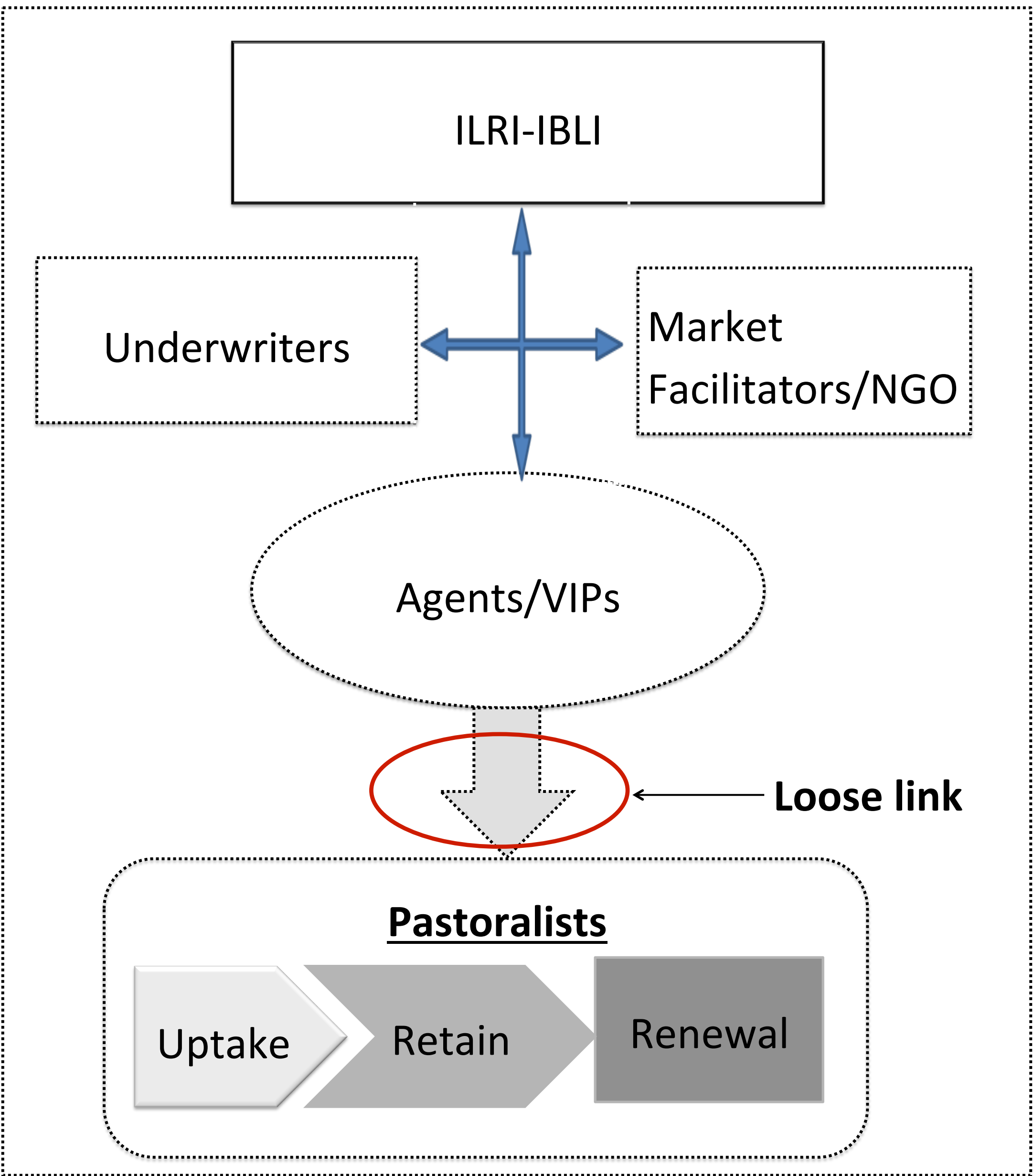
Results

Characteristics

- **Oral Society** :The pastoral communities are ‘oral societies’ and thus radio, mobile phone and face to face engagement is highly preferred
- **Aggregation Points**: Water points, livestock markets, chief ‘barazas’ and local trading centers are the most critical pastoralist aggregation points to repeatedly discuss the need to integrate IBLI into their livestock systems
- **Infrastructure**: Poor basic infrastructure and low literacy levels

Constraints

- **Understanding and acceptance**: Most pastoralists don’t clearly understand the basic concepts of IBLI. This is necessary to trigger informed demand, including religious and cultural compliance
- **Capacity Development**: The effectiveness of agent/ VIP model used is constrained by insufficient process of training, remuneration and coordination
- **Promotion and sales**: In order to increase uptake and further renewals of IBLI, intensive and creative methods (branding) promotion and sales have to be adopted



Research into use

- **Sensitization and recurrency of information** - Intensive sensitization on importance of IBLI is essential for up-scaling; recurrency of information leads to better understanding
- **Information dissemination channels** - Aggregation points provide greater avenues of information dissemination to pastoralists; IBLI sales agents and promoters should always target these points
- **Infrastructure Network** - Adequate infrastructural network is necessary to upscale IBLI; enhanced Mobility and the use of telecommunication devices have huge potential
- **Religious and cultural compliance** - Efforts to ensure acceptance of IBLI by local institutions cultural and religious compliance, requires further continuous engagement of religious and community leaders



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Philemon Chelang'a
p.chelanga@cgiar.org • P.O. Box 30709-00100 Nairobi, Kenya • +254 716537606
[http:// www.ilri.org](http://www.ilri.org)

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