Innovative Methods to Strengthen Household Resilience to Price and Trade Shocks in East Africa

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A best practice is a method or technique that has been generally accepted as superior to any alternatives because it produces results that are superior to those achieved by other means or because it has become a standard way of doing things. This document is one of a series of reports from the Food Security Portal on best practices for emerging topics in agriculture and food security policy.

Introduction

East African households remain vulnerable to price dynamics and trade shocks, which threaten food and livelihood security in several ways (Gahamanyi, 2025). They weaken household purchasing power, disrupt market stability, and increase food insecurity among vulnerable households.

During the COVID-19 pandemic, governments throughout the region closed their borders and imposed export restrictions, leading to increased food prices because of disruptions in the transportation of essential goods (Amutabi, 2022; Griffith et al., 2021). Cross-border trade flows were also reduced, affecting access to commodities like rice, wheat, and maize. Export restrictions, which were meant to protect domestic supplies, increased regional price volatility and food insecurity (Kowalska et al., 2022).

Supplies of fertilizers, grains, and fuel were further disrupted by the Russia-Ukraine conflict, driving prices even more (Mwakiwa et al., 2025). The increased costs of goods impelled many East African policymakers to introduce emergency policies like cash transfers, import duty waivers, and subsidies to protect households.

Additionally, recurrent floods and droughts continue to impact trade dynamics and food prices in the region. Weather shocks increase staple food prices, with a negative effect on households' food consumption and resilience (Hill and Fuje, 2020; Hill and Porter, 2017). Civil insecurity and conflicts also continue to disrupt markets, affecting key trade routes used for the transportation of goods, reducing food availability, and weakening household coping capacity (Abdullahi et al., 2024).

To reduce the effects of price and trade shocks and strengthen household resilience when such shocks occur, this brief identifies three best-practice innovations in East Africa: digital cash transfers, Village Savings and Loan Associations (VSLAs), and Market Information Systems (MIS).

Digital Cash Transfers

Digital cash transfers involve the delivery of money or vouchers to beneficiaries through electronic platforms like e-vouchers, card-based systems, and mobile devices (Anjomshoae et al., 2025; Avis, 2022; Calp Network, 2025; Maghsoudi et al., 2023). These transfers are efficient, transparent, and secure, reducing the risk of theft and corruption associated with physical cash transfers (Ford, 2017; Juntunen et al., 2023). Because of the flexibility of digital cash transfers, households can better respond to price and trade shocks by buying essential goods or investing in productive activities rather than being restricted to purchasing specific items in specific locations. Several examples of digital cash transfers have illustrated their successful use for strengthening resilience in the face of trade and price shocks.

Leverage Mobile Money to Promote Financial Inclusion and Resilience

Digital cash transfers are effective in East Africa because of the widespread adoption of mobile money in the region. In Kenya, the launch of M-Pesa by Safaricom in 2007 led to its penetration to over 15 million customers, with more than 70% of Kenya's adult population using mobile money services (Omwansa and Sullivan, 2012). M-Pesa's success has made Kenya a global leader in mobile money; it is estimated that one out of every two people in the world who send money via mobile device is Kenyan. The system's strength lies in its accessibility, especially for rural and low-income populations, and its ability to provide financial services in areas where traditional banking cannot reach (Jussila, 2015). M-Pesa operates outside traditional banking regulations, allowing for increased growth and innovation, and its infrastructure has expanded beyond Kenya. Vodafone has now implemented M-Pesa across several East African countries, including Tanzania (Jaensson, 2018).

Beyond providing access to financial services, M-Pesa has also enabled targeted interventions. In Kilifi and Tana Delta in Kenya, digital cash transfers have been used to support drought- and conflict-affected households, with conditional grants linked to financial literacy and business planning and the establishment of VSLAs to promote long-term resilience and financial inclusion (Hurlstone and Harvey, 2018).

Provide Rapid and Flexible Support

Digital cash transfers are fast, scalable, and traceable, allowing households to maintain their purchasing power and access to goods in the event of shocks, market volatility, or global crises (Avis, 2022; Omwansa and Sullivan, 2012). In Kenya, the Blockchain pilot program in Isiolo leveraged M-Pesa and blockchain to provide fast (through one-click approval and disbursement), transparent cash transfers, allowing households to prioritize urgent needs while improving accountability (IFRC, 2018).

GiveDirectly's mobile cash model, used across East Africa, has boosted household consumption by 16%, increased asset investments by 81%, and improved psychological well-being, enabling families to recover quickly from shocks like drought and conflict. The program has reached 1.7 million people across 14 countries, delivering over US$900 million in transfers, including targeted support for refugees during crises (J-PAL, 2025).

Preserve Household Consumption and Dignity

Digital cash transfers provide flexible financial resources that help households maintain food consumption and meet other essential needs. When using digital transfers, households can prioritize spending according to their needs, whether that be food, healthcare, or education (Dietrich and Schmerzeck, 2022). In Ethiopia, households receiving mobile transfers purchased food locally and avoided negative coping strategies. Mercy Corps' HelloCash program introduced secure savings mechanisms, helping families prepare for future shocks (Hill and Porter, 2017; Murray, 2016). The HelloCash program also went beyond direct transfers; participants were trained in nutrition and financial literacy, which encouraged dietary diversity and healthy food purchases and promoted savings as a mechanism for cushioning households during future shocks. The training not only preserved consumption but also supported households' immediate dignity and long-term resilience.

Reduce Logistical Barriers in Crisis Response

Digital cash transfers reduce the logistical challenges associated with transporting and distributing physical cash and goods (Maghsoudi et al., 2023). In Uganda, under the Bidibidi refugee settlement program, mobile transfers reduced financial exploitation and distress due to its increased security and versatility (Akwii-Wangsa and Mpagi, 2017). In Somalia, Concern Worldwide uses mobile money to deliver emergency aid even in areas with impassable roads and active conflict (Concern Worldwide, 2021).

Stimulate Local Markets and Economic Recovery

Direct digital cash transfers inject liquidity into the local economy, supporting traders, producers, and service providers (Ford, 2017). Kenya's Hunger Safety Net Program (HSNP) provides regular digital cash disbursements to families in arid counties, which they can use to buy food, cover school fees, and make small enterprise investments. HSNP supports local traders and service providers, facilitates market activity, and supports economically resilient recovery from the region's frequent drought and food insecurity (Merttens et al., 2018).

Ethiopia's Productive Safety Net Program (PSNP) also facilitates electronic disbursements to millions of vulnerable families, allowing for faster and more reliable access to cash. When households use these funds locally, it creates demand for goods and services, encourage small-scale enterprises, and increases resilience. This allows households and communities to better recover from shocks like droughts or health emergencies while ensuring long-lasting economic resilience (Tassew et al., 2024).

Village Savings and Loan Associations (VSLAs)

VSLAs are informal community groups that allow members to save money and provide small loans from the group's savings without the need for bank funds or external capital (Brannen and Sheehan-Connor, 2016; Concern Worldwide, 2025). Members can draw from the pooled savings when price and trade shocks result in volatile markets and disrupted supply chains. VSLAs represent a savings-led microfinance model that serves Africa's poorest and most marginalized households, especially women, in building their financial assets and skills through savings rather than debt (Hendricks and Chidiac, 2011). Long-term VSLA members show better economic, health, and nutritional outcomes than newer members (Brannen and Sheehan-Connor, 2016).

VSLAs contribute not only to household economic stability but also to broader community-level economic activity by increasing local liquidity and supporting small-scale enterprises (Concern Worldwide, 2025). Several examples of VSLAS illustrate their successful use for strengthening resilience in the face of trade and price shocks.

Allow Community-Based Financial Inclusion

VSLAs encourage financial inclusion, giving households access to loans and savings mechanisms. Members can access loans for various income-generating activities like commerce, agriculture, and small enterprises; these activities enhance household well-being and increase local economic activity through enhanced demand for goods and services (Msangya, 2023). In Kitui and Makueni counties in Kenya, the World Food Program (WFP)-supported VSLAs enabled women members to invest in goat farming, thus generating income from the sale of milk and enhancing household nutrition (Avram, 2025). Tugezeko Women's Group VSLA in Uganda lends money for business activities and household requirements, helping members address vital expenses while attaining financial robustness (Nalubega, 2018). VSLAs act as affordable financial platforms that increase household wellbeing, local commerce, and local economic activity.

Strengthen Household Resilience

VSLA membership reduces severe food insecurity, with households in VSLAs less likely to experience food security challenges during climate-related stress (Pienaah and Luginaah, 2024). By enabling households to maintain spending, VSLAs indirectly sustain demand in local markets and support micro-level economic recovery. They also provide additional services like collective purchases of agricultural inputs or storage facilities for crops (World Vision, 2017). In Kenya, groups like Ilaramatak Esukuta VSLA in Kajiado and Yeriko VSLA in Turkana have enabled members to save regularly, access low-interest loans, and create safety nets for emergencies; this in turn has helped families expand small businesses, pay school fees, and improve food security during periods of drought (Dorcas, 2024; Muigai, 2025). In Uganda, through the RISE project led by Action Against Hunger, VSLAs and initiatives by Uganda Women's Effort to Save Orphans have strengthened household saving, spending, budgeting, and loan management, enabling families to access soft loans, pay school fees, and start businesses (Patterson, 2023; Uganda Women's Effort to Save Orphans, 2024).

Promote Social Cohesion, Women's Empowerment, and Local Economic Growth

VSLAs promote collective risk-sharing and promote social cohesion and community solidarity (UN Women Africa, 2022). These associations can also provide positive outcomes to rural women, empowering them with greater financial autonomy, decision-making power, and increased productivity and income (Amponsah et al., 2023; Muigai, 2025). They also contribute to local economic growth; funds saved are loaned and frequently invested in local businesses, trade, and farming activities. Action Against Hunger-led VSLAs in Isiolo, Kenya provided women with access to safe savings instruments, emergency funds, and platforms for knowledge-sharing on nutrition and agriculture, resulting in positive financial and nutritional outcomes (Action Against Hunger, 2025). ACET-supported VSLA groups in Gulu, Pader, Mbale, and Kitgum in Northern Uganda have improved caregiver autonomy and household incomes for orphans and people living with HIV/AIDS through consistent saving and micro-enterprise development (ACET Uganda, 2017).

Ensure Scalability and Sustainability

VSLAs are cheap, simple, and replicable in various community contexts, as they depend on local capital and leadership. They need little outside funding, which makes them a successful strategy for long-term household resilience. In Kenya's Makueni and Kitui counties, the World Food Programme (WFP) has scaled VSLAs successfully using community-driven organizations, allowing women members to invest in goat raising and milk production and enhancing food availability and household incomes (Avram, 2025). In Isiolo County, Action Against Hunger-supported VSLAs have continued thriving even after projects have ended, providing members with a safe place for savings, emergency funds, and knowledge-sharing forums on agriculture and nutrition (Action Against Hunger, 2025). The VSLAs facilitated by ACET in the Gulu, Pader, Mbale, and Kitgum districts of Uganda have demonstrated long-term sustainability, with members continuously saving, investing in microenterprises, meeting household needs, and doing so without recourse to external capital (ACET Uganda, 2017). These examples show that VSLAs have the potential to expand autonomously and maintain long-term household and community resilience against prices and trade shocks.

Market Information Systems (MIS)

Market Information Systems (MIS) are designed to collect, process, and disseminate market data to improve agricultural trade efficiency and farmer welfare. The systems have emerged as important accompanying measures to market liberalization aimed at reducing information asymmetries and improving market transparency (Tollens, 2002; 2006). In East Africa, MIS initiatives like the Regional Agricultural Trade Network (RATIN) under the Eastern Africa Grain Council focus on promoting intra-regional grain trade by providing market intelligence to farmers, traders, and other value chain stakeholders (Ngombalu and Masila, 2014). The system enables farmers to plan for production depending on market demand, schedule harvests optimally, and negotiate more effectively with traders.

Sustainability and performance of MIS vary based on the system's mandate, autonomy, integration of information and communication technology (ICT) tools, and funding mechanisms (Kizito, 2011). Several examples of MIS initiatives illustrate their successful use for strengthening resilience in the face of trade and price shocks.

Improve Market Transparency and Bargaining Power

MIS strengthen farmers' bargaining power and improve market transparency, enhancing household resilience. Small-scale farmers regularly lack reliable price information and data regarding market trends, constraining their bargaining ability (David-Benz et al., 2012). MIS address this by improving price transparency, lowering transaction costs, and stabilizing markets. In Uganda, farmers with radio access to market information achieved higher farm-gate prices through improved bargaining power (Svensson and Yanagizawa, 2009). In Tanzania, a web- and SMS-based system allowed farmers to access market prices and buyer information, thus leading to improved incomes, reduced information access times, and increased crop trading volumes, (Tende et al., 2018). Farmers using M-Farm in Kenya plan better for production processes and make more informed decisions about cropping patterns and harvesting times, contributing to perceived income gains (Baumüller, 2013, 2015).

Support Household Coping Strategies and Shock Response

Accurate and timely market information is essential for households to respond effectively to shocks, and access to market information significantly influences households' coping strategies during crises. Without proper market information, households often resort to non-market-based coping mechanisms like asset sales rather than more efficient insurance-based strategies (Ngenoh et al., 2018). MIS allow households to adopt more efficient coping mechanisms by providing early warning signals and price trends. MIS technologies, including decision-support systems and predictive analytics, reduce disaster response times by up to 30% and improve coordination during crises (Sultana and Rahman, 2024). FEWS NET (Famine Early Warning Systems Network**)** operates as a comprehensive early warning system that has provided evidence-based guidance for humanitarian relief efforts since 1985, monitoring food insecurity across three continents (Funk et al., 2019). The system integrates multiple data sources, including satellite remote sensing, ground observations of rainfall and vegetation, and socioeconomic factors to assess food security crises (Brown and Brickley, 2012). Complementing FEWS NET's broader monitoring, specialized systems like the Livestock Early Warning System (LEWS) have developed robust forage monitoring and livestock market information systems that systematically collect and deliver timely information on forage supplies and forecast livestock market prices to enable pastoral communities to respond to crises and protect their livelihoods (Kaitho et al., 2007).

Enhance Regional Trade and Food Security

MIS contribute to price stabilization, reduced transaction costs, increased regional trade, and improved food security by providing timely, accurate information to all value chain stakeholders. RATIN promotes intra-regional grain trade by providing market information to stakeholders across value chains, contributing to increased regional trade, price stabilization, and improved food security (Ngombalu and Masila, 2014). Farmers participating in MIS programs receive significantly higher prices: approximately 10% more for maize and 7% more for groundnuts, compared to non-participants (Courtois and Subervie, 2015).

Promote Sustainability and Digital Integration

MIS promote sustainability by employing current ICT infrastructure and local partnerships to sustain operations from project cycle to project cycle. They are driven by locally available technology like radio, SMS, and mobile applications and are affordable to operate and maintain locally, thereby reducing long-term dependency on donor assistance. MIS are economical and flexible and can be scaled in a variety of environments. Interactions of MIS with digital platforms such as mobile money systems and social protection programmes enhance their impact by linking market intelligence with reactive support. M-Farm in Kenya, a prominent price information and marketing service, has demonstrated that mobile services help farmers better plan production processes and make more informed decisions about cropping patterns and harvesting times, contributing to perceived income gains (Baumüller, 2013, 2015). In Tanzania, an SMS- and web-based platform provided farmers with market price and buyer information, leading to increased incomes and levels of crop trading volume and reduced information access time (Tende et al., 2018). Coordination between governments, private ICT vendors, and humanitarian actors also enhances sustainability through improved data quality, innovation, and coordination (Okello, 2010). Consequently, MIS are a cost-effective, scalable, and digitally responsive approach to increasing household and market stability to price and trade shocks in East Africa.

Conclusion

Digital cash transfers, VSLAs, and MIS have proven to be important in building household resilience against price and trade shocks in East Africa.

Digital cash transfers offer immediate relief by granting households secure, fast, and flexible funds to meet emergency needs such as food and healthcare. They also increase liquidity in local economies, benefiting traders and stabilizing supply chains.

VSLAs promote long-term resilience by creating local safety nets. They promote savings, communal lending, and communal solidarity by allowing households to manage risks and become less reliant on external assistance.

MIS facilitate informed decision-making and market stability by providing timely data on prices, supply, and demand. Via MIS, farmers, traders, and policymakers can better prepare for shocks, plan production, and react more promptly to market crises.

By blending digital cash transfers, VSLAs, and MIS, communities and households in East Africa have gained access to short-term relief, long-term savings possibilities, and accurate market information. Integrating these interventions provides a comprehensive resilience model that enables communities to not only cope with price and trade shocks but also create pathways toward long-term stability and food security.

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