

Household Resilience Strengthened by Market Systems





Markets help households to be more resilient BEFORE challenges hit, as well as DURING challenging times...



...and also AFTER the challenges pass, when they are starting to recover and rebuild.



BUT, on the whole, if a market is more resilient, it helps households to be more resilient too.



But, we usually think markets just take advantage of poorer customers ...

... trying to make as much profit as they can, as quickly as they can. Especially during a crisis ...



There will unfortunately always be examples of businesses trying to take advantage of communities during a disaster ...



HOW MARKET SYSTEMS HELP BUILD HOUSEHOLD RESILIENCE

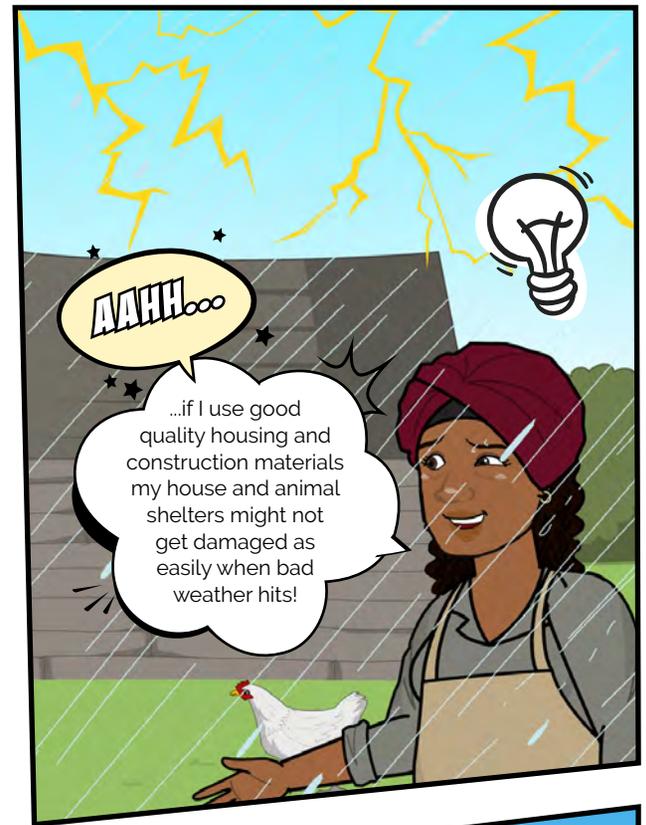
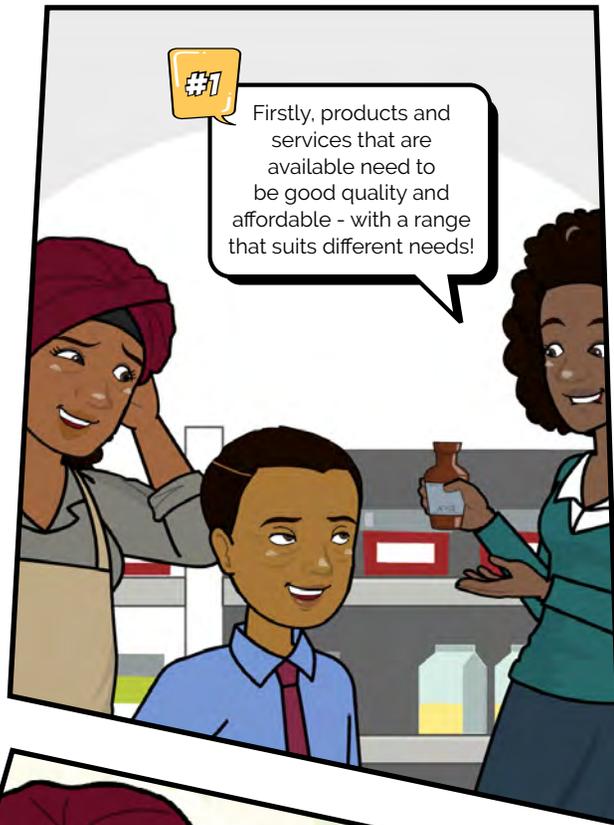
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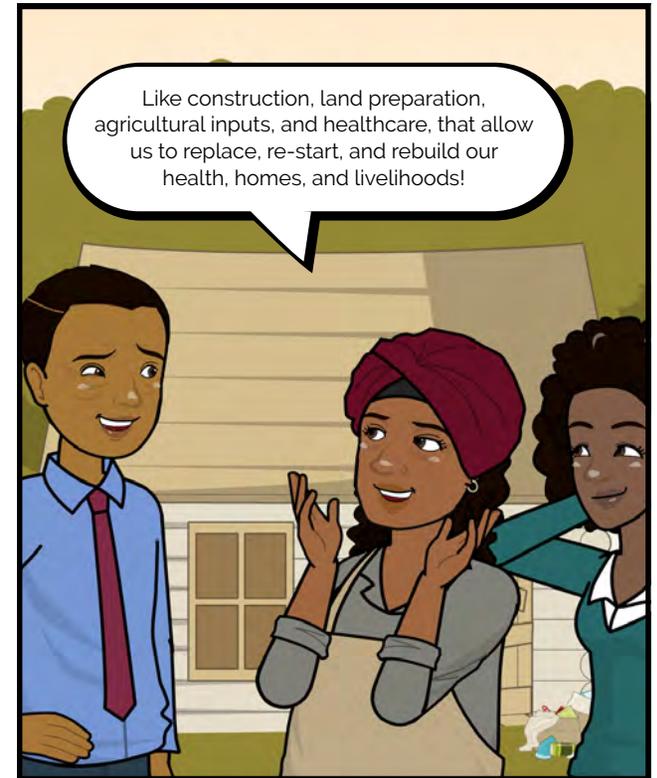
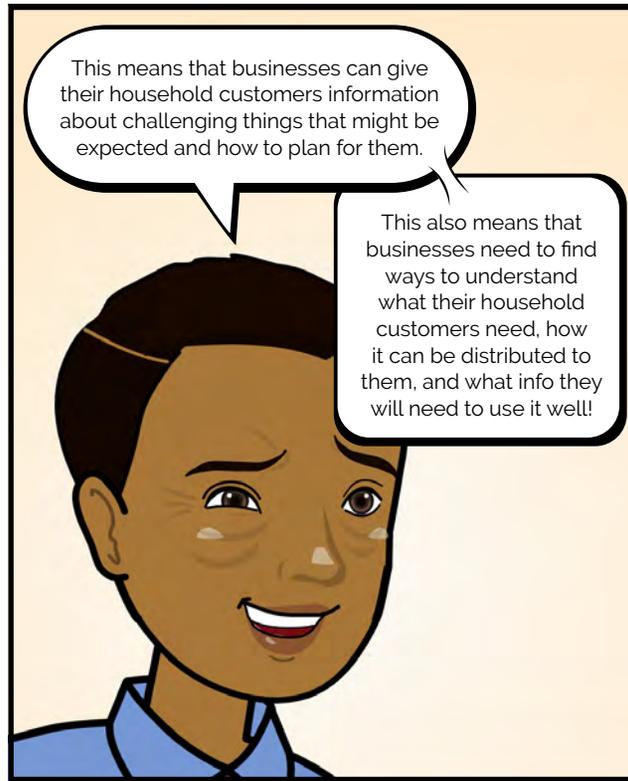
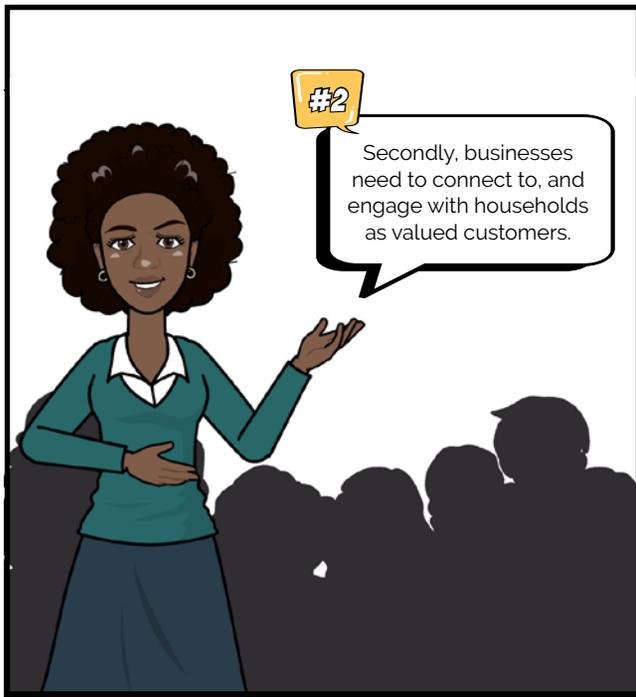
Markets help households to **PROTECT** and **RECOVER** their wealth and health before, during and after challenges happen

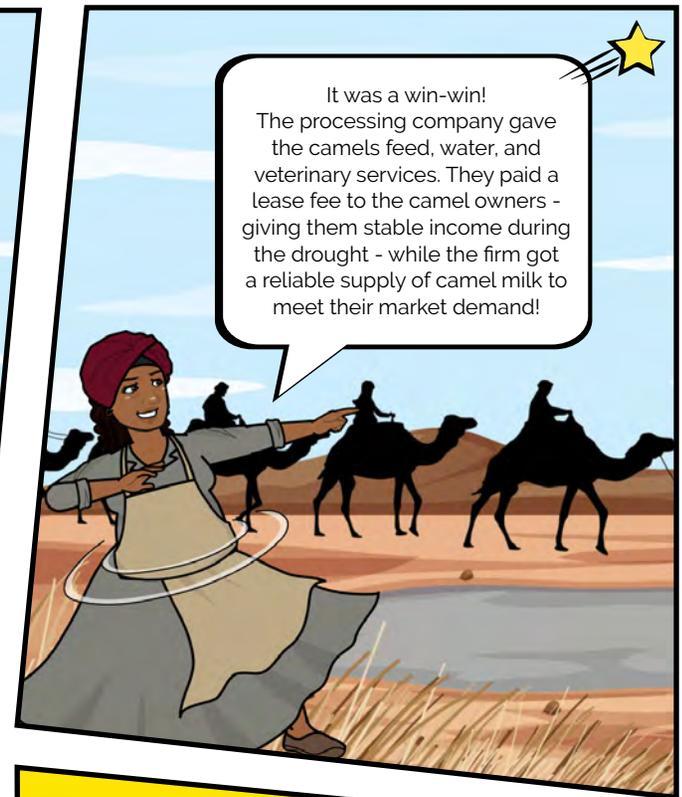
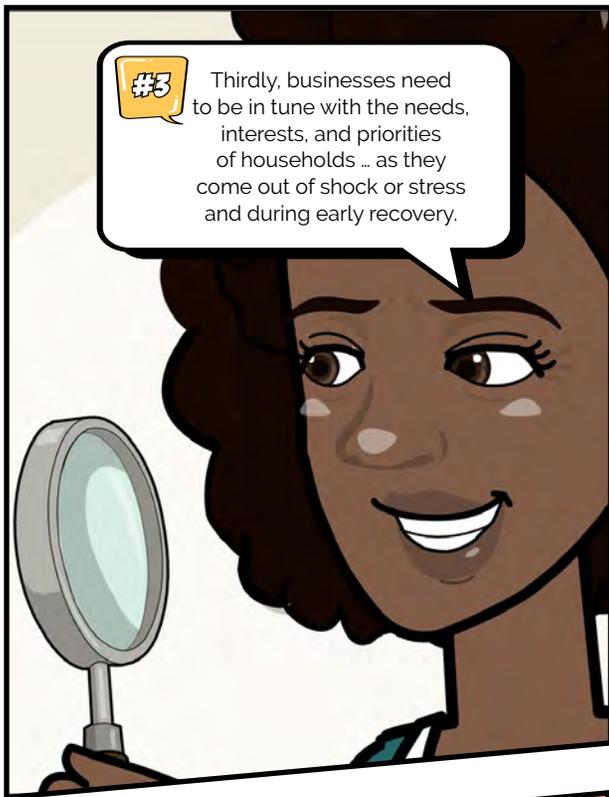
Some things are important for households to have in place **BEFORE** something challenging happens - that can protect them from disaster or stop them from suffering or struggling as much. Businesses could prioritize selling these and promoting them to their household customers.

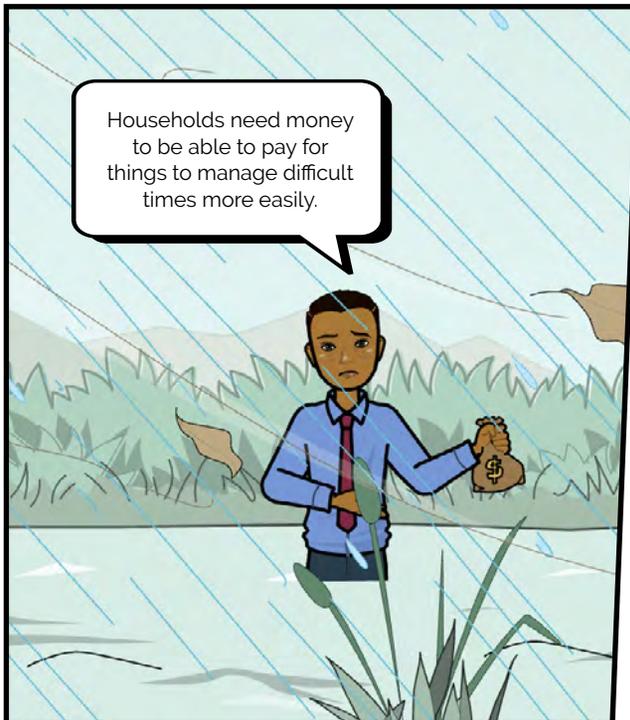
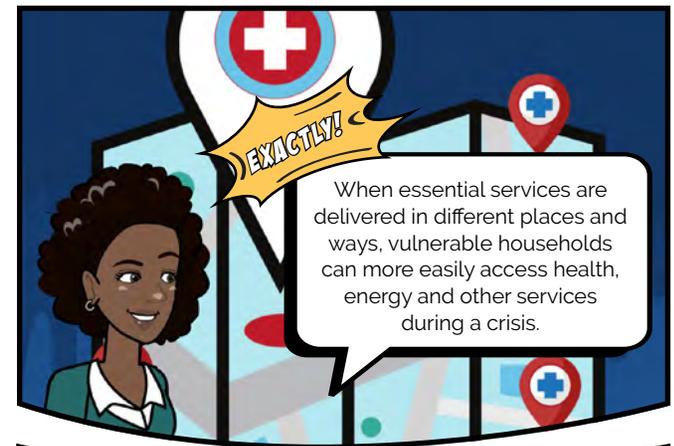
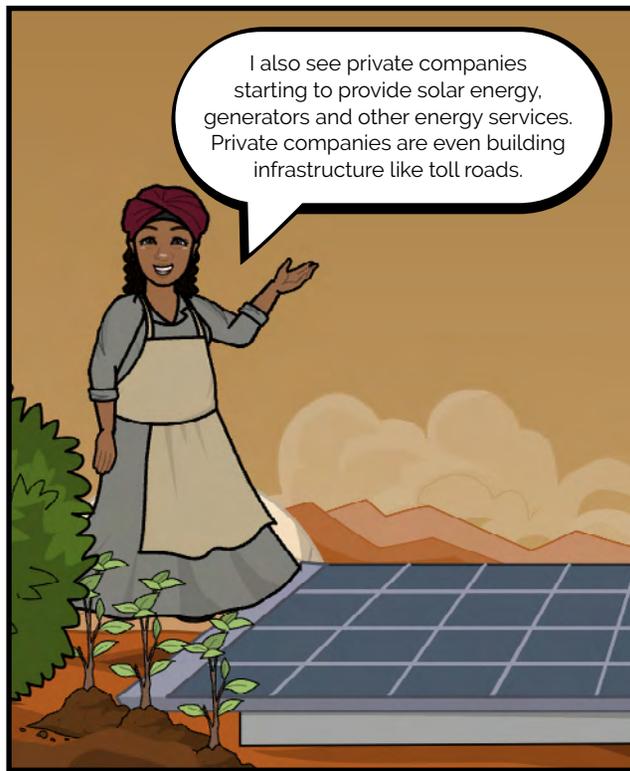




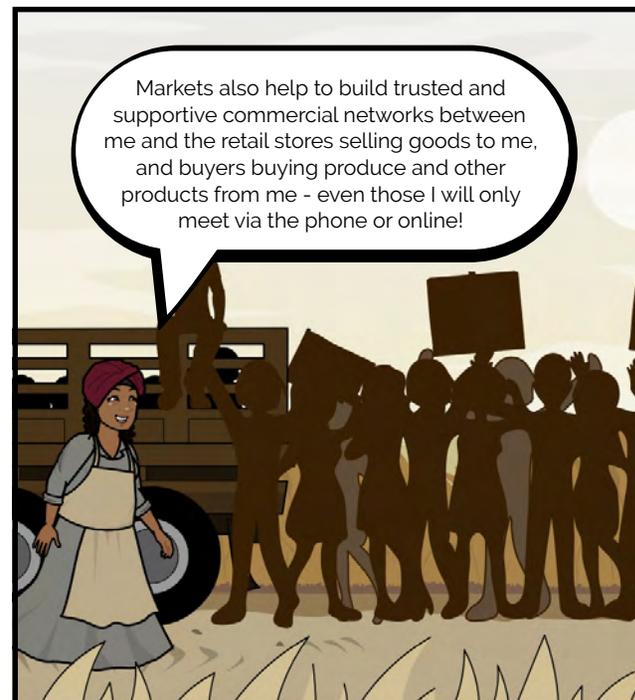


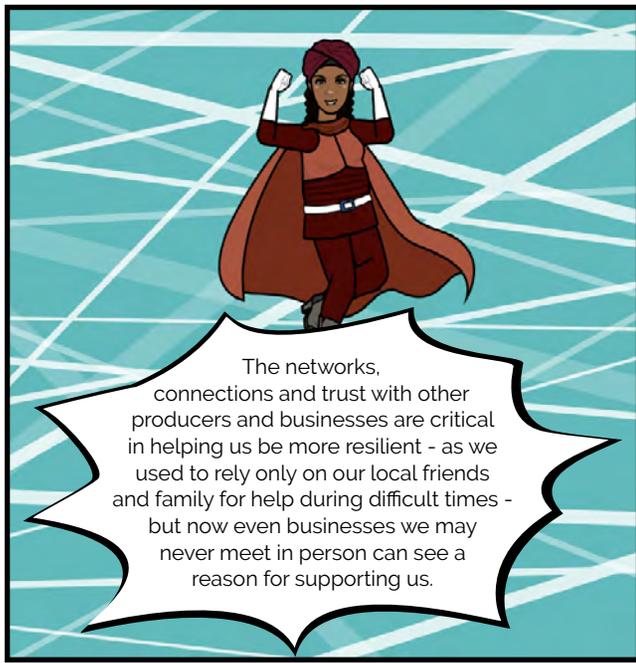








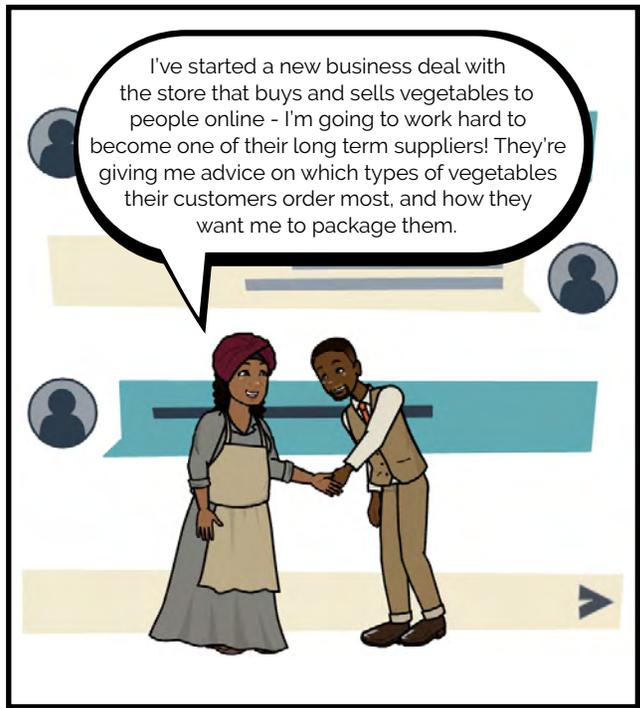




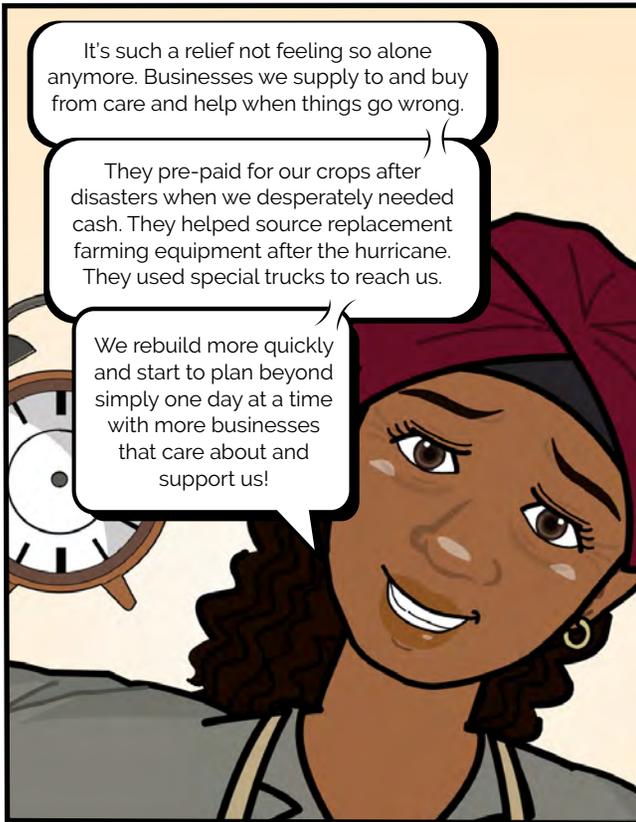
The networks, connections and trust with other producers and businesses are critical in helping us be more resilient - as we used to rely only on our local friends and family for help during difficult times - but now even businesses we may never meet in person can see a reason for supporting us.



If households feel confident that they will be more supported if things go wrong, then they feel more confident investing time and money into longer term things.



I've started a new business deal with the store that buys and sells vegetables to people online - I'm going to work hard to become one of their long term suppliers! They're giving me advice on which types of vegetables their customers order most, and how they want me to package them.



It's such a relief not feeling so alone anymore. Businesses we supply to and buy from care and help when things go wrong.

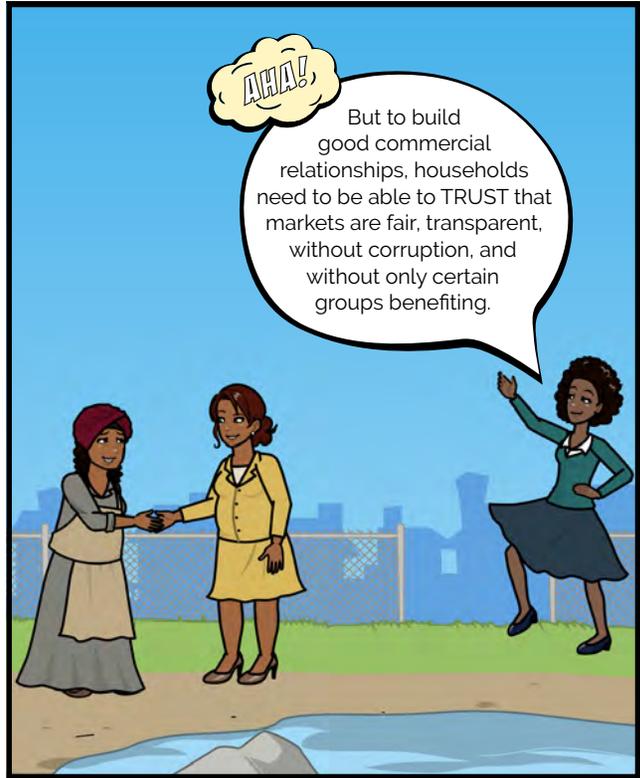
They pre-paid for our crops after disasters when we desperately needed cash. They helped source replacement farming equipment after the hurricane. They used special trucks to reach us.

We rebuild more quickly and start to plan beyond simply one day at a time with more businesses that care about and support us!



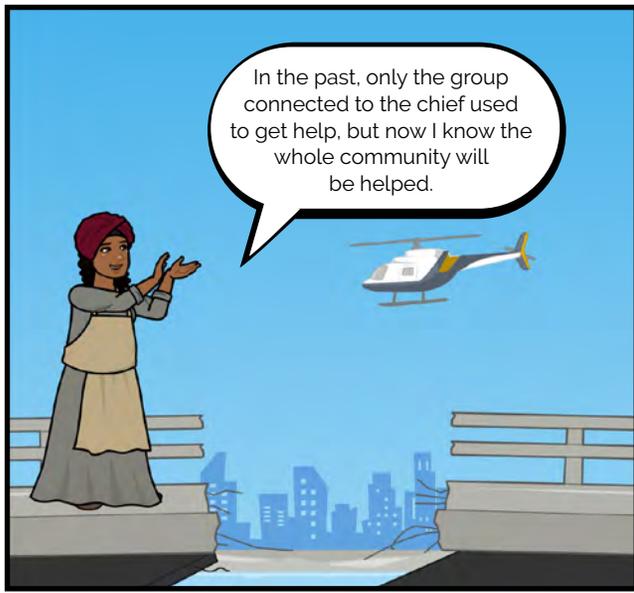
AHH...

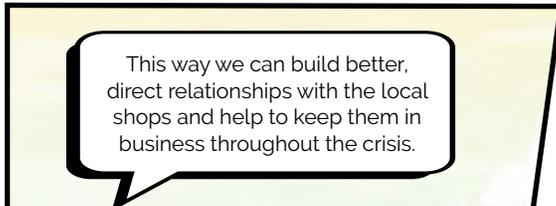
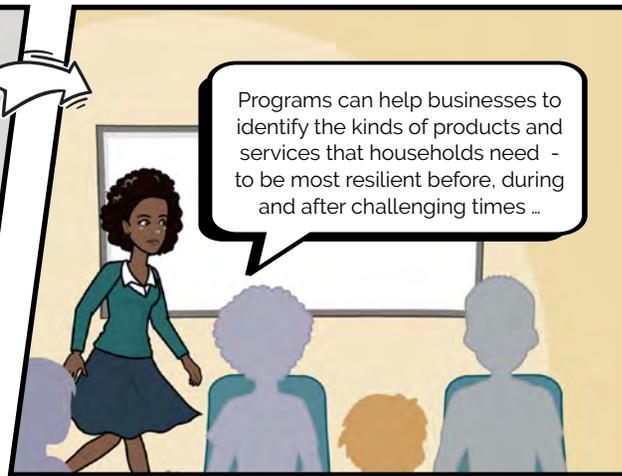
I can even take the risk of starting a new small business, if I can no longer do what I was doing before...

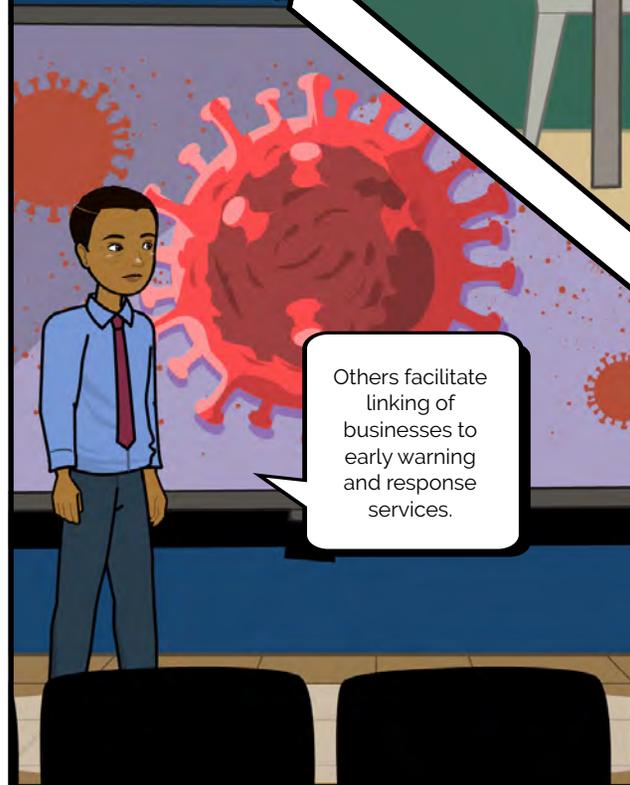
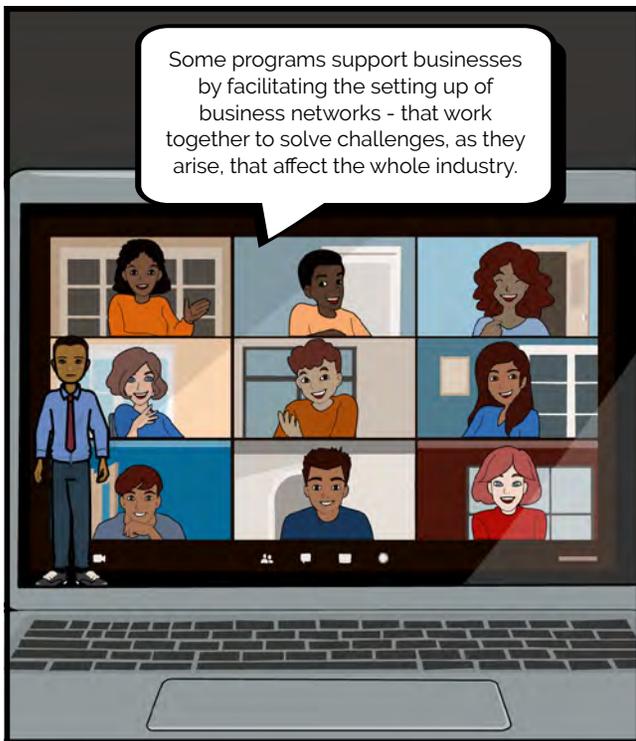
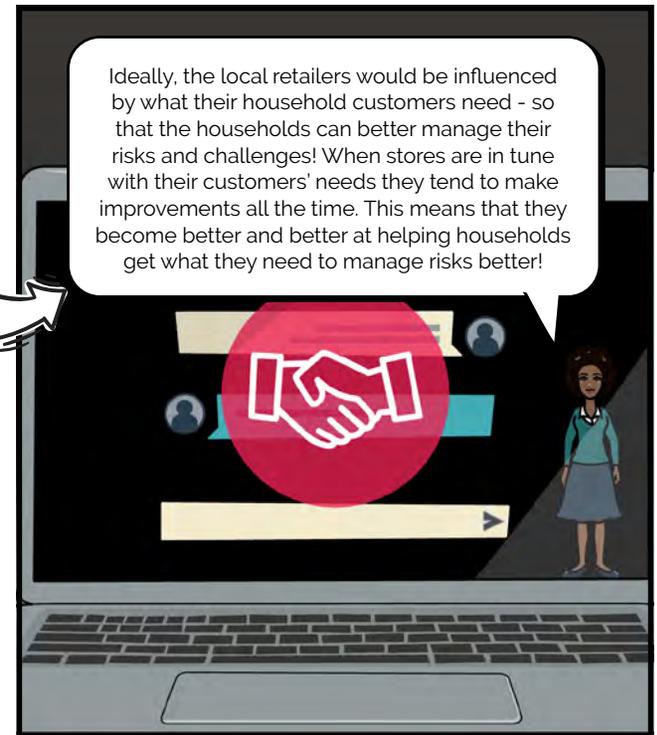
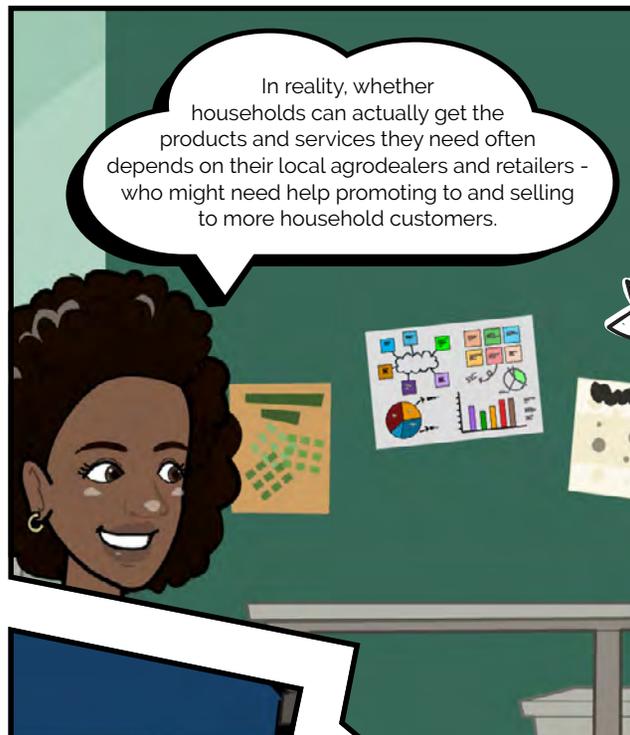


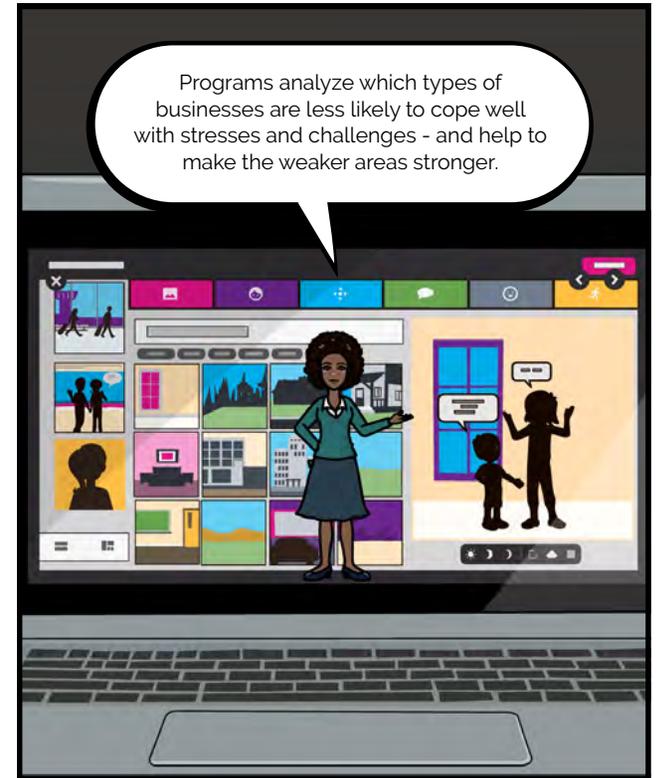
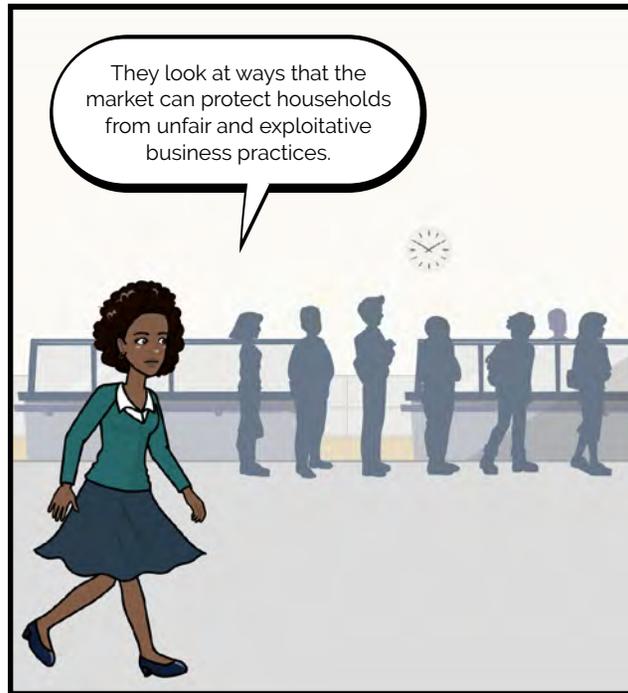
AHHA!

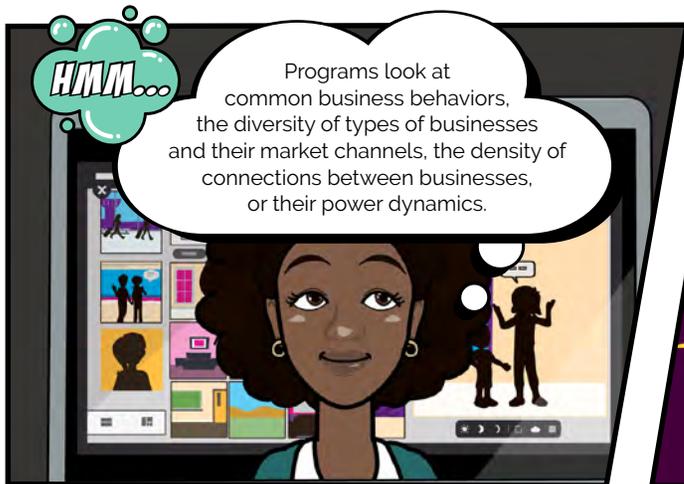
But to build good commercial relationships, households need to be able to TRUST that markets are fair, transparent, without corruption, and without only certain groups benefiting.











HOW TO USE:

The cartoon learning series can be used in individual or group settings as a learning and training tool for market development practitioners or donors. The cartoons can be given to new team members to review or be used to stimulate group discussion in training settings.

For example, in a training setting, you may choose to:

- Split up portions of the cartoon and use them iteratively in a slide deck to illustrate points, one-by-one. This cartoon can be split up into 6 parts: the introduction, the 4 ways that market systems build resilience, and the concluding section on what development programs can do.
- Ask participants to take on the role of the women and the man and read the speech bubbles out loud. This could be done in plenary or in small groups.
- Ask probing questions to help the participants make this personal. For example: What are some of the big risks facing households after regular or expected shocks affect them - that businesses could help with even before a shock hits?

KEY LEARNING:

- Household level resilience can be strengthened by applying a market systems resilience lens.
- Market systems help households:
 - to manage risks, protect assets, and support recovery before, during and after shocks.
 - to generate cash to better manage shocks and stresses.
 - by providing better risk management solutions by sharing risks at a higher level.
 - to plan and invest for the longer term.

RESOURCES:

This cartoon is part of a series of MSR resources and learning tools, accessible at <https://www.marketlinks.org/resources/market-systems-resilience-learning-resources-series>.

It forms part of the larger USAID cartoon learning series developed by the Vikara Institute, accessible at: <https://www.marketlinks.org/resources/cartoon-learning-series>.