

From Climate Change to Conflict: Mitigation Through Insurance?

9 INDUSTRY, INNOVATION
AND INFRASTRUCTURE



13 CLIMATE
ACTION



16 PEACE, JUSTICE
AND STRONG
INSTITUTIONS



Main research question

How and to what extent does a satellite-based insurance against catastrophic drought promote climate change adaptations and mitigates conflict within households, communities and between communities?

Research approach

The aim of promoting climate change adaptation (**SDG13**), reducing conflict (**SDG16**), and leveraging financial inclusion (**SDG9**) is executed in two phases.

- The first phase consists of a qualitative study to map the relationships between climate change, weather shocks, formal and informal insurance, and cooperation and conflict.
- The second phase of the study encompasses baseline data from 7,922 respondents from 392 communities across pastoral communities in **Kenya** and **Ethiopia**. These phases set the grounds for the implementation of a satellite-based insurance and an educational entertainment (edutainment) intervention.

Research group and affiliated universities

The research is led by **Dr. Karlijn Morsink**, Associate Professor at the Utrecht University School of Economics. The team consists of a diverse team of researchers:

- **Dr. Tagel Gebrehiwot Gidey** - Environment and Climate Research Centre, Ethiopia
- **Prof. Gufu Oba** - Norwegian University of Life Sciences
- **Prof. John Mutama** - University of Nairobi
- **Dr. Fred Zaal** - University of Amsterdam
- **Prof. Erwin Bulte** - Wageningen University
- **Prof. Chris Barrett** - Cornell University
- **Prof. Glenn Harrison** - Georgia State University

Stakeholders

The project builds on a strong set of cooperation partners and stakeholders. Key partners include the **International Livestock Research Institute** (ILRI), insurance company **Zep-Re** and the **World Bank**. Stakeholder engagement activities and workshops took place at the University of Nairobi on Index-Based Livestock Insurance, as well as at the Ministry of Foreign Affairs (NL), initiating interdepartmental conversation on promoting livestock insurance as a climate adaptation and conflict mitigation tool.



Preliminary Findings

The qualitative study (**Phase 1**) reveals:



A high likelihood of conflict is present across different levels in pastoralist communities in Kenya and Ethiopia (i.e. within households, within and across communities). Conflict is context-dependent and there is variation in (perceived) causes, such as resource scarcity or abundance, uncertainty about weather shocks, culture, and intergenerational tension.



Women and youth, who are mostly described as victims of conflict, also contribute to the inter- and intra-group conflicts in pastoral societies.



Positive effects of Index Based Life Insurance (IBLI) on household social-economic resilience including investments in education as risks of livestock loss and conflict are decreasing.

Planned Activities

The research team is exploring the potential of an educational entertainment (edutainment) conflict resolution intervention that is to be jointly implemented with the insurance intervention in the next selling season. Together with ILRI and the Wangari Maathai Institute for Peace and Environment scripts will be developed, inspired by focus groups, and recorded by local actors in local languages.

Academic papers are being drafted on the research findings. One paper provides evidence of the extent and how climate shocks (**SDG 13**) and conflict (**SDG 16**) interact, and how insurance (**SDG 9**) may play a role in mitigating conflict driven by resource scarcity. A second paper investigates the impact of drought and vegetation abundance on livestock raiding and the impact of catastrophic drought insurance on raiding.

Anticipated results

Research and activities aim to contribute to reducing poverty and social inequality. Further additions work towards enhancing the understanding of the complex dynamics between interventions, resource management, and conflict mitigation in the context of climate change (**SDG 13** and **16**).

Want to know more?

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