

## **Assessing Factors Influencing Adoption of Livestock Insurance by Dairy Farmers in Githunguri, Kiambu County.**

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### **ABSTRACT**

Smallholder livestock farming is an important livelihood strategy in Peri-urban areas in Kenya. However, tropical livestock diseases, cattle rustling, wild destruction and adverse weather conditions cause heavy losses to farmers and these losses are unpredictable and farmers are forced to cope with the losses occurring. Livestock insurance is one way that dairy farmers can use to mitigate such risks. This paper focused on assessing the factors influencing adoption of livestock insurance by dairy farmers in Githunguri. The research also examined various risks faced by dairy farmers and determined livestock insurance service providers available. The study used both quantitative and qualitative data which was collected by administering questionnaires to a sample of 100 farmers selected at random from the 5 wards of Githunguri and also conducted interviews from which data was analyzed using Excel. The study suggests that there is low adoption of the insurance scheme because farmers view it as unnecessary expense instead of investment to curb future risk especially considering the small size of their holdings. The results further shows that most farmers were willing to participate in the Livestock insurance scheme but they lacked the resources required or were not aware of the existence of insurance services. The study shows that most farmers were willing to adopt livestock insurance since it offer a

primary risk management tool to use during livestock production in order for them to recover from uncertainties. The results further shows that farmers willingness to participate in livestock insurance will also be determined by their gender, level of education, income and economic value of the livestock kept. The study findings would recommend establishment of training programs for farmers on livestock insurance, establishment of a formal, cheap and friendly livestock insurance scheme and economic empowerment of both male and female farmers in order to encourage adoption.

**Keywords:** Livestock insurance, Dairy farmers, Adoption, Risks, Insurance scheme, Githunguri.

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