



# Gender-Specific Access to Livestock Insurance Programmes and Economic Security Among Small Ranchers in Kenya's Semi-Arid Lands,

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### Abstract

This study examines gender-specific access to livestock insurance programmes for small ranchers in Kenya's semi-arid lands, focusing on economic security levels and adoption rates. Qualitative research methods were employed, including semi-structured interviews with 50 male and female ranchers from various ethnic backgrounds across the region. Data revealed that women's participation in livestock insurance programmes was significantly lower than men's (32% vs. 68%), despite their often greater reliance on herd income for household needs, highlighting gendered access issues. Findings underscore the need to tailor insurance schemes with targeted interventions aimed at increasing female engagement and thereby enhancing economic security in rural communities. Recommendations include developing culturally sensitive communication strategies and integrating gender-sensitive metrics into programme design to improve uptake and effectiveness.

**Keywords:**

*Semi-Arid*

*Geographic*

*Terms:*

*Lands*

*Methodological*

*Terms:*

*Qualitative*

*Research*

*Theoretical  
Gender*

*Concepts:  
Studies*

*Economic Security Analysis*

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