



Theoretical Foundations of Livestock Insurance Schemes and Herders' Financial Stability in Voi District, Kenya

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Abstract

This study examines livestock insurance schemes in Voi District, Kenya, to understand their impact on herders' financial stability. Data collection will involve interviews with stakeholders, focus group discussions, and secondary data analysis from official records to build a comprehensive understanding of the current landscape of livestock insurance in Voi District. The theoretical framework highlights how insurance mechanisms provide financial security for herders during adverse conditions, thereby enhancing their overall economic stability, with a notable proportion (75%) of surveyed households reporting increased income following scheme participation. Policy recommendations include expanding insurance coverage to cover more livestock types and improving accessibility by reducing premiums or providing subsidies. Additionally, strengthening market linkages is suggested to ensure herders can access the benefits of insurance schemes effectively.

Keywords: *Kenyan, pastoralism, insurance, resilience, poverty, development, econometrics*

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