



# Livestock Insurance in Kenyan Rift Valley Cattle Farmers: Income Stability and Asset Protection Rates

Livestock Insurance in  
Kenyan Rift Valley

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## Abstract

Livestock insurance programmes have emerged as a crucial strategy for risk management in rural economies, particularly among cattle farmers in Kenya's Rift Valley region where livestock is a key source of income and wealth. The research employs a mixed-methods approach combining quantitative data from survey responses with qualitative insights through semi-structured interviews. Data was collected from 150 randomly selected farmers across three districts within the Rift Valley. A significant proportion (62%) of surveyed farmers reported experiencing losses due to livestock diseases and accidents, highlighting the need for insurance coverage. However, despite high perceived risks, only 38% had enrolled in any form of livestock insurance programme. The findings suggest that while there is a clear demand for insurance among Rift Valley cattle farmers, uptake remains low. This could be attributed to financial barriers and lack of awareness about the benefits and mechanisms of livestock insurance. To enhance coverage rates, it is recommended that policy makers develop targeted communication strategies, provide subsidies for farmers, and integrate livestock insurance into existing agricultural support programmes.

**Keywords:** *Rift Valley, Livestock Insurance, Risk Management, Rural Economies, Cattle Farmers, Asset Protection, Household Income Stability*

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This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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