

Learning from Insurance Agents: Peacebuilding, Resilience and the Mental Landscape

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Introduction¹

Peacebuilders and insurance agents do not easily interact. Peacebuilders tend to work by meeting communities to help unpack conflict causes and dynamics and finding community-based ways of changing these. Insurance agents aim to understand risk, payments, and pay outs. Yet, both peacebuilders and insurance agents seek to support a similar sentiment: they try to find ways in which humans can feel safe in their everyday situations so they can live fulfilling lives and make good choices. So, what can peacebuilders learn from insurance agents?

Feeling safe is impossible when the threat of violence looms. Feeling safe in the face of climate change is particularly difficult for people whose livelihoods are based on agriculture or animal husbandry—crop yields decrease due to rising temperatures, livestock dies due to droughts, and floods damage infrastructure, all of which contribute to the experience of uncertainty.² One way to offer resilience has been through livestock insurance. The benefits of insurance are not just material. They have also been linked to people feeling safer, more adaptive, and more resilient, allowing them to make more considered choices for the future.

These are all qualities that peacebuilders also seek to champion when they support people to not choose violence when under threat, including under threat from the livelihood effects of climate change. To support non-violence also requires people to feel safe. Peacebuilding often takes as a given that peace is also a frame of mind, emphasising behavioural approaches such as dialogue and negotiation,³ while structural measures emphasise conflict management through resource sharing or infrastructure.⁴ With the very real changes in the living environment, however, it is useful to broaden the definition of what it means to feel safe. In this article, the notion of the mental landscape is used to capture the link between experiencing one's environment, what sense of peace this might create, and how it influences decisions that shape the future.

Developed as a concept during the course of researching the challenges of post-conflict recovery in northern Uganda, the mental landscape describes the many factors that shape how people experience their world and how they make decisions based on that experience; their sense of self and agency; their memories of their own lives and that of their communities; or their assumed roles.⁵ A crucial insight is that a sense of safety or possibility of safety might play

1 This analysis draws on two research strands: 1) conceptual work derived from years of research on violent conflict in different settings; and 2) empirical research with 110 respondents in Isiolo (northern Kenya) between July 2020 and July 2022, which tested the Market Systems Resilience framework, a measurement tool developed by USAID to understand how climate-change induced livelihood shocks are experienced. Also see: J Downing et al., "Building Capacity for African Agricultural Transformation (Africa Lead II)" (Washington, DC: United States Agency for International Development Bureau of Food Security, 2018). Please note: Throughout this text, unless specified otherwise, the source of any reference to study respondents is derived from the empirical research.

2 Z Kundzewicz, WM Szwed, and I Pińskwar, "Climate variability and floods—A global review", *Water* 11, no 7 (2019): 1399; A Cohn, "Leveraging Climate Regulation by Ecosystems for Agriculture to Promote Ecosystem Stewardship." *Tropical Conservation Science* 10 (2017).

3 Organisation for Economic Co-operation and Development, "Evaluating Peacebuilding Activities in Settings of Conflict and Fragility: Improving Learning for Results", DAC Guidelines and References Series (Paris: OECD Publishing, 2012).

4 A Boin and A McConnell, "Preparing for critical infrastructure breakdowns: the limits of crisis management and the need for resilience", *Journal of Contingencies and Crisis Management* 15, no 1 (2007): 50–9.

5 M Schomerus, "Vertical columns of accelerated air: The mental landscape", in *Lives Amid Violence: Transforming Development in the Wake of Conflict*, ed. M Schomerus (London: Bloomsbury, 2023); M Schomerus, "The mental landscape of lives in conflict: policy implications" (London: Secure Livelihoods Research Consortium, Overseas Development Institute, 2021).

a big role in how people move forward in their decisions. So, if insurance and peacebuilding both are aware of the need to create a sense of safety, it might be good for the two sectors to have a conversation.

Linking Physical and Livelihoods Safety: New Peacebuilding Tool for Resilience?

Broadening the impact of climate change to include uncertainty as a measure that challenges peacebuilding activities is a novel way to think about violent conflict in pastoral or agricultural communities.⁶ It allows us to look at inter-community conflict as well as other types of violent conflict as experienced by people in uncertainty more holistically as part of their mental landscape, where intercommunal and other types of conflict create both an unsafe environment and related challenges for resilience.

People in low-income countries are likely to be particularly exposed to climate change shocks and stresses, which requires resilience. The United States Agency for International Development (USAID) defines resilience as “the ability of people, households, communities, countries, and systems to mitigate, adapt to, and recover from shocks and stresses in a manner that reduces chronic vulnerability and facilitates inclusive growth”.⁷ Resilience is, however, not a blanket or standardised concept. What it means differs for each individual, including in low-income

countries. Formulating equitable and ethical support for resilience necessitates comprehending distinctive strategies for coping and adapting to challenges because factors such as behaviours, environmental context, and individual mental landscapes significantly shape how someone recovers from setbacks.

Experiencing livelihood uncertainty can be particularly disruptive for women through knock-on effects of resource scarcity, which becomes a source of conflict in the household.⁸ Livelihood shocks are also a major factor in people experiencing their environment as lacking peace. Recent years have seen an increasing amount of work on understanding the impact that scarcity has on decision-making, as the sense of feeling safe does not just come through lack of physical attacks, but also through stable livelihoods and the stability of household relationships and physical security this can bring within the household, particularly for women.⁹

Background: Uncertainty in the Isiolo Livestock Economy

The case of Isiolo in northern Kenya contributes to understanding the complex links between livelihood shocks, feeling unsafe in different ways, and adapting to realities of livelihoods as the climate changes in sustainable ways that can help build peaceful futures. It can offer some speculative ideas on how the logic of peacebuilding can learn from the logic of

6 There is much emphasis on the conflict potential created by climate change through pressures on livelihoods, population movements, and resource competition. While the direct linear relationship between climate change as a cause for violent conflict is disputed, it is clear that climate change has an effect on relationships. See: T Forsyth and M Schomerus, “Climate Change and Conflict: a systematic evidence review”, Working Paper, The Justice and Security Research Programme. (London: London School of Economics and Political Science, 2013).

7 D Walunya Ong’are and AN Omambia, “Building Pastoral and Agro-pastoral Community Resilience Against Drought in the Context of the Paris Agreement: The Case of Isiolo County, Kenya” in Handbook of Climate Change Resilience, ed. W Leal Filho (New York: Springer, 2020).

8 ER Carr and SN Onzere, “Really effective (for 15% of the men): Lessons in understanding and addressing user needs in climate services from Mali”, *Climate Risk Management* 22 (2018): 82–95.

9 T Atim, “Looking Beyond Conflict: The Long-term Impact of Suffering War Crimes on Recovery in Post-conflict northern Uganda” (Wageningen NL: Wageningen University, 2018); J Haushofer and E Fehr, “On the psychology of poverty”, *Science* 344 (2014): 862; S Mullainathan and E Shafir, *Scarcity: Why Having Too Little Means So Much* (New York: Times Books, 2013).

insurance if it takes seriously the notion that a mental landscape of feeling safe has broad positive implications for more peaceful situations.

Northern Kenya is suffering from prolonged severe drought conditions, creating an imperative for individuals and communities to take on multiple resilience mechanisms. Developing and integrating such mechanisms might include prioritising water conservation and management techniques to maximise the utilisation of any available rainfall. It could mean diversifying livelihood options to agro-pastoralism, which is the case among one traditionally migratory pastoralist community, the Maasai of the great Rift Valley of southern Kenya and northern Tanzania. It could also entail establishing effective early warning systems, along with disseminating knowledge about climate change and adaptive strategies.¹⁰

Most residents of Isiolo in northern Kenya are pastoralists, dependent on a red-meat-and-milk value industry focused on rearing cattle, camels, sheep, and goats.¹¹ Cattle and camels are kept for preservation of social capital. Goats and sheep, as market actors explain, are highly liquid cash assets, ready to be sold for immediate household expenses and other short-term transaction requirements.¹²

The arid and semi-arid region of Isiolo county has suffered from three significant droughts during the past decade (2010–2011; 2016–2017; 2020–2022). The most recent drought was the most severe and

prolonged, which means that the impact on livelihoods has been extensive and many people have been displaced.⁹ Lasting drought has closed down local markets, as there are fewer animals to trade. Climate change further exacerbates an adversarial relationship between brokers and pastoralists. Research on the livestock market system in Isiolo county reveals that connectivity (which assesses the degree or number of connections between actors in a market system that can either facilitate or inhibit market systems resilience) at the livestock producer level is largely limited to communal connections among identity groups.¹³ The research shows some limited commercial connections between retailers, traders, etc., with commercial interactions perceived as inherently adversarial. While livestock brokers are well connected, they use that connection in an adversarial manner, with high levels of collusion to extract maximum margins from smallholder livestock producers.

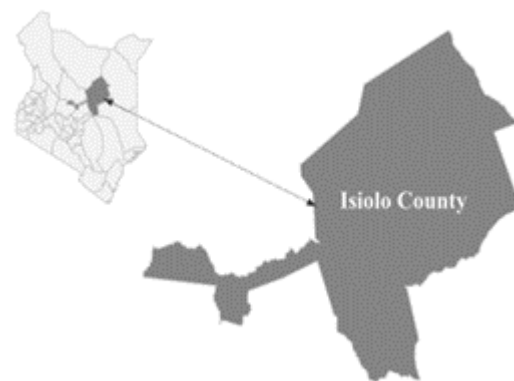


Figure 1 Location of Isiolo County

10 C Hemingway, H Cochet, F Mialhe, and Y Gunnell, “Why pastoralists grow tomatoes: Maasai livelihood dynamics in Amboseli, southern Kenya”, *Journal of Rural Studies* 92 (2022): 253–68.

11 Regional Learning & Advocacy Programme for Vulnerable Dryland Communities (REGLAP), “Key statistics on the drylands of Kenya, Uganda and Ethiopia”, REGLAP Secretariat (Addis Ababa: REGLAP: October 2012).

12 ASAL Humanitarian Network and AHN, “Drought situation in the Kenya ASAL areas now at crisis level”, Joint statement by the ASAL Humanitarian Network–AHN, 5 October 2022, accessed 2 October 2023, <https://reliefweb.int/report/kenya/drought-situation-kenya-asal-areas-now-crisis-level#:~:text=Nairobi%2C%20Kenya%3B%20%20October%205th%2C,and%20%20massive%20%20displacement%20of%20%20populations.>

13 Also see: Downing et al, “Building Capacity for African Agricultural Transformation”.

Apart from commercial implications, the effect on the livestock market system in this region is strongly tied to household livelihoods and conflict in the region. Yet, after years of support—some of it under a humanitarian label—it is clear that assistance does not reliably leave households better prepared for the next shock.¹⁴ Examples of such programming include the World Food Programme Food for Asset Creation Project. From 2009, this project was implemented through the National Drought Management Authority in 13 dryland counties to boost the adaptive capacity of pastoralists to withstand shocks, become independent of relief food, and attain sustainable diversified livelihoods.¹⁵ The project concept was anchored on resilience building through asset creation, which is considered to be more cost effective and better in stabilising livelihoods than humanitarian emergency responses.¹⁶

While the impact of drought is visible at the communal level, this analysis focuses on the household level, where a crisis usually hits first. Looking through a magnifying glass at the household level allows for the identification of unconventional approaches to peacebuilding as it moves women, their mental landscapes, and their coping mechanisms centre stage.

Women suffer livelihood shocks differently

How people experience the impacts

of climate change is heavily gendered, which means the effect on women is very different than the effect on men.¹⁷ Women are affected by livelihood shocks through the changing nature of their material and social safety net, and through the effects that livelihood shocks can have on peace in the household.

What animals do produces own in Isiolo

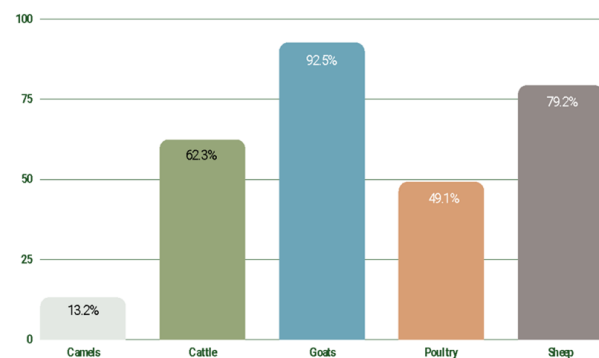


Figure 2 Animal ownership in Isiolo

In Isiolo, this phenomenon is rooted in gendered livelihood roles: in non-crisis times, men manage the trading of all animals, but are mainly concerned with the upkeep of larger animals such as cattle and camels. Because large animals represent material day-to-day value (they provide milk critical for nutrition in the household), they offer much higher social value as an asset. This is critical for maintaining the bonds and status that traditionally act as safety nets. Producers argue that owning large animals improves

14 United Nations Office for the Coordination of Humanitarian Affairs, "Position Paper Resilience", accessed 2 October 2023, <https://cerf.un.org/sites/default/files/resources/OCHA%20Position%20Paper%20Resilience%20FINAL.pdf>.

15 M Thomas, O Wasonga, and P Ragwa, "Technical evaluation of drought mitigation technologies implemented under food/cash for assets project in Isiolo County. An evaluation report submitted to Food and Agriculture Organization of the United Nations/World Food Programme", (Rome: World Food Programme, 2016); World Food Programme, "Fact Sheet: Asset Creation" (Rome: World Food Programme, 2016); World Food Programme, "Building resilience through asset creation", (Rome: World Food Programme, 2013).

16 DN Muricho, DJ Otieno, W Oluoch-Kosura and M Jirström, "Building pastoralists' resilience to shocks for sustainable disaster risk mitigation: Lessons from West Pokot County, Kenya", *International Journal of Disaster Risk Reduction* 34 (2019): 429–35; African Union Inter-African Bureau on Animal Research (AU-IBAR), "Rational use of rangelands and fodder crop development in Africa", Monographic Series Number 1 (Nairobi: AU-IBAR, 2012); A Pain and S Levine, "A conceptual analysis of livelihoods and resilience: Addressing the insecurity of agency", Working Paper, Humanitarian Policy Group (London: Overseas Development Institute, 2012).

17 ST Parthey et al., "Gender and climate risk management: evidence of climate information use in Ghana", *Climatic Change* 158 (2020): 61–75.

social reputation because it is seen as a cultural representation of wealth. Cattle and camels thus are also social capital. Women care for smaller animals, such as sheep and goats. These offer both day-to-day cash benefits for the household (also in the form of milk) and function as a household kitty (shared fund) that can be drawn from for daily expenses. Sheep and goat thus represent spendable capital.

Due to the liquidity value of sheep and goats, during drought conditions it is women-managed livestock enterprises that are traded first to provide the household with some level of economic resilience. Under pressure, communities shift to goats and sheep as these offer faster and more reliable income. While women continue to have less access to cash,¹⁸ this shift allows pastoralists greater security that they will have the savings needed to manage family needs. In Isiolo, owners of sheep and goats on average sold at least half of the animals within a year,¹⁹ while vendors of cattle and camels sold less than one third, indicating the lower turnover of larger animals.²⁰ Under the increased drought pressure experienced in the past years, two strategic changes are observable. First, study respondents report a shift from rearing cattle to rearing camels, primarily via wealthier pastoralists with improved access to information and choice. These pastoralists indicate that the advantage of rearing camels over cattle is that camels are better suited to the changing environment, while still producing the desired social capital outcomes. Second, people turn toward more commercial-oriented sectors such as goats, sheep, and agro-pastoralism as these offers faster and more reliable income.

A deduced unintended effect of this is that women have less access to assets.²¹ Overall, however, these two shifts allow pastoral households greater certainty that they will have the savings needed to manage family needs.

As already noted, sheep and goat enterprises that are primarily women led, provide viable solutions for household economic safety. This is increasingly important: According to study respondents, in times of drought, communities search for alternative means of survival. This can result in resource-related conflicts both at the household and community level such as those linked to grazing land and watering holes, where non-pastoral options are not viable.

18 C Perez et al., "How resilient are farming households and communities to a changing climate in Africa? A gender-based perspective", *Global Environmental Change* 34 (September 2015): 95–107.

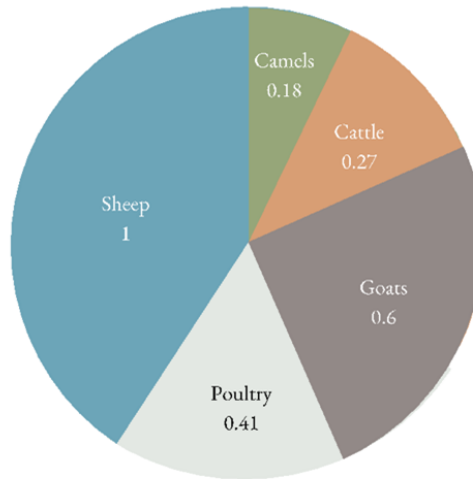
19 EA Ameso et al., "Pastoral Resilience among the Maasai Pastoralists of Laikipia County, Kenya", *Land Degradation & Development* 7, no 2 (2018): 78.

20 AW Kagunyu and J Wanjohi, "Camel rearing replacing cattle production among the Borana community in Isiolo County of Northern Kenya, as climate variability bites", *Pastoralism* 4, no 1 (2014): 1–5.

21 Perez et al., "How resilient?"

Figure 3 Comparison of animal ownership/ratio of animals traded

What is the ratio of animals traded to animals owned in Isiolo per producer in a year?



What makes producers feel the most vulnerable?

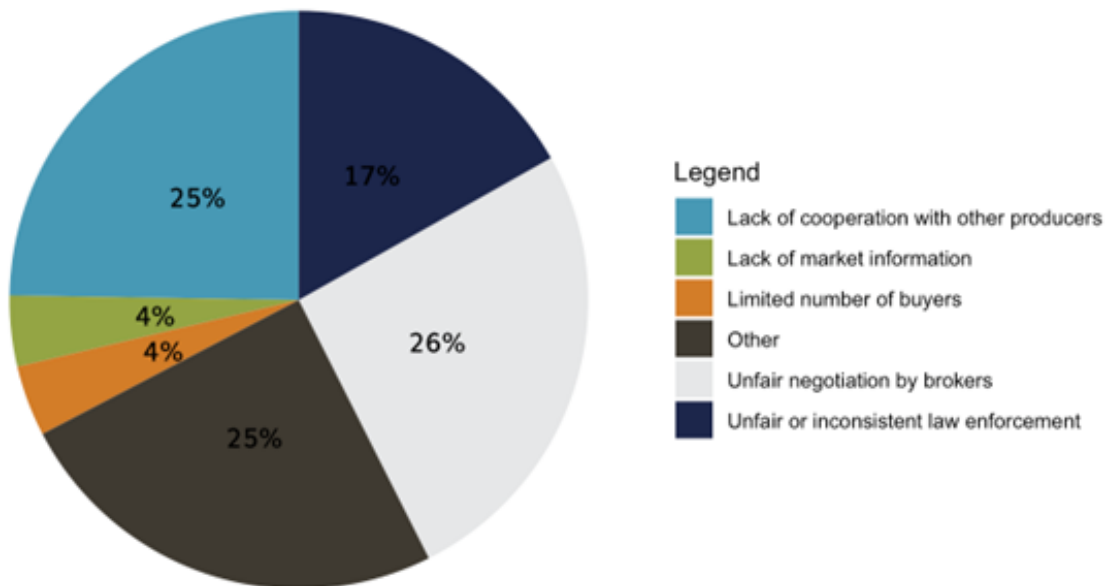


Figure 4 Factors contributing to producer vulnerability

As such, study respondents perceive that traditional safety net mechanisms that regulate mutual access to resources are not working as conflicts are more recurrent with the changing climate. Additionally, due to communities not destocking cattle, even after clear official warnings, pastoralists are reported to have a high volume of animals at the start of and during periods of shock such as drought, which drives prices down. This downward pressure is then capitalised upon by traders to push prices further down. In turn, this negatively influences power dynamics in the market.

In contrast, research suggests that households and communities that take on initiatives such as rebalancing the family economic mix (i.e. away from cattle), as is being done with sheep and goats by women, which is attributed to the flexibility that these smaller livestock offer, are better off for everyday survival in drought conditions.²² At the same time, this also has knock-on effects for household dynamics, where tensions can create conflict.

Livelihoods shocks and the mental landscape

Women's enterprises (sheep and goats) are increasingly responsible for the income stability of the household during periods of stress and shocks (such as drought), which creates potentially volatile dynamics at home. This is related to the shift of bargaining power related to income or relative income between partners in the household. This experience of living in a situation of tension and sometimes violence at home becomes part of the mental landscape of women. A perception of the multiple shocks that women experience—their shifting role as the need to trade sheep and goats to buffer the household from economic shock increases, their role

in caring for the small animals with urgency over the utilisation of household income, or the experience of watching their husbands lose both their traditional livelihoods and social safety net presumably adds to a deep sense of insecurity and volatility.

The Changing Nature of Safety Nets: Adaptation and Peaceful Environments

While male pastoralists struggle with the reputational need for big herds of large animals, market pricing and zero-sum negotiating tactics (with the impact of these dynamics on women apparent), there is limited take up of effective response mechanisms geared to changing cattle management practices such as timely destocking. Cattle farmers seem to perceive an unacceptable trade-off between their reliance on informal social safety net services that are connected to cattle management practices and efforts to more fully commercialise cattle management.

Pastoralists regard traditional social safety net services as more reliable than social safety nets provided by government and private sector. This is linked to a mutual aid system in which resources are shared, especially during periods of shocks and stresses such as drought, when the social norms of equity, reciprocity, and communal responsibility gain importance. It is in the social safety net they know that they seek their mental landscape of safety and protection. With recurrent shocks and stresses in the region, however, traditional norms and customs upon which people rely to manage shocks and stresses are perceived as not working. Study respondents talk about trade-offs, recognising that market-based formal social safety nets such as livestock insurance can help de-risk communities, as an expert in livestock in Isiolo explains:

²² S Dibakoane, P Siyongwana, and AN Shabalala, "Vulnerability, impact and adaptation strategies of female farmers to climate variability", *Jàmá: Journal of Disaster Risk Studies* 14, no 1 (2022).

You cannot completely shift from the community social safety net because ethnicity plays a strong role in the trust system and this market system is the trust system. Getting a mix of the two is very important. ... Intercommunity collaboration is very hard to achieve in a life of trade. You can achieve intercommunity collaboration among the traders where I buy and you help me sell in Nairobi, but not between livestock keepers.²³

Given the shift to sheep and goats—driven by women and proving to be a major livelihood safety net—women are also developing a more diversified notion of safety nets. These formal safety nets, offered from outside the community, come through asset protection insurance, provided in partnership between the government and private sector partners. The asset protection insurance available in Isiolo is designed as a safety net focused on compensating for livestock losses induced by drought.²⁴

For peacebuilders, thinking of a commercial product such as asset protection insurance as a mechanism to support peace is unusual—and can feel uncomfortably business-related. Yet, in seeking to support solving conflict dynamics, it only seems to make sense to think of insurance logic when a mental landscape perspective is applied. This entails a holistic understanding that recognises that a sense of safety can be supportive of non-violent behaviour and that this sense of safety can have different sources—for example, the safety provided by asset insurance. Lessons are already pointing to the effectiveness of increasing

23 Interview with male livestock value chain expert (affiliated with a research institute) in Isiolo, conducted virtually, 14 January 2021.

24 SA Janzen, N Jensen, and A Mude, “Targeted social protection in a pastoralist economy: case study from Kenya”, *Revue Scientifique et Technique de l’OIE* 35 (2016): 587–96.

both experienced and perceived livelihood stability.²⁵

Again, women play a unique role: 45% of pastoralists taking up asset protection insurance are women, with financing of these insurance policies coming from the sale of goats and sheep.²⁶ These products reduce reliance on traditional coping mechanisms that are often based on social norms, ethnicity, hierarchy, or gender, which can result in uneven access. Traditional mechanisms can exacerbate household tensions if the male breadwinner sees himself losing due to having less social capital through a diminished herd. For women, seeking livelihood protection over protecting a social reputation is crucial and has turned out to be a lifeline for drought-affected communities.

Various benefits are observable. Others are speculative, but potentially helpful. Insurance pay outs have been utilised to buy food for humans and fodder for livestock, thus minimising the strain on households and women as providers.²⁷ Such payments are supporting communities under extreme stress during droughts.

25 Schomerus, Mareike. “Money Can’t Move a Ton of Bricks: The Real Currency of Economic Life.” In *Lives Amid Violence: Transforming Development in the Wake of Conflict*. London: Bloomsbury, 2023.

26 F Lung, “After 10 years in Kenya and Ethiopia, are we ready to scale up livestock insurance in the Horn of Africa?”, *International Livestock Research Institute*, 9 July 2021, accessed 2 October 2023, <https://www.ilri.org/news/after-10-years-kenya-and-ethiopia-are-we-ready-scale-livestock-insurance-horn-africa>.

27 AG Timu, CR Gustafson, and T Mieno, “The gendered impacts of index-insurance on food-consumption: Evidence from southern Ethiopia”, *Climate Services* 30 (2023).

Applying Insurance Logic to Peacebuilding

The logic of insurance uptake might guide different ways of thinking about peacebuilding activities for drought-affected communities. As effects of climate change become noticeable while population density increases the likelihood of resource conflicts, traditional conflict resolution mechanisms are buckling under the pressure of recurrent shocks and stresses.²⁸ While the trigger is a perception of scarcity, much of the resource (cattle) loss is avoidable via more proactive planning. Research indicates that communities and families that are taking some of these more proactive management steps, such as insurance policies, are faring better during shocks and stresses.²⁹

Having understood the nature of resource conflicts, peacebuilding activities that aim to optimise economic circumstances (such as employment or training programmes) often fail to prevent community violence such as cattle raiding.³⁰ This is because such raids are not always or simply economic, but are also based on different values. That is, they are not solely about the cash values of cows, but the preciousness and dignity of social value.

Livestock insurance works on asset *protection* as opposed to asset *replacement*, seeking to prevent the loss of livestock induced by drought. This is crucial as asset *replacement* for cattle focuses on the monetary value of the animal. In addition

to having a cash value, however, the value of a cow is also social. It is equivalent to a family heirloom. Whereas a ring made of silver can be easily replaced with a cash payment, if that ring was worn by a grandmother on her wedding day, its value becomes irreplaceable. This social value—dignity, prestige, power—does not come embedded in the asset replacement insurance model.³¹ This is likely why peacebuilding to prevent cattle raiding requires attention to the dignity and social value attached to cattle.

Yet, acute crisis situations highlight the need for a shift—and also that insurance can work. Multiple studies highlight the positive outcomes achieved by Index Based Livestock Insurance (IBLI) schemes in preserving livestock and pastoralist livelihoods during droughts, paying out after recent major droughts. Over the past decade, pastoralists in Kenya and Ethiopia bought approximately 50,000 individual IBLI policies. Since 2014, more than 100,000 pastoralist households have been supported through macro-level social protection IBLI initiatives.

Nevertheless, broad adoption of IBLI schemes remains limited. In 2019, 33,000 pastoralist households (with 200,000 household members) were insured across all IBLI programmes in Kenya and Ethiopia. This figure is notably small considering that roughly 19 million pastoralists and agro-pastoralists live in the two countries.²³

This indicates that there are cultural barriers to uptake. Overcoming these barriers will require understanding how to navigate the mental landscape of social values and the sense of uncertainty. Prevention—a sense that a crisis is not inevitable—is likely a crucial plus for communities seeking to identify their best coping mechanisms. The sense of agency that might come from being able to protect oneself from asset loss is

28 Vikāra Institute Resilience Measurement of Market Systems in Kenya: Analysis and Findings. Vikāra Institute. 2022

29 A Mitchell, "Risk and Resilience: From Good Idea to Good Practice. A scoping study for the Experts Group on Risk and Resilience (WP 13/2013)" (Paris: Organisation for Economic Co-operation and Development, 2013).

30 Eaton, D. "The Business of Peace: Raiding and Peace Work Along the Kenya Uganda Border (Part I)." *African Affairs* 107, no. 426 (2008): 89.

Eaton, Dave. "The Business of Peace: Raiding and Peace Work Along the Kenya-Uganda Border (Part II)." *African Affairs* 107, no. 427 (Mar 28 2008): 243 - 59.

31 Feed the Future, "Index-based Livestock Insurance: From Asset Replacement to Asset Protection in East Africa (an AMA Innovation Spotlight)" (Washington, DC: United States Agency for International Development, 2016).

likely a crucial part of a mental landscape that supports adaptation, collaboration, and cooperation going forward.

Conclusion

Is it possible to understand livelihood shocks as a collaborative opportunity? If community-based safety mechanisms can be understood to play a supportive part in peacebuilding, various lessons can be learnt from the insights into cattle keeping mechanisms in Isiolo. First, these mechanisms work for some, but not for all, and are likely to be under extreme duress in times of crisis. Those who no longer feel able to access those mechanisms—likely due to loss of social status brought on by a drought-induced smaller herd—have to seek protection elsewhere. While there is some distrust of external mechanisms such as livestock insurance, there are measurable benefits to the approach, as well as likely beneficial effects on the mental landscape.

Asset protection insurance mechanisms to support women ensure over time—that is, past the initial sale of a few of the smaller animals to finance the insurance premium—that they have greater agency over their sheep and goats. This is actualised because the insurance cover allows for the purchase of food for the household and fodder for the animals, negating the immediate need to sell the sheep and goats. This further allows for improved income smoothing and less conflict potential in the household. Yet there are questions that still need answering: what will the broader economic impact be if insurance plays a greater role? What will be needed to build and maintain a socially-responsible insurance practice? Who might be excluded from being able to get insurance? Any approach using insurance would also need to be coupled with complementary response mechanisms such as timely destocking to escape worse market conditions brought about by prolonged drought conditions.

With supported cattle herds, a knock-on effect might be stabilisation of market systems that act as resilience catalyst.³²

Insurance products do not usually feature in peacebuilding. Peacebuilders and insurance agents also do not automatically cross paths. Even suggesting to link the two logics is new. Moreover, it is not yet known how it might work to think about peace, livestock, insurance, and the mental landscape for adaptation as a package. Yet, addressing resource scarcity through changed safety nets, while considering how this might shape perceptions of one's environment, is a promising path. It allows new actors to enter a space that is radically transformed by climate change, creating the possibility of new cooperation between communities, government, and the private sector—co-operation that might lead to the transformation that is needed.

32 B Irwin and R Campbell, "Market Systems for Resilience: LEO Report #6" (Washington, DC: Leveraging Economic Opportunities (LEO), United States Agency for International Development (USAID), 2015).

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Mareike Schomerus draws on years of conflict research in eastern and central Africa and recently elaborated the concept of the mental landscape in her book *Lives Amid Violence: Transforming Development in the Wake of Conflict* (2023). As vice president at Busara, she supports the organisation in making its voice heard. Contact Mareike via email: www.mareikeschomerus.org or [LinkedIn](#).