

## **Index Based Livestock Insurance (IBLI), E-learning Course Launch**

Are you interested in knowing just how Index Based Livestock Insurance works? Lessons on IBLI and the Asset Protection Contract are now just a [click](http://learning.ilri.org/) away! You can easily access your IBLI lessons from ILRI's e-Learning portal <http://learning.ilri.org/>. The IBLI e-Learning course was launched on the 22<sup>nd</sup> of March 2016 at the International Livestock Research Institute's (ILRI) campus in Nairobi, Kenya. Various stakeholders including Kenya Government officials from the State Department of Livestock (SDL), insurance companies, donor organizations and partner NGOs attended the launch ceremony. In his opening remarks, ILRI's Director General Dr. Jimmy Smith reiterated the fact that Capacity Development is a critical success factor for ILRI and that stakeholders must focus on enhancing pastoralism as it is a major contributor to the national Gross Domestic Product.

IBLI is faced with rising demands to take the product to scale generated by the rapid expansion of the micro-insurance portfolios of partnering insurance companies in Kenya (APA Insurance and Takaful Insurance of Africa), the introduction of the Kenya Livestock Insurance Program (KLIP) by the Government of Kenya, and the entry to the field of the Oromia Insurance Company selling the product in Ethiopia. The need for standardized IBLI training materials is on the rise. However the cost of delivering training in places that are remote and with poor infrastructure is extremely high and unsustainable. According to Mr. Hassan Bashir, the Group C.E.O of Takaful Insurance of Africa, one of the main challenges faced by insurance companies is the prohibitively high cost of training. In his comments during the ceremony, Mr. Bashir expressed his enthusiasm at the availability of the e-learning materials and stated that he looked forward to using them for training of the company's IBLI agents going forward. Mr. Bashir's sentiments were echoed by Mr. Vincent Githinji, a deputy director at SDL and leader of the KLIP team who promised to have the county governments use the materials for training.

IBLI's capacity development tools have evolved over time based on experience on the ground. A series of 3-5 day classroom type trainings have been held with trainees subsequently released to the field. While content knowledge at the end of the course was high, trained sales agents would forget what they learnt over time and with limited opportunity to refresh their memory, and would end up misinforming their clients. Such experiences, together with feedback from relevant stakeholders called for additional inputs to reinforce initial learning and keep it current. The IBLI e-learning materials are educative, interactive, and engaging learning modules the aim of which is to contribute to a better understanding of IBLI.

The design and development of these materials is anchored on the theory of Andragogy (the theory of adult education) which states that adults learn most effectively when they are free to direct their own learning and that they have a strong inner motivation to develop a new skill or

acquire a particular type of knowledge for which they perceive an immediate purpose. The modules are composed of animated videos accompanied by voiced explanations. The learner is allowed to go back and forth at every step if at all they would like to spend more time on a particular explanation. At the end of each step, the learner has the opportunity to apply their newly acquired knowledge by attempting quizzes. This provides them with immediate feedback on their level of understanding before proceeding to the next step.

The launch of these eLearning materials allows us to advance to the next level, leveraging the latest in instructional design and digital technology to develop a suite of learning products that can be delivered cost-effectively, allow for repetition, continuous assessment, performance tracking, certification and the like.

The next step after the launch of these materials is to have them customized into different multimedia instruction formats to allow for further access and utilization. As Mr. Vincent Githinji, mentioned in his closing remarks at the end of the launch, it would be even better if people could access such learning materials on their phones and laptops. ILRI is currently developing an offline version of these materials which can be carried on a memory drive and a version for Android phones. Looking to the future, ILRI is also working towards releasing an exciting mobile based “serious game”. A serious game uses the concept of “Gamification” to reinforce previous learning while the player enjoys playing a mobile game. Gamification elements such as badges, points and leaderboards commonly found in computer games encourage learners to earn maximum points for rewards and motivates learning. Watch this space for more!

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