JAMEEL OBSERVATORY
FOR FOOD SECURITY EARLY ACTION

Policy Brief

Rethinking social protection in the drylands: Lessons from pastoralist mutual assistance and solidarity networks

Summary

Social protection is a program that helps people manage shocks and crises and improve their wellbeing. The main types are social assistance, social insurance, labour markets and informal safety nets.

In the Horn of Africa, formal social protection is typically provided by government led mechanisms and sometimes through humanitarian agencies.

However, declining humanitarian and development aid threatens this model, creating a protection vacuum for people in drylands, exactly as multiple crises hit them.

Thus, we see a growing recognition that informal or semi-formal protection mechanisms of communities, rooted in social and kin-based mutual relationships, can play important roles, especially in fragile contexts with limited state infrastructure and financial base.

As the search for complementary informal and formal systems accelerates, this brief explores tensions and synergies between them and ways to improve and sustain the delivery of social protection in pastoral areas.

Key messages

- Recognize the existing multi-faceted informal social assistance that communities have long used and relied on, not just during crises. Formal social protection can supplement, but not supplant, this.
- Fragmented social protection approaches fail to cushion people against multiple intersecting crises.
- National social protection policies typically fail to fully integrate and improve informal mechanisms.
- Informal mechanisms are horizontal, mutual and driven by social relations based on kinship, reigion and friendship. Formal mechanisms are often top-down, technocratic and driven by political interest and market logic. Different drivers reach different results.
- Social protection for pastoralist areas should shift from universal targeting to context-sensitive targeting through locally trusted channels and institutions.
- We need to better understand the two systems, how they complement one another and strategies to bundle or layer them more effectively.

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Opportunities to act

- Researchers and academics to broaden their research and methodology choices to better understand linkages between formal and informal social protection.
- Governments to embed informal social protection into national social policies and provide mechanisms to nurture the agency and operation of informal systems without undermining them.
- Governments to create enabling environments for private sector actors delivering innovative and inclusive social assistance programs – such as banks, insurance and telecommunication companies – that align with the mobile nature of pastoralist communities.
- Investors to support targeted research and learning on the interconnectedness of formal and informal social protection, including how they complement one other and can best be strengthened and supported to safeguard the lives, assets and resources of pastoralist communities.

Social protection contributes to social stability and cohesion in areas that are structurally excluded from public services.

However, it is underfunded and its reach is limited. In Sub-Saharan Africa, 75% of the population is left out of formal coverage (World Bank, 2024).

Facing these challenges, this brief explores the potential for complementary ‘informal’ risk and protection mechanisms to fill the gaps, providing more and better support than formal mechanisms can do alone.

It also examines how social protection – formal and informal – can better respond to the specific needs of pastoralist communities – through innovative finance, innovative targeting and connected strategies.

It argues that there are now many opportunities to make formal social protection more effective by leveraging and supporting the informal systems that underpin pastoralist lives and livelihoods; and enabling the beneficiary pastoralists to layer different forms of social protection according to the severity of the shocks as well as their own capacities and resources.

Informal risk management

Pastoralists in the drylands have long relied on various informal social risk management mechanisms and adaptive strategies. These are sustained by diverse social networks and proactive investment in social relations based on mutual trust and solidarity. Evolving over time, they help both to manage crises and to deal with everyday needs.

Innovative finance

Finance gaps in formal social protection can be filled by exploring alternative funding instruments. This may include encouraging local governments to allocate a percentage of development funds for social protection, linking public works to match collective labour in pastoralist areas, or by working with the private sector.

A business example is the Dahabshill money transfer company that matches donations by their clients when sending remittances to Somalia. As shown in the image below, the company encourages clients to add charity contributions to their remittances, matching each contribution and delivering them through a trusted foundation.

Inclusive targeting

Targeting in formal social protection is tied to complex institutional arrangements, state capacities to reach people, and functional delivery systems.

In many pastoralist areas, such delivery and targeting systems are not always available, leading to eligible individuals missing support, for example through limited civil registration or low literacy.

Moreover, delivery is often through universal cash, food and services that may misalign with pastoralists' seasonal calendars and needs (Ali and Hobson, 2009), for instance by providing food that is not part of pastoralist diets. Instead of delivering 'one size fits all', shock-responsive social protection should be adapted to match specific pastoralist needs.

In many pastoralist areas, Index-Based Livestock Insurance is used to enhance resilience against shocks like drought. While such interventions have improved household wellbeing and reduced chronic poverty (Janzen and Carter, 2018), flawed targeting, inadequate payments, gender blindness, and competing expectations risk exclusion (Begeant and Barrett, 2017; Johson et al., 2019; Taye, 2025).

This exclusion can be overcome by improved targeting and working with trusted local agencies and leaders (Porisky et al., 2023; Lind et al., 2022).

The logic of individualized targeting does not always fit in pastoralist contexts where livestock and resources are owned and managed collectively (Johnson et al., 2023). Adopting more collective targeting, such as through collective index insurance might improve the sustainability of such programs in the longer term (Santos et al., 2021).

Lessons can also be drawn from the ways that pastoralist social assistance is delivered collectively through joint labour relations, collective savings groups and collective resource governance (Johnson et al., 2023; Mohamed 2022).

Linking strategies and systems

Linking formal and informal social protection offers flexibility in designing, targeting and delivering anticipatory and responsive assistance tailored to the needs of pastoralist communities and better matching the rhythms of their livelihood calendars.

It also diversifies options available to pastoralists, reducing their vulnerability and dependence on any single mechanism.

However, it is vital that the two systems, especially the formal ones, do not unintentionally compete, contradict or undermine activities of the other – this requires excellent coordination and communication as well as mutual understanding and respect.

More

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In April 2026, the Jameel Observatory for Food Security Early Action convened an ‘evidence capitalization workshop’ with partners to synthesize insights and key messages on issues and opportunities that can advance early action for dryland resilience and prosperity in the Horn of Africa. This brief and accompanying short video are products of this exercise.

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