



Agricultural Insurance and Livelihood Security in Eastern Kenya: A Two-Year Risk Mitigation Assessment

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Abstract

Agricultural productivity in Eastern Kenya is vulnerable to climate variability, leading to frequent crop failures and income instability among smallholder farmers. The study employed a mixed-methods approach combining quantitative data from insurance claims records with qualitative insights from farmer interviews and focus group discussions. A notable proportion (30%) of farmers who purchased agricultural insurance reported reduced financial losses following adverse weather events, indicating improved livelihood security. Agricultural insurance has shown promise in mitigating the negative impacts of climate shocks on rural livelihoods in Eastern Kenya, with a significant reduction in post-event economic hardship among insured households. Government and development partners should expand agricultural insurance coverage to more farmers and integrate it into broader social protection programmes.

Keywords: *African Agriculture, Smallholder Farmers, Livelihood Security, Risk Assessment, Insurance Models, Poverty Alleviation, Development Economics*

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