Advancing informed demand for the Kenya Livestock Insurance Program (KLIP) through Capacity Development

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Presentation Outline

- Introduction to KLIP
- ILRI’s/IBLI’s role in KLIP’s Capacity development
- IBLI’s consumer education strategy
- IBLI’s past CapDev tools and Approaches
- Latest CapDev tools and Approaches
- Question time
Genesis of KLIP

- KLIP is a Kenya Government led IBLI product under the Ministry of Livestock and Fisheries (MALF)
- It is a direct result of IBLI’s scientific research and academic rigor, that has been demonstrated since 2010 when IBLI implementation began

KLIP presents various opportunities;

- Implementation of IBLI on a larger scale
- Influence on policy
- Strong partnerships (World Bank, GoK, FSD, Insurers)
What is IBLI’s role in KLIP CapDev?

- Adoption of IBLI on a larger scale through KLIP by:
  - Developing both awareness and education together with technical capacity for GoK & Partners
  - Lead the KLIP contract design

**Proposed theory of change around consumer education**

- **Training**
  - Knowledgeable
  - Motivated to convey accurate information

- **Sales Agents/Promoters**
  - Pastoralists with realistic expectations of insurance
  - Increased trust in index insurance

- **Outcome**
  - Increased repeat sales
  - Increased sales over time
IBLI Consumer education strategy

• Three levels of the strategy

Level 1: Knowledge and tools for government and insurance industry policy makers

Level 2: Knowledge, skills and job aids for IBLI/KLIP sales agents and promoters

Level 3: Awareness raising for potential clients
Past tools

Agents tools

Pastoralist’s tools

2010-2014

2015
We are shifting towards:

- More standardized tools that have less demands for human support
- Higher Replicability and versatility
- Systematic application/usability

- M-Learning
- E-learning
- IBL percentile calculator
- KLIP contract design and rating tool
- Gamification and incentives
- Instructional guides
IBLI’s Gamified M-Learning Experiment

M-LEARNING APP SCREEN SHOTS

- Games / Gaming can be exciting and ‘sexy’, but unless executed properly... one can lose much of the intended and considerable learning benefits

- Phase 2: Improve m-learning app and enhance gamification components; include complementary educational clips; test better hardware
IBLI Percentile Calculator Screen shots

- Phone based application used for explaining to pastoralists use of NDVI in calculating payouts
Kenya Livestock Insurance Design Tool

- MS Excel-based tool for capacity building tool for Kenya’s MALF but also useful for
  - Policy makers, Insurance companies, other stakeholders
- Uses & Value
  - Indicative fiscal costing of potential options for insurance cover
  - Summary assessment of contract performance in previous seasons.
  - Analysis of cost and outreach of the envisaged insurance contract
  - Assessment of historical performance i.e. when and where specified contracts would have triggered in the past

\Solidarites\Copy of IBLI Asset Protection Kenya Insurance Model (2).xlsx
Instructional Design Materials

- Standardized and interactive training materials developed and launched using adult learning principles.

- Have helped to get a better analysis of learning needs, and to systematically improve the materials/delivery methods through:
  - Issuing pre and post tests
  - Using clickers during training sessions

- With recognition that not everyone will have the opportunity to attend classroom training we have also commissioned the development of e-Learning modules covering the Instruction design materials.
Instructional Design Guide Screen shots

Question 3: Which of the following is NOT an advantage of the IBLI Asset Protection Contract over traditional

A. The payout is higher
B. Pastoralists do not have to make individual claims
C. The payout is based on readings made by reputable international bodies
D. Payout can happen before animals die so they can be kept alive

Activity 1.3: Pastoralist Role Play
Group 1

1. What action do you take when there is not enough forage for your herd?
2. Will you have any problems selling off your livestock in the middle of a drought?
3. What will happen when there is severe drought throughout Northern Kenya?

How does IBLI protect the pastoralist?
Lesson 1

If a pastoralist buys an IBLI contract, what is he/she covered for?
better lives through livestock

for more information visit www.ilri.org/ibli

ilri.org
Other tools from the past

2010
- Cartoon
- General Video
- Poster
- Insurance simulation games

2011
- Quick Ref
- Edutainment Video
- IBLI Training Manual

2012/2013
- IBLI Pictorials for Ethiopia
- Updated Pictorial for Kenya
- Updated quick reference guides.
- Index announcement poster

2014
- IBLI Payout Video
- Jingles
- Updated Pictorial
- Issue Cards
- Pocket Guides: FAQs, Communication Skills, Rate Cards