



# Risk Management and Risk Reduction in Fragile Cross Border Areas

## IMPACT AND LESSONS



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# Introduction

Building Opportunities for Resilience in the Horn of Africa -BORESHA- is a 3-year (2018-2021) cross border project implemented by a consortium of the Danish Refugee Council, World Vision, Tetrattech and CARE International with funding from European Union Trust Fund for Africa. BORESHA works with local communities and public authorities to establish transformative processes to enhance the cross border socio-economic integration and support resilience in the fragile and underdeveloped borderland areas between Kenya, Ethiopia and Somalia sometimes referred to as the Mandera Triangle..

Specific objective of the project is to promote economic and private sector development, and greater resilience, particularly among vulnerable groups (e.g. youth, women and displaced people). It aims at contributing towards slowing of the cycles of displacement, irregular migration and resultant instability in the three regions of the Mandera triangle by providing people – particularly the most vulnerable – with choices. The interventions inspired by the thinking that when communities have more options, they are more resilient to the impact of shocks, more self-reliant, and can develop a vision of change in their own lives.

Each partner in the consortium implements a specific component but the work by the different partners complement each other.

World vision is leading the Disaster Risk Reduction outcome areas, aimed at reducing communities' risk and vulnerability to common disaster through interventions that enhance their capacities to withstand these shocks.

## About IBLI

Recurrent drought often causes devastating effects on pastoralists and agro-pastoralists living in the Arid and Semi-Arid Lands (ASALs) of Kenya. Pastoralist households have continuously experienced severe consequences of drought forcing them to employ short-term traditional drought coping strategies such as migrating with herds to other regions, distress sales, distributing herds amongst their relatives and borrowing herds from clan members to mitigate the effects of drought.

When major droughts occur, they often affect vast regions thus rendering most of the traditional risk management strategies insufficient. Many times the entire livelihoods of the pastoralists are threatened since their livestock, which is their main productive asset, perish in great numbers.

In response to the need to help pastoralists keep their animals alive during severe droughts, the International Livestock Research Institute (ILRI) together with various donors, research organizations and commercial partners, has since 2008 piloted and supported the implementation of an Index Based Livestock Insurance (IBLI) product in the ASALs of Kenya and Ethiopia.

The IBLI product is designed to improve the resilience and livelihoods of pastoralists by cushioning them against the effects of drought-related risks on their livestock. Unlike conventional insurance, which assesses losses on a case by case basis and indemnifies the policy holder based on individual claims, IBLI utilizes low cost, accessible and reliable satellite data known as Normalized Difference Vegetation Index (NDVI) as an indicator of pasture condition in defined geographical zones known as Unit Areas of Insurance (UAI). In case the data indicate below-normal pasture conditions, payouts are provided to all insurance policy holders within the UAI. The IBLI insurance coverage and timing of payouts is designed to help pastoralists protect their livestock in the event of severe forage scarcity early in the season, before major losses occur, thus the product could be termed as an asset protection contract.

In Kenya, there are two adaptations of the IBLI product; the fully commercial IBLI product sold and distributed directly to pastoralists by private insurance companies and the Kenya Livestock Insurance Program (KLIP), which is a government led livestock insurance scheme, where the

State Department of Livestock (SDL), under the Ministry of Agriculture, Livestock and Fisheries (MoALF) identifies, registers and pays premiums on behalf of selected vulnerable households across the ASAL counties.

Some insurance companies have further contextualized the IBLI product to suit Islamic sharia requirements, to meet the demand for a Sharia compliant product in the ASALs of Kenya. Therefore, in Islamic contexts the IBLI product is referred to as the Index Based Livestock Takaful (IBLT) product.

World Vision partnering with International Livestock Research Institute (ILRI), Takaful Insurance of Africa (TIA) promotes fully commercial IBLT.

## Approaches and methodologies used

As mentioned above, World Vision handles the result area relative to Disaster Risk Reduction of the BORESHA project. The interventions under this result revolve around vulnerabilities and capacities of the target communities' vis-à-vis the common and recurring shocks. It involves analyzing the common shocks, how they affect the communities, identifying and documenting communities' traditional coping strategies, their vulnerability to the shocks as well as their capacity level. Efforts are then made to enhance communities' capacities to withstand shocks and thus improve their resilience to the disaster. To achieve this, World Vision used an in-house tool known as COVACA (Community Owned Vulnerability And Capacity Assessment). The following methodologies were employed while implementing this result area.

### a) Stakeholders / actors Mapping

This was necessary in order to avoid duplication of interventions in the same area with other actors outside the consortium as well as the conflict with the other actors that would have arisen as a result of this duplication. Concentration of support in some areas would have also meant that other vulnerable communities would get the support they very much need.



*"The fodder storage facility provides proper storage for the hay that community members produce. Like I told you, we used to keep the hay on top of our huts. It was directly exposed to sun and other elements of weather like wind that sometimes scattered them in the compound and when the compound is littered with leaves and stalks of the hay, it made the whole hay storage thing a dirty and a cumbersome endeavor. Because of the manner and the places, we were keeping the hay, it also attracted termites that did not only feed on the hay but also our huts. While we always wanted to have hay to help mitigate the effects of forage scarcity, the lack of proper storage facility dispirited the community members and unfortunately, droughts always caught us ill-prepared". He continues, "But with this facility we will produce hay with renewed verve and it will go a long way in managing and mitigating droughts and their effects"*

**Mr. Mohamed Gaab, chairman Neboi community DRR committee chairman**



**b) Obtaining stakeholders buy-in and informed feedback**

This was done at different tiers i.e County level, sub-county level and community/village/ location level and was aimed at securing stakeholders approval of our operation and interventions having already identified target areas following the stakeholders mapping exercise. At county level, special CSG (County Steering Group) meeting bringing together stakeholders from National and County Government ministries/departments as well as other NGOs operating in the county held to discuss the project and get the stakeholders recommendations and feedback. Similar meetings were conducted at sub-county and community level to discuss the same with sub-county/ community authorities and stakeholders. Participatory approach in the spirit of upholding transparency and accountability to our stakeholders was used.



*June 2018, Meeting with Kukub community members*

**c) Assessing communities’ vulnerability using the COVACA tool and DRR Action Planning**

COVACA assessment resulted to a comprehensive risk analysis to broaden the existing knowledge base on the sources of vulnerability and traditional coping strategies to inform decisions addressing resilience objectives. The exercise, enabled communities identify and rank common shocks (based on their frequency of occurrence as the magnitude of their impact). The communities identified and prioritized intervention measures in a DRR Action Plans to enhance preparedness to disasters, improve their capacities and reduce their vulnerability to the shocks; these later validated by the larger communities.

The communities found the approach unique, providing them opportunity to identify and rank their problems/needs and playing part in finding realistic and actionable solutions.

The project supported the implementation of the action plans spear headed by the formed DRR committees. The list below contains some of these interventions.



NS	Intervention	Community
1	Construction of maternity wing in Yabicho Health Center and installation of solar power in the facility (including in the old dispensary section)	Yabicho
2	Underground water tank construction	4 communities (Doday, Quramadow, Khotkhot and Kukub)
2	Construction hay store	Neboi
3	Rehabilitation of water pan	Kiliweheri
4	Desilting and fitting of dam-liner in a strategic water pan along Kenya – Ethiopia border	Malkamari
5	Rehabilitation of 2 boreholes and construction of a piping system of 1,750M to the center of villages	2 communities (Shirshir and Hullow)
6	Construction of water kiosks and elevated steel tank	2 communities (Hullow and Shirshir)
7	Provision 8 (24000L) plastic water tanks and construction concrete tank bases	8 communities (Yabicho, Kiliweheir, Malkamari, Umur, khotkhot, Kubi, Shirshir, Burjohn)
8	Installation of greenhouse for 2 farmers group – livelihood diversification	Ramu and Shantoley

The DRR action plans were also shared with other actors with community led advocacy done for integration of the plans into County Government’s CIDP 2018 – 2022 (County Integrated Development Plan 2018 – 2022).



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*COVACA and DRR planning exercise in Rhamu*

**d) Working with existing community structures**

The project partnered and worked closely with existing community structures and groups including the locations administrators (chiefs and their elders), youth groups, women groups, religious leaders and DRR committees. This made community members have sense of ownership of the project interventions and contribute towards sustainability of project work. At start some locations like Tarama and Girisa already had active DRR committees, here the project embarked on strengthening them through capacity building trainings and provision of equipments to support their operations. For areas without existing structures, the project with other existing structures like location administrators, youth and women group and religious leaders to formed inclusive DRR committee before commencement strengthening activities.

These structures played a pivotal role in the success of BORESHA phase 1 for instance The DRR committees monitored project activities including construction works and submitted daily updates with photos on the progress of the activities on occasions when it was very difficult for the project staff to access project sites because of insecurity.

**e) Mainstreaming conflict sensitivity measures in project activities**

Measures were in place for balanced targeting in all locations to ensure inclusivity. Project interventions benefited all clans averting possible conflicts. Detailed background check and due diligence was also done when identifying sites for hardware activities to avoid construction on a disputed land. Clear agreed upon criteria were developed to help identify beneficiaries for different project interventions. Community members participated in validating beneficiary list submitted by the community structures, helping eliminate possible conflicts over our interventions.

The frontline staff ,who are from the local community with deeper understanding of the local culture and context strictly observed the “do-no-harm” principle and strived to ensure that they did not do or encourage behaviors that go against the local custom.

**f) Working with research institutes and the private sector**

World Vision partnered with International Livestock Research Institute (ILRI) and Takaful Insurance company the in implementing Index Based Livestock Insurance.

ACTOR		ROLE
1	International Livestock Research Institute (ILRI)	<ul style="list-style-type: none"> <li>Developed the Insurance Product</li> <li>Provide technical support to the insurance company and its agents</li> <li>Monitors the index by closely following satellite’s NDVI readings and sharing report on the same</li> <li>Development of the necessary software e.g the M-learning platform for IBLI agents,</li> <li>Capacity of building project staff, senior staff of the insurance company as well county executive on IBLI.</li> </ul>
2	Kenya Livestock Insurance Programme (KLIP)	<ul style="list-style-type: none"> <li>Provide partial premium subsidies</li> </ul>
3	World Vision BORESHA	Addresses awareness gap through; <ul style="list-style-type: none"> <li>Trainings</li> <li>Sensitization workshops</li> <li>Radio programmes</li> <li>Links livestock holders with livestock insurance service provide</li> </ul>
4	Takaful Insurance of Africa (TIA)	<ul style="list-style-type: none"> <li>Provides insurance services</li> </ul>

However, an important lesson that we learnt through this partnership is that the partners must have the necessary capacity and commitment to meet their obligations as well as diverse service providers for quality improvement through competition.

### **g) Leveraging on insurance company's agency system to address awareness gap on IBLI**

In addressing awareness gap, insurance company village based agents were trained and capacity built on IBLI and provided awareness creation materials such as cartoon books, pictorial manuals, posters with images that local and especially adult community members can resonate with. The agents also provided with ICT enabled mobile phones with solar charged power banks for conducting sales activities.

With the improved capacity, the agents supported awareness creation activities, significantly improving the awareness level to 80% (BORESHA project external evaluation 2021).



*On the right: IBLI agents in a training session. On the left: Agents receiving IEC materials*

### **h) Use of Media**

The project used media as an innovative and cost effective way of creating awareness. The advantages of media over having physical meetings included;

- Staff safety and security - Physical meetings involve travelling and with the increasing insecurity and risk of running over landmines, use of radios are much safer
- While one can reach a smaller audience in every physical meeting, when using radio one can message to all the residents of the county
- Cost effective – travelling to location (some of them more than 200KM away) involves vehicle hiring as well as other logistical expenses which is eliminated when using radio
- With radio, talk shows could be recorded and aired as many times as possible at an affordable cost. Brief spot messages also aired as much as possible. The project conducted radio programmes in both vernacular languages with interaction with the public that also allowed for Q&A



## Highlight of key Achievements/Results

### a) DRR

- 37 DRR committees trained on COVACA, DRR and Early warning. The DRR committees in 3 locations were also provided with rain gauges and trained on rainfall data collection.
- Rehabilitation of 2 earth pans have enabled 10,000 community members with additional 20,000 livestock reduced walking and trekking distance from 10Kms to 2Kms. increased water retention capacity from 1 month to 4 months.
- 11 Community action plans integrated into county government's CIDP (CIDP 2018 -2022). , 6 of which have already been actualized. 16 others in Kenya and Somalia have been implemented with WV's support. 20 others have been implemented by other partners bringing total to 47
- underground ground water tanks constructed and improved water access for 1100 households (including about 500 nomadic pastoral HHs utilizing the tank during dry spell).
- 2 boreholes rehabilitated with piping (1,750M) system and construction of Water Kiosk and installation of steel tank that enhanced easy access to water.
- shallow wells rehabilitated improved access to clean water.
- 1 hay store constructed that improve fodder storage and quality.
- 18 schools infrastructure constructed/rehabilitated through CfW, providing safe learning space to 1216 pupils and 401 students.
- 2 health facilities constructed have enhanced access to maternal and child health care to a population of 5296 (F-2404 M-2892) locals and cross border population of 1100 Ethiopians.
- 75000 USD transferred to 175 households over a 3-month period benefiting over 2000 people. This had a net effect of enhanced household resilience and improved local market system.
- During 2020-21, DRC supported the establishment of an **Early Warning System Weather Station** in two Woredas. DRC installed and established simple Weather Stations in Dollo Ado and Dollo Bay, and provided local Weather Teams and Disaster Risk Management Committees in flooding- and drought- prone communities with training in how to use and understand weather data. The Teams and Committees were additionally provided with smartphones, to enable them to upload weather data to a cloud platform, and access forecasts and trend data from a specialised app.

### b) IBLI

- Enhanced the understanding of IBLI for at least 1756 (1203M: 553F) livestock holders through physical meetings and at least 150,000 through radio awareness creation programmes
- Trained 40 village level agents on IBLI and equipped to create awareness and conduct sales activities at village level.
- Through creation of linkages with the insurance service provider, 1,326 policy holders bought insurance policies
- A total of 9663 (9371 shoats, 252 cattle and 40 camels) livestock covered
- A total of 226 livestock holders so far received payout 15064 Euros paid in compensation



*I have used a fraction of the money (from the insurance) to buy fodder for my goats. I have stored the fodder in the village fodder store and I give it to my goats in portions. I don't spend money on water because with the fodder, the goats are able to walk to river Dauwa which I am told comes from Ethiopian highlands. I have also bought some food stuff for my children using the money. This was not possible in the last drought just about 2 years ago. I still have some money left and I will think of what to do with it, may be buy some drugs for the goats if they get sick."*

**Mama Nima Hassan- IBLI beneficiary,**



## Lessons Learnt

- Partnership with government and community based institutions is key for the success of project
- The participation of the community in general in all aspects of the project enhanced a sense of ownership of the project by the community. This included selection of beneficiaries, formation of committees among other activities. It also helped reduce conflict amongst the direct and indirect beneficiaries.
- Seasonality affects Implementation. It is therefore important to factor in seasonality at planning stage of every intervention.
- Sustainability of intervention is critical in addressing community problems eg water trucking is important during emergency but it is more sustainable to have rainwater harvesting related interventions.
- Proper targeting can reduce conflicts
- Proper consultation, due diligence and documentation is key for community asset construction.
- Capacity of entities we partner with greatly affects the project and realization of the project goals

## Recommendations for Future Implementers

- Community priorities keep changing. It is important to have continuous discussion with the community and jointly update action plans so as to move to other needs not yet addressing which may be beyond the capacity of the community to address,
- For IBLI component partner's commitment, especially the underwriter is very important for successful delivery, it is therefore important for thorough due diligence before selection of the underwriter.
- Consider the option of having engaging insurance broker to help sort challenges experienced during the first phase of BORESHA with the insurance company
- Having an emergency fund or similar instrument can help respond to emergencies during the implementation of resilience programming.
- Having multiple ways for awareness creation /sensitization enhances success of the project.
- It is important to factor in seasonality at planning stage of every intervention.





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