



# Digital Platforms' Impact Assessment in Kenyan Highlands Livestock Insurance: Farmer Acceptance and Financial Outcomes Analysis

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**Published:** 24 November 2007 | **Received:** 06 September 2007 | **Accepted:** 25 October 2007

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**DOI:** [10.5281/zenodo.18856981](https://doi.org/10.5281/zenodo.18856981)

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### Abstract

This study addresses a current research gap in Computer Science concerning Impact Assessment of Digital Platforms for Livestock Insurance in the Kenyan Highlands: Farmer Acceptance Rates and Financial Outcomes in Kenya. The objective is to formulate a rigorous model, state verifiable assumptions, and derive results with direct analytical or practical implications. A structured analytical approach was used, integrating formal modelling with domain evidence. The results establish bounded error under perturbation, a convergent estimation process under stated assumptions, and a stable link between the proposed metric and observed outcomes. The findings provide a reproducible analytical basis for subsequent theoretical and applied extensions. Stakeholders should prioritise inclusive, locally grounded strategies and improve data transparency. Impact Assessment of Digital Platforms for Livestock Insurance in the Kenyan Highlands: Farmer Acceptance Rates and Financial Outcomes, Kenya, Africa, Computer Science, methodology paper This work contributes a formal specification, transparent assumptions, and mathematically interpretable claims. Model estimation used  $\hat{\theta} = \operatorname{argmin} \{ \theta \} \operatorname{sumiell} ( y_i, f\theta ( \xi ) ) + \lambda \operatorname{Vert}\theta \operatorname{Vert}^2$ , with performance evaluated using out-of-sample error.

**Keywords:** *Digital Platforms, Geographic Information Systems, Livestock Insurance, Farmer Acceptance Rates, Economic Impact Analysis, Data Analytics, Econometrics*

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