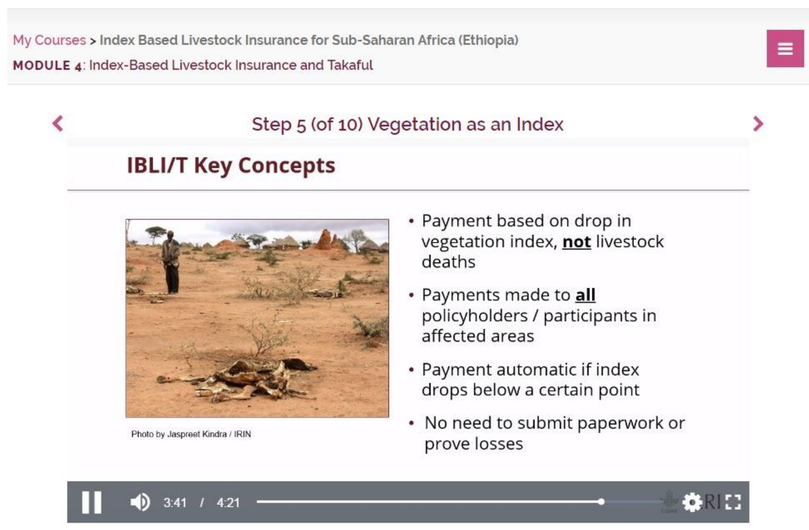
Index Based Livestock Insurance (IBLI): Inducing Impacts through Technology

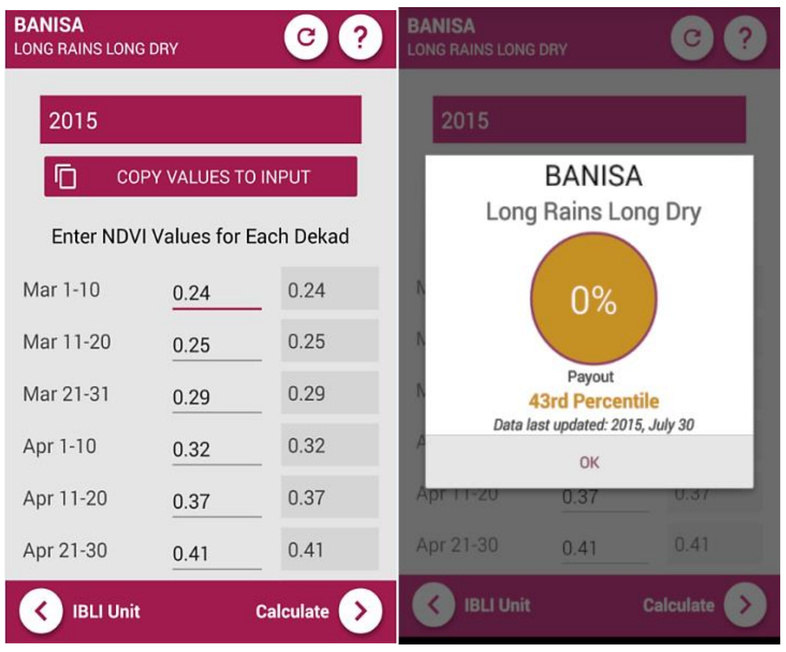
Motivation

Many of the challenges faced in the delivery of IBLI – and indeed the provision of many relevant services in the drylands – could potentially be solved by the application of mobile, digital technologies

The Challenges/ Opportunities

- Cost of delivering valuable information (state of the index, related markets information etc.) very costs
- Cost of extension and marketing – ensuring informed demand.
- Cost of agency – transactions, training, monitoring, performance assessment
- Possibility of improved value proposition of IBLI (and other services) by bundling with complementary service, eg. mFinance, information.
- Possibility of providing supplementary income generation



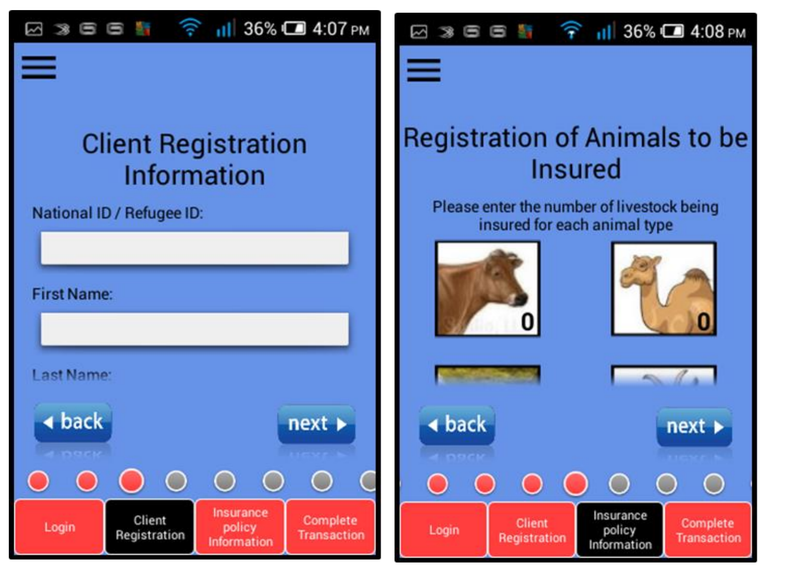


Index Calculator

- Agent can a show potential or active client the current or historical state of the index. Building trust, salience and awareness.
- Can get app on the playstore "IBLI Percentile Calculator"

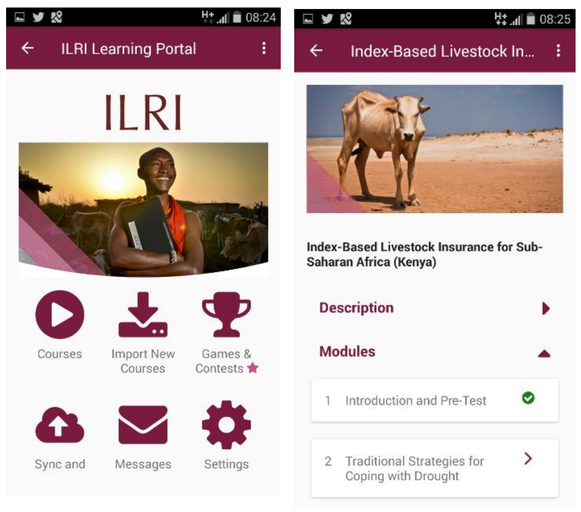
Sales Transaction Platform

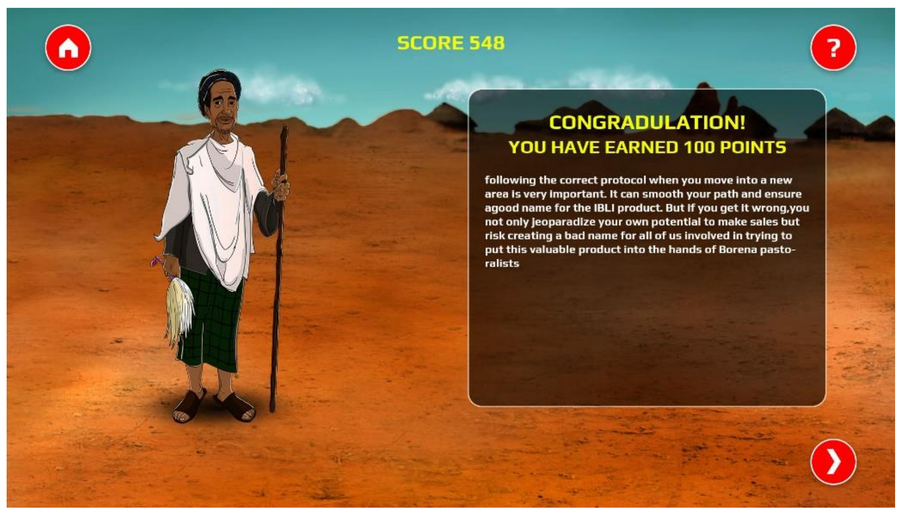
- Offline mobile application for improved transaction efficiency and better data tracking
- Tracking app-use data can get a lot of useful analytics on agent behavior and efficiency in transaction.



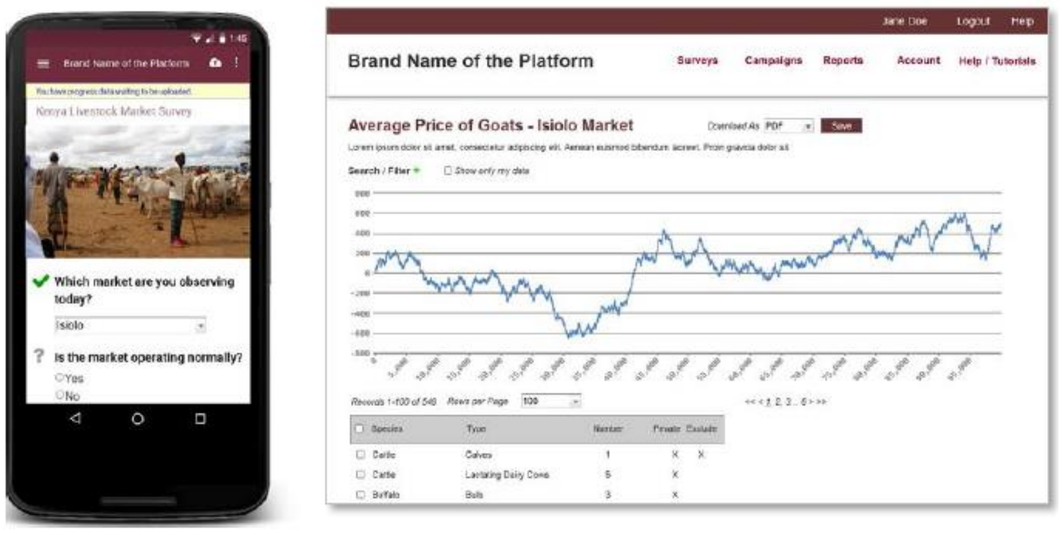
eLearning & mLearning Apps

- Training modules on agent's phones and accessible online. Modules have various learning incentives (gamification, provision of credit etc)
- RCT shows a 4-fold increase in sales for agents with incentives for mlearning app.





Crowdsourcing for Livestock Market Information Systems



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