



Pastoralists undergoing Index Based Livestock Insurance (IBLI) training in Loyiangelani, Marsabit County. (Credits to ILRI)

Kenya Livestock Insurance Program (KLIP) (Кения)

KLIP

ОПИСАНИЕ

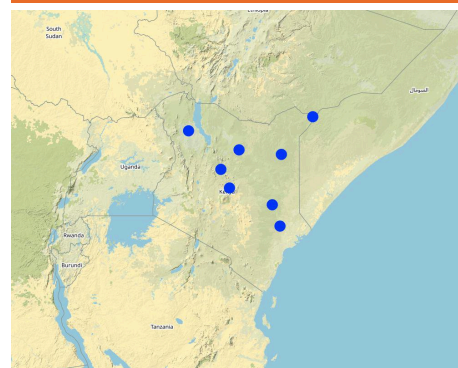
Government of Kenya (GoK) is implementing the Kenya Livestock Insurance Program (KLIP). KLIP is a GoK funded drought insurance program for vulnerable pastoralists located in the Arid and Semi-Arid Lands (ASALs) of Kenya. KLIP's overall objective is to reduce the risk of livestock mortality emanating from drought. This is intended to help to build resilience of vulnerable pastoralists for enhanced and sustainable food security.

Currently, under KLIP, GoK pays insurance premiums for a maximum of 5 Tropical Livestock Units to over 18,000 selected households that are considered vulnerable (i.e. own less than 5 TLUs). (0.1 of 1TLU is equivalent to 1 goat or sheep, therefore 10 goats/sheep = 1 cow (TLU) and 1.7 of TLU is equivalent to a camel or 17 goat/sheep or 1 cow + 7 goats/sheep = 1 camel). The program is currently being implemented in 8 Arid and Semi-Arid counties in Northern Kenya. In case of severe forage scarcity because of drought, the households enrolled on KLIP receive pay-outs to enable them purchase fodder, veterinary drugs and water to keep their animals alive during the drought season. The expected impact of KLIP on pastoralists' livelihoods protected assets and improved resilience due to better recovery mechanisms from drought shocks. At national level, reduced expenditure on humanitarian emergencies during severe droughts and sustained contribution of the livestock sub sector to the national economy is expected. As a Sustainable Land Management (SLM) solution, the KLIP approach can contribute to reduced pressure on grazing lands by providing pay-outs which are used by pastoralists to purchase animal feeds from outside the KLIP counties during drought periods, leading to reduced land degradation.

KLIP was first piloted in 2014 in 2 counties in the ASALs of Kenya i.e. Wajir and Turkana counties. 2500 households from each county were enrolled to the program, each receiving insurance worth 5TLUs for 1-year renewable period. In August 2016, 275 households in Wajir County received a total of Ksh. 3.5 million pay-out as a result of the failed long rain season of the same year. KLIP later expanded to cover 4 more counties in 2017 which included Isiolo, Marsabit, Mandera and Turkana raising the total number of beneficiary households to 14,000. In February 2017, a payout worth Ksh. 214 million was triggered to 10,000 pastoralists households across the six counties at the end of the failed short rainy season of 2016 (October to December). In 2017 KLIP added to more Counties Samburu and Tana River on its scope. Later in August of the same year, another payout worth Ksh. 319 million triggered across 7 counties leading to 12,000 beneficiaries receiving compensation. Currently KLIP is operational in the 8 counties, with plans underway for expansion to reach all the 14 ASAL counties of Kenya.

KLIP pay-outs are pegged to measurements of forage conditions made via satellite data on vegetation cover to derive an index of seasonal forage availability/scarcity, called the Normalized Differenced Vegetative Index (NDVI). The index can be defined as a measure comparing the total amount of forage available across the contract season with the historic average forage availability of that season. When the index signals that forage conditions have

МЕСТОПОЛОЖЕНИЕ



Местоположение: Counties, Counties, Isiolo, Mandera, Wajir, Tana river, Marsabit, Turkana, Kenya, Samburu, Garissa, Кения

Географическая привязка выбранных участков

- 37.58298, 0.35658
- 40.03627, -1.49811
- 35.61016, 3.12285
- 40.104, 1.97421
- 41.62012, 3.79555
- 38.04956, 2.20477
- 39.64649, -0.45551
- 37.17888, 1.25667

Дата ввода в действие: 2014

Дата завершения: н/п

Тип Подхода

- ☐ традиционная/ местная система земпользования, используемая коренным населением
- ☐ недавняя местная инициатива/ инновация
- ☒ в рамках проекта/ программы

deteriorated to the point that animals are likely to die, KLIP compensates pastoralists in cash pay-outs immediately after a failed rainy season(s) and just before the start of subsequent dry season to help pastoralists buy fodder, drugs and water to sustain their livestock through the drought period.

The use of a satellite based Index eliminates the need for insurance companies to carryout loss verification, which would be logistically and financially impossible to implement if they were to provide livestock insurance in such vast and remote areas as Kenya's ASALs. Satellite data (NDVI) is used to calculate forage conditions in a specific area over a specific season in order to determine whether the index could trigger a pay-out. Once pay-outs are triggered pastoralists registered under the affected areas are automatically eligible for compensation . Payouts are immediately disbursed via either M-Pesa or bank accounts depending on the beneficiaries preferred means as specified during registration.

The implementation of KLIP is done through a Public Private Partnership approach (PPP) spearheaded by the State Department of Livestock (SDL) under the Ministry of Agriculture, Livestock and Fisheries (MOALF). The GoK purchases KLIP policies on behalf of the pastoralists targeted under the KLIP program. However, in case of an insurance payout, indemnified households receive their respective share of the payout directly from the underwriting insurance company/ies. Private Insurance companies registered in Kenya provide underwriting services for KLIP. The World Bank Group provides financial and technical support while ILRI provides awareness and capacity development support together with KLIP contract design. Various capacity development and awareness creation tools e.g. radio programs, posters, flyers, cartoon booklets, videos and training manuals have been used by KLIP to target pastoralists, partners and policy makers. A contract design tool has also been developed for KLIP with the support of ILRI and the WBG for insurance firms to use in determining their KLIP pricing options.



Ashok Shah (center), CEO of APA insurance company presenting the National KLIP payout cheque for all the 6 counties under KLIP. He is flanked by representatives of various insurance companies from the KLIP risk underwriting consortium. (ILRI)



President and Deputy President of Kenya issuing KLIP payout cheque to pastoralists in Turkana County. (ILRI)

ЦЕЛИ ПОДХОДА И БЛАГОПРИЯТНЫЕ УСЛОВИЯ ДЛЯ ЕГО РЕАЛИЗАЦИИ

Главные цели/ задачи Подхода

The overall objective of KLIP is to reduce the risk of livestock mortality emanating from drought and to build the resilience of vulnerable pastoralists for enhanced and sustainable food security. KLIP is intended to enhance the capacity of pastoral communities to minimize weather related risks through provision of index based livestock insurance.

KLIP's specific objectives are:

- To build the resilience of vulnerable pastoralists in Kenya's ASALs against the consequences of drought by developing and applying index based insurance products in the provision of livestock insurance services to the pastoralists
- To build capacities of the pastoral communities and stakeholders in the use of insurance for the reduction of weather related risks and rebuilding of livelihood support systems;
- To increase Public-Private-Partnerships (PPP) in the provision of index based livestock insurance to the vulnerable pastoralists whose livelihoods are dependent on livestock.

Условия, содействующие применению Технологии/ Технологий в рамках Подхода

- Социальные/ культурные/ религиозные нормы и ценности:** Apart from being the main source of livelihoods for many of the communities living in Kenya's ASALs, pastoralism is a cultural practice that has been passed on from generation to generation. Pastoralists aspire to protect their herds from all manner of perils, including drought related livestock losses.
- Наличие/ доступность финансовых ресурсов и услуг:** Financial support for KLIP mainly from GoK and the World Bank Group. This has been a great enabling factor as huge financial investment is required for premium subsidies, awareness creation, operations etc.

- **Сотрудничество/ координация действий:** KLIP has leveraged academic research, advocacy, private sector partnerships, NGOs and other stakeholders working to improve the livelihoods in the pastoralist rangelands of Kenya. It has managed to tap into emerging innovations and insights from past work done for instance by ILRI and her partners such as AUSAID, DFID, USAID, Cornell University, European Union in the implementation of Index Based Livestock Insurance (IBLI), managing to further draw on both the knowledge generated and lessons learned (see references below).
- **Программные документы/ руководящие установки:** KLIP enjoys the goodwill of various partners including the Insurance Regulatory Authority (IRA), county governments, the national treasury, National Parliament, the Presidency and other key stakeholders who are willing to support the program in policy formulation and advocacy to create an enabling environment for the scaling-up of KLIP and further commercialization of index insurance by private local insurance companies and other financial sector players.
- **Осведомленность в области УЗП, доступность технической поддержки:** Access to technical support by the GoK from both ILRI and the World Bank, especially for KLIP contract design and index monitoring - together with requisite capacity development and awareness creation - have enabled effective roll out and implementation.

Условия, затрудняющие применение Технологии/ Технологий в рамках Подхода

- **Социальные/ культурные/ религиозные нормы и ценности:** The belief that rainfall or drought are both God's fate upon man is common both as a traditional and religious belief among pastoralist communities. Most of them hold that human beings should not try to control/mitigate against such. There is also the concern of whether insurance is "halal" in the context of Islamic Shariah. Both of these challenges have been widely addressed in the implementation of KLIP, through awareness creation and sensitization efforts done in consultation and involvement of national and local religious leaders together with insurance companies and the local communities.
- **Наличие/ доступность финансовых ресурсов и услуг:** Bureaucratic processes involved in the steps towards policy formulation puts at risk the guarantee for continued funding from the government of Kenya, especially in case of regime change. Efforts are being made to influence and initiate policy formulation at the national level. The SDL has also approached county governments where KLIP is being implemented to encourage them to contribute towards the scheme, in order to cover their local communities.

УЧАСТИЕ И РАСПРЕДЕЛЕНИЕ РОЛЕЙ ЗАИНТЕРЕСОВАННЫХ СТОРОН

Заинтересованные стороны, участвующие в реализации Подхода, и их роли

Какие заинтересованные стороны/ организации-исполнители участвовали в реализации Подхода?	Перечислите заинтересованные стороны	Опишите роли заинтересованных сторон
местные землепользователи/ местные сообщества	Pastoralists, also known as KLIP beneficiaries	Pastoralists households who are vulnerable to drought shocks are the primary beneficiaries in the implementation of KLIP. They receive timely cash payouts at the onset of drought in order to keep their livestock alive throughout the season.
частный сектор	Insurance companies	Private insurance companies underwrite the KLIP product either individually or as a consortium. The underwriting insurer is expected to underwrite and distribute pay-outs whenever the index is triggered to beneficiaries listed on KLIP. The selection of the insurer is based on its capacity to underwrite the risk, develop new or strengthen existing products in line with government policy and provide livestock insurance capacity building and awareness creation services. Underwriting insurers are also in charge of marketing the product and explaining its features to (potential) policyholders.
местные власти	County governments in the target ASAL areas	The national government utilizes county governments infrastructure for the implementation of KLIP. Counties provide support to the national government in sensitization, mobilization and selection of benefiting pastoralists for the fully subsidized KLIP component. The county governments also provide support during payouts and monitoring and evaluation activities. Some county governments are exploring the possibility of contributing to the public financial support to premiums to match that which is currently provided by the national government.
государственные власти (отвечающие за планирование или принятие решений)	The government of Kenya, the State Department of Livestock (SDL) under the Ministry of Agriculture Livestock and Fisheries	The GoK purchases KLIP policies on behalf of the pastoralists targeted under the KLIP program.
международные организации	Development partners such as the World Bank and ILRI	The World Bank Group provides KLIP funding to the GoK and is the principal technical adviser to SDL on KLIP. ILRI is responsible for providing technical assistance to SDL on all issues relating to insurance product design, management and improvement, as well as training and awareness creation. ILRI's contributions are based on their experience developing, implementing and assessing an Index-Based Livestock Insurance (IBLI) program since 2008 (http://ibli.ilri.org/).

Участие местных землепользователей/ местных сообществ на разных стадиях реализации Подхода

	нет	пассивное внешняя	поддержка интерактивное	самоорганизация
инициирование/ мотивация	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
планирование	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
выполнение	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
мониторинг/ оценка	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
None	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

GoK was motivated to implement KLIP in order to protect vulnerable communities from livestock losses due to drought, and also accelerate further uptake of livestock insurance by pastoralists, by experiencing how the product works.

KLIP exemplifies the case of a multi-stakeholder participatory approach linking scientific analysis with local knowledge, while facilitating the awareness, understanding and acceptance of the product by local communities. Activities such as; delineation of geographic areas that constitute an insurable unit and selection of KLIP beneficiaries are conducted through transparent and participatory means.

KLIP is implemented by the SDL with support from World Bank and ILRI in collaboration with local private insurance companies which underwrite the product either individually or as a consortium. County governments and local NGOs are also involved in the implementation of KLIP.

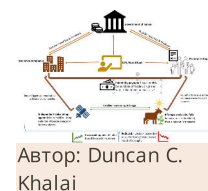
M & E under KLIP, largely relies on acquiring information from management and project records that reflect program resource use and implementation. Primary data collection from key stakeholders is also used. Outcome measurement uses a combination of both qualitative and quantitative methods. Data collection for high level outcomes, for instance the impact of KLIP on household welfare, will require the use of official country level data or relying on countrywide surveys, since these outcomes are normally outside the full control of the program.

Схема реализации Подхода

KLIP beneficiaries are pastoralist households whose livelihoods are highly dependent on livestock and are susceptible to climate uncertainties and recurrent droughts. They are considered to have limited alternative sources of livelihoods and any disruptions to livestock assets lead to destitution. The beneficiaries are selected through participatory community meetings convened by local chiefs and opinion leaders with the support of county government agricultural extension officers. The main criteria for selection is that each household must own less than 5 Tropical Livestock Units (TLU), which is approximately 5 cows (1TLU = 1 cow).

A calculating agent is an independent company or organization responsible for: (i) accessing eModis NDVI data during the Cover Period and (ii) for processing this data to calculate the index value in accordance with the agreed methodology for each Insured Unit in each county during the cover period and (iii) for reporting this data to the Insurer and the Insured on a timely basis.

Once the index is triggered, the calculating agent notifies the insurance company and the SDL. Cash pay-outs are prepared by the insurance company and disbursed to the registered beneficiary households through mobile money transfers e.g. M-Pesa (available in Kenya), bank transfers and cheques.



Принятие решений по выбору Технологии УЗП

Решения принимались

- ☐ исключительно землепользователи (по собственной инициативе)
- ☐ в основном землепользователи при поддержке специалистов по УЗП
- ☒ все участники как часть процесса совместных действий
- ☐ преимущественно специалисты по УЗП после консультаций с землепользователями
- ☐ исключительно специалисты по УЗП
- ☐ политики/ руководители

Принятие решений было основано на

- ☒ анализ подробно описанного опыта и знаний по УЗП (принятие решений на основе подтвержденных фактов)
- ☐ результаты исследований
- ☐ личный опыт и мнения (незадокументированные)

ТЕХНИЧЕСКАЯ ПОДДЕРЖКА, ПОВЫШЕНИЕ КОМПЕТЕНЦИЙ И УПРАВЛЕНИЕ ЗНАНИЯМИ

Следующие мероприятия или работы являлись частью Подхода

- ☒ Повышение компетенций/ обучение
- ☒ Консультационные услуги
- ☒ Институциональная (организационная) поддержка
- ☒ Мониторинг и оценка
- ☒ Научные исследования

Повышение компетенций/ обучение

Обучение было предоставлено следующим заинтересованным лицам

- ☒ землепользователи
- ☒ местный персонал/ консультанты

Тип обучения

- ☐ в ходе работы
- ☒ обмен опытом между фермерами
- ☐ опытные участки
- ☒ общие собрания
- ☒ курсы

Рассматриваемые темы

1. Introduction to KLIP and its key features
 - a. Contract features
 - b. KLIP coverage
2. Beneficiary selection & registration
3. KLIP communication and awareness creation – Managing interactions with other programs
4. KLIP Voluntary and fully subsidized products - features and differences
5. County governments and State Department of Livestock coordination

Консультационные услуги

Консультационные услуги были предоставлены

- ☐ на полях землепользователей
- ☒ в постоянно функционирующих центрах

A Program Coordination Unit (PCU) comprising of a program coordinator and 2 technical officers i.e. an M&E specialist and a Networking and Capacity development specialist were constituted under the SDL. The PCU is responsible for implementing the program and its day-to-day operations. Each technical officer is responsible for specific components of the program. Advisory communication via phone and email are frequently conducted between the KLIP implementation counties and the PCU. The PCU also supports recruitment of beneficiaries, training, awareness, M&E and communication for KLIP beneficiaries, various stakeholders and partners. ILRI provides support to these activities through its Markets and Capacity development unit. The PCU also provides reports to county governments on all KLIP related aspects including; the status of the index, number and identity of beneficiaries and the amount of indemnities paid.

Институциональная поддержка

Какие институциональные структуры были укреплены или вновь созданы

- ☐ нет
- ☐ да, немного
- ☒ да, умеренно
- ☐ да, существенно

на уровне

- ☒ местные
- ☒ региональный
- ☒ национальный

Опишите организацию, функции и ответственность, членство и т.д.

At the National level; the KLIP coordination unit under the Ministry of Agriculture, Livestock and Fisheries is responsible for the following:
-To develop, and institutionalize a large-scale sustainable livestock insurance program for the Arid and Semi-Arid Lands
-Efficient and effective engagement of relevant stakeholders
-Influencing policy
-Develop and maintain Public Private Partnerships
-To institutionalizing provision of livestock insurance at national and county government levels for increased resilience of vulnerable pastoralists
-Sustained demand of livestock insurance
Regional governments (Counties) are responsible for the following:
- Support access to appropriate livestock insurance products - registration of beneficiaries, extension and awareness creation
International NGOs i.e. The World Bank Group (WBG) provides funding to the GoK and is also the principal technical adviser to the SDL on KLIP. ILRI is also funded by the World Bank Group to provide technical support around KLIP contract design, awareness creation and capacity development.

Тип поддержки

- ☒ финансовая
- ☒ повышение компетенций/ обучение
- ☐ оборудование

Подробнее

Мониторинг и оценка

A monitoring and evaluation framework is in place to ensure that the program is constantly improved and that it can respond to challenges and opportunities arising in the field. The M&E framework is a tool for continuous program planning, implementation and reflection and also used for day-to-day reporting and tracking of progress towards outcomes and long-term impacts. The M&E framework's principle purposes are summarized as follows: • Tracking progress on program implementation • Identifying gaps and weaknesses in the implementation process • Planning, prioritizing, allocating and managing resources during the entire program timeline • Providing lessons for program management
Regular technical reports are generated by the PCU to be submitted to the KLIP technical committee for their technical inputs.

Научные исследования

Научные исследования проводились по следующим темам

- ☒ социология
- ☒ экономика / маркетинг
- ☐ экология
- ☒ технология

A livestock insurance service for Kenya's ASALs was tested with remarkable success on a pilot basis by the International Livestock Research Institute (ILRI's) Index Based Livestock Insurance (IBLI) from 2010 –2015 supported by DfID, AUSAID, USAID and other development partners. The lessons drawn from this experience were incorporated in the inception and implementation of KLIP.

ФИНАНСИРОВАНИЕ И ВНЕШНЯЯ МАТЕРИАЛЬНАЯ ПОДДЕРЖКА

Годовой бюджет мероприятий по УЗП в долларах США

- ☐ < 2000
☐ 2000-10000
☐ 10000-100000
☐ 100 000-1 000 000
☒ > 1 000 000
 Precise annual budget: н/п

The main source of funding for the KLIP project is from the government of Kenya and the World Bank.

Землепользователям были оказаны/предоставлены следующие услуги или меры стимулирования

- ☒ Финансирование и внешняя материальная поддержка, предоставляемая землепользователям
☒ Субсидии на отдельные затраты
☐ Кредитование
☒ Другие методы или инструменты стимулирования

Финансовая/ материальная поддержка, предоставленная землепользователям

Over 14,000 households currently under KLIP receive fully subsidized livestock insurance cover where the government of Kenya fully funds the premiums at an average rate of Ksh. 3000 per TLU, based on the cost of feeding 1 TLU during the months affected with severe drought during in a year. Each pastoralist receives cover for a maximum of 5 cows (5 TLU). However the SDL plans to provide for a partially subsidized KLIP cover, which can be purchased by any interested pastoralist, for as long as they are willing to pay for a partial cost of the premium. Further considerations are underway to assess the possibility of making voluntary insurance more accessible and affordable to pastoralists by partial premium subsidies.

профинансированы
 частично
 профинансированы
 полностью

Insurance Premiums

The government pays premiums on behalf of the pastoralists but is the policy holder. However, in-case a payout is triggered, the pastoralists receive the indemnity directly. Over time, the GoK plans to reduce the size of public support by transitioning into voluntary type of insurance.

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Трудозатраты, вложенные землепользователями были

- ☐ добровольный
☐ в обмен на продукты
☐ за денежное вознаграждение
☐ в обмен на другие материальные ресурсы

Другие методы или инструменты стимулирования

н/п

АНАЛИЗ ВЛИЯНИЯ И ЗАКЛЮЧИТЕЛЬНЫЕ ПОЛОЖЕНИЯ

Влияние Подхода

Нет
 Да, немного
 Да, умеренно
 Да, существенно

Сумел ли Подход расширить возможности местных землепользователей, повысить участие заинтересованных сторон?

KLIP has facilitated regular stakeholder interactions leveraging various partnerships forged within its PPP framework. Local communities, county governments, national government and NGOs are all engaged in the quest to find solutions for the pastoralists, who face repetitive cycles of devastating droughts.

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Сумел ли Подход дать возможность принимать решения на основе подтвержденных фактов?

KLIP has largely enabled evidence-based decision making within the National treasury and Parliament as both entities have been considerably increasing annual financial allocations for KLIP. Other donors e.g. the World Bank continue to support KLIP implementation as well as there being increased interest from county governments to provide additional funding towards the program. Also more pastoralists are beginning to voluntarily purchase livestock insurance as they have experienced how the product works through KLIP.

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Сумел ли Подход помочь землепользователям внедрить и поддерживать технологии УЗП?

The impact of KLIP on the target population with regards to land use and maintenance of SLM technologies is not yet observable as KLIP is only 3 years into implementation. Rigorous impact analysis may need to be conducted to establish such impacts. However, the rising demand for the KLIP product both from the insurance companies (supply side) and the pastoralists (demand side) is an indication of implementation and maintenance of the SLM (KLIP).

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Сумел ли Подход мобилизовать/ расширить доступ к финансовым ресурсам для применения практик УЗП?

Advocacy efforts have been directed at raising decision makers' awareness on the benefits of KLIP is having and the potential it holds for pastoralist communities country-wide. County governments and donors need to appreciate and be motivated towards playing a key role in the implementation KLIP.

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Сумел ли Подход расширить знания и возможности землепользователей в применении практик УЗП?

Insurance as a concept is complex and regulated entities in the sector seldom commit resources for awareness creation other than marketing of their individual products. KLIP implementation takes into account this situation and has continuously undertaken publicity and awareness creation about insurance with the aim of ensuring that consumers know about and understand the concept of insurance, and can make informed judgments and to take effective decisions in an insurance transaction.

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Сумел ли Подход расширить знания и возможности других заинтересованных сторон?

KLIP implementation has capacity development as one of its key components, which entails developing tools and materials that help support training, extension and awareness creation on KLIP's agenda. Various government,

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Insurance, County and Community members have undergone KLIP training at distinct levels. Despite all this, there is still room for more to be achieved with regards to capacity development.

Сумел ли Подход укрепить сотрудничество между заинтересованными сторонами/ выстроить механизмы сотрудничества?



Since its inception in 2014, KLIP has thrived on collaboration among various state and non-state actors. The State Department of World Bank Group, the International Livestock Research Institute (ILRI) and the Financial Sector Deepening Kenya (FSD), private local insurers (APA Insurance Ltd., UAP Insurance, CIC Insurance, Jubilee Insurance, Amaco Insurance, Heritage Insurance, Kenya Orient) and one global reinsurer (Swiss Re)).

Сумел ли Подход расширить возможности социально и экономически уязвимых групп?



ILRI conducted a phone survey in 2017, where 643 phone numbers registered to beneficiaries under the KLIP program were selected out of the total 14,000 beneficiaries. Out of the 643, 337 beneficiaries were reached and out of these 300 were surveyed (37 either had no time or did not consent). Questions were asked about the Short Rain Short Dry 2016 and Long Rain Long Dry 2017 seasons. Of the 300 surveyed, 129 reported receiving KLIP payments associated with the SRSD 2016 drought. Out of these 58% indicated having spent the money on food. Based on this therefore, it can be noted that KLIP has moderately contributed to social and economic empowerment of disadvantaged groups.

Сумел ли Подход способствовать улучшению продовольственной безопасности/ качества питания?



Under the same study described above, out of 300 beneficiaries surveyed, 129 reported receiving KLIP payments associated with the SRSD 2016 drought, 75 (58%) of these, reported having spent the cash on food stuff for their households.

Сумел ли Подход улучшить способность землепользователей адаптироваться к изменениям климата и смягчать последствия катастрофических погодных явлений?



KLIP has so far been able to enhance the capacity of pastoral communities to minimize weather related risks through provision of index based livestock insurance build the resilience of vulnerable pastoralists in Kenya's ASALs.

Основные причины, побуждающие землепользователей внедрять УЗП

- ☐ рост продуктивности
- ☐ рост прибыли (доходности) и рентабельности
- ☐ снижение деградации земель
- ☒ снижение риска катастрофических погодных явлений
- ☐ снижение объёма работ
- ☒ материальное стимулирование/ субсидии
- ☐ нормативно-правовое регулирование (штрафы)/ контроль
- ☐ престиж, общественное давление/ солидарность
- ☐ причастность к движению/ проекту/ группе/ сети
- ☐ экологическая сознательность
- ☐ традиции и верования, нравственные ценности
- ☒ приобретение знаний и опыта в области УЗП
- ☐ улучшение эстетической привлекательности
- ☐ снижение остроты конфликтов

Долгосрочная устойчивость мероприятий в рамках Подхода

Могут ли землепользователи самостоятельно (без внешней поддержки) продолжать применение того, что было реализовано в рамках Подхода?

- ☐ нет
- ☐ да
- ☒ нет уверенности

ЗАКЛЮЧИТЕЛЬНЫЕ ПОЛОЖЕНИЯ И ИЗВЛЕЧЁННЫЕ УРОКИ

Сильные стороны: по мнению землепользователей

- High level support from the government and development partners is a strength for KLIP as it continues to attract goodwill from key stakeholders within and outside government.
- KLIP is anchored in a reliable, simple and trusted technology - index based livestock insurance, which is a product of rigorous research.
- KLIP's impacts and lessons are replicable and scalable in other geographical locations .

Сильные стороны: по мнению составителя или ответственных специалистов

Слабые стороны/ недостатки/ риски: по мнению

землепользователейвозможные пути преодоления

- Full commercialization of livestock insurance might be a challenge to achieve considering that the private sector, especially insurance companies are profit oriented and might not be fully motivated to venture into the hard to reach, remote and poorly infrastructured ASALs of Kenya where KLIP is implemented. Continuous capacity development and proper policy environment should be created to enable the private sector's desire to venture into the target regions and fully commercialize the product.
- Sustainability – There is no government policy or legislative Act on KLIP . Its therefore not a guaranteed possibility that the government will support this in the long term. Continued advocacy, lobbying and sensitization need to be done targeting the key policy makers. Also a proper exit strategy should be designed and put into action.

Слабые стороны/ недостатки/ риски: по мнению составителя или ответственных специалистоввозможные пути преодоления

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Полное описание в базе данных ВОКАТ
https://qcat.wocat.net/ru/wocat/approaches/view/approaches_3283/
Видео: <https://player.vimeo.com/video/246931535>

Связанные данные по УЗП
н/п

Документирование осуществлялось при участии

Организация

- ILRI International Livestock Research Institute (ILRI) - Кения

Проект

- Book project: Guidelines to Rangeland Management in Sub-Saharan Africa (Rangeland Management)
- Index Based Livestock Insurance, Kenya (IBLI)

Ключевые ссылки

- N/A:

Ссылки на материалы по теме, доступные онлайн

- Successful Kenya Livestock Insurance Program scheme scales up: http://www.swissre.com/reinsurance/successful_Kenya_livestock_insurance_program_scheme_scales_up.html
- Govt to release record cash payout in livestock insurance program: <https://www.capitalfm.co.ke/business/2017/03/govt-to-release-record-cash-payout-in-livestock-insurance-program/>
- APA Pay The First Major Claim To The Kenya Livestock Insurance Program (KLIP) Farmers: <http://www.apainsurance.org/news/apa-pay-the-first-major-claim-to-the-kenya-livestock-insurance-program-klip-farmers/>
- SATELLITE, MOBILE TECHNOLOGIES UNDERPIN INSURANCE PAYOUT TO HERDERS IN KENYA: <https://www.iii.org/insuranceindustryblog/?tag=kenya-livestock-insurance-program>
- Record payouts being made by Kenya Government and insurers to protect herders facing historic drought: <https://ibli.ilri.org/2017/02/22/record-payouts-being-made-by-kenya-government-and-insurers-to-protect-herders-facing-historic-drought/>

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