
Review article

Analysis of household savings and adoption of climate smart agricultural technologies. Evidence from smallholder farmers in Nyando Basin, Kenya

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Abstract

Investments in climate smart agriculture (CSA) are often hampered by inadequate finance. The risks of climate change further scare away private investors from this technology. However, household savings have been established as a key contributor to farm investment in rural households. This study sought to analyze the influence of household savings on adoption of CSA technologies. It utilized descriptive statistics, chi square, Poisson and ordered probit models on a sample of 122 households in its analysis. The findings showed that saving households adopted more CSA technologies compared to non-saving households with the chi square results indicating a statistically significant difference at 1%. In addition, household savings and interest earned on savings increased the likelihood of a household to adopt more than one CSA technology. Thus, increasing household savings is an important strategy for scaling CSA, and community groups through which households channel their savings need strengthening through regular trainings on group management and financial literacy.
