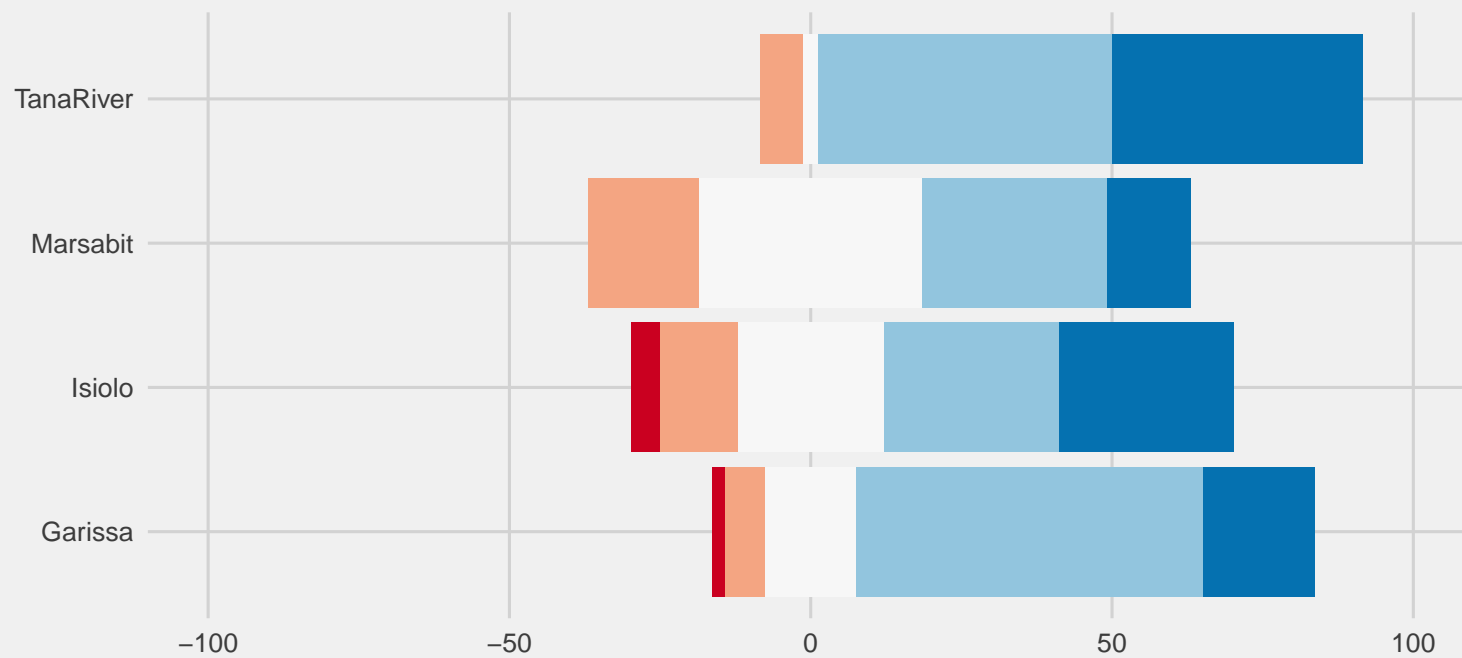
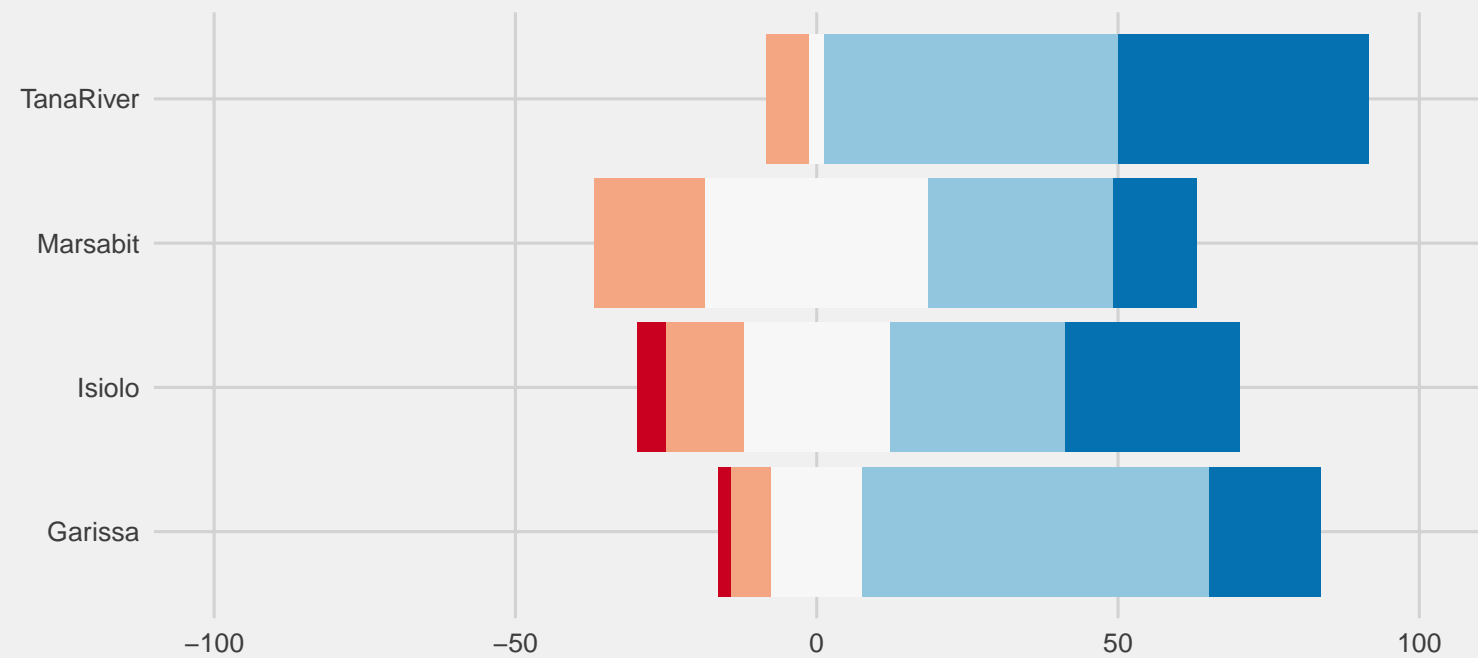


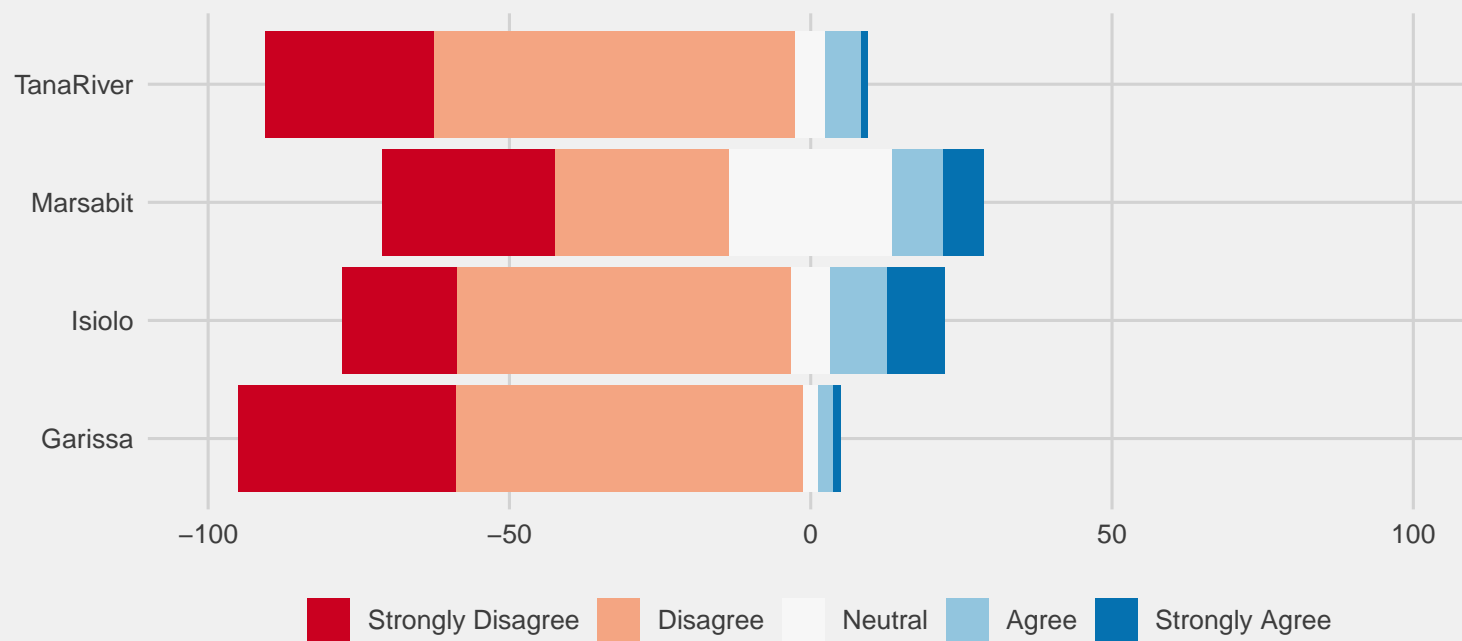
**Insurance Payouts are more reliable than Humanitarian Assistance**



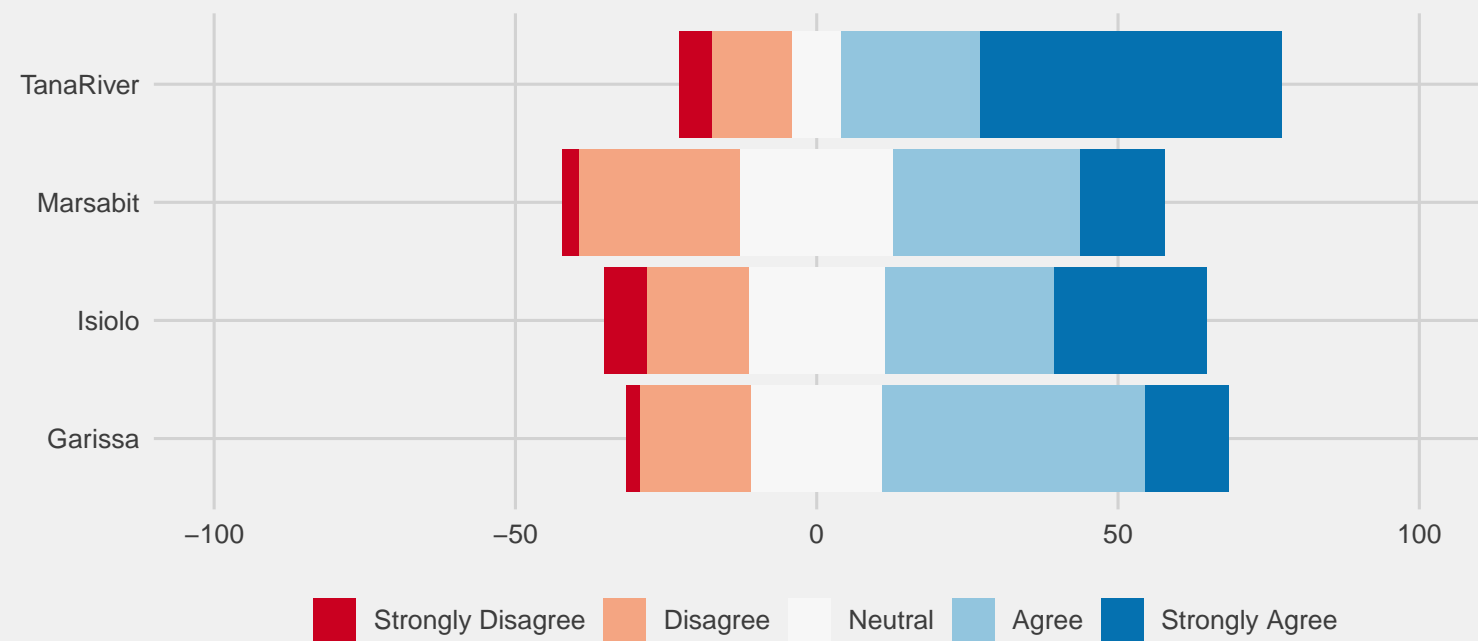
**With KLIP you can be certain that they will issue Payout when there is severe drought**



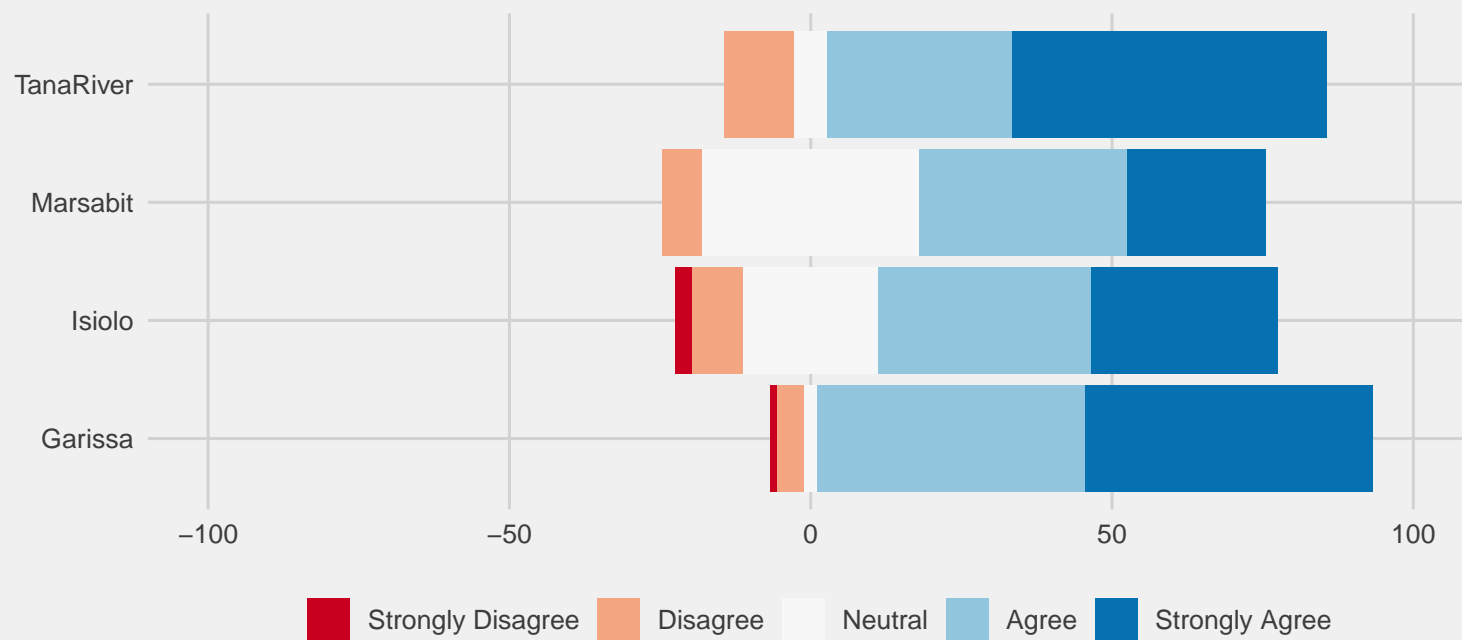
**I prefer the HNRP over KLIP because they give more assistance**



**The KLIP payout is always sufficient to help us with our livestock during the seasons of drought**



**I would prefer KLIP to humanitarian aid (msaada) issued by Government of other Agencies**



**With the HNRP I know in advance if I will receive assistance or not**

