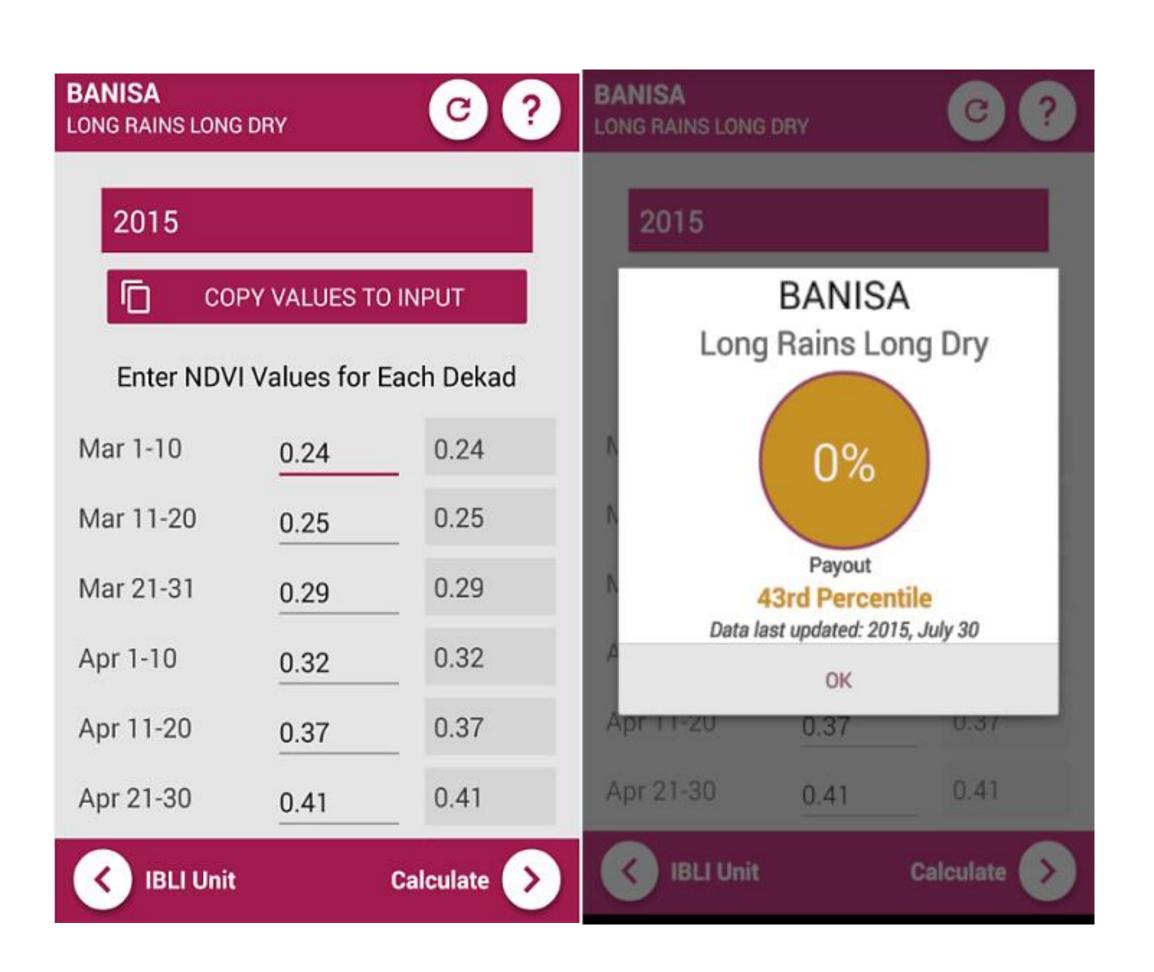
Index Based Livestock Insurance (IBLI): Inducing Impacts through Technology

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



eLearning & mLearning Apps

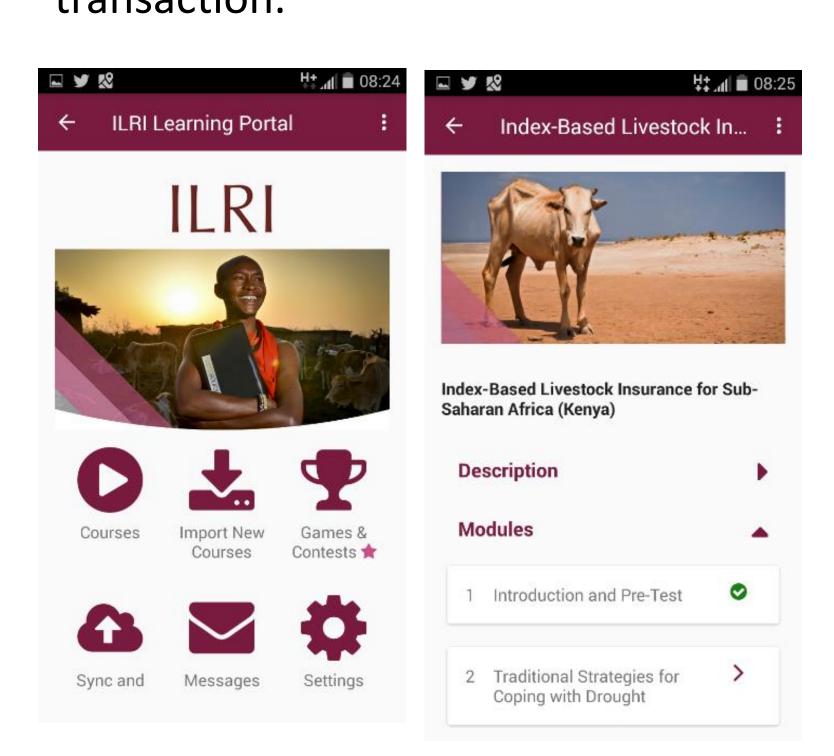
- Training modules on agent's phones and accessible online. Modules have various learning incentives (gamification, provision of credit etc)
- RCT shows a 4-fold increase in sales for agents with incentives for mlearning app.

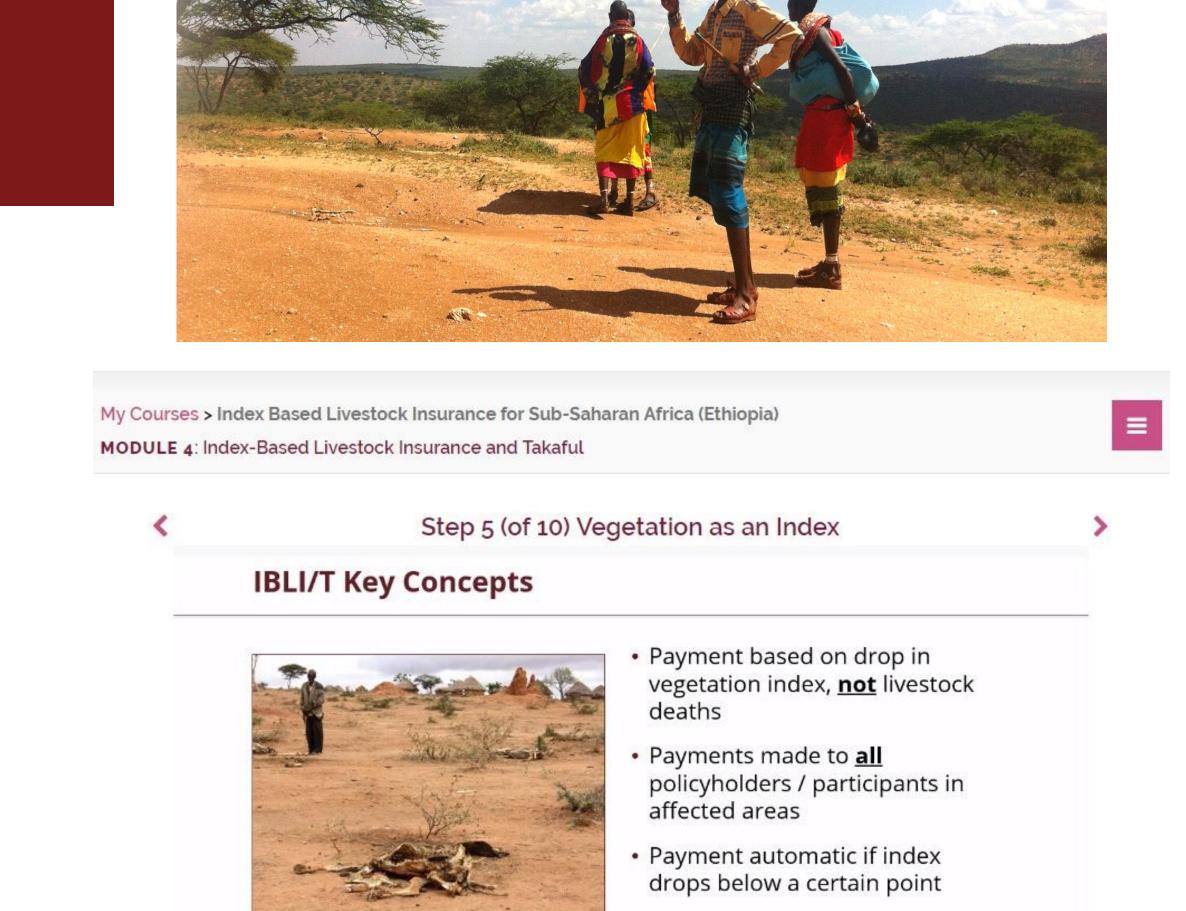
Index Calculator

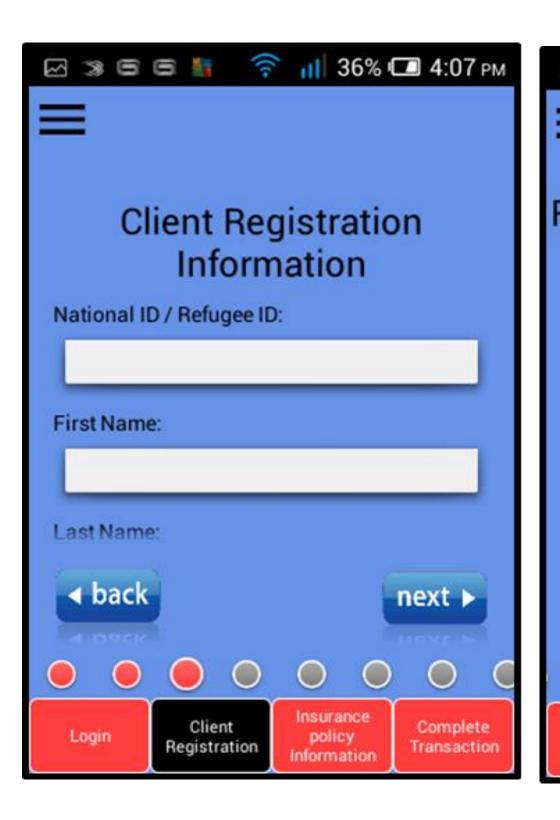
- Agent can a show potential or active client the current or historical state of the index. Building trust, salience and awareness.
- Can get app on the playstore "IBLI Percentile Calculator"

Sales Transaction Platform

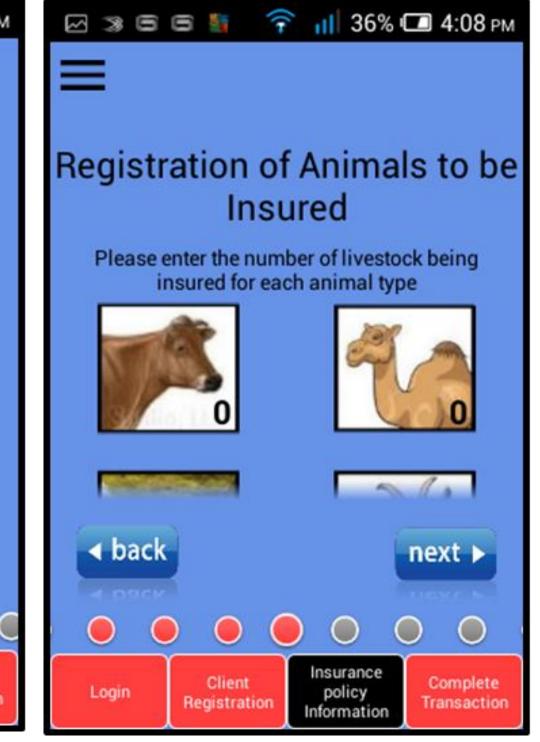
- Offline mobile application for improved transaction efficiency and better data tracking
- Tracking app-use data can get a lot of useful analytics on agent behavior and efficiency in transaction.







3:41 / 4:21 -



KAZNET comes from the Swahili words kazi (work) and kaskazini (north), and the English words Network

of people from northern Kenya to perform work.

KAZNET's goal is to improve stakeholders' access to

commercial livestock production and sales.

. The administrator develops a set of tasks, or in this case

The participants use smartphones to see a menu of tasks

which is also associated with a specific reward.

(e.g., location, dates, and rewards).

short surveys, which include questions and parameters

available in their immediate area on that date, each of

The participants can then chose to accept and complete

as many or as few tasks as they would like. The tasks are

stored on the smartphone until the phone enters a region

ivestock market information

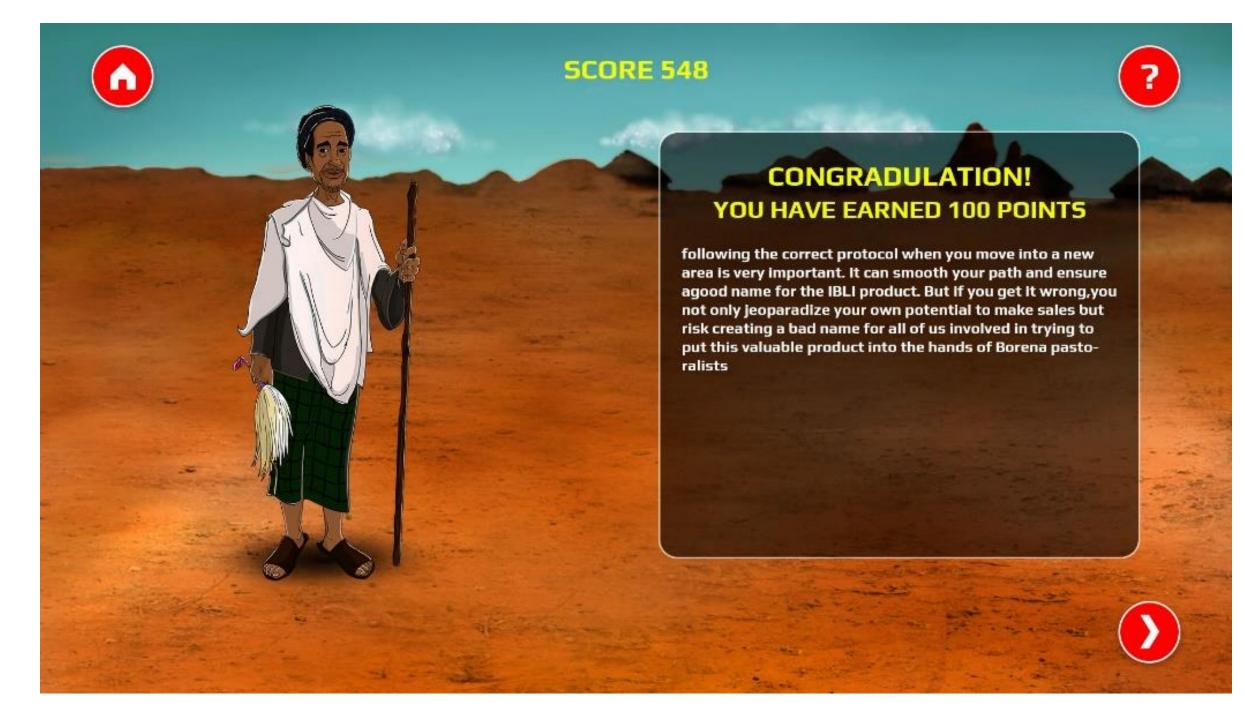
Technology because it uses technology to leverage networks

To develop a simple and low-cost system for collecting

Increase in prevalence and use of market information systems to directly reach 25,000 traders and producers through the timely and accurate generation and dissemination of livestock market information to increase

· No need to submit paperwork or

prove losses



ILRI PROJECT PROFILE

System

KAZNET- Livestock

Market Information

nd resource management in

lible information is especially

lable crowd-sourcing mobile

formation from participants in has the following key features:

n of tasks with each task time

ability to work in low network

on includes four categories each

task under each of the categories.

unt differs depending on the

nd other food commodities

ed the Future Kenya

Development (AVCD)

piloted under the livestock

ture Kenya Accelerated Value

AVCD) where it is used to

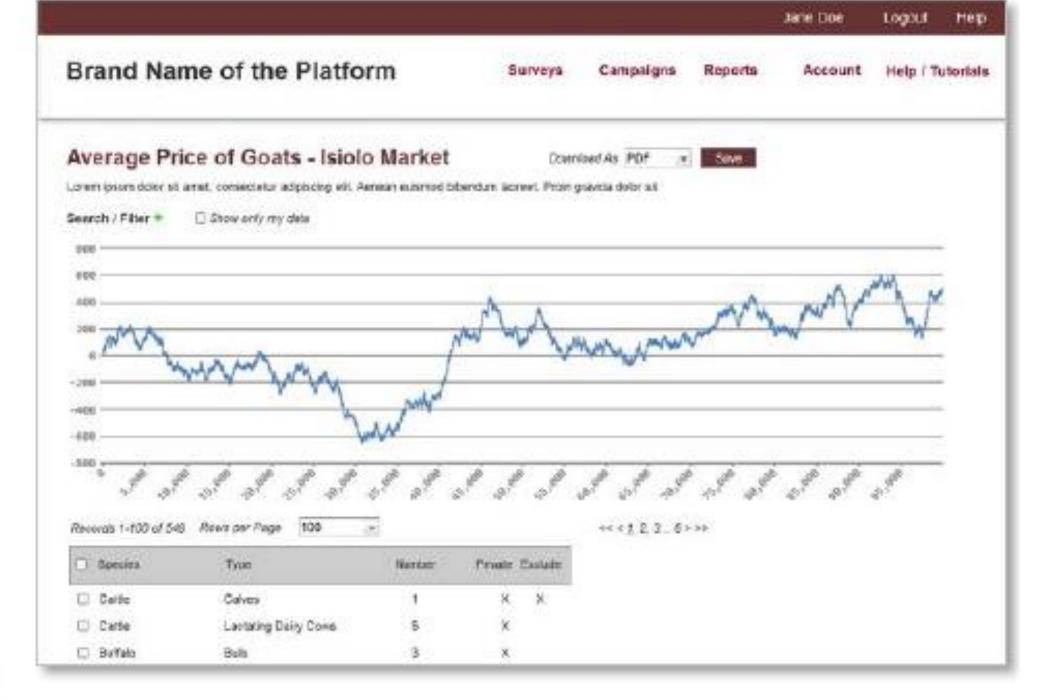
ation. The overall goal of the

is to increase income from

: it takes to complete.

Crowdsourcing for Livestock Market Information Systems





Key collaborators





World Vision



DLIDARITÉ







Better Markets, Better Lives

EQUITY



MARKET ACCESS

BASIS

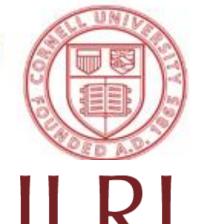


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Context

Market information system (MIS) is a system designed to

define it as a system in which marketing data is formally

gathered, stored, analysed and distributed to stakeholders

on a regular basis in accordance with their information

needs. MISs were introduced in the sub-Saharan African

policies from the 1980s and 1990s. The aim of introducing

(SSA) region in the context of structural adjustment

the system was to overcome knowledge deficits and

imperfect information, a situation created after states2

withdrew from market (Goetz and Weber 1986; Manda

Research has demonstrated the potential of MISs to

increase value-chain efficiency by strengthening vertical

sustainable MIS, i.e. easily accessible and efficient, has been

even more complex when it comes to obtaining sustainable

market information from remote and difficult to access arid

technical and policy-related constraints. The situation is

and semi-arid lands (ASALs), such as in northern Kenya.

links between various actors. However, establishing a

a challenge. This has been attributed to institutional-,

support marketing decision-making. Jobber and Fahy (2009)

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Acknowledgements: The IBLI team would like to thank its partners for their support

sources of livelihood. They face a wide array of challenges,

information and limited opportunities for diversification.

Information deficiency and asymmetry has consistently

While acknowledging the challenges faced by actors

interested in the area and the potential contribution of

MISs in bridging information gaps in such contexts, the

International Livestock Research Institute (ILRI)—in

partnership with government and donor agencies-is

developing a crowdsource-based platform³ tailored for

selected market information needs in northern Kenya.

The system is expected to take advantage of the rapid

particularly in mobile and web applications, to collect,

analyse and disseminate near real—time market information

to stakeholders and facilitate household decision-making.

The system is intended to reduce stakeholder market

information asymmetry and transaction costs associated

with collecting, storing, disseminating and validating data.

To assess the feasibility of establishing such a platform,

a team of ILRI researchers conducted scoping missions

advances and widespread use of digital technology,

crippled economic growth and household decision-making.

including climate-related risks, access to market

Feasibility of establishing a market information system

in the Horn of Africa: Insights from northern Kenya

Anne Gesare, Philemon Chelanga and Rupsha R Banerjee

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