ADDIS ABABA UNIVERSITY

COLLEGE OF SOCIAL SCIENCES

SCHOOL OF SOCIAL WORK

ROLES OF COMMUNITY DIALOGUE TO COPE WITH DROUGHT AND PURCHASE OF WEATHER INDEX LIVESTOCK INSURANCE IN BORANA ZONE: THE CASE OF MOYALE AND DIRE *WOREDAS*

BY:

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A THESIS SUBMITTED TO SCHOOL OF SOCIAL WORK IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF SOCIAL WORK (MSW)

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This is to certify that the thesis conducted by Wako Gobu, entitled '**Roles of community dialogue to cope with drought and purchase of weather index livestock insurance in Borana zone: The case of Moyale and Dire woredas'** and submitted in partial fulfillment of the requirements for the Degree of Master of Social Work. Consequently, the thesis complies with the regulations of the University and met the accepted standards concerning originality and quality.

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I, Wako Gobu, undersigned, and affirm that this thesis is my original work and has not been presented for a degree in any other university, and all sources of materials used for the thesis has been properly recognized.

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This thesis has been submitted for examination with my approval as the thesis advisor.

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ACRONYMS AND ABBREVIATIONS

ABCD Asset-Based Community Development

CD: Community Dialogue

CGI: Common Ground Institution

CIFA: Community Initiative Facilitation Assistance

COS: Charity Organization Society

DA: Development Agent

DEP: Democratic Empowerment Project

FGD: Focus Group Discussion

FP/C: Family Planning and Contraception

HCP: Health Care provider

HIV/AIDS: Human Immunodeficiency Virus

IBLI: Index-Based Livestock Insurance

ICCM: Integrated Community Case Management

IFC: International Finance Cooperation

ILRI: International Livestock Research Institute

IWMI: International Water Management Institute

KII: Key informant Interview

MENA: Middle East and North African

NDVI: Normalized Difference Vegetation Index

NGO: Non-government Organization

OIC: Oromia Insurance company

PARIMA: Pastoralist Risk Management

PRIME: Pastoral Resilience Improvement Through Market Expansion

RCT: Rational Choice Theory

SDG: Sustainable Development Goal

SSA: Sub-Saharan Africa

UNDP: United Nation Development Program

UNICEF: United Nation Children's Emergency Fund

VIP: Village Insurance Promoter

ABSTRACT

The purpose of this study was to assess the roles of community dialogue to cope with drought and purchase of Weather Index Livestock Insurance with an emphasis in Moyale and Dire *Woredas* Borana Zone. The participants of the study were insurance policyholders, insurance dropouts, non-policy holders, and village insurance promoters. Accordingly, 36 participants were selected. The study is a cross-sectional qualitative case study because the research is aimed to assess the roles of community dialogue to cope with drought and purchase of weather index livestock insurance, hence, it describes the role of community dialogue in this specific topic qualitatively. To get complete data about the problem, the study used in-depth interviews, here, 14 individuals were selected, for the key informants' interviews 4 individuals were selected, 2 FGDs were conducted, in total 18 individuals were participated in the FGDs, and observation. All the data were collected in Afan Oromo, and then organized, transcribed, and translated into English. The finding of the study shows that community dialogue has a significant role in coping with drought through innovative methods like weather index livestock insurance. Community dialogue not only play a big role in peacebuilding and conflict resolution, but it can also facilitate and prepare solid ground for implementation of the new and innovative idea like Weather Index Livestock Insurance in the pastoral area. Finally, the study will help any interested parties to know the importance of community dialogue before the execution of any similar projects in the area and it will help implementing partners to improve the way they engage the community in their extension and awareness creation system on the Weather Index Livestock Insurance product.

Keywords: Community-dialogue, drought, weather-index, livestock, insurance

CHAPTER ONE

1.1.BACKGROUND OF THE STUDY

Community dialogue is an unfolding process of transforming and deepening understanding of others and us through listening, sharing, and questioning (Parker & Duignan, 2005, p.6). On the other hand, MENA (2016,p.7) defined Community dialogue as a forum that draws participants from different sections of a community and creates the opportunity for exchanging information and perspectives, clarifying viewpoints, and developing solutions to the community's problems. According to Westoby (as cited in Parker, 2005, p.8) unless community engagement and dialogue practices engage with the cultural-consciousness dimension of social change, they will inevitably come undone. Furthermore, the scholar added that dialogue and engagement as technique alone will not work. And unless there is time and space for people to find their voice confidently, to articulate their understanding of the world, to share their sense of vulnerability but also resilience, then people will not experience power.

The role of community dialogue in addressing community's problem is paramount. Drought is one of the community's problem that is affecting the lives and livelihoods of the pastoralist communities. East Africa is one of the most vulnerable regions to climate change in the subtropics. Ethiopia is often named as a prime example of a drought prone area in the African continent the region with special reference to the famines of 1973 and 1984 that resulted economic growth stoppages for a decade (Conway and Schipper, 2011, p.237). Additionally, the frequency of droughts and other climate-related risks has increased in the recent past, leading to the loss of large numbers of livestock and livelihoods, and particularly affecting pastoralist/agro-pastoralists communities in Africa in general and in Ethiopia in particular (Kunow, A. 2016, p.37). Moreover, the pastoralists' livelihoods are severely affected by prolonged drought, where

grazing land and water availability have declined to extremely low levels (FAO, as cited in Gebrakidan et al., 2019, p.68). Pastoralists have traditionally used various risk-management mechanisms; these include splitting herds, pasture management by creating dry- and wet-season grazing areas, and movement of herds to access water and pasture in other areas. And recently, livestock insurance has been tested in several countries as one of the modern risk-management tools (Kunow, A. 2016, p.2). This scholar further stated that the insurance systems are designed to cushion households against unpredictable losses. And some countries that have piloted livestock insurance include Mongolia, India, Senegal, Kenya, and Ethiopia.

Drought often results in water scarcity and forage unavailability that in turn reduces livestock productivity and, in severe cases, leads to irreversible herd deaths and widespread livestock losses (Thoronton et al., as cited Tesmesgen, 2018, p.1). The scholar further added that Ethiopian pastoralists face recurrent drought almost three times in a decade. Because of this, Donor agencies and international organizations including national and regional governments are, therefore, looking for new ways of mitigating the effects of climate variability, including application of weather index insurance principles for disaster prevention (World Bank, as cited in Tadesse et al., 2015, p.8). Specially, Index-Based Livestock Insurance (IBLI) product represents a promising and exciting innovation for managing the climate related risks that vulnerable households face.

Index-Based Livestock Insurance was designed to manage the risks of livestock mortality among pastoralist (Temesgen, 2018, p.2). However, the causes for failure and low uptake of this introduced insurance, such as livestock insurance by pastoralists and agro-pastoralists, remains scarce in Ethiopia (Amare et al., 2019, p.16). Weather Index livestock Insurance has been introduced in Borana Zone of southern Ethiopia by the International

Livestock Research Institute (ILRI) working in partnership with Oromia Insurance Company (OIC) and humanitarian agencies since 2012 as an instrument to help protect pastoralists' herders against drought-related mortality of livestock (Abayneh et al., 2019, p.13)

In this study, I mainly focused on Roles of Community Dialogue to Cope with Drought and Purchase of Weather Index Livestock Insurance in the selected districts of Borana zone. The reasons why I chose this title are: as a native son of pastoralist who was born and raised up in Borana, I am a beneficiary of the project. This means my family is still pastoralist and they are buying this weather index livestock insurance from Oromia Insurance Company (OIC). Secondly, as a student of social work, am interested in the topic and willing to learn more about the role of community dialogue in this aspect, because the topic is very much related with the subject matter of social work as it can be studied from Asset-Based Community Development (ABCD) Approach of the Community Development Approach. Lastly, the pastoralist community has been hit by drought several times until they become used to it. I am an optimist about Weather Index Livestock Insurance which can mitigate this type of drought-related risks and bring a lasting solution to the community when its implementation is supported by a community dialogue.

1.2. STATEMENT OF THE PROBLEM

When weather shocks take household herds below the critical threshold, this could have irremediable long-lasting consequences on livestock production (Chantarat et al., as cited in Gebrekidan, 2019, p.68). In recent years, index-based livestock insurance (IBLI) has been deemed feasible and modern risk copping tool for small-scale farmers in developing countries including Ethiopia. IBLI seems to hold promising welfare benefits and reduced adverse consequences of drought (Conway and Schipper, 2011, p.231). Although Index-Based Livestock Insurance is so new in Ethiopia, demand for index-based insurance is generally low and the uptake of this product continues to be below expectation in Africa (Jensen et al., 2015, p.8). According to Gine et al. (as cited in Chantarat et al., 2009, p.7) developing Index-Based Livestock Insurance for managing livestock asset risks in Northern Kenya experience with other Index Insurance pilots has shown that a carefully designed program of extension to appropriately educate potential clients is necessary for both initial uptake and continued engagement with insurance.

In Ethiopia, there is no comprehensive study made so far on the roles of community dialogue to cope up with drought and purchase of Weather Index Livestock Insurance. Although it is on different subject matters, community dialogue has been conducted at different stages. For instance, the International Water Management Institute IWMI (2011) conducted research on Community dialogues to build resilience. The finding of the study revealed that the communities participating in the dialogue develop a watershed action plan that communities and local officials can follow to improve water and land management strategies and strengthen the climate resilience of agro-ecological landscape.

The existing studies focus on the impacts of Index-Based Livestock Insurance in managing climate risks. For instance, Gebrekidan et al. (2019, p.69) studied about the effect of Index-Based Livestock Insurance on herd offtake with reference to Borana zone of Southern Ethiopia. The finding appeared to have a positive and significant effect on reducing the herd offtake behavior of the households. Likewise, Amare et al. (2019) tried to examine Index-Based Livestock Insurance to manage climate risks in Borana zone of Southern Oromia. The finding showed those households in a farming system with moisture stress, those who perceived climate risks, those who aware the insurance, who are better educated, who have access to credit and off-farm activity are more likely to adopt the index-based livestock insurance.

Another local study in the area was conducted by Temesgen et al. (2018) participatory research on the effectiveness of Index Based Livestock Insurance as a pro-poor climate risk management strategy in Borana zone of Southern Ethiopia. The study found that there was significant increase in uptake of the IBLI over time both in terms of number of household and livestock insured. Further the study showed that in the new IBLI approach, the insurance company payouts prior to the occurrence of drought risk (death of livestock) so that they purchase fodder for their livestock to cope with anticipated drought. Also, Jensen et al. (2019) studied about the favorable impacts of Index-Based Livestock Insurance: evaluation results from Ethiopia and Kenya. The finding revealed that IBLI coverage has strong positive impacts on subjective, economic, and health-related indicators of well-being. And the gains are especially pronounced during drought events.

As shown above, several researches have been done on Index-based Livestock Insurance. However, they did not clearly show the roles of community dialogue to cope with drought and purchase of Weather Index Livestock Insurance. Therefore, this study attempts to fill existing

gaps and add new knowledge about the roles of community dialogue to cope with drought and purchase of Weather Index Livestock Insurance in the Borana pastoralist community. For instance, community dialogues provide a platform for local aspirations, concerns, and values to be considered, as well as provide a space for individual pastoralists to identify context specific problems and to be involved in developing appropriate solutions in coping with drought, this values and knowledge are disconnected, Thus, conducting this study is important to fill these existing knowledge gaps by addressing the following research questions.

1.3. RESEARCH QUESTIONS

The thesis project has addressed the following research questions.

1. What are the indigenous strategies that exist to manage drought-related risks in Moyale and Dire *Woredas*?
2. What are the roles of community dialogues in strengthening mechanisms to cope with drought?
3. What idea can be done to strengthen Weather Index Livestock Insurance in the study area?
4. What are the challenging factors in implementing the Weather Index Livestock Insurance scheme?

1.4.THE GENERAL OBJECTIVE OF THE STUDY

This study generally aims at assessing the roles of community dialogue to cope with drought and purchase of Weather Index Livestock Insurance with an emphasis in Moyale and Dire Woredas of Borana zone.

1.4.1. SPECIFIC OBJECTIVES OF THE STUDY

This study aimed to

1. explore indigenous ways of managing drought in the study areas,
2. assess roles of community dialogues on Weather Index Livestock Insurance as to cope with drought in Moyale and Dire Woredas,
3. generate ideas that can be instituted to strengthen the uptake of Weather Index Livestock Insurance product.
4. identify existing challenging factors in the implementation of weather index livestock insurance scheme in the studied areas in southern Ethiopia.

1.5. SIGNIFICANCE OF THE STUDY

The study will help any interested parties to know the importance of community dialogue/engagement before the execution of any similar projects in the area. Again, this study will contribute to the existing literature on Weather Index Livestock Insurance by incorporating the roles of community dialogue in the subject matter. And it will contribute to the profession of social work because it touches the basic approaches of community development in social work, which is Asset Based Community Development (**ABCD**). Because ABCD Approach builds on assets that are found in the community and mobilize individuals and associations to come together and realize their strength, On the other hand, it will help Insurance Company and

implementing partners to improve the way they engage the community in their extension and awareness creation system on the Weather Index Livestock Insurance product. Finally, the study will identify clear roles of community dialogue in drought coping strategies and the purchase of Weather Index Livestock Insurance.

1.6. SCOPE OF THE STUDY

The study is delimited to Moyale and Dire Woredas of Borana Zone of Oromia Region. The study intended to explore the roles of community dialogue in coping with drought and the purchase of livestock insurance in this area only. The population under study is Borana community in the above mentioned two Woredas and with some sample from "insurance policy holders" (pastoralists who have insurance coverage) "dropouts"(pastoralists who used to buy insurance but currently stopped buying), "non-policy holders(pastoralists who have never bought insurance contract) and "**village insurance promoters" or sales extension agents"** (those individuals who participate in awareness creation of the product, sale and generally advocate).

1.7. OPERATIONAL DEFINITIONS OF TERMS

Community Dialogue: According to this study, community dialogue is the discussion between Borana pastoralists community, development partners who are supporting the project and Oromia insurance company on the matter of weather index livestock insurance.

Insurance: In this context the term insurance represents a legal agreement between an insurance company (OIC) and a pastoralist or policyholder whereby the insurance company (OIC) agrees to pay an agreed amount of money to the pastoralists when forage scarcity falls below some agreed point.

ABCD: Asset **B**ased **C**ommunity **D**evelopment (ABCD) is a strategy for sustainable community driven development. an approach based on the principle of identifying and mobilizing individual and community '**assets'**, rather than focusing on problems and needs e.g., Indigenous drought management system (Kretzmann, J., & McKnight, J. P. (1996, p. 23).

Premium: In this study the term 'premium' is an annual, non-refundable payment made by a pastoralist to an insurance company to obtain insurance coverage.

Policy Holder: for the purpose of the study policy holder is a pastoralist who has an active insurance contract/agreement with an insurance company (OIC).

Non-policyholder: In this context a non-policyholder is pastoralists who do not have an insurance policy or those pastoralists who never purchased Weather Index Livestock Insurance from Oromia Insurance company (OIC).

Dropouts: for the purpose of this study a dropout are pastoralists who insured their livestock at some season in the past and then quit buying in the middle of sales or stopped buying the insurance because of different reasons.

Index: The value/measurement of an external indicator such as rainfall/forage scarcity that affects a whole area or that determines insurance compensation and alert partners including insurance company whether to pay compensation to pastoralists or not (McPeak, J., Chantarat, S., & Mude, A. (2010, p.7)

Index-based insurance: Insurance which pays compensation based on the value of the Index. It is not like conventional insurance that pays on actual loss of assets ((Chantarat, 2015, p.6)

Weather Index Livestock Insurance: An insurance policy for livestock that based on the value of an index of forage scarcity (Chantarat, 2015, p.8)

1.8. CHALLENGES IN THE RESEARCH PROCESS

Although the study was completed successfully, it was not without challenges, during data collection high expectation of token from research participants was a challenged, according to the information from the area, this resulted from their previous experience whereby different Non-Governmental organizations give money to participants as a token for appreciation, yet for this study, the plan was not to give out a cash but rather to provide participants with few consumable goods like sugar and tea leaves. Thus, convincing research participants about the token was a challenge. Again, during the interview a pastoralist who are ‘dropout’ or those who stopped buying weather Index Livestock Insurance product, were not happy to sit down with and provide information, rather they focused on the complaint they have on the Insurance Company, so to overcome this and get their consent, the researcher had to explain the objective of the study again and again, thus, these are some the challenges that encountered during the data collection.

1.9. ORGANIZATION OF THE STUDY

This research covers six key chapters and the first chapter focused on the background of the study, statement of the problem, research questions, objectives, significance, scope, definitions of terms, and limitations of the study. The second chapter alludes to a systematic review of related literature on the roles of community dialogue and weather index livestock insurance from different angles, the third chapter encompasses research methodology, the fourth, fifth, and sixth chapters of the paper presents the findings of the study, discussions, conclusion, and implications, respectively. Finally, tools of data collection and the references attached to the paper.

CHAPTER TWO: A LITERATURE REVIEW

This chapter constitutes a review of available literature on the community dialogue to cope with drought and purchase of Weather Index Livestock Insurance; with regards to this; issues like concept of community dialogue, theoretical framework, the role of community dialogue to cope with drought, indigenous drought management, the existing challenging factors for the implementation of weather index insurance and other related topics are discussed.

2.1. INTRODUCTION TO COMMUNITY DIALOGUE

Dialogue' comes from the Greek word *dialogos*. *Logos* means *'the word'*. *Dia* means *'through'*. *Dialogue*, therefore, suggests a stream of meaning flowing among, through and between us, out of which may emerge some new understanding. As such it is a process rather than a result and Community Dialogue was started by people working in different community groups and committed to a cross-community solution to their political, social, and economic problems (Community Dialogue Discussion Pack, 1998 n. d).

On the other hand (Parker & Duignan, 2005) have defined community dialogue process and set out most common type of dialogue currently being used, for instance they have defined as Community Dialogue Process as a specifically designed processes at the community level (rather than government and institutional) that involve both deliberation and inclusion; and are based on the belief that such inclusion is a citizen's right, may improve the accuracy of decision making and/or may assist in the community's acceptance of decisions.

Gordon, 2009, in his book on **Community Dialogue: The Bridge between Individual and Society** presented Shakespeare's idea on community dialogue, according to him

Shakespeare seems to suggest that, men and women are autonomous agents, each influencing and being influenced by those with whom they have dealings, and also, seen from this later perspective, society is just collection of individuals, however, Gordon suggested that neither perspective is adequate and that the relationship between individuals and society can only be properly understood if we recognize the key role of communities and their members as mediators of this relationship, largely through the use of language.

Again, in the same book, Gordon also concluded that even in the classroom dialogue helps to create community while simultaneously building a bridge between individuals and the society of which they are members and while the knowledge and opinions that are expressed are voiced by individuals, they are, now, reproducing the variety of those held in the wider society.

2.2. THEORETICAL FRAMEWORK

The role of community dialogue to cope with drought and purchase of weather index livestock insurance can be related to the following social work theories, "Rational Choice Theory" and "Social Learning Theory". Social work practice models are ways social workers can implement theories in their practice. Just like a social worker may use various theories to guide their interventions, social workers may also use various practice models depending on the problems their clients' encounter.

Levin, J., & Milgrom, P. (2004, p.2), noted that Rational Choice Theory helps explain why people make the choices they do, people weigh risks, costs, and benefits before making decisions. The scholars added that, all choices are rational because people calculate the costs and benefits before deciding. Even when a choice seems irrational, there was reasoning behind it. These scholars have also emphasized that the Rational Choice Theory has been used to analyze

not only personal and household choices about traditional economic matters like consumption and savings, but also choices about education, marriage, childbearing, migration, crime and so on, as well as business decisions about output, investment, hiring, entry, exit. The scholars also emphasized that Rational Choice theory can help social workers understand the decision-making processes and motivations of their clients. Using rational choice theory, social workers can examine how their clients make decisions based on their rational preferences.

Considerable evidence suggests that many people for whom insurance is worth purchasing do not have insurance coverage and others who appear not to need financial protection against certain events have purchased coverage. According to (Kunreuther, H., & Pauly, M. (2006) Insurance Decision Making, and market behavior discusses such behavior with the intent of categorizing these insurance "animalities" and it represents a first step in constructing theory of insurance decision making to explain behavior that does not conform to standard economic models of choice and decision making.

Since pastoralists calculate what to pay to insurance company in the form of premium and what they get in return from an insurance company as a payout and then decide whether to buy insurance or not to buy, Rational Choice Theory undoubtedly defines this behavior of calculating cost and benefit of their decision.

Social Learning Theory posits that learning occurs by observing others and modeling their behavior, for social learning to occur, a person must want to emulate the person they are watching, and the individual pays close attention to the action and retains the action in memory. then, the individual must experience a situation where the behavior can be repeated and must be motivated to repeat the behavior (Bandura, A. (1977, p. 5).

Social Learning Theory is based on the idea that we learn from our interactions with others in a social context. Separately, by observing the behaviors of others, people develop similar behaviors. After observing the behavior of others, people assimilate and imitate that behavior, especially if their observational experiences are positive ones or include rewards related to the observed behavior, imitation involves the actual reproduction of observed motor activities (Bandura 1977. Cited in Nabavi, R. T. (2012, p.5).

If clients are unfamiliar with how insurance works, they may be heavily influenced by their most recent experiences with insurance and by the experiences of their friends and neighbors (Stein 2014, cited in Timu, A. et al. (2018, p.4).Similarly, Bandura 1977, confirmed that Social Learning Theory relates to social work because social workers may want to understand how role models affect the behaviors and moods in those they work with and also Social learning theory can also help social workers form intervention strategies that use positive modeling and reinforcement to create new positive behaviors in their clients.

2.3. COMMUNITY DIALOGUE IN THE AFRICAN CONTINENT

According to (Martin et al, 2017) Low- and middle-income countries are increasingly adopting community dialogue strategies for delivery of basic health care, such as integrated community case management (iCCM) which aims to reduce mortality among children under 5 years. Dialogue is one of the approaches that is commonly used in most of societies in the African continent and cuts across all other approaches to conflict resolution and transformation and it is a distinctive way of communicating, which is the essence of relationship (Bercovitch, 2008 cited in UNDP, 2016, p.6).

In UNICEF, 2009 master document, in Nigeria, at the local level, community dialogues were the core strategic approach to promote ownership and participation in immunization services and local service providers supported factual responses to questions and created space for community advocates to respond to concerns raised as they could make the link to local norms and proverbs that complemented proposed behaviors. Similarly, to contribute towards the ongoing peace dialogue, the UNDP-led Democratic Empowerment Project (DEP in collaboration with Tanzanian dialogue conveners developed an integrated idea on Community Dialogue for Sustainable Peace in Tanzania (United Nations Development Program, 2016).

2.4. THE ROLE OF COMMUNITY DIALOGUE

The primary goal of a dialogue approach is not necessarily to reach an agreement but rather to create mutual understanding. For instance, it would be difficult to reach an agreement in a dialogue on value-based issues such as "for or against abortion; gay marriage; female genital mutilation; ordination of women to the priesthood in the Catholic Church, among others." (UNDP, 2016, p.7). In such situations, dialogue allows the parties to learn about one another's perspective, without expecting them to compromise their values.

The work of Global Communities in Kenya and Iraq demonstrates the importance of community-dialogue approaches to conflict resolution as an effective model for installing peace and reducing strife around the world. Community-Level Interventions effectively complement other approaches to conflict mitigation, from early warning systems to working with governments to develop appropriate legal and security systems.

Dialogue brings people from different walks of life together to develop solutions that can improve situations that cannot be resolved by formal institutions. And dialogue traditions are

generally similar across the broader Middle East and North Africa (MENA) region, showing crosscutting features such as hierarchy, the centrality of religion, and the exclusion of minority groups such as women and youth. In fact, community dialogues in the broader MENA region are organized in a top-down approach. Facilitators and organizers should therefore first reach out and gain buy-in from elders, influential personalities, and religious leaders to conduct any community dialogue initiative (MENA CGI, 2016,9).

2.5. COMMUNITY DIALOGUE IN ETHIOPIA

Jones et al (2015) in their study entitled; **The power of Dialogue: The Role of Community Awareness Intervention in Ending Child Marriage in Amhara, Ethiopia**, recommended that Community dialogues can be an effective intervention, but work best when they target both adolescents and adults in an age-segmented manner. Similarly, IWMI (2015) raised the importance of community dialogue to strengthen local resilience against climate variability through improved watershed management with the consideration of ecosystem services.

Community dialogue is a key element of UNICEF's strategy to support “decentralization” and “good governance” in Ethiopia and to date, there has been notable success in establishing community dialogue, especially in key areas of HIV/AIDS, girls' education, and “harmful traditional practices”. The latter is very evident in Ethiopia and includes female genital cutting, early marriage, abduction, wife inheritance, and extracting milk teeth anticipating curing some illnesses (Byrne, 2006, p.9).

Byrne also added that regular dialogues provide space for people to consider such issues within their wider social and cultural contexts and dynamics, to identify and prioritize their

problems, articulate their capacity and strengths, and mobilize resources for collective gain. Importantly, they are grounded in, and reaffirming of, local culture, language, knowledge, and life experience.

2.6. INDIGENOUS DROUGHT MANAGEMENT INSTITUTIONS IN ETHIOPIA

According to (Kebebew, Tsegaye & Synnevåg, 2001), in drought-prone pastoral areas in Ethiopia, the indigenous coping strategies at times of disaster have been eroded by external factors such as drought, continuous relief food assistance following drought, inappropriate development interventions, thereby leaving communities to be dependent on external aid.

The Pastoral Risk Management project (PARIMA, 2012) have described how drought become frequent and affecting Borana pastoralists, the document summarized that Pastoralists living on the Borana Plateau in Southern Ethiopia have been raising livestock in the same manner for centuries, but in the past two decades, droughts have become more frequent and severe, coupled with human and livestock population growth, this has put more pressure on scarce pasture and water, now, when droughts hit, between 40 to 60 percent of the livestock is regularly lost.

As Helland,2000 cited in Fassil et al 2001 clearly described the Borana pastoralist societies, however, had apparently lost some of their mechanisms to handle droughts and some face destitution, also indicated that most pastoral societies, which formerly were able to handle one or two failed seasons (with hardship but successfully in terms of carrying people and livestock through the next good season) now face utter destitution if only one rainy season fails after the devastating droughts of the 1970s and 1980s, this holds true for Borana pastoral

societies in that many people have come to rely on the regular supply of relief aid for their survival.

In the Borana pastoral system, livelihood diversification in the face of extreme climate vulnerability is made possible by important social support institution, especially those oriented towards restocking cattle to households that have lost theirs through the effect of drought, the Busa gonofa is the key support system in the Borana culture, wherein people who have lost their cattle (to drought or to raiding) can be given cattle (usually milk cows) by more successful clan members to restock their herds and maintain at least a bare a minimum living from the milk (Todd, 2013, p.12).

Todd also added that a combination of political and economic factors has weakened the "Busa-gonofa"support system over a recent decade because it is based on economic stratification and differentiation of herders, "Busa Gonofa" has not proven resilient to universally devastating cattle die-off, where everyone becomes poor. The increased articulation with the market economy has also significantly undermined interest in Busa gonofa and promoted by privatization and intensification policies, a cash economy of individualistic opportunities in the market networks has been gradually replacing the moral economy of mutual obligation in kinship network.

2.7. HISTORY OF SOCIAL WORK'S MICRO-MACRO DIVIDE

The field of social work has been polarized by a divide between a focus on the individual versus a focus on the community since the very beginnings of the profession and in the late 1800s, two competing modes of what came to be called 'social work' began vying for recognition: The Charity Organizations Society (COS) and the Settlement House Movement (Tan, 2009).

These two models of care to the poor exemplify the micro-macro divide, especially as it relates to the role of the social worker in the change process. COS focused attention almost exclusively on individuals and sought to provide charity and services to the poor; the COS model viewed the role of the worker as the 'expert' in the process of aid and change. By contrast, the Settlement House Movement focused on the environment and communities in which the poor lived by moving into the immigrant and oppressed areas and developing an understanding of the issues leading to an individual's poverty; settlement house workers then sought to work in collaboration with the poor to achieve community change, viewing the role of the worker as a facilitator in the process of change.

Modernization Theory and Marxist Dependency Theory, both of which focused community development as a process of assimilating oppressed, resource-poor communities into the Western industrialized model of 'success', are largely responsible for this resistance to community social work (Payne, 2005 cited in Tan, 2009).

Checkoway cited in Tan, 2009 explained that throughout history, an emphasis on macro-level change of communities and societies becomes important for essentially two reasons. First, believing in the importance of community-level change creates the opportunity to believe in the power of solidarity in oppressed populations. The Civil Rights movement is perhaps the greatest

example of the power solidarity can have to empower individual people and to change society-at-large. Such collective action is important because "joining together in solidarity…facilitates community members' understanding that their individual problems have social causes and collective solutions".

According to Mendes, 2006, cited in Filipponi, 2011, in his book of integrating social work with community development, Community Development Workers and Social Workers currently share many of each other's skills and strategies in their core interventions, moreover, Filipponi added that, if social workers focus on the community or groups within the community it can provide a more holistic approach and benefit a greater number of people than a casework approach.

2.8. COMMUNITY DEVELOPMENT IN SOCIAL WORK

(Tan, A. 2009) in his book entitled: **Community Development Theory and Practice: Bridging the Divide Between 'Micro' and 'Macro' Levels of Social Work**, provided different criticism to community development theory, according to him perhaps the most compelling criticism of Community Development Theory and its relevance to contemporary and future social work practice is the lack of evidence of its effectiveness. In times of governmental accountability, limited funding resources, a continued emphasis on evidence-based practice, some in the field would argue that services operating from a pure Community Development framework will not be likely to secure funding. While there may be truth in this concern, Community Development focused social service organizations do exist and will remain committed to the theory and framework because of its value to the individuals and communities they serve.

Tan again argued that "The Theory of Community Development" is a legitimate theoretical and practice model deserving the attention of the social work profession. It is interesting to examine the nature and tenets of Community Development Theory using Joel Fischer's criteria for determining the value of theories in social work practice. These criteria are the relevance of the theory to the phenomena social work engages with, the theory's value convergence with the social work profession, the plausibility of empirical validation, the presence of teachable principles within social work curriculum, and the theory's specific prescriptions for action without argument, Community Development Theory exemplifies most (if not all) of these criteria. Any theory achieving this level of legitimacy deserves consideration from social workers with a belief in the value of eclecticism in social work. Furthermore, "Community Development Theory" should be viewed as particularly significant because of its applicability with all levels of social work practice: micro, mezzo, and macro.

2.9. ASSET-BASED COMMUNITY DEVELOPMENT APPROACH (ABCD)

Asset-Based Community Development (ABCD) is a powerful approach focused on discovering and mobilizing the resources that are already present in a community and the ABCD approach provides a way for citizens to find and mobilize what they have to build a stronger community (Kretzmann & McKnight 1993, p.92). they have also argued that a growing community-organizing movement, Asset-Based Community Development (ABCD), posits that the glass is half full rather than half empty. Rather than focus on community deficits like crime, vandalism, unemployment, or drugs, the ABCD aims to identify and mobilize the positive attributes inherent in local government, businesses, nonprofits, voluntary associations, and individuals (Walker, 2006). Asset-based community development is based on the principle of community-driven development rather than development driven by external agencies, where

communities, public and private sectors work in closer partnership. And yet recognizing that there may also be disagreements between these three 'stakeholders' to date, it is the community's voice that has been lost out.

The ABCD approach is very much related to this research topic, Though the indigenous knowledge is an integral part of the development process of local communities, it is an underutilized resource in development process of developing countries. Learning from indigenous knowledge, by investigating first what local communities know and have, can improve understanding of local conditions, and provide a productive context for activities designed to help the communities.

2.10. THE EXISTING CHALLENGING FACTORS FOR THE IMPLEMENTATION OF WEATHER INDEX INSURANCE

Chantarat et al, 2009 have summarized that rural populations in low-income countries commonly face much-uninsured risk because covariate risk, asymmetric information, and high transaction costs preclude the emergence of formal insurance markets. Chantarat also added that In recent years, Index-Based Livestock Insurance (IBLI) have been deemed as a feasible and modern risk copping tool for small-scale farmers in developing countries and it seems to hold promising welfare benefits and reduced adverse consequences of drought.

Traditional Indigenous Social Insurance Mechanisms have declined in recent times, when this decline of social insurance institutions meets the lack of diversification in the asset portfolio of Borana pastoralists, which consists almost entirely of livestock, the effects of droughts can be catastrophic (Desta & Coppock 2002 cited in Chantarat, 2010, p.24).

IBLI was developed for precisely such environments, originally designed for, and successfully piloted in the neighboring region of Northern Kenya, and it is an index insurance product that makes indemnity payouts based on an observable, exogenous index of rangeland conditions, as reflected in Normalized Difference Vegetation Index (NDVI) measures generated by remote sensors on satellite platforms. An IBLI policy provides indemnity payouts when pasture vegetation falls below a contractually stipulated threshold level that reflects the onset of drought conditions that typically lead to excess livestock mortality (Chantarat et al., 2010, p.8).

Harrison et al (2016), on their study on Evaluating the Expected Welfare Gain from Insurance, said that economic theory tells us how to evaluate the expected welfare gain from insurance products on offer to individuals if we know the risk preferences of the individual, and subjective beliefs about loss contingencies and the likelihood of a payout, there is a certainty equivalent of the risky insurance policy that can be compared to the certain insurance premium, and this simple logic extends to nonstandard models of risk preferences, such as those in which individuals exhibit "optimism" or "pessimism" about loss contingencies in their evaluation of the risky insurance policy. The interplay with other uninsured risks, the presence of liquidity constraints, basis risk, and loading factor on the insurance premium may account for the low take-up that is often empirically observed (De Nicola, 2015, p.638).

Skees & Collier (2008) on the other hand brings a technological concept to weather index insurance, by saying the quest for a green revolution in Africa depends principally upon the development and adoption of appropriate agricultural technologies. While there are many impediments to the adoption of technology, the economic development literature is clear in citing risk as being a dominant constraint. Poor households must be conservative in the choices they

make as they can ill-afford to make significant investments in new technologies only to experience dramatic income shortfalls due to circumstances such as crop failure or low prices, and this aversion to risk causes poor households to engage in livelihood strategies that reduce risk but also greatly limit income potential. Thus, risk contributes to locking the poor into poverty.

As it is clearly stated in Janzen, et al 2013, crowding in insurance at the threshold through subsidies is only valuable if the expected benefits of targeted social protection can be achieved and the theoretical model suggests that households have much to gain from insurance, but since it may come at a cost to both households and taxpayers, a thorough analysis of the benefits and costs are required.

Despite its promises to integrate local agricultural risk smoothing with insurance principles, there remain many challenges to its mainstreaming in low-income countries. Scaling up of Weather Index Insurance pilot projects is particularly constrained by high-basis risk, related to the divergence between the calculated weather index and actual productivity loss on the farm and various options may be considered to enhance uptake of weather index insurance, linking reliable weather data with location-specific crop and agronomic conditions using flexible geospatial crop modeling tools is one option to reduce the basis risk (Tadesse, et al, 2015). Poor regulatory environment and collaboration with financial institutions are reported as country/program-specific challenges to implementing agricultural insurance in SSA (Sub-Saharan Africa) ([IFC, 2017, cited in Ntukamazina, 2017, p.18).

Besides this (Word Bank, 2010, cited in Ntukamazina, 2017, p.24) confirmed that basis risk, according world Bank, Basis risk in index insurance arises when the index measurements do

not match an individual insured's actual losses it is the most problematic feature of index-based insurance products, which means that pay-outs may not be fully correlated with crop losses and it represents the difference between the pay-out, as measured by the index, and the actual loss incurred by the policy holder because no field loss assessment is made under index insurance, the pay-out is based entirely on the index measurement and may be either higher or lower than the actual loss.

Moreover, as it was summarized by Carballo & Reis, 2013, cited in (Ntukamazina, 2017), while the insurers have shown considerable interest in selling indexed products, their ability to innovate is limited. Until there is a commercial success, there is little incentive for private companies to invest adequate time and resources in building internal capacity and funding experiments for setting up new models.

2.11. KEY ELEMENTS OF INSURANCE DEMAND AND GENDER

Liz Bageant (2016, p.7) stated that if the factors that drive IBLI's basis risk have a gender dimension, then we could expect to see gender-differentiated responses to equal levels of risk aversion'. There are significant differences in the risks faced by men and women, which could lead to climate change undermining the Sustainable Development Goal five (SDG5): to achieve gender equality and empower all women and girls. A framework for assessing gender equity issues in insurance design to build greater gender equality in insurance programs (Hellin & Fisher, 2018).

Furthermore, measures of risk aversion and its associated characteristics, such as perceptions of risk, are likely highly sensitive to context and risk domains (Weber et al., 2002

cited in Bageant, 2016, p.4). In her research, Bageant's focus area was gender issue in IBLI; but she did not touch how community dialogue may affect disparity in risk aversion.

According to the information gathered through literature review, community dialogue can be done for different purposes, e.g., community dialogue brings people from different walks of life together to develop solutions that can improve situations that could not be resolved by formal institutions, can be served as conflict resolution mechanism, it is also helpful in the implementation of developmental projects.

From the literature one can understand that the Weather Index Livestock Insurance is being implemented in Kenya and Ethiopia, although there is research that has been done around this area, there is no research directly linked to the importance and role of community dialogue in the purchase of weather index livestock insurance. As this Weather Index Insurance is new concept, community must be engaged and the role of community in implementing such an innovative concept must be documented, needs to be researched and hence this linkage is absent, and it must be researched and well documented. Therefore, the next chapter is the methods used in this research to collect data so that the existing knowledge gab can be filled.

CHAPTER THREE: RESEARCH METHODOLOGY

This chapter outlines the research design, sampling techniques, site selection, and methods of data collection, how data was analyzed, and other basic steps in research.

3.1. RESEARCH DESIGN

The research approach used in this study is qualitative. The reason for conducting a qualitative study is due to the nature of the issue under study which is the roles of community dialogue to cope with drought impacts and purchase of weather index livestock insurance. The study is a cross-sectional qualitative case study because the research is aimed to explore the roles of community dialogue to cope with drought and purchase of weather index livestock insurance in the Moyale and Dire Woredas. This study is cross-sectional because the same study with the same participants will not be repeated in the future. To get an in-depth and holistic understanding of the issues case study research design has been applied. In-depth-interview, Key informant interview, FGD, observation, and document review were employed for the data collection. In this research, the case under study is the role of community dialogue in the purchase of weather index livestock insurance in Moyale and Dire district.

3.2. FIELD SELECTION

The selected two field are Dire and Moyale districts of Borana Zone, the main reasons for the selection of these sites are, first, Moyale Woreda is located on Ethio-Kenya border, so it is good to learn dynamics around there with regards to roles of community dialogue in the purchase of weather index livestock insurance. On the other hand, Dire Woreda is at the heart of the Borana zone, thus, at this place, different cultures in relation to the role of community dialogue to cope with drought could be observed; therefore, these are the reasons why I chose the mentioned two Woredas.

3.3. DESCRIPTION OF THE STUDY AREA AND STUDY COMMUNITY

The Borana is one of the major pastoralist groups who belong to the large ethnic group of Oromo society. The Zone is in Southern Oromia region of Ethiopia, Borana inhabits Southern part of Oromia and Northern Kenya. Borana is the speaker of Afaan Oromo. Borana refers to their language as *Afan Borana,* a dominant language spoken within the Borana region in Ethiopia and Kenya.

Majority of the Borana live in the Oromia region of Ethiopia and others in Northern Kenyan. In Ethiopia Borana inhabit Liban and Dire, while in Kenya they mainly occupy the present territories of Moyale, Saku, and Waso.

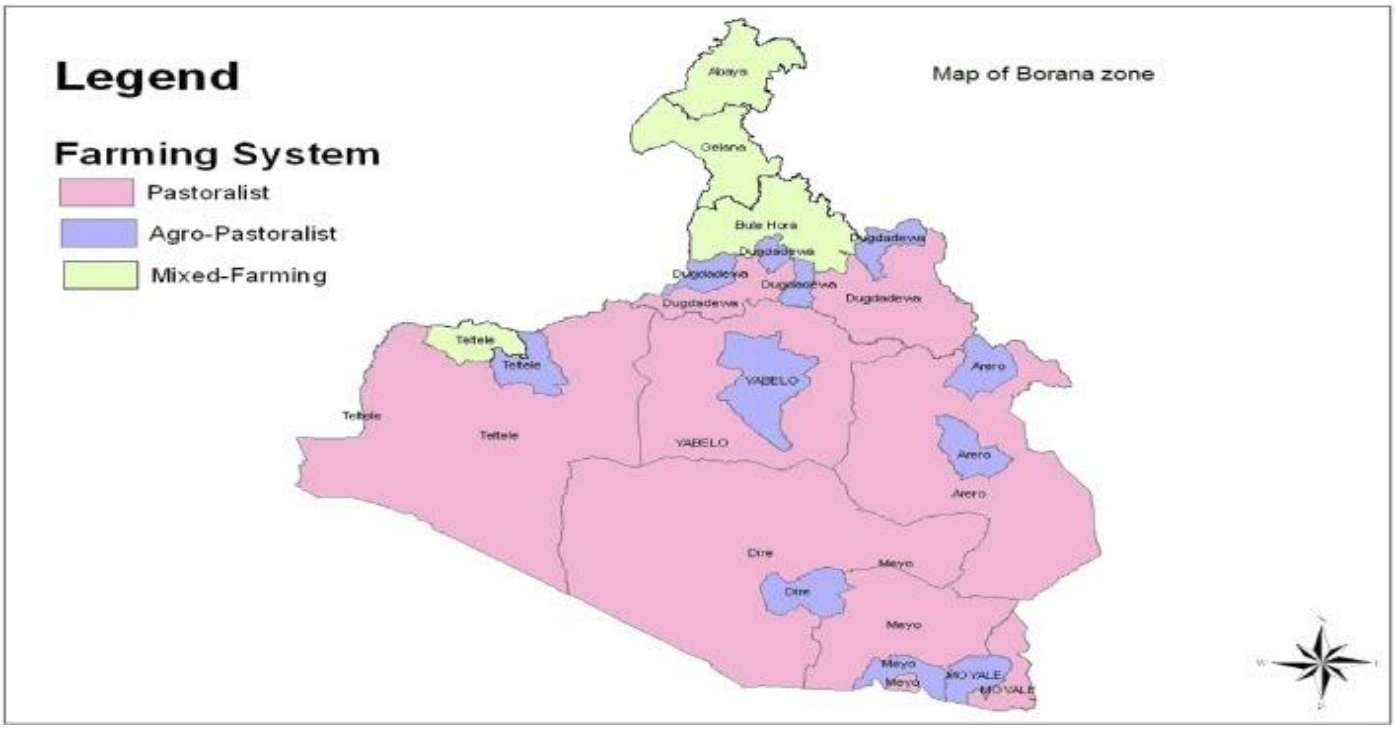
Ecologically, the Borana southern territory in Ethiopia that stretches into northern Kenya is largely semi-arid rangeland, and because of this aridity, the Borana pursue pastoralism. In both Ethiopia and Kenya, the majority of the Borana live in the rural areas and continue to practice pastoral lifestyles, a subsistence production based on herding of livestock such as cattle, goats, sheep, and camel. Pastoralism is characterized by the seasonal migration of the herders and their livestock. Although for the majority of the Borana pastoralism continues to be the mainstay of their livelihood, however, the Borana have also adapted many aspects of their life. Some parts of the societies are being integrated gradually into the present social, political, and economical systems of both countries through education, formal and informal employment.

Moyale Woreda is one of the twelve Woredas of Borena Zone in the Oromia National Regional State of Ethiopia. The Woreda is bordered by Kenya to the south, Miyo Woreda to the west, and Somali region to the north and the east. The Woreda administrative center and main market is Moyale town. Moyale town, which is located some 771km south of Addis Ababa, can be reached by a tarmac road that crosses into Kenya. The majority of the woreda

is classified as *Kolla* (lowland). And a small proportion of the land is *woina dega* (mid highland). The total land area of the Woreda is estimated at 1,130 km2, but only a small proportion of the land is suitable for agricultural use. Almost all the rural population rely on pastoralism.

Moyale is located at the frontier between the traditional territories of the Somali and southern Oromo peoples living in the southwestern part of Ethiopia. Accordingly, local groups of both Somali and Oromo nationalities have a vested interest in the control of the relatively rich pastoral resources in the district and therefore have been in conflict over its control. Dire is one of the *Woredas* in the Borana zone of Oromia, Dire is bordered on the south by *Kenya*, on the west by Dubluk on the north by Dhas , and on the east by Miyo. There are no rivers in this woreda. Although there are agro-pastoralists around the Woreda main town, most dwellers are pastoralists who migrate with their livestock seasonally, located at the heart of Borana land.

Figure 1: Study Area Map
Retrieved from:
https://www.google.com/search?q=Borana+zone+Dire+and+moyale+woreda+map&tbm=isch&ved=2ahUKEwjWzbju2oXxAhUSohoKHfz1BnUQ2-cCegQIABAA&oq=Borana+zone+Dire+and+moyale+woreda+map&gs_lcp=CgNpbWcQAzoECAAQQzoFCAAQsQM6AggAOgQIIxAnOgQIABAYULL3BliCgghgu4YIaAxwAHgAgAH-AogBtEiSAQgwLjQuMzIuMpgBAKABAaoBC2d3cy13aXotaW1nwAEB&sclient=img&ei=GCq-YNbhBZLEavzrm6gH&bih=577&biw=1263&rlz=1C1GCEB_enET925ET925&hl=en#imgrc=l_9z4gxSTmmnJM



Source; PRIME 2015

3.4. UNIT OF ANALYSIS

The unit of analysis in this study are pastoralists in the Moyale and Dire *woredas* who have exposure to weather index livestock insurance in one or another way.

3.5. STUDY PARTICIPANTS

The study attempted to explore the role of community dialogue in the purchase of weather index livestock insurance. To attain the stated objectives, the following people were interviewed: weather index livestock insurance policyholders (pastoralists who have an active contract with the insurance company), pastoralists who used to buy but quit buying the insurance at some point (dropouts), pastoralists who heard of insurance but never purchase (non-policy holders) and Village insurance promoters (people who teach insurance in the village).

3.6. STUDY PARTICIPANTS SELECTION TECHNIQUES

Under this study, the researcher used non-probability sampling or purposive sampling to select research participants. Purposive sampling was used because participants were selected purposely based on their knowledge and experience about the weather index livestock insurance.

The reason why I tend to choose purposive sampling is that it is one of the costs effective and time effective sampling. Again, it also made easy to quickly reach targeted samples like village insurance promoters (VIPs), policyholders, dropouts, and non-policy holders. Based on data saturation, 7 participants were involved for in-depth interviews from each woreda. At Dire woreda, four insurance policyholders, one non-policy holder, and 2 dropouts were selected while at Moyale 5 policyholders, 1 non-policy holder, and 1 dropout were selected. For Key informants' interviews, 2 village insurance promoters were selected from each *woreda.* Furthermore, one FGD was conducted at each Woreda with insurance policyholders, at Moyale 10 individuals have participated in the FGD while at Dire 8 people have participated. Thus, the total research participants were 36 in number.

3.7. SELECTION CRITERIA FOR STUDY PARTICIPANTS

To select study participants, the following criteria were employed. The policy holders who are included in the study were those pastoralists who have been buying insurance since the launch of the program and have been renewing their contract every season, those who jump one season and again buy the product in next season did not include, and again, under this category. Another inclusion requirement was a payout, here; I included at least someone who has received compensation or payout from the insurance company at least once. Individuals who have never received compensation were not included.

The "dropouts" who were selected in the study were those who have genuine reasons while deciding to stop buying the insurance. Non-policy holders were included based on their prior information on weather index insurance; those who have never heard about the IBLI product were not included. In the study Village Insurance Promoters were selected based on their sales performance; those who have been performing poorly in sales were not included. Again, for an in-depth interview, unmarried individuals were not included in the in-depth interview.

3.8. DATA SOURCE AND COLLECTION METHODS

Data sources: To undertake the study I have used both primary and secondary data sources. Primary data were collected from weather index insurance policyholders, those pastoralists who have never bought (non-policy holders), insurance dropouts, and village insurance promoters. As a secondary source, I have reviewed available literature on the community dialogue and Weather Index Livestock Insurance, different books were reviewed, and scientific articles were used as well.

Data Collection Methods: To get detailed information on the role of community dialogue to cope with drought in the purchase of weather index livestock insurance, I employed in-depth interviews, key informants' interviews, FGDs, personal observation, and document review.

3.8.1. IN-DEPTH INTERVIEWS

I conducted intensive individual **interviews** with a small number of respondents to explore their perspectives on the Role of community dialogue to cope with drought and the purchase of weather index livestock insurance, these In-depth interviews were held with insurance policyholders, non-policy holders, insurance dropouts.

3.8.2. KEY INFORMANTS' INTERVIEWS

During the data collection, I conducted interviews with people who know more about the weather index livestock insurance and it is purchase process. In this study, key informants were village insurance promoters who are experts on product awareness and sales.

3.8.3. FOCUS GROUP DISCUSSIONS

During the study I held discussions with pastoralists who have similar background about weather index insurance, these are insurance policy holders who were not included in the in-depth interview.

3.8.4. DOCUMENT REVIEW

To have more understanding about the community dialogue and weather index livestock insurance I reviewed different documents like training manuals, policy documents, insurance principles and other related materials.

3.8.5. FIELD OBSERVATION

During the fieldwork, I observed how participants reacted to some questions and their judgment about Weather Index Livestock Insurance and concepts of community dialogue and observed an awareness creation program conducted by the insurance company.

3.9. DATA COLLECTION TOOLS

In this study, to obtain compressive data on the roles of community dialogue, I collected data through an in-depth interview guide, Key informant interview guide, Focus group discussion guides, and checklist for observation. Besides these, to take field notes, I used a writing pad, pen, pencil, and tape recorder. To have comprehensive data on the issue at hand, all these guidelines and checklist were written in English, and translated into the local language (Afan Oromo).

3.10. DATA COLLECTION PROCEDURES

The procedures that I followed to collect the data are presented as follows; I started reviewing different literature on the concepts of community dialogue in problem-solving in general, then I focused on the role of community dialogue specifically to cope with drought in the purchase of weather index livestock insurance. I also reviewed some concepts of weather index livestock insurance and it is a role in drought management. Then, to start proposal writing, I identified gaps observed in those literature written on community dialogue and weather index

livestock insurance. The proposal was developed and submitted to the advisor. Then the advisor commented and approved the proposal. It is from this point that I started developing data collection tools like, in-depth interview guide, key informant guide, FGDs guideline, and observation checklist. All these data collection guidelines were translated into Afan Oromo.

At this point, I got a reprieve from the advisor to collect preliminary data. Then, I approached the Insurance company focal person in Borana to identify research participants, after I was advised by insurance focal person, I went to those Dire and Moyale and started preliminary data collection. After I submitted the preliminary data I collected, I was advised to go ahead with actual data collection. Then through the developed tools, I collected the data from the field. Following this, the collected data were transcribed, coded, and major themes were developed and interpreted. Here, different findings were described and explained according to the sequences in the research questions and research objectives.

3.11. DATA ANALYSIS

In this study, I used thematic analysis as the best approach to deal with the data. During the analysis, I focused on the interpretation of the data mostly through text because that is a typical characteristic of qualitative research. In this study, after the data are collected, I started data analysis with translation and transcriptions of interviews and field notes. During the data analysis subthemes emerged from the major themes. I described the participants' subjective experiences and compare several cases about what they have in common or the differences between them in this study. Then, I checked to make sure the findings go in line with the research objective. In the end, the data from the interviews and field notes were analyzed for conceptual construction. Further, since I came from the community understudy to minimize my

personal biases in the process, I gave priority for the participants' meaning rather than my own judgment and experiences. Therefore, I systematically described, categorized themes to construct meaning as discussed in relation to questions and data obtained.

3.12. ASSURING THE TRUSTWORTHINESS OF THE DATA

To capture different dimensions of the role of community dialogue to cope with drought in the purchase of weather index livestock insurance, I triangulated the data that I collected through the data collection methods (in-depth interview, key informant interview, FGDs, observation and document review). Thus, to ensure that the data is valid, I crosschecked data from these multiple sources of information, and I evaluated the extent to which all evidence converges and identify uncertainties and make sure the data is consistent. Consequently, in this specific study, I used data source triangulation and method triangulation. As method triangulation, in-depth interviews, key informants, FGDs, and observation were used. Likewise, data collected from different people (sources) like insurance policyholders, non-policy holders, dropouts, and village insurance promoters were triangulated and compared. Furthermore, to insure, the trustworthiness of the data, my friends who are knowledgeable about qualitative research have reviewed my findings.

3.13. ETHICAL CONSIDERATION

As it is essential to consider the ethical principles while doing research, I got informed consent from study participants, and their privacy was kept. During the interview, all participants were asked to give their voluntary participation consent. Under this study as a social work student to respect the worth and dignity of individuals, all the participants whom I interviewed gave their full consent and were interviewed at their convenient places where their privacy is

kept. Hence, before beginning the interview I clearly communicated to the participants about the purpose of and content of the study and explained in brief to them orally.

To appreciate study participants for taking parts in the study, I provided 1kg of sugar and one box of tea bag as an appreciation for their time, this is for in-depth interview and key informants, for Focus Group Discussion participants, I have availed a bottle soft drinks for each participant.

CHAPTER FOUR: DATA FINDINGS

This chapter presents the main findings collected through various data collection techniques such as in-depth interviews, key informant interviews, FGDs, and observation. The finding is presented in accordance with addressing the research questions.

4.1. SOCIO-DEMOGRAPHIC DATA OF THE RESEARCH PARTICIPANTS

Table 1: ***Demographic information of in-depth interviewees***

The below section has presented a description of the background characteristics of the study participants in the in-depth interview. Their socio-demographic information is presented based on the following: Age, Gender, Religion, Marital status, Educational and educational status.

Interviewee's socio-demographic information	**Dire Woreda**		**Moyale woreda**	
	Male	**Female**	**Male**	**Female**
Gender	5	2	3	4
Age above 30	5		6	
Marital status	All are married		All are married	
Ethnicity	All are Oromos		All are Oromos	
Educational status	2 high school graduates		2 high school graduates	
Religion	5 Wakefata, 1 Muslim, 1 Christian		4 Wakefata, 2 Muslim, 1 Christian	

Gender: To understand and include different views of both sex on participation in weather index livestock insurance, I purposely mixed females and males in the in-depth interviews. At Dire woreda 5 males and 2 females were interviewed, here, I could not balance

the number because in Dire the females were a bit resistant and some of them proposed to interview their husbands rather than them, hence, I could not persuade, that is why I ended up 5:2 ratio. At Moyale 3 males and 4 females were interviewed, I purposely interviewed 4 females, because in this area, according to the sales data I received from the Village Insurance Promoters, the number of females that have weather index livestock insurance coverage is far much greater than the males, so to get more information about the subject matter I included more females in the interview than males.

Age: The age of in-depth interview participants I chose are mostly above 30, at Dire, I interviewed 5 people above 30 and 2 below 30, and at Moyale I interviewed 6 above 30 and 1 below 30, I did that because I felt that the youth may not fully participate in weather index livestock insurance.

Marital status: all in-depth interview participants were married. According to the prior information I got from people from the insurance company, unmarried boys are always get registered for insurance by their fathers' names.

Ethnicity: Here, I could not mix up the people from different ethnic backgrounds, because pastoralists in Borana zone are all Oromos, therefore all in-depth interview participants are from the same ethnic background which is Oromo.

Educational status: From the in-depth interview participants, 4 of them are high school graduates and the rest are pastoralists who have never attended formal education.

Religion: At Dire, I interviewed 5 [1]*waaqeffataa,* 1 Muslim and 1 Christian and at Moyale four waaqeffataa, 2 Muslims and 1 Christian. It is estimated that about 90% of the Borana community follows waaqeffanna that is why I included more Waaqeffataa in the in-depth interview than other religions.

Table 2: DEMOGRAPHIC INFORMATION OF FGDS PARTICIPANTS.

The FGDs were conducted at both Dire and Moyale *woreda,* hence, the summary of FGDs participants at both sites (Dire and Moyale) is presented on the table below.

Socio-demographic information of FGDs participants	**Dire Woreda**		**Moyale woreda**	
	Male	**Female**	**Male**	**Female**
Gender	5	3	4	6
Age above 30	All are above 30		All are above 30	
Marital status	All are married		All are married	
Ethnicity	All are Oromos		All are Oromos	
Educational status	1 high school graduates and the remaining never attended school		All are pastoralists/never attended school	
Religion	5 Wakefata, 3 Muslim		3 Wakefata, 7 Muslim,	

[1] **Waaqeffanna** is an ancient monotheistic religion that is indigenous to the Oromo people. The word *Waaqeffanna* derives from the word *Waaqa,* which means 'the sky God' in Oromo.[2] The followers of the *Waaqeffanna* religion are called *Waaqeffataa.*

TABLE 3: RESEARCH PARTICIPANTS' WEATHER INDEX LIVESTOCK INSURANCE-RELATED INFORMATION

Under this section, the main category is insurance policyholders, non-policy holders (never purchased), and dropouts. Policyholders are those who have insurance coverage, which means they have been buying insurance since the inception of the project. Non-policy holders are those pastoralists who have never purchased the product, and dropouts are those who have bought at some point and dropped out from being insurance clients. Therefore, the below table shows the research participants' status based on this classification.

Participants status on weather index livestock insurance	**Dire**	**Moyale**
	In-depth Interviewees	**In-depth Interviewees**
Policyholders	4	5
Non-policyholders (never purchase)	1	1
Dropout	2	1
	FGD participants	**FGD participants**
Policyholders	8	10

Policyholders: at Dire woreda, I interviewed four policyholders and at Moyale 5 policyholders, at both sites, more policyholders were willing to be research participants, but I decided to limit the numbers so that I spend more time with the selected individuals and learn more about their views.

Non-policy holders (never purchased): I interviewed one person at each site, I purposely reduced the number of non-policy holders at both research sites, because I believe that they cannot provide full data about the insurance hence, to minimize the challenges during data analysis, I limit the numbers.

Dropouts: at Dire 2 dropouts were interviewed, while Moyale 1 dropout was interviewed, my initial plan was to interview two individuals at each site, but I could not because one of the respondents I intended to interview was not willing to provide data and I did not not find someone else to replace, that is why I ended up in interviewing one person at Moyale.

All FGDs participants at both sites are policyholders, to get comprehensive data on the product, I included only policyholders in the discussions, in return, this helps to manage opposite views of participants; hence, all have a similar background. i.e., insurance policyholders.

Besides these, two village insurance promoters (VIPs) have been interviewed as a key informant at each site, therefore the finding is presented accordingly.

4.2. MAJOR THEMES AND SUBTHEMES OF THE STUDY FINDING

Based on data analysis the below points are major themes and subthemes of the finding, the major themes and subthemes are not predetermined, they emerged during data analysis.

TABLE 4: MAJOR THEMES AND SUBTHEMES OF THE FINDING

Major Themes	Subthemes
1. Indigenous drought coping strategies in Borana	Busa gonofa and Dabare
	Migration
	Kalo (area enclosure)
	Slaughter newborns/calves
	Rotational lactation
	Harvest and Saving Grass for Dry Season
	Buying Feed and Forage
	Livelihood Diversification
	Camel Rearing
2. Roles of community dialogue in strengthening weather index livestock insurance	Asset replacement to asset protection contract
	Woreda based index unit reduced to kebele cluster
	Reduction in premium
	Change in agency structure
	Trust and uptake of the product has increased
3. Views of policyholders towards weather index livestock insurance	Psychological benefits of weather index livestock insurance
	Social benefits of weather index livestock insurance
	Economic benefit of weather index livestock insurance
4. Policy holder's view towards weather index livestock insurance delivery channel	
5. non-policy holder's opinion towards weather index livestock insurance	
6. Dropouts' opinion towards weather index livestock insurance	
7. Village Insurance promoters' opinion on the weather index livestock insurance	
8. Challenging factors in the implementation of weather index livestock insurance	Social factor
	Economic factor

Source: Researcher's Field Study, at Moyale and Dire woreda

Therefore, the details of finding presented in accordance with research objectives and research questions.

4.3. INDIGENOUS DROUGHT COPING STRATEGIES IN BORANA

Most in-depth interview participants at both Dire and Moyale have revealed that drought is often one of the most devastating but least understood weather phenomena, basically because of its gradual beginning and its cumulative impacts over time. They have added that during severe drought pastoralists lost many heads of livestock which eventually leads to serious problems to the pastoralist community.

Informants have emphasized that drought and its devastating effects have been with pastoralists community for a long time, so, to overcome its effects, they have disclosed that Borana pastoralists employ many droughts coping strategy and adaptation. According to the key informants at Dire, drought coping strategy is a technique in which pastoralists employ within existing resources and save their animal. On the other hand, they have further explained that drought adaptation involves longer-term shifts in livelihood strategies while coping involves a temporary adjustment in response to change or to mitigate shocks and stresses on livelihoods. During In-depth interviews at Moyale, an old man who is an insurance policyholder reacted that, however, Borana pastoralists trying their level best to adapt to the drought, these days it is not an easy task as climate change is affecting the whole region.

The data collected through in-depth interviews and FGDs have shown that, in Borana, there are so many indigenous coping strategies, even though some of them are not functioning like before. It was found out that during drought seasons Borana pastoralists apply the following traditional methods and available resources to sustain their livestock: *Busa gonofa* (clan-based support system*), dabare* (borrowing and lending of animals), kalo (*area enclosure*), Migration,

slaughtering of the newborn (calves), rotational lactation, grass harvesting, and another livelihood diversification. According to the data provided by research participants, all these strategies are very significant in managing drought-related risks.

Besides these, most informants have indicated that, out of the above listed coping strategies, there is no sole strategy or mechanism that can avert risks of drought alone; all of them complement one another. According to the study participants, if someone migrates to a better pasture area, unless the owner of that herd contact clan leaders of the host community, he/she cannot use existing resources, so for them "**Busa gonofa"** system will help in such cases. Thus, they have highlighted that this is how each mechanism must be complemented by another system. During an in-depth interview at Dire Woreda research site, one policy holder said "*durii yoo olaan jabaattu mala hedduu dhawannu qabna, amma malii aadaa sun tokkolleen akka nuu beennu sun hin jiru*" literally meaning previously, when drought strikes, we used to have plenty of options, yet this day all indigenous drought risk management are not functional as we know them before. Then, In-depth interview participants have listed the indigenous drought management techniques and expressed how each indigenous drought mitigation mechanism can back up one another in coping with drought.

4.3.1. BUSA GONOFA AND DABARE

According to the participants, this is a mutually supporting system of Borana Oromo. During an in-depth interview with non-policy holders at Moyale, informants have explained **Busa gonofa** as an institution for mutual assistance in times of serious economic, cultural, political, psychological, and social loss by a member of the community. At Dire woreda, in-depth interview participants have also highlighted that although, this social support system looks static, currently, the system is not functional like before; because the frequency of drought-

affected pastoralist community badly, Hence, many herders become equal in terms of the number of livestock they have and their wealth status. Another informant at Dire research site argued that these days during severe drought, people are struggling to save their own life rather than helping his/her clan member or close relatives. Other research participants at Moyale have added that another reason for the deterioration of this system is that currently in Borana, the number of dependents is high; a family size of a household has increased, so it is hard to help all of them hence it's not effective like before.

Paradoxically, an old man whom I interviewed at Moyale argued that the spirit of *busa gonofa* is still high among the Borana, and that is the solution to their problem. Another policyholder at Moyale emphasized that "**Busa gonofa"** is an institution in crisis now. Similarly, the data collected through FGDs at both sites confirmed that "**Busa gonofa**" which is a mutual support system and symbol of Borana is deteriorating at an alarming rate. According to the FGD participants at Dire, priority nowadays is therefore given to genuine claimants who have fewer work hands who could not seek alternative income opportunities elsewhere; those households with the extra labor force, especially inaccessible areas, are encouraged to supplement their income by putting some of their members into non-pastoral engagements.

In-depth interviewees and both FGDs participants have defined *dabare* as the lending or borrowing of cattle during the crisis. All participants have pointed out that relatives and clan members always lend cattle for a poor family, in the time of drought the relative usually give some of his/her cattle to his/her friends and allow them to keep for them. If the rain comes then that person who keeps that animal will return. They have clarified that *dabare* recipients are allowed or have a right to consume the milk/meat from that cattle. If the animal died accidentally, the owner cannot ask for the repayment, in such cases, the borrower will inform the

lender about the incidence only. Furthermore, the data from all research participants revealed that without the consent of the owner, the borrower cannot slaughter or sell out that animal. In addition to the above, participants stated that this system is not effective like before, because of social changes, the indigenous social support system is weakening from time to time and individualism is being prevalent in Borana. During an in-depth interview at Moyale, an old man who is dropout said; "*Borana keessatti nama dhiphate gargaaruun fedhii abbaa qofaanit, seera jajjabaa nama dirqisiisuutti duuba jira"* literally meaning in Borana, the social support system is not solely depending on the willingness of individuals to support the people in need but there used to be strong law that enforces people to support his/her fellow Borana.

In addition to this, participants have also added that currently, there is an incompatibility between current government law and Borana customary law; hence modern people are not obliged to social obligation. As a result of this unsuitability, FGDs participants have revealed that clan leaders do not punish those who disobey social obligation; the reason being there is fear of modern government law. According to the data obtained during the FGD at Moyale, people used to give their livestock to help their clan members, but now a prominent manifestation is a widening gap between the demand for and supply of restocking assets because of high population growth and universal climate crisis that hits pastoralist and led to deprivation in recent years.

4.3.2. GODAANNA (MOBILITY)

According to the definition given by FGDs participants at both Moyale and Dire Districts, this is the mobility of livestock to a better pasture area. They have added that it can be within the District or sometimes of cross border. The data obtained during the FGD at Moyale illustrated that, previously, if there is drought at some places in Borana, pastoralists migrate with

their animals to better pocket area, but the existing rangeland become the same, no rangeland is better than other. Again, nowadays cross border mobility become very challenging because of tribal conflict, the resource became very scarce, so pastoralist is competing; most of the time this kind of migration causes war and loss of many lives.

Most participants during in-depth interview have disclosed that their family members do not move freely when conflicts are ongoing. During FGDs sessions held at Moyale, participants argued a lot whether their movement with their livestock affected because of migration or not. For those whose movements are not affected, the reasons given ranged from the fact that they are used to such conflicts, to availability of enough security, and no threat of being killed. Those who said their movements are interfered with, they mentioned fear as the main reason. This group has explained that during raids and fights, people get killed or injured. They have underlined that death and injuries are a cost to households, for they interfere with the flow and allocation of resources for subsistence and have high chances of initiating new conflicts through revenge.

During a focus group discussion held at Moyale site, participants have explained that pastoralism thrives on mobility and involves the separation of livestock into many units to move to different places in search of resources for their survival. During an in-depth interview held at Dire site, it was clarified that it also involves milking and individual animal attention to watch out for ailing ones and treat them. So, for them, if some people are withdrawn, especially in the dry season to go and fight instead of taking livestock to faraway places in search of water; then livestock as the main source of milk, meat, blood, and income are negatively affected. Most of the research participants have agreed that these days, people not being able to survive only on

livestock because of the risk involves like tribal war and raids, so they have described that the vast majority will be reduced to perpetual reliance on relief food.

4.3.3. KALOO (AREA ENCLOSURE)

According to the data obtained from all research participants, the commonly agreed definition of *Kalo* is the enclosure of existing rangeland for a dry season uses. while discussing the nature of "**Kalo"** in the FGD sessions held at Moyale and Dire sites, participants at both sites have described that mostly selected area for "**kalo"** is fenced. There are also times where community elders come together and agreed on the specific area, such enclosure may not necessarily be fenced, people know the demarcation. During the in-depth interview, an aged man at Moyale said: *"Yoo lafa kaloo taatu itti waliigalan, muraa itti tolchan, akkasiin duuba warra kaloo suniin fidamu cufa dhaqqabsan*" literally meaning once the area for kalo is identified, then governing laws will be drafted immediately, the information about the "**kalo**" must be disseminated to all pastoralists entitled to use that "**kalo"**. He also voiced his concern that currently the rangeland around base camp or village is being taken by farmland, and then he concluded that this area enclosure strategy is not helping them as they know before.

During the FGD that was held at Dire site, there was an agreement that in Borana the number and size of range enclosures have steadily increased since the 1990s, often supported by NGOs with the aims of rehabilitating degraded or bush-invaded rangeland and providing a pasture reserve for animals during the extended dry season or drought periods. Here, FGDs participants have explained that "customary institutions" still play a role in determining the size and location of communal grazing enclosures, but they have suggested that the relevance of this type of enclosure must be viewed in the context of the rapid growth of private and cooperative enclosures.

FGDs participants at both Moyale and Dire Districts argued that "**Kalo"** will not enable poorer households to rebuild their herds to a viable level. Besides this, they have underscored that access to, and management of enclosures will tend to be controlled by wealthier pastoralists, engaged in commercial production. Here, participants have clearly stated that the enclosures are benefitting some areas of land, and some people, at the expense of others. Again, they have requested that the potential impact of the continuing expansion of enclosures on the fragmentation of the rangelands, the restriction of mobility, and the optimal management of variable, inconsistent water, and vegetation resources need to be thoroughly assessed and addressed by the responsible body.

4.3.4. SLAUGHTERING OF NEWBORN/CALVES

Research participants at all sites confirmed that, pastoralists slaughter newborn/calves during the dry season as coping strategy, in-depth interview participants at both sites described this as an old strategy that pastoralist employs to minimize the risk of losing two heads of cattle at once. They have elaborated that for example if one cow gave birth during severe drought, there is high probability of losing both a calf and a mother, the logic they have illustrated behind this is that in dry season lactating cows are weak and they cannot resist drought. If the calve is slaughtered and the cow stopped giving milk, then that cow will develop resistance. During the in-depth interview at Moyale, an old man contended that, in terms of effectiveness, the system still exists but the severity of the recent drought is taking the life of calves and the cow as well, so, the agreement from most participants during FGDs at both sites was that it is not effective as before.

4.3.5. ROTATIONAL LACTATING

According to the information gathered during the FGDs and in-depth interviews, pastoralists use rotational lactating as one risk management strategy, according to FGD participants at Moyale, this is a systematic way of saving lactating cows' energy. For instance, a female in-depth interview participant at Moyale described this system as follows, "*in the morning the calf feed only two breasts and in the afternoon the calve can feed the breast that has been saved for the night.*" In the end, she clarified that, even though it is different from family to family, the system is still effective and efficient.

4.3.6. HARVEST AND HAY STORAGE FOR DRY SEASON

On the other note, the data collected from research participants during FGD at Dire shows that pastoralists harvest grass during the rainy season and keep it for a dry season. According to them, harvesting of grass in mass is also a very new concept, previously they used to reserve some area for the dry season, when there is need for fodder, women can go and harvest for weak animals and calves, but these days harvesting grass and saving it for the dry season is just introduced by the government.

One female FGD participant at Dire added that this system has been tried by many pastoralists, but the issue of effectiveness and efficiency is in a big question because the number of livestock that one person has are many, hence it is hard to feed all of them by hand, and this kind of mechanism need labor, and it is tiresome and challenging.

4.3.7. FEEDING ON TREE BRANCHES

Similarly, according to the data collected during FGD at Moyale, during drought events, when there is no grass left, herders climb trees and cut the branches with machetes to give them to their cows and goats.

4.3.8. BUYING SUPPLEMENTARY FEED AND FORAGE

Focus group discussions at both sites revealed that in recent years, Borana pastoralists buy forage for their animals during dry seasons. Although it is expensive, in-depth interview participants at Dire have also revealed that there are some few forage markets in the area. FGDs participants at both sites repeatedly mentioned that during drought, local traders usually transport fodder from the highland area around Sululta and sell to the pastoralists, they have stressed that even though there is a fodder market in the area, the price is quite high and that adversely affected pastoralist. Most in-depth interview participants have also described that at a time of severe drought pastoralists sell off the better off animals, this is mainly to fetch a better price if the drought prolonged, even the strong/better off animals will eventually become weak and needed to be fed at home. Therefore, this will increase the demand, here, participants stressed that since the fodder is supplied by individual traders, they increase the price as they want and even government is not regulating this. Thus, FGDs participants at both Moyale and Dire have pointed out that unless the government intervenes and regulates this, traders are exploiting them during the dry season.

4.3.9. LIVELIHOOD DIVERSIFICATION

During the FGDs and in-depth interviews, Livelihood diversification (casual labor and small business) were mentioned as one of the adaptive strategies. According to the data obtained during an in-depth interview and FGDs, people around Moyale mostly participate in small businesses like selling consumable goods (sugar, tea leaves, butter, oil, and other cooking ingredients), and the other businesses they are engaged in is selling of cloths, here, as they have described that they are located at Ethio-Kenya border and they smuggle clothes from Kenya and sell it on the Ethiopian side, and vice-versa because some of them are also selling Ethiopian

goods like leather and skin products to another side of the border. The data collected through FGD at Moyale revealed that few pastoralists are participating in selling electronics like mobile phones, and other electronic materials. Informants at Moyale revealed that, under conditions of reduced rainfall and more frequent droughts, one response has been for pastoralists to focus increasingly on camel herding. According to the participants, the logic behind herding camel is that the camel is known as a drought-resistant animal compared to cattle and goat/sheep.

4.3.10. CAMEL REARING

Participants from Moyale have also emphasized that they are bordering with Somali **Garrii** community, who are known as camel herders, they have also adopted rearing camel as a means for drought adaptation strategies and livelihood diversification, therefore, they have mentioned that camels have started to be kept at higher altitudes by people who rarely kept camels before.

4.4. ROLES OF COMMUNITY DIALOGUE IN STRENGTHENING WEATHER INDEX LIVESTOCK INSURANCE IN MOYALE AND DIRE *WOREDAS* OF BORANA ZONE

According to the data obtained through in-depth interviews at both research sites, community dialogues play a vital role in strategizing mechanisms to cope with drought, especially with regards to weather index livestock insurance. The data collected through FGDs and in-depth interviews at both study sites revealed that many questions have been answered because of community dialogues. From point of view of informants interviewed in Moyale, weather index livestock insurance is designed to provide pastoralists with an additional means of mitigating and managing the risk of livestock loss due to severe drought. In-depth interview participants at both sites have stressed that there are visible changes that had happened because

of the dialogue and engagement partners organized with pastoralists. FGDs sessions, at both sites, participants have reflected that teaching about the concept and benefit of the weather index livestock insurance was taken place at both Moyale and Dire woredas.

As stated by the in-depth interview participants from Moyale, before community dialogue took place in the areas, there were many questions related to IBLI concept left unanswered, for instance, some of the conceptual questions with regards to the product mentioned by participants were:

1. How can satellite monitor forage scarcity in our area?
2. Can satellite differentiate between palatable and non-palatable plants?
3. In the forested area, can satellites take photos of grasses under big trees?

In the view of the research participants, before partners intervention on different community engagements and dialogues, there was a similar concept that was unclear for the community. Besides these, they have also recalled some questions that related with contract design adjustment, when I say 'contract design' it is generally how the product was designed to tackle pastoralists problem through weather index livestock insurance. In this regard participants have raised that they had some questions that were burning issues during that time that related with how the product was designed. The below are some of the basic questions FGD participants at Dire had mentioned they have posed to the insurance company during product marketing.

1. Why insurance company come to compensate pastoralists after they have lost their asset? Isn't it possible to come and help pastoralists before their livestock die?
2. The Woredas in Borana are very vast, even within the same District one can find different vegetation types, why you put us under one category as a similar area?

3. The price/premium to buy the insurance product is expensive and the sales window (the time pastoralist should buy the insurance) is during the dry season, did the insurance company consider affordability issue during dry season before they decided the premium amount?
4. With regards to sales structure, Kebele managers were tasked to create awareness and sell the product, but why don't insurance companies try another group as agent?

According to the research participants, these people (kebele managers) are government employees, so they do not have additional incentive to go extra miles and teach the community, and again insurance company cannot enforce this group to do this job, so there was a big demand in changing the structure at the community level.

In the informant's opinion, pastoralists had these questions that remained unanswered for some time. Thus, to dig out more information and learn how community dialogue and different engagement that impacted pastoralist's understanding about the product, the researcher inquired the role of community dialogue in resolving those challenges about the contract design and related issues with regards to weather index livestock insurance in the two Woredas. In a response to the above questions about community dialogue's role in solving the above-mentioned issues, research participants have highlighted five major changes that have taken place in weather index livestock insurance contract design because of community dialogue.

As stated above, research participants have illustrated the impacts of community dialogues in their respective *Woredas*. Thus, from the information collected through in-depth interviews and FGDs at both sites, five major outcomes were unveiled. These are, firstly, asset replacement contracts have evolved to asset protection contract, secondly, Woreda based index unit reduced to Kebele clusters, thirdly, price or premium to buy the product reduced, fourthly,

agency structure has been changed and fifth, and finally, trust and uptake of the product increased.

4.4.1. SHIFT ASSET REPLACEMENT TO ASSET PROTECTION CONTRACT

The data obtained during FGD at Dire depicts that, initially weather index livestock insurance was launched as an asset replacement contract where compensation was made to insured pastoralists after a drought. But, according to the data gained during the FGDs and in-depth interviews at both sites, because of community dialogue, the weather index livestock insurance contract was revised in late 2015 to an asset protection contract to provide compensation before the actual loss of livestock occurred. The data shows that this change was made after policyholders requested insurance companies and partners to adjust the contract. During the in-depth interviews at Dire, a female policyholder informant said:

> during an asset replacement contract, there was a season that I lost my cattle to drought, and the insurance company gave me some cash as compensation, but I already lost my cattle and the money they gave me was not enough to compensate my lost cattle. (Kabale Godana, Madhacho, 03,7/2019)

During the in-depth interview at Dire, another participant added that they value their livestock than money or cash, and during the asset replacement contract, the insurance company gave them money after they lost their livestock, but after the contract changed to asset protection, they were able to save their livestock from the ravage of drought, because they used that money to buy feed and forage for their animals.

4.4.2. DISTRICT BASED INDEX UNIT REDUCED TO *KEBELE* CLUSTER

During the FGD session held in Moyale, research participants have revealed that this was one of their main questions about the product and finally answered because of the engagement and dialogue conducted with pastoralists by different development partners. The data obtained during an in-depth interview at Moyale and Dire have revealed that, initially, the index unit for weather index livestock insurance was Woreda based but now it has changed from woreda to small clusters under Woredas. Participants expounded that the idea of changing or reducing index unit is that the index used to take District as the unit area of insurance for forage availability, but that brought some conflict. The issue they have stated was in Borana even a single District may have diverse agro-ecological setup. During an in-depth interview at Dire, participants have stated that under a given woreda one can find woodland, forest area, rangeland, etc. Hence, the index takes the aggregate to analyze the data for a given District area. Also, during FGDs sessions held in both sites, participants have reported that mainly, pastoralists that live in the lowland part of the Woreda suffered because of the unfair index categorization. According to them, as the index reading was set at Woreda level, the outcome was the average forage availability in that woreda not specific to their area or cluster. So, they were happy that this was resolved because of community dialogue with the partners conducted with the pastoralists. Finally, participants have described that the District based index unit changed to cluster-based which is more focused and precise compared to the woreda based index unit. Accordingly, participants have revealed that the Kebeles with similar agro-ecological characters are grouped under one cluster and that has been resolved and they have reported this as one the most demanded change in the contract design.

4.4.3. REDUCTION IN PREMIUM

According to research participants, because of community dialogue, the amount of premium has been together with contract design. The obtained data through FGDs at both research sites have revealed that the amount of premium and asset insured or the amount that was paid as compensation for asset loss was agreed because of community dialogue. The cost of money that can keep an animal alive during the severe dry season was also determined; according to informants the amount of premium (the money) they used to pay to the insurance company to get insurance coverage was a bit high. Then, research participants have concluded that because of the discussion and dialogue with the community, it has been reduced.

4.4.4. CHANGE IN AGENCY STRUCTURE

According to the information gathered through FGDs and in-depth interviews, when weather index livestock insurance started in Borana area, the distribution channel was different from what currently exists. During the FGD session held in Moyale, participants have described that, originally, an insurance company or underwriter of this contract approached the cooperative promotion office. The idea of having Cooperative was to use them as an agent. Then at the village level they had agreed to work with DAs (Development Agents) and Kebele managers; these are government employees and every Kebele have at least 1 person as DA and Kebele manager. According to the informants, the initial agreement was DAs and Kebele managers to give training for the community at the village level, as this is an additional responsibility with no incentive. However, the DAs and Kebele managers failed to deliver, participants have added that then the community requested Insurance Company to have a discussion with them about the distribution channel, then the idea of having VIPs (Village Insurance Promoters) come from the

community side. As research participants have described, these are individuals who are from and live in the same community and trusted by the community.

4.4.5. TRUST AND UPTAKE OF THE WEATHER INDEX LIVESTOCK INSURANCE HAS INCREASED

The data collected through in-depth interviews and FGDs depicts that because of community dialogue that was done by different development partners, the community's understanding of the Weather Index Livestock Insurance and the trust they have on the product has improved significantly.

A participant at Dire District described his understanding and trust of the product as follows: *"Before community dialogue started in our area, I never trusted people from an insurance company, because they only emphasize their business but concerned about investment in this product". (Loko Galgalo, Madhacho, 08,3,2019)*

During FGDs at both sites, all participants have confirmed that their understanding of the product has boosted, and pastoralists have developed confidence in the product.

In the opinion of research participants, Weather Index Livestock Insurance is a very important and innovative mechanism in averting the risk of livestock asset losses during drought, because the livestock get protected from the risk of drought despite disease outbreaks.

An in-depth interview participant from Dire '**Gadana Kare**" said: "*I received a payout of 7000 ETB or equivalent to $250, I invested all of them on buying feed and forage, but I lost 3 cattle because of disease, I tried to buy some drugs, but I couldn't save their life*". According to him the issue of disease outbreak should be taken into consideration. And he recommended that veterinary service should be incorporated as one complimentary service. And he reasoned out

that there are common diseases that come with drought; he believed that if drugs can be distributed together with a payout the issue of disease outbreak will also get a solution.

4.5. VIEWS OF POLICYHOLDERS PASTORALISTS TOWARDS WEATHER INDEX LIVESTOCK INSURANCE

One policyholder from Moyale Woreda emphasized that, so far, the impacts of Weather Index Livestock Insurance are positive. The participant reported that in recent drought many livestock would have died severely, policyholders stated that they were able to protect their livestock asset because of the compensation they received from the insurance company.

Policyholders from Dire Woreda have also reported that another very important benefit of weather index livestock insurance is that it gives psychological relief during stress season. A key informant from Moyale explained that during severe droughts, pastoralists which got stressed a lot, but after livestock insurance introduced to them, the policyholders have confidence in the product, so there is no stress. Informants under this category recalled that initially when the contract sold to pastoralists in 2012, there were many issues about the product, for instance, the two major concerns they have mentioned were trust and uptake of the insurance, but after they have received a payout from an insurance company, the understanding level they have about the product and trust has been boosted. Besides this, they have added that in the initial phase (first sales window) very few pastoralists bought the contract only for small ruminants like goat and sheep. According to them the reason why they decided that way was the premium for goat and sheep were very cheap, it was about 40-60 Ethiopian Birr depending on the area they live in, one important point research participants disclosed here is that the reason why they did that was pastoralists wanted to be on the safe side, because even if insurance company disappeared with their money that is not a significant amount.

4.5.1. PSYCHOLOGICAL BENEFIT OF WEATHER INDEX LIVESTOCK INSURANCE

According to policy holders, psychological relief is one of the important benefits of weather index livestock insurance, as they argued during an in-depth interview. A participant at Dire has expressed his idea and feeling as follows "*I heard some pastoralists from Elwaye woreda who have committed suicide because of the stress from the drought. Had he bought the livestock insurance before; he would have not killed himself".* According to him livestock insurance is a big relief for policyholders and advice others to sign up for insurance rather getting stressed during a dry season like before.

4.5.2. SOCIAL BENEFIT OF WEATHER INDEX LIVESTOCK INSURANCE

On the other hand, research participants from Moyale District have mentioned that livestock insurance also has what they call 'social benefit' in the pastoralist setting. According to them, those people who have many heads of livestock are considered as a rich, and their social status is good, they have added that if one loses all his livestock to the drought, that person is no longer assumed his/her previous status he/she used to have in that community. Hence, they have concluded that policyholders have confidence in their status; they have explained that this means so long they have livestock insurance, the probability of them losing their social status will be very less. Hence, policyholders emphasized that weather index livestock insurance can be a social safety net program.

4.5.3. ECONOMIC BENEFIT OF WEATHER INDEX LIVESTOCK INSURANCE

The finding from research participants has revealed that weather index livestock insurance has an economic benefit for policyholders. Results from FGDs at both Moyale and Dire District revealed that economic benefit is one of the advantages of weather index livestock insurance. Here, they have stressed that if pastoralist loses their livestock to drought, a person who loses livestock become destitute, but if pastoralists insure their livestock against the ravage of drought, their economy is secured and they will not lose their asset, because asset protection contract the IBLI scheme helps them receive payout before their livestock die. Here, almost all research participants have confirmed the same.

On the other hand, other participant from Moyale have raised that, they have encountered some challenges while they buy insurance. They have singled out that lack of cash and credit facilities during dry season prevented them from buying the IBLI. Participants have described that one can buy insurance twice in a year, both sales windows during the dry seasons, which are January-February and August-September. and this time frame was decided by the insurance company with the principle that one should buy insurance while he/she is uncertain about the future. Thus, the mentioned sales window is in dry months for pastoralists, therefore at that time, pastoralists need money for their livelihood. Participants have described that to buy insurance, pastoralists must sell some of their livestock, although the price of livestock during the dry season selling price is so low, they still sell their animals to pay a premium or buy the insurance contract and get coverage, for them securing or getting money which in insurance language called premium is not easy. So, the problem of buying livestock insurance during the dry season was mentioned as one of the challenges for pastoralists who have the willingness to buy the product.

On the other hand, during the in-depth interview with Moyale informants, what they mentioned as a problem was the absence of a credit facility in the area has raised a challenge. They have acknowledged that pastoralists keep their asset in kind, not cash. During the dry season Borana pastoralists need cash to buy grain and some consumption goods because there is no enough milk for consumption. To overcome this problem of cash constraints they have recommend the provision of credit facility services where they can borrow money for temporary use, they do not stress in search of money to as a premium. A research participant that I interviewed in Moyale has mentioned that he borrowed money from individuals and pay premium many times. Generally, the issue of cash constraints and the absence of credit facilities are mentioned as a big obstacle for pastoralists to buy livestock insurance during the dry season.

4.6. POLICY HOLDER'S VIEWS TOWARDS WEATHER INDEX LIVESTOCK INSURANCE DELIVERY CHANNEL

According to research participants, weather index livestock insurance extension structure is not good enough to reach pastoralists at large. They have described that the sales windows are opened twice in a year; village insurance promoters do awareness raising activity only during the sales period. VIPs are supposed to teach the Borana herders throughout the year not only during the sales window. On the other hand, they have emphasized that village insurance promoters lack confidence about the product, they have further mentioned as a problem that especially they do not make use of public gatherings as an opportunity to teach about the product. Policyholders from Moyale reported that this happened because of some complaint that was raised by policyholders in the past that reduced their level of confidence. Besides this, they have further explained that, in a short dry season of 2015, there was drought but the amount of payout that policyholders got as compensation was not satisfactory. According to them, many people

complained about the product, which was what reduced the confidence of village insurance promoters.

Paradoxically, an informant from Dire District has mentioned that awareness about the product is increasing from time to time. He elaborated that even though all pastoralists are not equal in terms of their understanding about the product, especially the big payout that made in February 2017, changed people's outlook. Policyholders interviewed in Dire District explained that for those insured pastoralists who received payout it was good news, and it increased their confidence, and it was a very good lesson for non-policy holders as well because many pastoralists who have lost their livestock to drought regretted not buying insurance coverage for their livestock. As they were observing their fellow pastoralist receiving a payout from an insurance company, most of them promised to buy insurance in the next sales window.

According to the information gathered during an in-depth interview with informants from Moyale District, in the areas like Moyale, local NGOs like CIFA (Community Initiative Facilitation Assistance) have been giving support. The explanation during FGD at Moyale revealed that CIFA has been subsidizing the insurance price. This means, they pay some money on behalf of the community, so in that area pastoralists have expressed that the sales are much ahead of many other Districts. They have mentioned that this organization also do awareness creation activities and teach people about the insurance well.

Policyholders recommend about the product as follows: non-policy holders and pastoralist, in general, will consider the product if an insurance company, government, and any other development actors favor policyholders by distributing feed and forage during the dry season and if veterinary service (vet drugs) to be distributed as complimentary for free to

policyholders. According to them if these services can be added as complementary it will attract many pastoralists.

During FGD sessions held in Dire, policyholders sent a message to non-policy holders to come and learn more about the product and buy insurance coverage for their livestock. Here, a policyholder whom I interviewed at Moyale disclosed that, when insurance companies came to their village to teach about livestock insurance in 2012, he chased them away, because he thought those people come to their village to systematically collect their money by the name of insurance. After he saw policyholders receiving from an insurance company, he decided to buy the insurance and become a constant client. From his experience, he advised non-policy holders to take his lesson and insure their livestock. Again, policyholders emphasized that if they get some discount from forage price and complementary feed price, it will increase their uptake about the product.

4.7. NON-POLICY HOLDER'S OPINION TOWARDS WEATHER INDEX LIVESTOCK INSURANCE

According to the interviews that were conducted with this group, all of them have heard of weather index livestock insurance. But they are not sure how it works. Below is a narrative/ quote given by a non-policy holder at Dire.

> Yes, I have heard of Insurance, but I do not know the features, initially, I heard about it from radio and then one day I attended the public gathering and some group from ILRI and OIC came and told us very few things about insurance though I do not remember it fully. Abkula Dida, Madacho, 09,3/2019

According to the data collected from participants under this category, even non-policy holders have heard of the product but did not digest well to invest in.

This group reflected their opinion about the information they have on the product. According to non-policy holders at Moyale, they have limited knowledge and they have claimed that awareness created by insurance agents is not enough. The data depicts that the general idea of non-policy holders is that they are observing policyholders and see if they can benefit from the insurance and then decided to buy later when they get confirmation. At Dire, one participant under this category presented his idea of why he did not invest in this new product as follows.

> The reason why I did not buy Weather index livestock insurance is that I am not convinced. How do I invest in what I do not know? The few parts I remember from this type of insurance is that once you pay a premium you would get payout only during severe drought if it rained you will not get your money back. So why do I play with my money then, I better save at bank so that I will not lose at least the initial amount I save. Doyo Galgalo, Madhacho, 09,3,2019

Other participants from Moyale also confirmed that pastoralists need to understand well about the product before they decide either to buy or not to buy. Most participants under this category have pointed out that they have a hint about the product but not a detail about it. A woman who I interviewed at Dire has presented her opinion as follows.

> **I do not think I have good knowledge about this product than those who bought the product. But I have a hint, in my view; some people do not know this insurance well even though they have bought the contract. I say this because I tried to get some clarification from my neighbor who invested in this insurance, that friend of mine did not know all the features. This entails that maybe some people have just decided to pay that premium without a clear understanding of the full concept of the product. I would rather say I have made the right decision because someday these people who**

have bought without having full knowledge will regret and complain one day. Dido Kare, 07,3,2019

The information collected from non-policy holders' informants from Moyale revealed that some policyholders were misled,

I also observed during my field study that even policyholders who have been investing in this new insurance scheme did not fully understand the concept. A research participant from Dire stated that he decided not to buy livestock insurance, no one advised him not to buy but he has made his own decision. And, he added that the idea of informed decision is not an issue. Similarly, other non-policy holder from Moyale highlighted that even village insurance promoters came to his home and tried to convince him, but the village insurance promoter was not successful.

An informant from Moyale who decided not to invest in livestock insurance raised the following question: "how can an individual invest in something he/she does not know?" Participants under this category were also asked about weather index livestock insurance delivery channel. Here, some of them refrain themselves by saying that they cannot comment about it, because they do not know about this project. During an in-depth interview at Dire a non-policy holder participant said. "*The insurance company should care for their business and pastoralist, because if they select the wrong agent, that agent may cheat on pastoralist' and damage the company's reputation*" Guyo Liban, 08, 3,2019

Thus, they have recommended insurance companies to set some criteria for agents' selection and they have emphasized that they should do village insurance promoters selection with the community. Therefore, they have recommended some criteria that insurance company should use to select village insurance promoters, hence, criteria recommended are:

- Someone who is trusted by a community.
- Who resides in that community, and?
- Someone who has good knowledge of the weather index livestock insurance.

Non-policy holders recommend insurance companies to choose agents based on the above criteria. They emphasized that it will be helpful for the community and even for an insurance company as well.

Research participants have mentioned that with regards to index insurance, they do not know all the features of this product. They have also acknowledged that there are some good elements in weather index insurance, but they have admitted that they do not know in detail. According to this group, pastoralists have suffered from climate change than anybody and they are struggling to cope with it. The good element that they know about weather index insurance is that if drought occurs policyholder will get more money than the amount, he/she initially pays as premium. Apart from this, they were refused to comment on the features of the product.
In their opinion, most pastoralists do not know about the product well, hence they have suggested that any development actors in the region and the insurance company should invest in awareness creation.

4.8. INSURANCE DROPOUTS' OPINION TOWARDS WEATHER INDEX LIVESTOCK INSURANCE

Dropouts are those pastoralists who have bought insurance policy at some point and then stopped buying insurance coverage for their livestock. To learn more about why they have stopped from being an insurance client, these groups were also interviewed. According to the information gathered during the interview, several reasons pushed them from being an insurance

client. One informant explained affordability and lack of cash during the sales period as the major reasons that pushed him out.

Paradoxically, a woman whom I interviewed from Moyale reported that she never encountered a lack of cash and she stressed that she could afford to buy insurance for her livestock. But the main reason that pushed her from being insurance client is complaint she had about the absence of payout during August-September 2016. She voiced her complaint as follows.

> ***It was in August 2012 when insurance first get introduced to our village. Then I was the first person who got registered in the area. The reason why I go first was that I wanted to be a role model for my community, and I continued buying until January 2016. For all these periods, I got compensation twice, but in August-September 2016. I lost three cattle due to drought, then while I was eagerly waiting for compensation from the insurance company, we were told that the satellite did not detect drought in our area. Although I tried to continue asking VIPs about the issue, I did not get convinced with their reasoning. Since then, I stopped buying that fake insurance them. Amina Mohamad, Bokola 11,03,2019***

Likewise, during an in-depth interview at Dire, an old man reasoned out why he stopped buying insurance for his livestock, for him the main problem was VIPs. In 2015 he said he bought insurance without enough knowledge, then while he was trying to learn more and raise many questions about the product, VIP in that area isolated him. He said; "*warrii insurancsii barsiisu kun nama irra dedeebi'e waa gaafatu irraa hin gammadan,warruma akkanuma woma itti himan qofa fudhatu fedhan"* Liban Duba, Madhacho, 10,3,2019.

this implies VIPs will not be happy if pastoralists raise many questions about insurance, so they avoided those who questioned them and teach those who just accept what they are telling them.

The data collected from dropouts at Moyale revealed that generally different people have different reasons to quit buying weather index livestock insurance. Thus, they have recommended that VIPs' performance should be monitored and, they have stressed that the issue of cash constraints during dry season should be revisited.

As the data indicated, their views towards the product are not bad. In my observation, informants under this category did not have big concern on the IBLI product, because while I was conducting an interview, they were happy to learn more and still some of them show a feeling that they may renew their contract if the insurance company considers them.

4.9. VILLAGE INSURANCE PROMOTERS' OPINION ON THE WEATHER INDEX LIVESTOCK INSURANCE

As mentioned above, VIPs (Village Insurance Promoters) are insurance agents who are responsible for awareness creation and they are also responsible to advocate the product. To enrich the data with different player's opinions, village insurance promoters were interviewed, as key informants of the study and their views presented below.

The information obtained during the key informant interview with village insurance promoters indicated that the concept of index-based livestock insurance is not easy to explain to the pastoralist. They have reasoned out that the level of the literacy in the community is low, so they have emphasized that it is a challenge to describe some scientific facts. The example one key informant provided at Moyale was that, when one teaches pastoralists about how index insurance work and satellite operates and moves over the globe, pastoralists do not believe it.

And they stressed that the most challenging part is the involvement of technologies in monitoring forage scarcity. Here, the concept of a satellite being used as a forage monitoring mechanism was raised as one of the difficult concepts to explain to pastoralists. While reviewing related documents, I found out that the satellite that the Insurance Company and other partners are depending on is National Aeronautics and Space Administration (NASA), Thus, they have emphasized that explaining all physics in this process is the most difficult part.

According to the VIPs' opinions, at both study sites, the pastoralist community needs something tangible that can be proved. They have mentioned that the other concept that is difficult to explain is premium and payout calculation. They have emphasized that there are some statistics that one should go through, yet this pastoral community cannot read and write. Hence, key informants in Dire concluded that the hardest part of the product to describe is premium and payout calculation because it involves some algebra which is not easy to comprehend for both village insurance and pastoralists.

Despite this, it was found out that VIPs have encountered challenges while carrying out the awareness creation in Weather Index Livestock insurance. They have stated that during some dry seasons the index measurements/reading about forage availability do not match actual forage that exists on the ground. They have underlined that an individual or insured’s actual losses during that season do not much with index predicted. They have reported that this obstacle caused a trust concern on the IBLI product. Accordingly, some pastoralists that experience loss has not received compensation while others that experience no loss have received payments.

Thus, they have recommended that the concerning body or anyone working on the contract design should look at the stated concern and solve it and sometimes should do ground-truthing. In a conclusion, VIPs have recommended the following.

a) REVISION OF TRIGGER POINT

Firstly, they have recommended revision of the [2]trigger point from the 20th percentile upwards to increase the likelihood of a payout. Here they have described that insurance company usually pays pastoralists when forage scarcity falls below 20th percentile. Here, this needs to be revised so that the likelihood of pastoralists getting payout during dry seasons will increase.

b) EBELE CLUSTERING REVISION

Secondly, the Index Clustering should drill down even further to the Kebele Level to reduce [3]Basis Risk. From the document review, for example, the difference between index data and what is actually at the ground, therefore, Village Insurance Promoters recommended that index unit should reduce from Kebele Clustering to single Kebele, according to them, if the index unit reduced to Kebele level, then basis risk will reduce.

c) CHANGE OF INDEMNITY PAYMENT LOCATION

Thirdly, index announcements &indemnity Payouts should take place at the Kebele level to reach more pastoralists. They have explained that the importance of making payout at Kebele center is that it will help to increase awareness and publicity will add value to what VIPs are doing in the pastoral community.

Fourthly, compensation should go beyond cash and it should consider other forms of compensation (forage, water, and medicine), and Fifthly, it is good to involve local structure as an agent. To mainstream this weather index livestock insurance, the insurance company should train local leaders and use them as a channel to disseminate information and create awareness.

[2] Triger is a point at which a payout can be determined or effected, in the other word, it is a point where insurance payout started from.
[3] Basis risk is the risk of having uncovered risk in the scope or the area that insurance company is giving coverage.

4.8. CHALLENGING FACTORS IN IMPLEMENTING WEATHER INDEX LIVESTOCK INSURANCE (IBLI)

The data obtained during the Key informants' interview session revealed many challenges encountered in implementing Index Based Livestock Insurance scheme. Here VIPs categorized these challenges into two main areas: Namely, the operational and technical challenges. They have described the technical challenges as those challenges, which they faced (encountered) while explaining the concept of the Weather Index livestock Insurance.

The key informants' interview data showed that even though Weather Index Livestock Insurance has been around since 2012 in the Borana Zone, the awareness of Borana target community on IBLI is still low. VIPs reported that a large proportion of the study Borana Zone population did not fully understand the IBLI product; pastoralists, local government officials, and even some VIPs and Sales Agents themselves. Similarly, Weather Index livestock Insurance's main function and goals have yet to be fully understood by main stakeholders as it is new introduction to them. Technically, this has been presented as a lack of awareness of IBLI.

Village Insurance Promoters have debated about the challenges they encountered when they were promoting Weather Index Livestock Insurance. The data shows that they must travel to villages to disseminate technical information about IBLI to pastoralists. Given the distances between villages, they have reported that there is a challenge on means of transport. here, they have elaborated that VIPs must cover their transportation costs to reach remote locations. With no incentive or economic support to travel to remote locations, VIPs may not be able to disseminate the information to some pastoralists who need it. Thus, they have emphasized that this discouraged them from reaching out to most of the pastoralists community in the Borana Zone.

Key Informant interview session revealed there seemed to be a common consensus that supports from the government in awareness creation on Weather Index Livestock insurance will motivate pastoralists to purchase the IBLI contract. During key informant interviews with VIPs at both study sites, the lack of government involvement was presented as a serious challenge. They have also voiced their concern about having little chance to speak about IBLI during community Meetings and Gatherings. It was found out that the two Districts (Dire and Moyale) the coordination with the local government was very limited. Hence, they have recommended that the government should own the IBLI product and mainstreaming in day-to-day activities.

According to the data obtained during key informants' sessions, an inability to afford to buy the Weather Index livestock Insurance was serious. Cash constraints and lack of access to credit service were among the commonly raised issues. Thus, according to the participants, any type of credit facility or service will significantly increase uptake of Weather Index Livestock Insurance.

To understand more broad challenging factors in weather index livestock insurance participant's views were carefully analyzed and presented as below, two main topics were addressed, these are social and economic factors that impede the update of the weather index livestock insurance in the two study areas.

4.8.1. SOCIAL FACTOR

The FGDs data depicts that several social issues need to be taken in to account. Participants in the FGDs at both Dire and Moyale have reached on consensus that risk management system or technique through insurance is different from their local risk management system which people do it collectively. Besides this, they have described that insurance is more of individual risk management which needs an individual decision, yet Borana community is

accustomed to a communal decision on different issues like risk management, social support, and others. Informants have emphasized that almost all traditional drought coping mechanisms are collective action. They have described as follows, Busa-gonofa needs clan decision. Dabare is also managed at clan level. Area enclosure is collective action and even migration need a consultation at the village level. During FGD at Moyale, one participant described this by saying "*Adoo loonii mari'atanuu, Re'ee garaa abbaa jirti*" literally meaning *it is up to the owner to decide on goats' welfare, but it's up to village members to decide where to migrate cattle*".

The research participants have reported that, when a person intends to migrate to some area, he must consult village or local elders and they mainly migrate together. They have also reasoned out that the reason why people migrate together is mainly for safety and support one another while herd away from home. At this juncture, they have described that when people migrate to border area where different or rival community also grazes, every movement must be coordinated because there may be raid/theft of animals, so to defend possible fight from other community; they must move or migrate together. Thus, they have underlined that insurance companies should consider existing values in the community and they must appreciate already existing traditional risk management techniques and they should not teach insurance as the only existing risk management system.

On the other hand, The FGDs session participants of Moyale raised their concerns about Whether Index Livestock Insurance was found incompatible with their faith Islamic laws (sharia). Here, a policyholder whom I interviewed in Moyale stated that insurance is prohibited in the Muslim community; the simple reason he gave was that in **Islam** you if you get more than your savings or what you have paid as a premium it considered as an exploitative practice. Getting extra productive purposes is also **prohibited** because it is not an equitable form of

transaction. Surprisingly, the person who raised this concern was policyholder. The other pastoralist seated next to him asked, why he is an insurance client if it violates the law of Muslim? The person who raised Islamic law responded that he did not know this before, then he emphasized that in the future it must be adjusted in a way that will not be against their faith. Finally, the participants have reached a consensus that weather index insurance is a good mechanism to minimize the possible risk of drought, but it must be customized according to the social, cultural, and religious set up of each area or community.

In the end, FGDs session participants have reported that an insurance company should also consider what type of person they select to be their agent or VIP, moreover, they called for the selection of qualified person for the agent and VIP position. and they have disclosed that their focus was on the quality of VIPs because that person must be from within the community and should know the cultural set up for that community. And they have underlined that for them the culture is what matters most, and hence to convince a given person to buy insurance, rapport created by VIPs can make a big change.

At both sites, age was raised as one of the limiting factors that resulted in a low understanding of weather index livestock insurance. It was found out that, old people do not trust new technologies, they are always resistant to social changes. During an in-depth interview at Moyale, an elder man who is a non-policy holder reported the following.

> Many people come and cheat us in the name of development. If it is not for our God, they have finished us a long ago. We do not only fear external people, but we also even fear our children; they always exploited us. We are not sure how this insurance person will end up; maybe the so-called insurance company will

> disappear with our money, that is why some of us decided not to buy this insurance. Molu Dido, Buladi, Moyale 11,3,2019.

Key Informants in both study Districts commented on this opinion as if it does not reveal the truth. Generally, FGDs participants at both sites have concluded that insurance companies should understand and comply with some social values that exist in the community.

4.8.2. WEALTH OR FINANCIAL FACTOR INFLUENCIMNG ADAPTABILITY OF IBLI

The FGD results showed that while insurance is good for risk management, the affordability is a challenge. The data obtained during an in-depth-interview showed that, the reason why policyholders ensure small ruminants most is that the premium for them is relatively low. According to the data, the premium paid for large stock namely: camel, cattle, and goat/sheep are found to be different, the average premium for large animals were 470, 350, and 50 Ethiopian Birr, respectively. Here, the policyholders have revealed that even though they were fully convinced about the benefits and importance of weather index livestock insurance, their capacity was limited to buy insurance for all their livestock.

FGDs results showed that the average number of cattle pastoralists in Borana keep is 30-40, this number is not only one species but all four main livestock species (cattle, camel, goats/sheep) which Borana pastoralists keep. They have explained that the rich Borana pastoralists families have more than 1000 animals. According to the information obtained during the FGDs sessions, from this figure average number of livestock a given policyholder insure in a year is 5-10 heads; and they have emphasized that the remaining 30 animals will not get insurance coverage.

Informants in Moyale explained that the premium was subsidized at some point by local NGO such as CIFA (Community Initiative Facilitation Assistance). According to the data, this agency has subsidized 35% of the premium whereby the remaining 65% was paid by policyholders. Policyholders who have received subsidy have described that it was during that subsidy season the number of the insurance sales increased.

During FGD discussion at both sites, lack of financial literacy was also revealed as the main reason for low uptake. They have described that Borana pastoralists are a well-known community for its indigenous risk management techniques, and they have added that, this weather index livestock insurance which is an innovative risk management system is a new thing. Besides this, they have clarified that when insurance introduced to this area, they have struggled to differentiate Insurance and Banks. Thus, they have concluded that pastoralists in the area do not have enough knowledge of financial risk management. During an in-depth-interview at Moyale, an old man presented his idea as below.

> Insurance is like you keep your money with the insurance company and get it back with some additional money when you faced risk. If you did not face any risk, you must thank your lord, people should not expect that money they pay as a premium during good season. The problem my Borana community has is they do not understand this technique because it's like you put your money in a bank and get it when you need it most, insurance is similar, the difference is that insurers do not pay you during the good season because God has already paid you in kind.

Thus, limited knowledge of risk management through finance was raised as one of the challenges. Therefore, they have recommended that an insurance company, government, and development actors in the area should work on this matter and tackle the problem. They have

emphasized that different NGOs can include this financial risk management training in their projects and provide support in this regard.

CHAPTER FIVE: DISCUSSION ON MAJOR FINDINGS

Following the research objectives, the following discussion has been made on major topics of the findings.

5.1. TRADITIONAL DROUGHT RISK MANAGEMENT

The finding illustrated that many traditional risk mitigation mechanisms that exist in the community are being eroded, for example, 'Busa Gonofa' which is a well-known system for mutual support is not functioning like before. In my opinion, it is not only affected by drought, but the main issue also that affected this system is social change. This day there are dynamics in every aspect of life, for instance, collective risk management technique is almost absent except in few extended family and kin support. Similarly, Kebebew,Tsegaye & Synnevåg (2001) found out that indigenous coping strategies at times of disaster have been eroded by external factors such as drought, continuous relief food assistance following drought, inappropriate development interventions, thereby leaving communities to be dependent on external aid. And again, as it is boldly illustrated in the finding section, climate change also contributed to this dysfunction.

These days when drought spikes pastoralists, the traditional system they used to employ has become insufficient to respond to current frequent devastating drought. According to this study findings, in some cases, it leads to some other risks. For instance: pastoralists communities employ migration as one of the most effective and efficient mechanisms to escape from drought, and they used to share resources with neighboring communities. But now, it's different, when one community cross to someone's territory, the host community will raid and push back the newcomers. As the resource is scarce, the rival community will also revenge, this will lead to loss of lives and create hostility among the communities.

Helland 2000 cited in Fassil et al (2001) stated that instead of *Dabare* people are relying upon food assistance. The finding in this study is not opposed to what has been said by these scholars. But there is additional concept along this line. This study disclosed that poor people in the community prefer not to request for Dabare, because getting them is not easy and people sees that it is better to go to small towns and rely on daily wages. This is from point of view of Dabare receivers. From the lender's side, people do not feel responsible to support his/her fellow clan, and individualism is being rampant and norm enforcement has become weak from time to time. Previously if one refused to lend his livestock to someone who is in need, he will be fined. But now, that social obligation is not that strong. In my view, the modern system of democracy which dictates you that 'no one decides on your asset except that right given by law'; this kind of social change contributed to the weakening of traditional social support system in the community. With regards to drought coping mechanisms, so far there are no strong means that tackle all the problems at once, but if all available traditional coping mechanisms complement each other, it would be good for pastoralists to overcome the effects of drought.

5.2. ROLE OF COMMUNITY DIALOGUE IN THE IMPLEMENTATION OF WEATHER INDEX LIVESTOCK INSURANCE

Incerti-Théry (2016) argued that Dialogue can be a Sustainable Tool in Peacebuilding as it can contribute to adaptability. As it is stated in the literature review part of this paper, community dialogue can serve for many purposes including awareness creation about public health and tackling Harmful Traditional Practices. Similarly, this finding also confirmed that community dialogue can also fit into the implementation of a new innovative development project like weather index livestock insurance. In my view, the definition of the community

dialogue should also be expanded to accommodate the role it has in the implementation of a new project.

Given the major changes in contract design, a dialogue to understand the community's perceptions and expectations about this new Weather Index Livestock Insurance product should be done from time to time. Because this product is new to pastoralists in this area, and they need to comprehend the social issues emerging as a results of this new insurance scheme.

5.3. PASTORALISTS' VIEWS TOWARDS WEATHER INDEX LIVESTOCK INSURANCE

As it is indicated in the finding, policyholders have appreciated the product. As a benefit of weather index livestock insurance, they have mentioned three main things. These are: 1. psychological reliefs during drought, 2. social and 3. economic benefits.

Weather Index Livestock Insurance pilots have been designed to protect pastoralists' households from a catastrophic economic loss that may be happened because of climate change or drought. Given the likely increase of extreme events associated with climate change impacts in the region, weather index insurance could play a key role in protecting vulnerable pastoralist households. In this context weather index insurance increase the resilience in the adaptive capacity of the insured.

The purpose of Weather Index Livestock Insurance was to build resilience among the pastoral community. But in my view, the advantage of insurance in different communities may be different, because, in the Borana community, they are relating social benefits to their social values. In this case, the major benefit is that in Borana community people value livestock. If you have many heads of livestock you get respected, in this context, they have underlined that

weather index insurance supports them not to lose their livestock which eventually keeps once social status that person has in that community.

On the other hand, the psychological benefit was mentioned as one of the advantages of weather index livestock insurance although this benefit of insurance looks obvious its context-based, according to the finding, pastoralists get stressed during the dry season when resources get exhausted or depleted. They will be stressed, and again, previously they used to migrate but know, as a resource is getting scarce, neighboring communities do not share resources like before, thus, the level of stress has increased. In some cases, even the suicide report during the dry season is high. People commit suicide when they lose hope. So, the most important thing is that they have mentioned that, even if they exhaust their resource, they do not get stressed because they are certain that insurance is there for them. Therefore, on top of economic benefit, we can say whether index livestock insurance has a psycho-social benefit for pastoralists.

As one main recommendation, one policyholder stated his experience before he became an insurance client. The main message one can infer from his experience is that pastoralists want to know whether insurance works the way they are thought. Because in their way they need to prove and do their research, in my understanding pastoralists want to know whether this new product support pastoralist. That is why some of them continue responding that they want to check the product on those who have bought the contract.

When we look at policyholders' views towards insurance delivery channel or structure, they put some very strong comments. For instance, they have said that village insurance promoters do not do awareness throughout the year. Here, it is good input for the insurance company to monitor their agent's performance from time to time. And, in my view, it is good to cross-check VIP's performance with the community he/she assigned to so that people can

comment on their performance. Again, research participants have stated that they are not making use of available options to do awareness creation. For instance, pastoralists usually come together to discuss their livelihoods. So long as agents are responsible to do awareness, they should not only focus on formal meetings. They must go around villages and teach about insurance whenever they see community gatherings. This will ease their job and finally increase the number of sales in the area.

On a different note, insurance dropouts have reflected their views on the product and agency structure on weather index livestock insurance delivery mechanism. One of the main reasons they have stopped buying insurance for their livestock is a complaint they have on the absence of payout when they expected compensation. In this case, one informant has expressed the feeling she has on the product by saying she was upset about what happened to her, here, it shows sometimes the index data and reality on what is on the ground may be different. Thus, there is a need for cross-checking the information provided by satellite and direct observation at the ground.

The other reason that forced some pastoralists to become dropouts is a lack of informed consent and VIPs failure to follow and explain the matter. In the insurance industry, informed consent is very important because it has a direct impact on business. If one mistakenly sells an insurance policy the negative impact is much greater than its advantage. So, the insurance company should always check with policyholders whether they have fully understood or not the concept and how insurance works.

As shown in the finding, non-policy holders have some hint about the product, but the knowledge they have on the product is very limited. From the finding, we can conclude that also they have some knowledge, but they have not understood the product well. Some of the

decisions not to buy are because this weather index livestock insurance is a new phenomenon and wanted to minimize the risk of losing their resources. Though it was not boldly stated by research participants, people have some bad experiences from the past. During my field observation, I found out that people relate this livestock insurance to some gamblers like 'business group'. In the past, the pastoralist community complained a lot about what they call business groups, so people did not benefit from it and currently afraid to fully invest in the weather livestock insurance product.

What I have understood is that before buying insurance or paying premium from their pocket, they decided to check whether the product is working the way VIPs taught them on those who have bought. In this way, they are doing their ways of confirming and evaluating the product which is also not bad.

As responsible people for product awareness creation, VIPs have better knowledge on the technical part of it. In terms of their understanding, I would say they are much better than pastoralists, but they still need some follow up training from the insurance company. They have also admitted that the technical part of the product is not easy to describe to pastoralists. The major area they have mentioned as a challenge is about satellite function in weather index livestock insurance. This is a valid point because the concept of technology involved in this kind of product is not easily understandable even by literate people. According to the information I obtained during the document review, the satellite data is first released by National Aeronautics and Space Administration (NASA), this is a US government agency that is responsible for science and technology related to air and space. Once the data is released by NASA, scientist at International Livestock Research Institute (ILRI) will analyses and translate data and then, the analyzed data will reach Oromia Insurance Company, then Oromia insurance will communicate

index reading to Village Insurance Promoters, then VIPs will share the information with policy holders at the ground. According to the report organized by International Livestock Research Institute (ILRI), Although National Metrological Agency of Ethiopia attended some trainings that provided by experts at ILRI, they have not reached to the level where they can access, analyze data, and communicate to Insurance and pastoralist. In my opinion, for the sake sustainability, NMA should fully capacitated and takeover this role of index calculation.

When we look at the recommendation made by VIPs, all are valid. For instance, issue of clustering they have mentioned looks very reasonable, because if the payout is average for a given cluster, it may not depict what is really on the ground. As it was clearly stated in the finding, drought-prone kebele may be affected or misrepresented if the satellite takes average forage available in each cluster.

Moreover, from my field observation for the new contract to function well, a review of the different sections is advisable. It is clear, that sometimes what the scientific community thinks as the best solution for a given problem may not solve the catastrophe. In my observation, there is no fodder market in Borana. The major intention for asset protection contract/insurance is to keep animals alive by giving enough resources while community got hit badly, so that pastoralist can buy inputs like feed, veterinary services, and other inputs they think can help them to overcome the risk of drought. Now, if there is no enough forage market, what do they do with the money they received as a payout from the insurance company? Thus, it is required to ensure that the indemnity catered to the cost of supporting an animal during a drought season, rigorous research needs to be done.

What matter most to pastoralist is keeping their livestock alive during drought. But as stated in the finding part, someone can have insurance for the drought but still, the disease can

kill animals. Hence, the major question is that why insurance company insures only death because of drought? In my view, this issue needs to be addressed, and the insurance company should think of including some other risk factors under this type of insurance. On the other note, pastoralists sometimes complain about losing their animal to drought, yet they did not receive a payout. Here, the efficiency of the product needs to be checked, this is mainly the capacity of the index to capture the loss of insured or pastoralists. The underlying assumption at the basis of efficient product is that the index, on which the payout is established, is highly correlated with what is insured e.g., livestock loss. Here, a feature that needs attention is that sometimes partners or insurance company should come and see what is at the ground and confirm whether there is forage scarcity or not, because the only index cannot verify which plant is edible or not, hence there should be continuous follow up in this regard.

5.4. CHALLENGING FACTORS IN THE IMPLEMENTATION OF WEATHER INDEX LIVESTOCK INSURANCE

The insurance business is a complex and competitive industry that depends on many interconnected social factors. Even though insurance companies have financial responsibilities, such as addressing claims, issuing policies, and performing underwriting tasks, the social side of the business is very important. Insurance agents must possess strong social and interpersonal skills so they can effectively sell their products and services.

Weather Index livestock insurance is a tool for risk management that has shown significant promise for promoting sustainable development and resilience. Index insurance can help pastoralists to increase their resilience to weather shocks like drought while encouraging investments in productivity that in good years create a pathway to prosperity. Some researchers

argued that the update of the index insurance is very low, in my view, if all necessary support and dialogue with community from time to time, the update would increase.

However, effectively implementing index insurance has been complicated. Weather index livestock insurance interventions require collaboration across multiple public and private-sector partners. Markets have also struggled with expensive yet poor-quality contracts and inadequate consumer education, resulting in low levels of uptake by individual pastoralists. Weather index livestock insurance promotes economic development by acting as a safety net when disasters do occur and by enabling greater investments in productivity.

The government should take the strategic lead for financial inclusion and insurance for pastoralist communities. They should ensure that insurance is included in the national agricultural policy as a part of a broader strategy that creates capacities and incentives for risk management.

In the finding, affordability issue has been raised many times as a limiting factor for the update. Here, the government should go ahead and subsidize the weather index livestock insurance, because when government invests in the protection it will not incur excessive cost during severe drought as its happening, because during severe dry season government transport and ration water to pastoralists. Thus, it is good to invest insurance rather rush during emergency time.

CHAPTER SIX: CONCLUSION AND SOCIAL WORK IMPLICATIONS

Social work practice is one of the professional practices to solve the problems of vulnerable groups in society.

6.1. IMPLICATION TO PRACTICE

In this study, social issues that affect update of weather index livestock insurance, age was raised as one of the limiting factors to understand the product well, here, the reason other participants raised was that old people are reluctant to new technology and social change. As a social worker we understand that Old people need special attention, in this context insurance company and their agents like VIPs should not take old persons out of business. When they need more clarification, they should allocate time for this people and clarify because as finding shows there is a person (old man) who dropped out from being insurance client was because of uninformed consent and failure of the agent to explain about the product to him well. Thus, even in the insurance business, elderly people need special care. For instance, while subsidy is planned, vulnerable people like women-headed households, aged and people who suffer from different chronic illnesses should get due attention. thus, all these can be achieved through effective community dialogue.

6.1. Implication for Policy

In assessing proper roles for government, one must first consider the economic benefits that can be created by community dialogue in risk management tools like weather index livestock insurance, the characteristics of risks faced by pastoralists in the area, and the challenges associated with creating and maintaining risk management tools. The government should support and have a proper policy in place before drought strikes and finished livestock

assets. To solve the affordability issue, the government should budget to subsidize some percentage of the premium.

The insurance company should target sub-governmental officials, Districts, and Kebele chairpersons as a first step. Based on my interviews and focus group discussion, I found out that knowledgeable administrative level officials such as Kebele chairperson can boost insurance uptake significantly. Informed officials can better accommodate existing sales forces on the ground and help to spread awareness within their respective villages.

The question of affordability sparked a big debate during the focus group. Based on the consensus among FGDs participants, there is a belief that many pastoralists are left behind simply because weather index livestock insurance is unaffordable for them. Therefore, I recommend insurance companies to bundle weather index livestock insurance products with the credit facility. That is, those pastoralists who cannot afford can take out a loan to pay their insurance premium during the sales window.

Another way of making it easier for pastoralists to buy weather index livestock insurance products is to introduce a flexible payment schedule on their premium. In other words, instead of collecting insurance premiums all at once during the sales window--which happens to be a dry season with the scarcity of cash at hand—the insurance company can introduce a payment scheme that spreads the payments over a long period. This will certainly take the pressure off from the pastoralists.

Finally, the insurance company can take advantage of national and international NGOs' presence in the region. Various NGOs in the Borana region promotes livelihood and aims to reduce poverty through various training modules.

6.2. IMPLICATIONS FOR FUTURE RESEARCH

Based on the finding of this research future research should address at least the following issues:

It could follow different research design may be quantitative because it looks at the relationship between variables and can establish cause and effect in a highly controlled manner. For instance, in quantitative research, we can compare policyholders, non-policy holders, and dropouts, and use different statistics and come up with generalized findings of their decisions and views on the product.

A longitudinal or follow-up study should be conducted later, because all these segments of the population whom I interviewed may change their ideas. For example, non-policy of today become policyholders in the coming year, “dropouts” may renew their contract and become “insurance clients”. So, there will be a lot of dynamics with different reason. To study all these changes from time to time, a longitudinal survey is advisable.

6.3. CONCLUSION

The finding of the study shows that, in Borana, there are several indigenous droughts coping strategies. These are Busa-gonofa, dabare, migration, rotational lactating, and others. Despite the existence, these indigenous droughts coping mechanism are not functional like before, this is because of many dynamics around climatic change and social change as well.

Secondly, according to the finding, community dialogue played an important role in the implementation of weather index livestock insurance. For example, contract changed from asset replacement to asset protection, premium was reduced, index units reduced from woreda level to kebele cluster, insurance uptake was increase and agency structure was changed.

Thirdly, Insurance policy holders are getting the following benefits from weather index livestock insurance; a psychological, social, and economic benefit. Non-policyholders have a genuine reason for not buying livestock insurance, for instance: one of the reasons is that is they do not have enough knowledge about the product. on the other note, dropouts' pastoralists have a complaint on the product, their main complaints were, failure of VIPs to describe the absence of payout when pastoralists expected, and for some, lack of credit facility in the area was the reason behind quitting insurance member.

Fourthly, research participants have described the challenging factors in the implementation of weather index livestock insurance. Therefore, the major factors they have mentioned are social and economic challenges were raised.

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Appendix I -Informed Consent Form

For the participant:

As a participant of this study, I am informed by the researcher about the nature, purpose, risks, benefits, and procedure of the study. The researcher has shown me his letter of support to ensure the intention of his research which is for academic purposes through reading it for me. I have also realized that as the participant of this study, participating in this study is based on voluntary and has no risks and I can withdraw from the interview at any time if I am not happy with the questions and the situations. Here, I declare myself willing to participate in the study and will offer an honest and meaningful answer for all forwarded questions. So, the researcher can comprehensively understand the roles of community dialogue to cope with drought and purchase of weather index livestock insurance.

Name of participant: _____

Participant ‘s signature: _____

Date: _____

FOR THE RESEARCHER:

I, **Wako Gobu** is a master student at Addis Ababa University, School of Social Work. The main purpose of this study is to understand the role of community dialogue in the purchase of weather index livestock insurance and the benefit of the study will be to help different stakeholders to know more about importance of community dialogue while implementing new project in the area and use it as literature for similar work. I have informed the above-selected participant about the nature, purpose, risks, and procedure of this study. I have also explained the ethical consideration during the research process to ensure consent, self-determination, confidentiality, and anonymity. My signature below indicates that I have explained the above information for the participant of the study before the data collection.

Name of the Researcher: Wako Gobu

The Researcher ‘s signature: _____Date: _____

APPENDIX II. INTERVIEW GUIDING QUESTIONS

GUIDE QUESTIONS FOR IN-DEPTH INTERVIEW

A. GUIDE QUESTIONS FOR POLICY HOLDERS (INSURED PASTORALISTS)

1. Can you mention different coping strategies that you practice coping with drought? Which one of these strategies is the most important in terms of averting the risks of droughts?
2. Would you please explain the indigenous drought coping mechanism in your area – from past and current experiences? How do you explain their effectiveness and efficiency in terms of influencing large members of the community and their longer years/periods' impacts?
3. What specific roles do community dialogues play in strategizing strategies/mechanisms to cope with drought?
4. How impactful is weather index livestock insurance in averting from drought-related shocks as to protect your livestock? What major features do you suggest incorporated to improve the encompassing impact of the product?
5. As one or more-time buyers of the weather index livestock insurance product, what do you think about the impacts of weather index insurance? If there are positive or negative impacts, please explain?
6. Do weather index livestock insurance's sales activities and extension services improve the awareness of pastoralists in your area? What features should be added as pastoralists could consider the product?

B. GUIDE QUESTIONS FOR NON-POLICYHOLDERS (UNINSURED PASTORALISTS)

1. Have you ever heard of weather index livestock insurance? If Yes, how?
2. Why didn't you buy whether index livestock insurance yet? Please explain?
3. Do you think you have good knowledge about whether index livestock insurance compared to those pastoralists who have bought livestock insurance and why?
4. Is it your decision not to buy livestock insurance or you lack awareness about it? Please explain the rationale behind your decision.
5. What is your view towards weather index livestock insurance?
6. Have you ever seen anyone in your area benefited from livestock insurance and how?
7. How do you prioritize livestock insurance and other drought coping mechanisms in your area? And which one is more effective and why?
8. Please tell me your view regarding livestock insurance and the way it works?
9. What is your general recommendation about the product?

C. GUIDE QUESTIONS FOR DROPOUTS

1. why you stop buying weather index livestock insurance? Please explain the reason in detail.

2. which features of the product disappoints you the most? And why?

3. How do you describe the features of the products?

4. what is your major concern regarding outreach and delivery channel? 5. what recommendation do you have for implementers?

Interview guide for key informants' interview

D. GUIDE QUESTIONS FOR EXTENSION AGENTS (VILLAGE INSURANCE PROMOTERS)

1. Which parts of whether index livestock insurance contract is more challenging to explain and why?
2. Are pastoralists happy about the product and why?
3. Can you please describe the implementation challenges of weather index insurance?
4. How do you rate whether index insurance compared to the other drought risk management system in your area?
5. What are the frequently asked questions about whether index livestock insurance? And why?
6. How do you describe the support from government sectors?
7. To create awareness about weather index livestock insurance, how do you utilize different public meetings and gatherings? Are there any challenges? If there are challenges what needs to be done to improve livestock insurance awareness and sales processes?
8. What mechanism do you follow to mobilize pastoralists?
9. To simplify livestock insurance sales and awareness, what do you recommend?

F. INTERVIEW GUIDE QUESTIONS FOR FOCUS GROUP DISCUSSIONS

1. What are the roles of community dialogues in creating, establishing, and strengthening mechanisms to cope with drought?
2. What indigenous knowledge and mechanisms exist in the Borana to cope with drought and drought-related risks?

3. What are the roles of community dialogues in increasing the awareness of weather index livestock insurance against droughts?
4. How is that weather index livestock insurance perceived in your area?
5. How indigenous knowledge and practices to cope with drought can be addressed under weather index livestock insurance products? What social and economic factors need to be considered for strengthening communities' coping mechanisms against drought?