

Uncertain Worlds

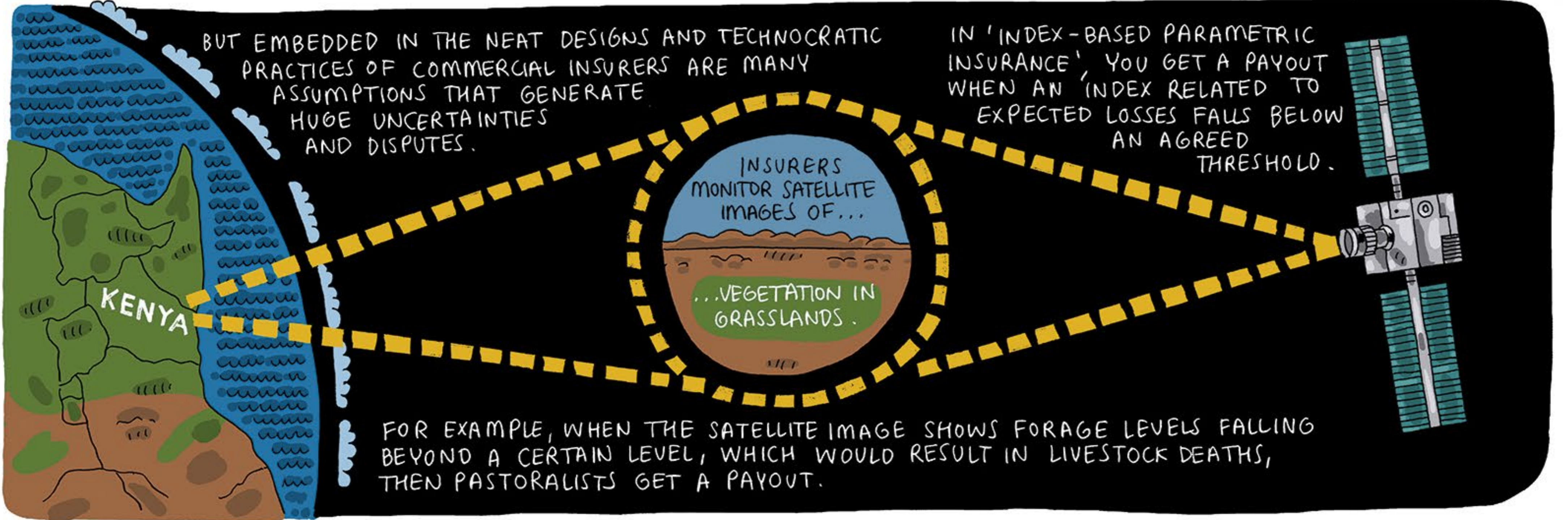
Insurance & Moral Economy

IN THE DRYLANDS OF SOUTHERN ETHIOPIA AND NORTHERN KENYA PASTORALISTS ARE BEING OFFERED INSURANCE AGAINST DROUGHT.

BUT THEY ALSO FACE FLOODS, LOCUSTS OUTBREAKS, DISEASE & CONFLICT.

WHEN PASTORALISTS USE INSURANCE NEW DYNAMICS ARE CREATED...

...A CONTRACTUAL RELATIONSHIP BETWEEN INSURER & PASTORALIST AND AN ALTERED PERCEPTION OF HAZARDS & RISK.



SO, WHAT'S THE PROBLEM?

PASTORALISTS MOVE AROUND, SO ASSESSMENTS BASED ON PARTICULAR PLACES NEED TO TAKE ACCOUNT OF THIS.

BECAUSE PAYOUTS ARE BASED ON SATELLITE MONITORING, SOMETIMES NOT ALL LOSSES ARE INCLUDED.

COMMERCIAL INSURANCE CAN LEAD TO PASTORALISTS ABANDONING COLLECTIVE WAYS OF MANAGING UNCERTAINTIES, AND CHOOSING A MORE INDIVIDUALISTIC APPROACH.

IN ETHIOPIA, PEOPLE WHO TAKE UP INSURANCE TEND TO BE THOSE WITH LARGER HERDS (USUALLY OLDER MEN) AND THOSE WHO HAVE DIVERSIFIED LIVELIHOODS.

INSTEAD OF BUYING INSURANCE, PASTORALISTS MAY SHARE & LOAN LIVESTOCK WITH FAMILY & FRIENDS, SPREADING THE RISK.

BECAUSE DROUGHTS ARE UNCERTAIN PASTORALISTS MUST USE FLEXIBLE STRATEGIES TO RESPOND.

MOBILITY IS IMPORTANT, REQUIRING SKILLED HERDING & KNOWLEDGE OF WHERE...

...GRAZING & WATER CAN BE FOUND.

MOVEMENT INVOLVES WORKING TOGETHER, AS PART OF A 'MORAL ECONOMY'.

STRONG SOCIAL AND POLITICAL RELATIONS ARE FORGED ACROSS LARGE AREAS, REINFORCED BY POLITICAL CONNECTIONS AND A SENSE OF WIDER POLITICAL & ETHNIC SOLIDARITY.

CHALLENGES ARE NOT DEFINED IN TERMS OF SINGULAR 'EVENTS' THAT CAN BE 'MANAGED' AS RISKS, BUT AS THE OVERLAPPING, CUMULATIVE, EVERYDAY EXPERIENCES OF UNCERTAINTY, COMING FROM MULTIPLE SOURCES.

INSURANCE IS ALWAYS COMBINED WITH OTHER RESPONSES TO UNCERTAINTY.

FOR MANY, INSURANCE IS TOO EXPENSIVE AND NOT APPROPRIATE.

THINKING ABOUT HOW INDIVIDUALISED COMMERCIAL INSURANCE COMPLEMENTS OTHER FORMS OF COLLECTIVE SOLIDARITY AND SUPPORT WITHIN COMMUNITIES IS ESSENTIAL.