

# Kenya: For Turkana pastoralists struggling with drought, mobile finance offers a lifeline

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Etukoit, a Turkana woman with a child, walks out of her homestead. Turkana District, Kenya.  
Credit: Frederic Courbet

Living on the periphery of society, in one of the harshest, driest and hardest-to-reach north-western regions of Kenya, the Turkana people have come to be regarded as great survivors. Despite regular severe droughts, they manage to make a living by herding cattle, sheep and camels. They often have to walk long distances and dig wells in dry riverbeds to find suitable water for themselves and their animals.

However, the highly drought-susceptible region has been experiencing more frequent and severe drought conditions, linked to climate change, making it a humanitarian hotspot and a regular recipient of relief aid. For instance, in 2011 the region experienced what was described by the UN as ‘the worst drought in over half a century’, exposing more than 3.5 million Kenyans and 500,000 refugees to starvation. Malnutrition rates shot up to their highest levels in decades, with about 384,000 children suffering from acute malnutrition – along with 90,000 pregnant and breastfeeding women. In recent years, food insecurity has been made worse by escalating cattle raids that have led to significant livestock loss and displacement.

Although food aid has made up the bulk of emergency responses to crises such as those faced by Turkana, unconditional cash grants have become an important element in responding to both slow and rapid onset emergencies in recent times. As well as their flexibility, unconditional grants also allow

beneficiaries to choose where they allocate their resources and what needs they consider most pressing. Best of all, with the proliferation of mobile telecommunications services such as M-PESA, a mobile banking platform owned by Kenya’s Safaricom communications, this form of disaster response management can now happen in real time.



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In partnership with Safaricom telecommunications, the Kenya Red Cross Society is one of the many humanitarian aid organizations that has successfully adopted and mainstreamed the use of mobile technologies to transfer unconditional grants in emergency situations. The charity, which is widely accepted as a first responder in humanitarian crises, reported in 2017 that it had given a monthly grant of over 3,000 Kenyan Shillings to more than 41,000 drought-affected families (nearly 250,000 people) over a period of three months through the M-PESA mobile platform.

The digital transfer facility is user friendly, fast and affordable, and does not require relief aid recipients to hold a bank account: eligible community members only need to register their M-PESA phone numbers with the Kenya Red Cross Society. Once the charity has sent the grants into the 'mobile wallets' of eligible beneficiaries, the recipients can make digital payments for goods and services or they can withdraw physical cash at the nearest licensed M-PESA agent – the other component within the transfer cycle.

For humanitarian agencies as well as disaster-prone communities living in hard-to-reach locations, the transfer of grants via mobile technology has been a game changer in responding to emergency situations such as droughts. What is striking is that this has been achieved through partnerships between humanitarian agencies, telecommunication companies and commercial banks – an approach that appears to be increasingly common in the humanitarian sector.

This was best exemplified during the Turkana food crisis of 2011. In an innovative joint campaign led by Safaricom Foundation, Kenya Red Cross Society, Kenya Commercial Bank and Gina Din Corporate Communications, over 700 million Kenyan Shillings (approximately US\$6.5 million) was raised in cash and a further 300 million Kenyan Shillings (US\$2.8 million) in kind for the drought-affected Turkana communities. The campaign, which was branded 'Kenyans for Kenya' (K4K), used M-PESA and social media platforms to raise funds by attracting individual donors to aggregate their contributions towards the emergency response in Turkana. The K4K campaign subsequently won Kenya's top award in the Not for Profit Campaign of the Year.

For Turkana pastoralists, who face a long history of discrimination, inter-ethnic violence and further challenges related to the burgeoning oil industry in the region, a lasting solution to the social and environmental pressures on their traditional culture and livelihoods will need to extend beyond the immediate response to droughts, conflicts and other humanitarian emergencies. Nevertheless, given the serious threat of famine and displacement associated with these crises, mobile technologies offer a vital lifeline to these communities when they need it most – and, in the longer term, the possibility of lasting change.