



# Demographics

### At a Glance

Through the Walmart Foundation-funded Market Access eNabled by Digital Innovation in India Phase 2 (MANDI II) project, Grameen Foundation USA (GFUSA) and its Indian subsidiary, Grameen Foundation India (GFI) (together, Grameen), received funding to strengthen Farmer Producer Organizations (FPO) in the Purvanchal region of Uttar Pradesh (UP) and West Bengal, India. A series of monthly surveys (“diaries”) were completed with 30 FPO member households with one man and one woman from two FPOs in UP—AKPCL and Bankelal Bio Energy—resulting in 60 individuals interviewed.

Findings from the first survey (March 2024) revealed that all participants were married, women were younger (44 versus 49 years for men). Women and men predominantly identified as Other Backward Caste (50%) followed by General Caste. Literacy rates were higher among men (93%) and Bankelal members (97%) compared to women (83%) and AKPCL members (80%), though AKPCL members had more graduate or post-graduate education. Poverty rates were fairly similar for men and women though poverty was slightly higher among women and AKPCL members, but bottom-of-the-pyramid (BPL) card ownership (signifying their poverty status per Government of India) remained low (3% for women and men and 7% for Bankelal members).

FPO-related findings showed higher active membership in AKPCL (37%) compared to Bankelal (23%). Almost half of men reported being an active member of an FPO while only 7 percent of women did. Among men and women who were active members, all reported participating in meetings with almost half of men (43%) and women (50%) attending a training as part of their FPO engagement. Only one of the two active women also reported purchasing an input, selling crops, are renting equipment. Sixty-four percent of the men reported purchasing inputs and half reported selling crops or renting equipment from the FPO. Men reported higher perceptions of cooperation and respect from FPO shareholders and board members than women, while AKPCL members showed greater group participation and more balanced respect perceptions than Bankelal members, who exhibited higher disengagement. Pest outbreaks were the most common household disaster reported, with AKPCL members also facing challenges from excess rainfall.

Bharati Joshi, Chief Program  
Officer, Grameen Foundation  
India

"The second phase of MANDI...represents a significant step towards increasing the incomes and building the resilience of smallholder farmers, especially women."

### Acknowledgements

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## Table of Contents

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List of Tables .....	1
List of Figures .....	1
Acronyms .....	2
Introduction .....	3
FPOs .....	3
Demographics .....	6
Household Dynamics .....	7
Cultural Dynamics .....	8
Education .....	9
Poverty Probability Index (PPI) .....	11
Below Poverty Line (BPL) Card .....	12
FPO and Group Membership .....	12
FPO Shareholder Membership .....	12
FPO Engagement .....	13
FPO Perceptions .....	14
FPO Training .....	17
Other Group Membership .....	21
Household Emergency .....	22

## List of Tables

---

Table 1. Timeline of Interviews and Survey Administration

## List of Figures

---

Figure 1. Map of Ghazipur and Azamgarh Districts of Uttar Pradesh

Figure 2. Maps of Respondent Locations in Ghazipur and Azamgarh Districts of Uttar Pradesh

Figure 3. Head of Household

Figure 4. Caste and/or Tribe

Figure 5. Religion

Figure 6. Highest Standard Completed in School

Figure 7. Poverty Status by Sex

Figure 8. Poverty Status by FPO

Figure 9. Household FPO Membership

Figure 10. FPO Engagement in Past Month

Figure 11. FPO Cooperation in Past Month

Figure 12. Perceived Respect from FPO Board Members in Past Month

Figure 13. Perceived Respect from Other FPO Members in Past Month

Figure 14. High-Quality Information, Advice or Training Received in Past Month

Figure 15. Engagement in Alternative Livelihood Activities Related to Vermicomposting in Past Month

Figure 16. Inputs Received in Past Month

Figure 17. Proportion of Crop Production Sold to FPO in Past Month

Figure 18. Group Participation in Past Month

Figure 19. Type of Disaster Household Faced in Past Month

## Acronyms

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ASHA	Accredited Social Health Activist (Community Health Worker)
BPL	Below Poverty Line
FPO	Farmer Producer Organization
GFI	Grameen Foundation India
GFUSA	Grameen Foundation USA
HH	Household
MANDI	Market Access eNabled by Digital Innovation in India
OBC	Other Backward Caste
PPI	Poverty Probability Index
SHF	Small Holder Farmer
UP	Uttar Pradesh

## Introduction

Through the Walmart Foundation-funded Market Access eNabled by Digital Innovation in India Phase 2 (MANDI II) project, Grameen Foundation USA (GFUSA) and its Indian subsidiary, Grameen Foundation India (GFI) (together, Grameen), received funding to strengthen Farmer Producer Organizations (FPO) in the Purvanchal region of Uttar Pradesh (UP) and in West Bengal, India.



### FPOs

FPOs are private companies collectively owned by smallholder farmers (SHFs) and support aggregation, storage and sale of farmer produce and other related products. They also facilitate access to farming inputs. In UP, agriculture dominates the economy and employs 59 percent of the working population.<sup>1</sup> As of 2022, the state of UP accounted for 10 percent of all registered FPOs in India.<sup>2</sup>

As part of MANDI, Grameen followed 30 farming households (HH) for twelve months from two partner FPOs, AKPCL and Bankelal Bio Energy.

AKPCL FPO is located in the Azamgarh district of UP and started operations in 2018. They have 1,110 members, 59 percent of whom are women. Two of their board members are female. The organization is involved in grain trading, facilitating the supply and movement of grains within the market. They also offer input services, with a focus on seed, ensuring farmers have access to seeds for improved crop production. Through Grameen intervention, the organization has acquired a Super Feeder and a mini rice mill, which have enhanced processing capabilities for rice. The organization operates the Farm Machinery Bank, providing farmers with access to essential machinery, including mini rice mills, to improve efficiency in post-harvest operations. These services collectively support farmers in achieving better productivity and crop management.

Bankelal FPO is located in the Ghazipur district of UP and started operations in 2019. They have 640 members, 33 percent of whom are women. One of their board members is female. The organization primarily deals with grains and grain trading, providing a crucial link between farmers and markets. In

<sup>1</sup> Kumar Vinod. 2021. Trends and Patterns in Agriculture Credit in India: A District Level Analysis of Uttar Pradesh. National Bank for Agriculture and Rural Development (NABARD). <https://www.nabard.org/auth/writereaddata/tender/2501235626trends-and-patterns-in-agriculture-credit-in-india.pdf>

<sup>2</sup> Krishna, Gouri. 2022. Farmer Producer Organisations in India: A report on FPOs in India and emerging landscape: 2022 State of Sector Report. National Association for Farmer Producer Organization (NAFPO) 2022. [https://www.nafpo.in/wp-content/uploads/2022/08/SOFPO\\_Report.pdf](https://www.nafpo.in/wp-content/uploads/2022/08/SOFPO_Report.pdf)

addition, they offer a range of input services through their input centers, where farmers can access high-quality seed, manure, fertilizer, and medicine at better rates and improved quality. This supports farmers in enhancing their productivity and ensuring better crop yields. Since collaborating with Grameen, the organization has expanded its services by acquiring important agricultural equipment, including the paddy straw chopper and a multi-crop thresher.

## Methods

Participants included one man and one woman from 30 HHs, totaling 60 individuals. At least one member of each household HH identified as a member of the FPO, and the other was his/her partner. Each participant was interviewed monthly for twelve months, resulting in a high-frequency diary approach. Each interview included a quantitative section that was standardized across all twelve surveys and a qualitative section (with the exception of interview 1 which was exclusively quantitative) that took a deep dive into one of the quantitative themes, encompassing household demographics (i.e., migration and poverty status), agricultural and non-agricultural livelihoods, FPO membership, food security and health, HH decision-making dynamics, financial services, social support, drudgery, and influence of FPO activities on farming household.

The purpose of this brief is to highlight the demographic and FPO group membership results from the first survey of this series, administered in March 2024 (see *Table 1*). While data related to the themes listed above was collected, these will be reported in subsequent briefs.

Table 1 incorporates a seasonality calendar for agricultural and economic activities commonly practiced in the study region,<sup>3</sup> paired with the timeline for interview and survey administration, across three main crop seasons: Zaid, Kharif, and Rabi. The calendar focuses on gender roles (male/female primary and secondary roles) and months with high expenditures. During March 2024, agricultural activities focused on land preparation and sowing, where women played a primary role in sowing, operations, harvesting, and post-harvest operations. Other economic activities are typically shared between partners, except for other livestock rearing (male-led) and micro-enterprises (female-led), which both play secondary roles during this time. No high-expenditure or migration-related events are noted.

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<sup>3</sup> Note: this calendar is specific to the district Varanasi which borders Azamgarh and Ghazipur (the two districts where the study took place) as data from the latter two regions was unavailable. Due to geographical and cultural similarities, agricultural practices are likely closely aligned across all three districts (see *Figure 1*).

Table 1. Seasonality Calendar with Timeline of Interviews/Survey Administration

Interview & Survey Administration	1	2	3	4	5	6	7	8	9	10	11	12
Month	Mar 2024	April 2024	May 2024	June 2024	July 2024	Aug 2024	Sept 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025
Paddy												
Wheat												
Vegetables	Zaid (Ladyfinger)			Kharif (Pearl Millet)					Rabi (Potato)			
Agricultural Activities:												
Land Preparation	M F	M F	M F						M F	M F	M F	M F
Sowing	M F	M F	M F						F	F	F	F
Operations (weeding, fertilizer application, pesticide application)	F	F	F						M	M	M	M
Harvesting	F	F	F						M F	M F	M F	M F
Post-Harvest (cleaning, sorting, packing)	M F	M F	M F						M F	M F	M F	M F
Selling/Market Selection	M	M	M						M	M	M	M
Other Economic Activities:												
Dairy Farming	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F
Other Livestock Rearing	M	M	M	M	M	M	M	M	M	M	M	M
Agri Labor Work	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F
Non-Agri Labor Work (NREGA)	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F	M F
Micro-entreprise (store, tool repair, etc.)	F	F	F	F	F	F	F	F	F	F	F	F
Migration (economic + non-economic)				M	M	M	M					
Months with High Level of Expenditures:												
Livelihood Support (agri input, loans, etc.)					*							
Family (celebrations, festivals, etc.)								*		*		

Legend

	Description
M	Male, Primary Role
M	Male, Secondary Role
F	Female, Primary Role
F	Female, Primary Role
	No Role

## Demographics

The first survey, administered in March 2024, included 60 respondents: 30 women and 30 men across Azamgarh and Ghazipur (see Figure 1). Figure 2 references the respondent households to Azamgarh (where AKCPL is located) and Ghazipur (where Bankelal is located).

Figure 1. Map of Ghazipur and Azamgarh Districts of Uttar Pradesh

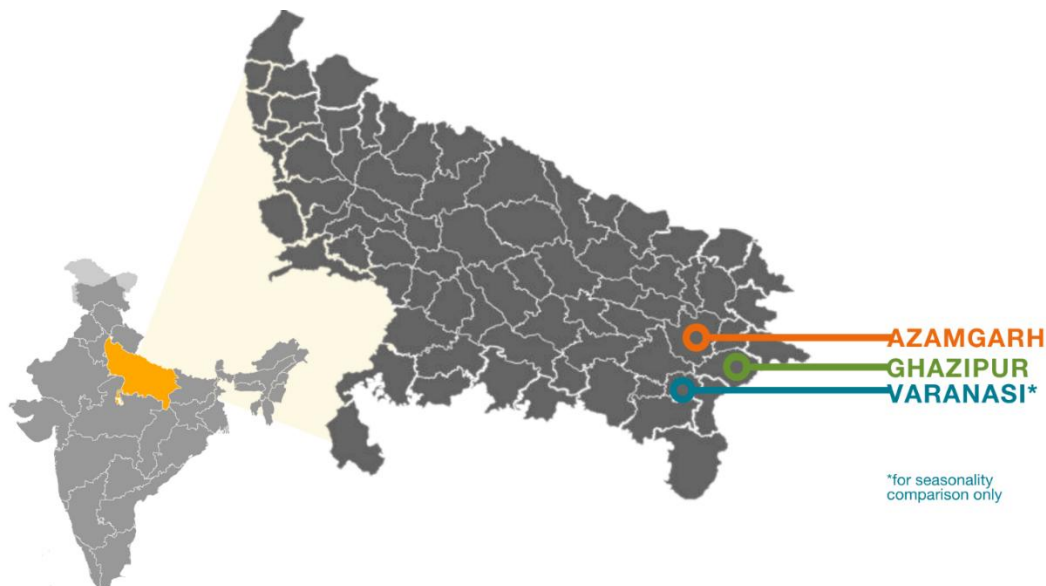
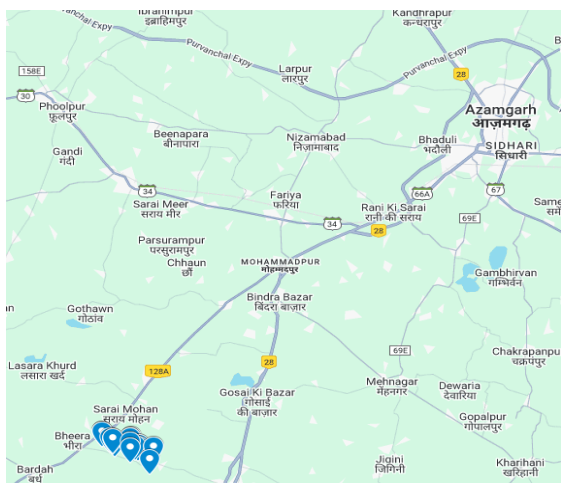


Figure 2. Maps of Respondent Locations in Ghazipur and Azamgarh Districts of Uttar Pradesh

### AKCPL, Azamgarh



### Bankelal Bio Energy, Ghazipur



## Age and Marital Status

Among the 60 participants who were interviewed, the average age of male respondents was 49, and the average age of female respondents was 44. One hundred percent of participants identified as married.

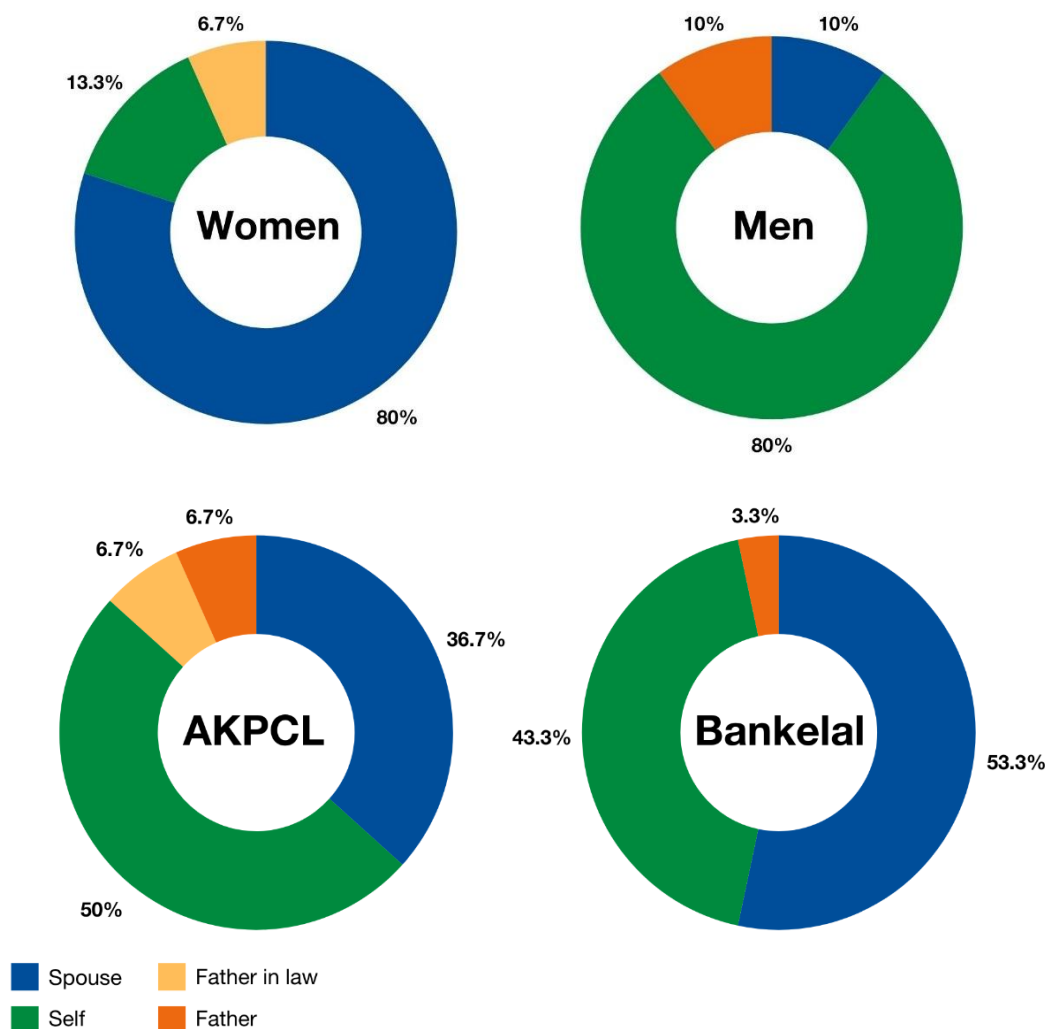
## Household Dynamics

### Head of Household

Among women, 13 percent identified themselves as the head of HH, 80 percent identified their husbands as the head of HH, and 7 percent identified their father-in-law as head of HH. Among men, 80 percent identified themselves as head of HH, 10 percent identified their wives as head of HH, and 10 percent identified their father-in-law as head of HH (see Figure 3).

Analyzed by FPO, the results indicate that among respondents who were members of AKPCL, 50 percent identified themselves as the head of HH, while only 43 percent from Bankelal identified themselves as head of HH. Female respondents and Bankelal members relied more on spouses as head of HH, while male respondents and AKPCL members leaned slightly more towards self-identification as head of HH.

Figure 3. Head of Household





## Family Structure

An average of 70 percent of participants (69% of women and 71% of men; versus 60% of AKPCL members and 80% of Bankelal members) lived in a nuclear family. The remaining respondents lived in either a multi-generational, or joint family, home.

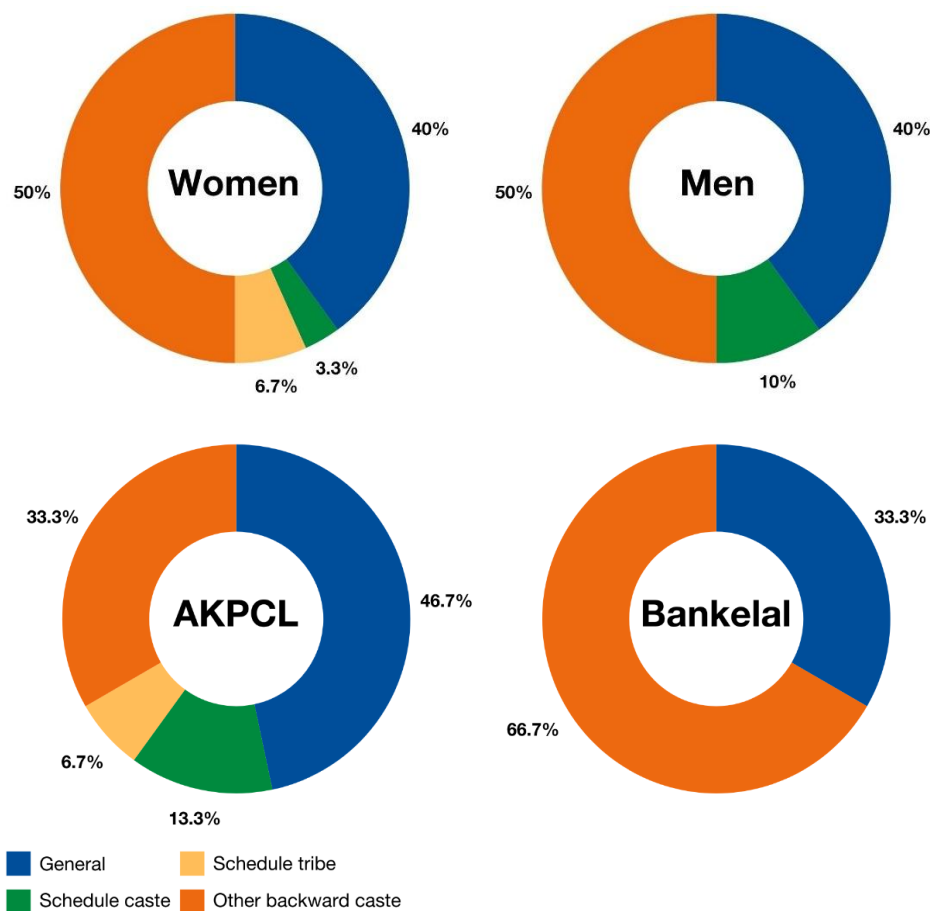
## Cultural Dynamics

### Caste and/or Tribe

The majority of women (50%) identified with the Other Backward Caste (OBC), while 40% identified being in the General category (not identified as belonging to a disadvantaged group as defined by the government), and the remaining women identified as Scheduled Tribe (6%) or Scheduled Caste (3%). Among men, half of them also identified as OBC, 40% as General and the remained as Scheduled Tribe (10%) (see Figure 4).

Respondents from the two FPOs also displayed notable differences in caste representation. Among AKPCL members, 47 percent identified with as General, and 33 percent as OBC. In contrast, Bankelal members were predominantly OBC, with 67 percent identifying as such, and the remaining 33 percent identifying as General. There were no Scheduled Caste or Scheduled Tribe respondents in Bankelal.

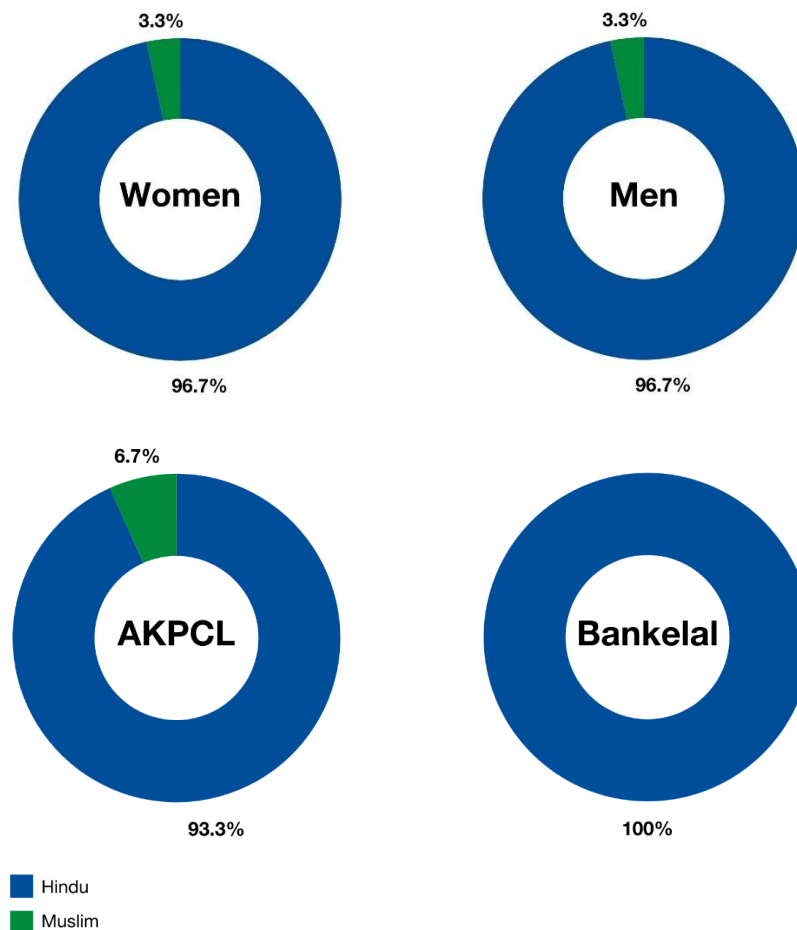
Figure 4: Caste and/or Tribe



## Religion

Among women and men, the vast majority (97%) were Hindu, with a small proportion (3%) who identified as Muslim (see Figure 5). Similarly, among AKPCL respondents, 93 percent were Hindu, while all (100%) of respondents from Bankelal identified as Hindu.

Figure 5: Religion



## Education

### Literacy

While 83 percent of women identified as literate, 93 percent of men did. Across FPO membership, 97 percent of respondents from Bankelal identified as literate, while only 80 percent from AKPCL indicated the same. Furthermore, more men than women (90% and 77%, respectively), and more Bankelal members than AKPCL members (97% and 70%, respectively) responded that they had attended school.

### School Completion

#### By Sex

The largest proportion of women (33%) completed education up to Class 9–12, followed by 27 percent in Class 1–8. Twenty-three percent never attended school. It was less common for women to have graduated from secondary (10%) or completed post-graduate education (7%) (see Figure 6).

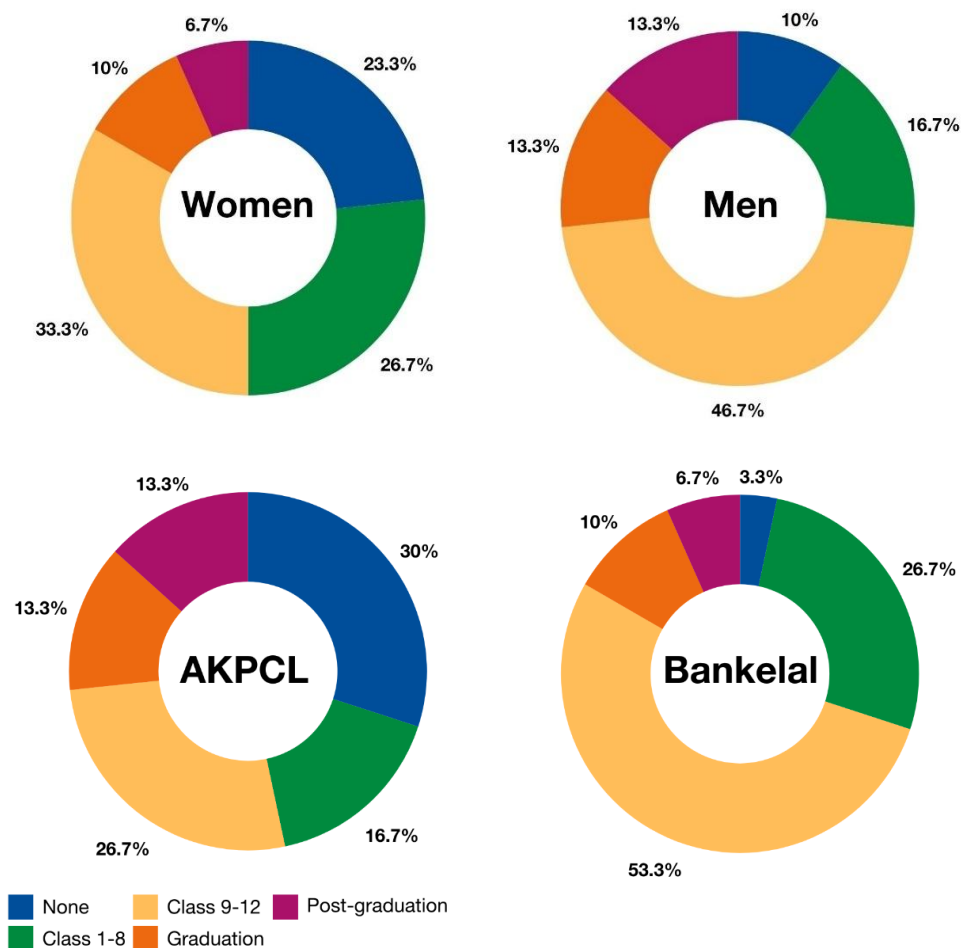
Among men, almost half of them (47%) completed education up to Class 9–12, followed by 17 percent who completed Class 1–8 and 13 percent each who graduated from secondary or completed post-secondary education.

By FPO

Among AKPCL respondents, the largest proportion (30%) reported having no formal education, followed by 27 percent who completed Grades 9-12. However, nearly 27 percent reported that they Graduated or pursued Post-graduate education.

In contrast, respondents from Bankelal showed a heavier concentration (53%), who reported having completed Grades 9-12. While only 10 percent reported having no formal education, those who reported that they Graduated (7%) or completed Post-graduate education (3%) was also significantly less than those in AKPCL. However, on average, Bankelal respondents had higher levels of formal education compared to AKPCL (see Figure 6).

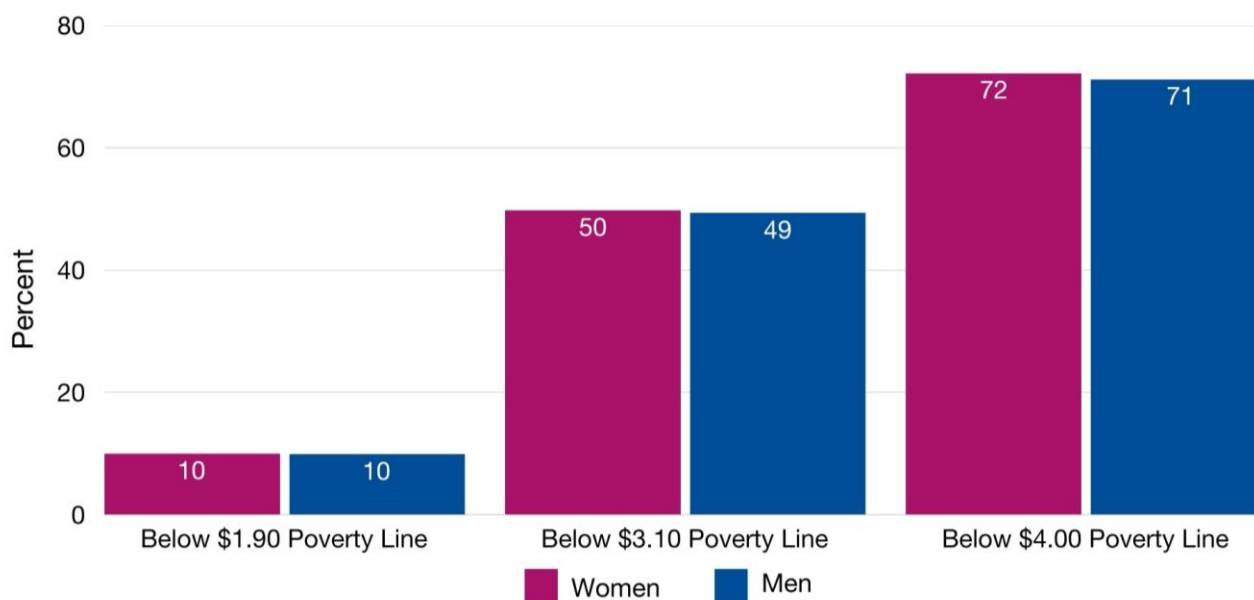
Figure 6: Highest Standard Completed in School



## Poverty Probability Index (PPI)

As Figure 7 illustrates, women and men exhibited similar poverty rates, with women slightly poorer than men. This may suggest that women may perceive their HH as slightly poorer than men do. Similar patterns have been observed in other research.<sup>4</sup> While this discrepancy may seem puzzling, an analysis of the PPI data on a question-by-question basis reveals that partners may disagree on whether the HH owns specific assets, which could contribute to the differences in reported poverty rates.

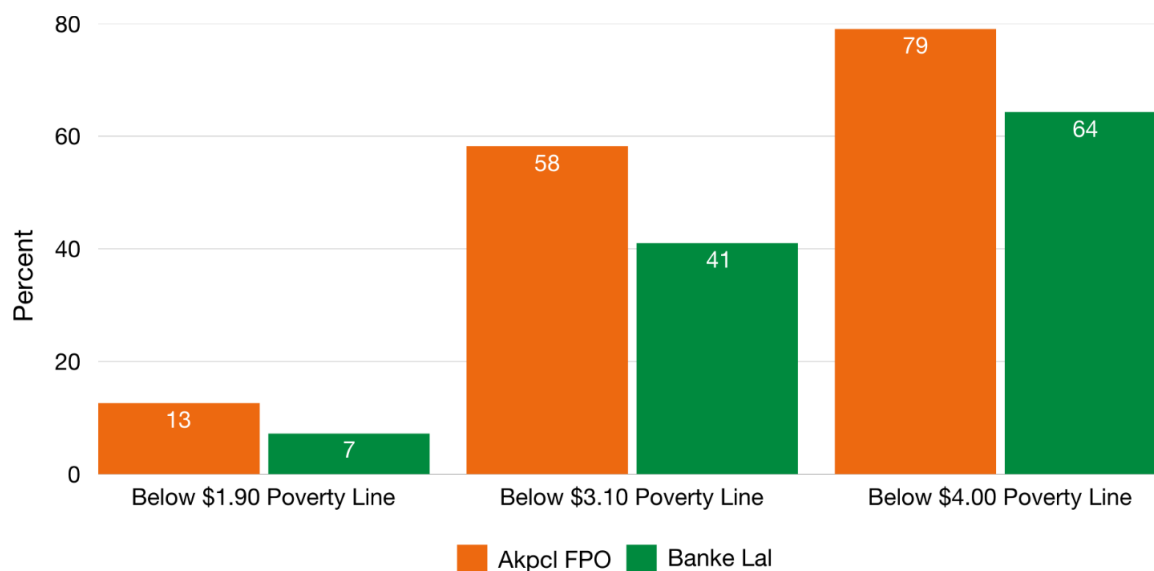
Figure 7. Poverty Status by Sex



At the FPO level, as illustrated in Figure 8, AKPCL consistently showed higher poverty rates than Bankelal across all thresholds, with the greatest disparity between FPOs observed at the \$3.10 poverty line, with a 17-percentage-point difference between AKPCL (58%) and Bankelal (41%).

<sup>4</sup> Klasen S and Lahoti R. (2021). How Serious is the Neglect of Intra-Household Inequality in Multidimensional Poverty and Inequality Analyses? Evidence from India. *The Review of Income and Wealth*, 67(3): 705-731 <https://doi.org/10.1111/roiw.12491>; Gaddis I, Kilic T, Lechene V, Wolf A. (2018) Inside the Household: Poor children, women and men. In: *Poverty and Shared Prosperity 2018. Piecing Together the Poverty Puzzle*. (pp. 125-149). International Bank for Reconstruction and Development: Washington (DC), USA. <https://openknowledge.worldbank.org/server/api/core/bitstreams/e6c282d7-fb46-5fae-bd41-46a7fcc75e40/content>

Figure 8. Poverty Status by FPO



### Below Poverty Line (BPL) Card

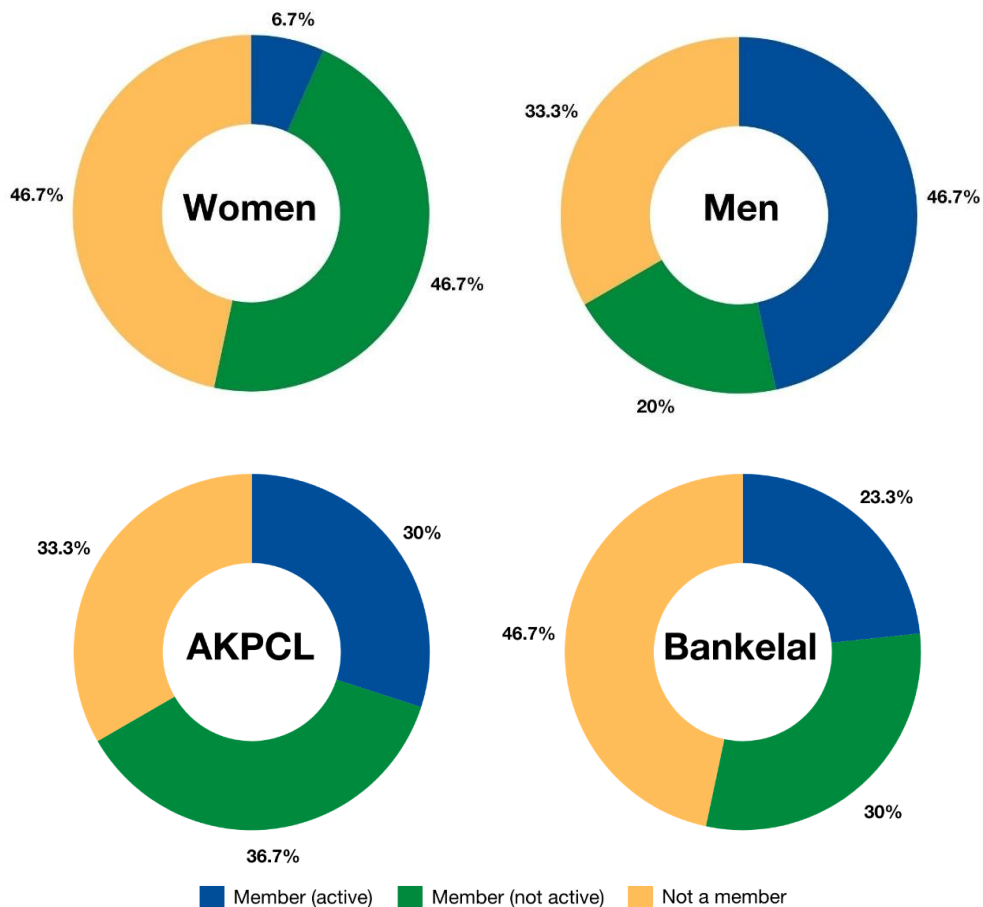
A BPL card is issued to families living below the poverty line to allow them access to essential commodities at a discounted rate (such as rice, wheat, sugar and kerosene). Across all participants, 3 percent of women and men indicated that their family was a BPL cardholder. In contrast to the findings from the PPI data above, at the FPO level, 0 percent of AKPCL members and 7 percent of Bankelal members indicated that their family was a BPL cardholder.

## FPO and Group Membership

### FPO Shareholder Membership

Active FPO membership was defined as attending and/or contributing to FPO meetings or engaging in income generating meetings that were facilitated by the FPO. Women were equally likely to say their household was not a member as they were to say that their household was a member but not active. Only 7 percent of women indicated their household was an active member of an FPO. Women's reporting of household membership was similar to their report of personally being engaged. In contrast, almost half of the men said their household was an active member with 33 percent indicating they were members but not active and only 20 percent said they were not a member of an FPO. Households associated with Bankelal showed greater active membership (47%) than those with AKPCL (30%), where inactive members and non-members were more evenly distributed (see Figure 9).

Figure 9. Household FPO Membership

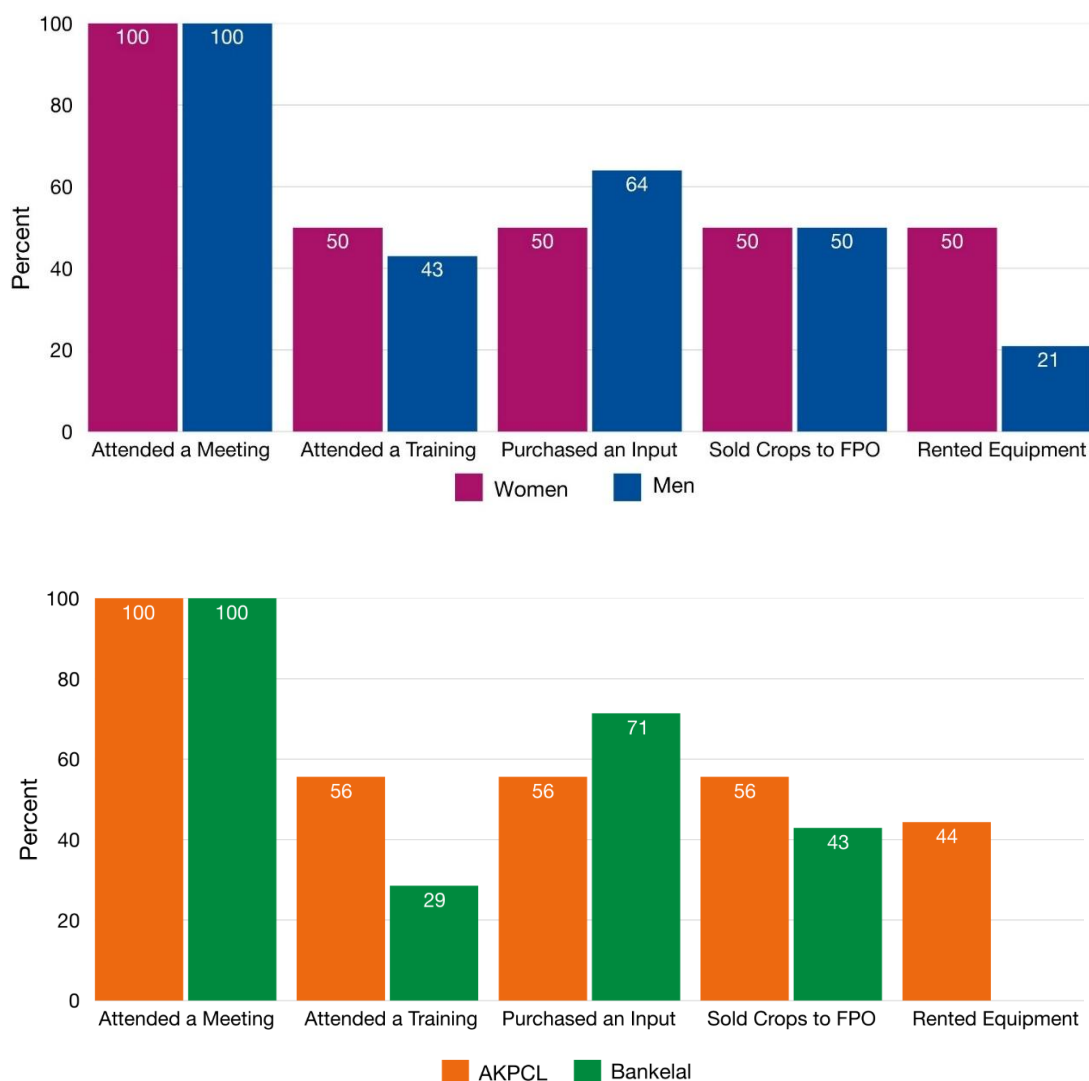


## FPO Engagement

Of the respondents that indicated active membership in an FPO in the past month, men (n=14) and women (n=2) both reported attending a meeting (100%) with almost half of men (43%) and women (50%) attending a training as part of their FPO engagement. Only one of the two active women also reported purchasing an input, selling crops, or renting equipment. Sixty-four percent of the men reported purchasing inputs and half reported selling crops or renting equipment from the FPO (see Figure 10).

Members of both AKPCL and Bankelal consistently attended meetings (100%), but Bankelal members were more active in purchasing inputs (71% versus 56%) and selling crops to the FPO (56% versus 43%). Engagement in renting equipment was nearly equal between the two groups, while AKPCL members attended trainings more frequently (56% versus 29%).

Figure 10. FPO Engagement in Past Month



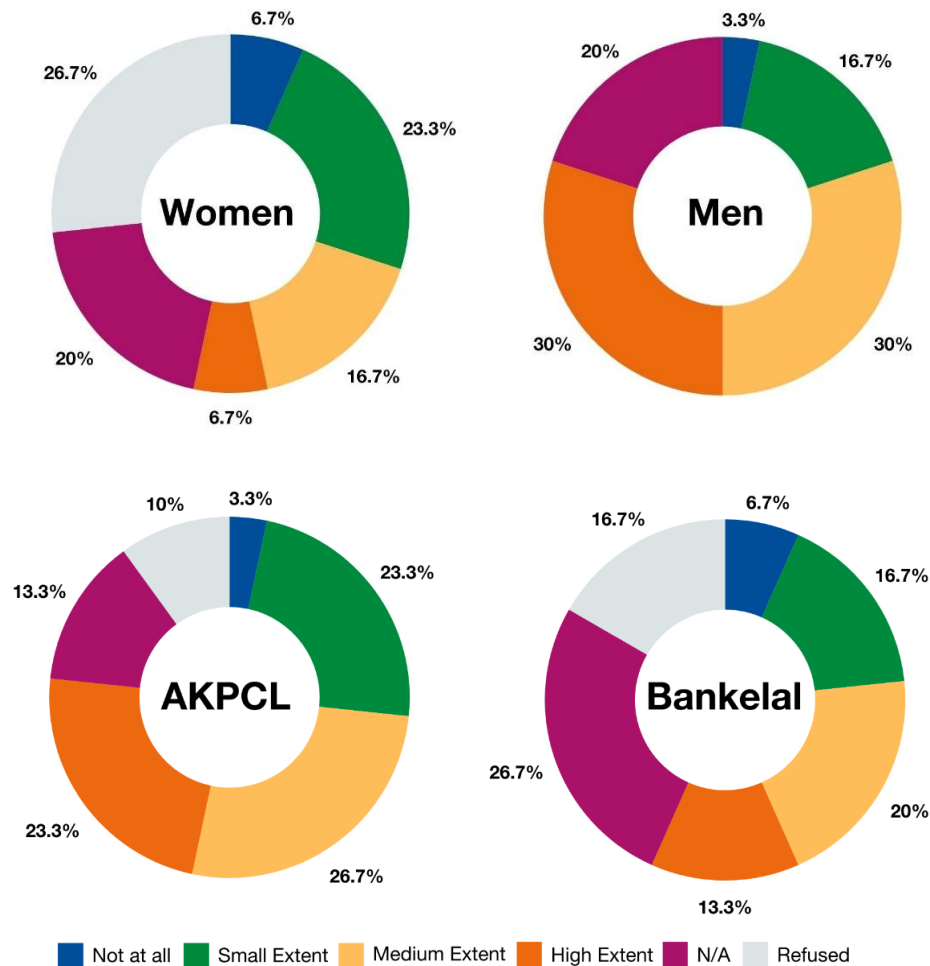
## FPO Perceptions

### Cooperation to Advance Group Goals

Women and men had differing perceptions of FPO member cooperation to advance group goals which is most likely driven by the fact that few women were active members themselves and likely relied on secondhand knowledge of the FPO. Among women, when combined (47%), most reported Refused (27%) and Not applicable or N/A (20%). If they reported on cooperation of members, they reported a Small extent (23%) or Medium extent (17%) with almost 7 percent each reporting Not at all or to a High Extent. In contrast, men were more likely to perceive High (30%) or Medium (30%) cooperation; only 20 percent reported N/A (see Figure 11).

Among FPOs, AKPCL and Bankelal showed similar proportions of members who perceived cooperation to a medium (27%) or high extent (23%). However, Bankelal had a slightly higher proportion who felt cooperation was minimal (17%) or absent (7%), while AKPCL had more members who declined to answer or were unsure (10%).

Figure 11. FPO Cooperation in Past Month



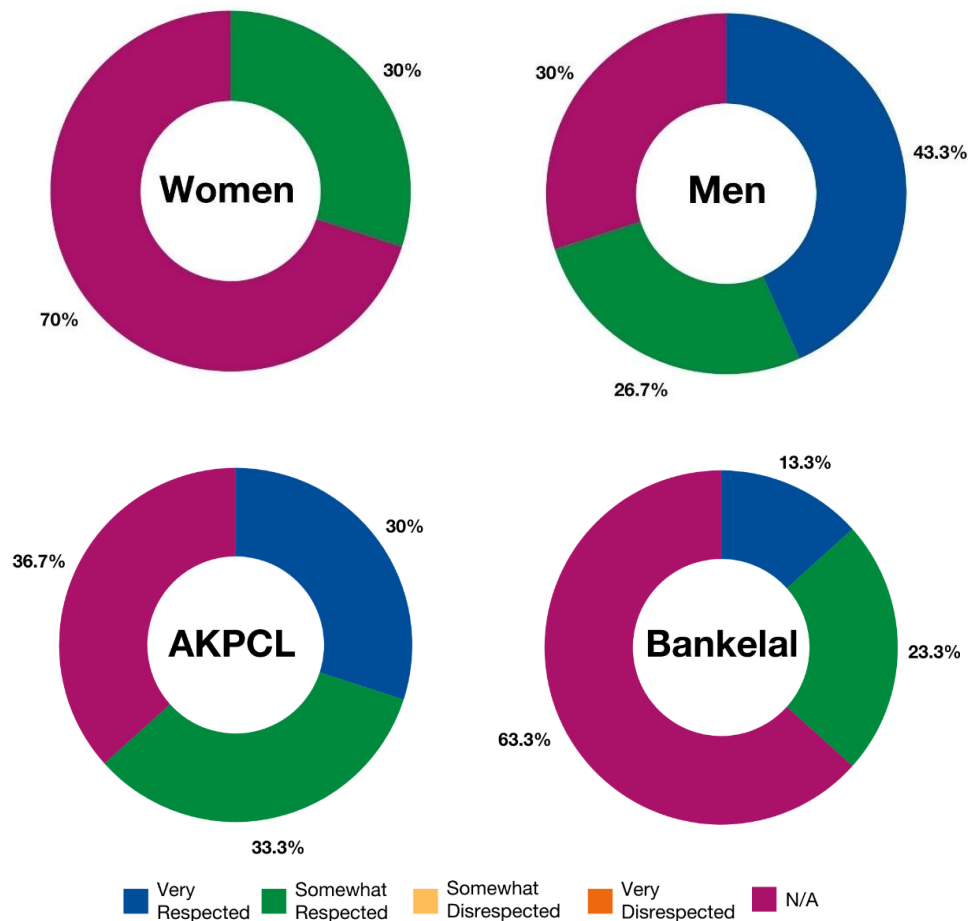
#### Respect from FPO Board Members

Women were more likely than men to report Not applicable (70% versus 30%), suggesting a lack of interaction with or opinion about the respect shown by FPO board members. Men, on the other hand, were more likely to feel Very respected (43%); twenty-seven percent of men and 30 percent of women reported feeling Somewhat respected (see Figure 12).

Among FPOs, perceptions of board member respect also varied. In AKPCL, members were relatively balanced among those who felt Very respected (30%), Somewhat respected (33%), or selected Not applicable (37%). In contrast, Bankelal had a much larger share of members selecting N/A (63%), with smaller proportions feeling Somewhat respected" (23%) or Very respected (13.3%). These results indicate greater disengagement or lack of clarity about board-member respect among Bankelal members compared to AKPCL.



Figure 12. Perceived Respect from FPO Board Members in Past Month



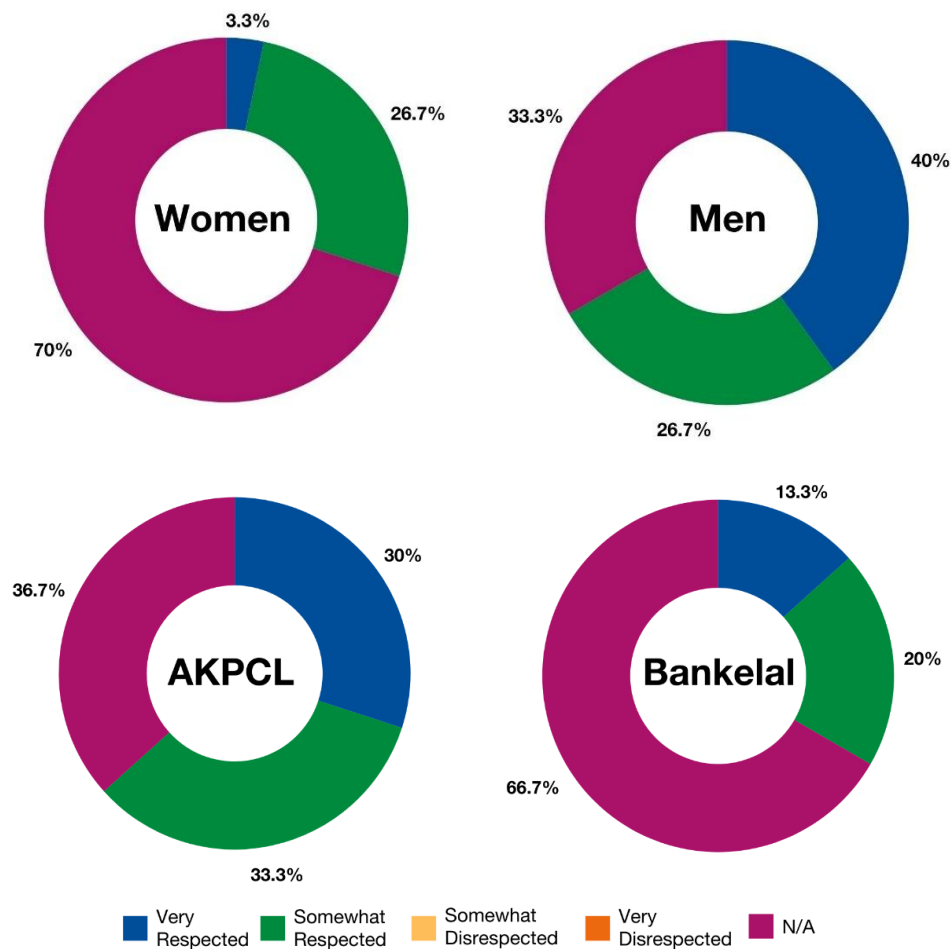
#### Respect from FPO Shareholders

Women were more likely than men to report N/A (70% versus 33%) when asked about the degree of respect they felt from other FPO members in the past month. Men were more likely to feel Very respected (40% versus 3%); men and women equally reported feeling Somewhat respected (27%) (see Figure 13).

Among FPOs, AKPCL members reported more balanced perceptions than Bankelal members, with 30 percent feeling Very respected, and 33 percent feeling Somewhat respected. In contrast, 67 percent of Bankelal members chose N/A, with smaller shares feeling Somewhat respected (20%) or Very respected (13%). These results suggest that AKPCL members may have more interactions with, or clearer perceptions of, other FPO members compared to Bankelal members.

Perceptions of respect felt from FPO board members, and other FPO members were relatively similar but slightly lower for respect from other members. Both groups saw a high proportion of N/A responses, especially among women and Bankelal members. However, men consistently reported feeling Somewhat respected more often, regardless of the source of respect.

Figure 13. Perceived Respect from Other FPO Members in Past Month



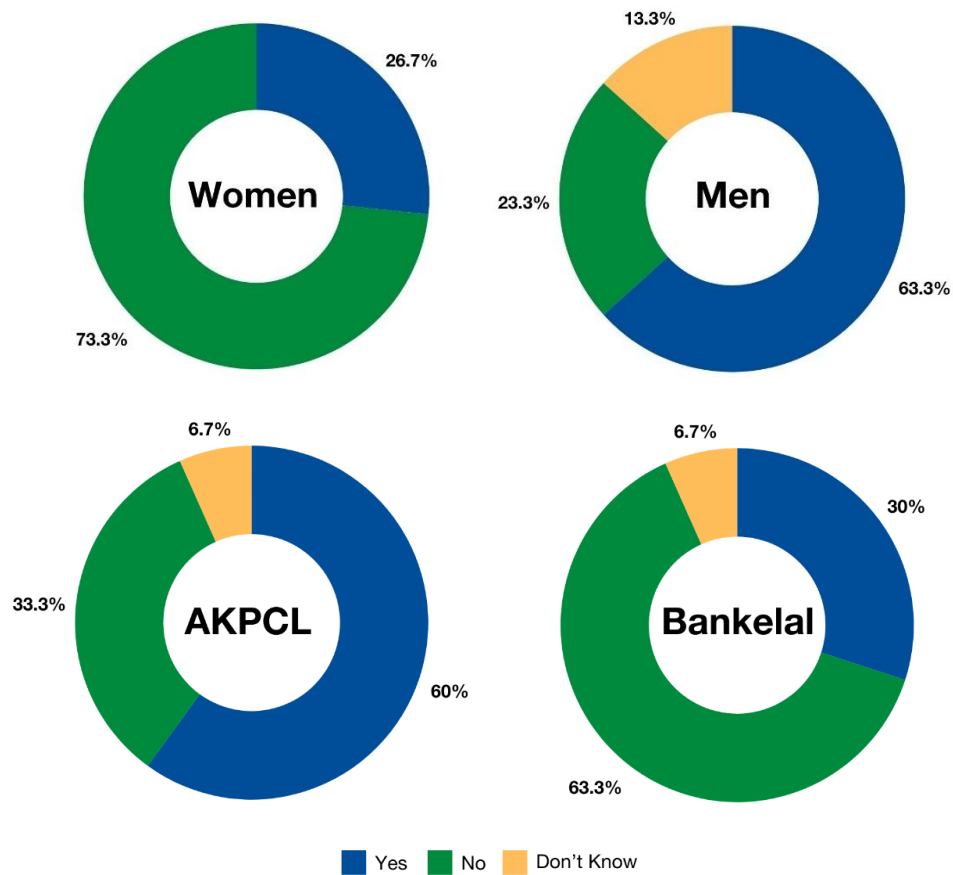
## FPO Training

### High-quality Information, Advice or Training

In the past month, men were significantly more likely than women to report receiving high-quality information, advice, or training from their FPO (63% versus 27%) (see Figure 14).

Between FPOs, AKPCL members reported higher access to high-quality resources, with 60 percent answering Yes, compared to 30 percent of Bankelal members. Conversely, 63 percent of Bankelal members said they did not receive these resources, significantly more than AKPCL's 33 percent. Both FPOs had a small share of members who were unsure about whether they had accessed these resources in the past month or not.

Figure 14. High-Quality Information, Advice or Training Received in Past Month

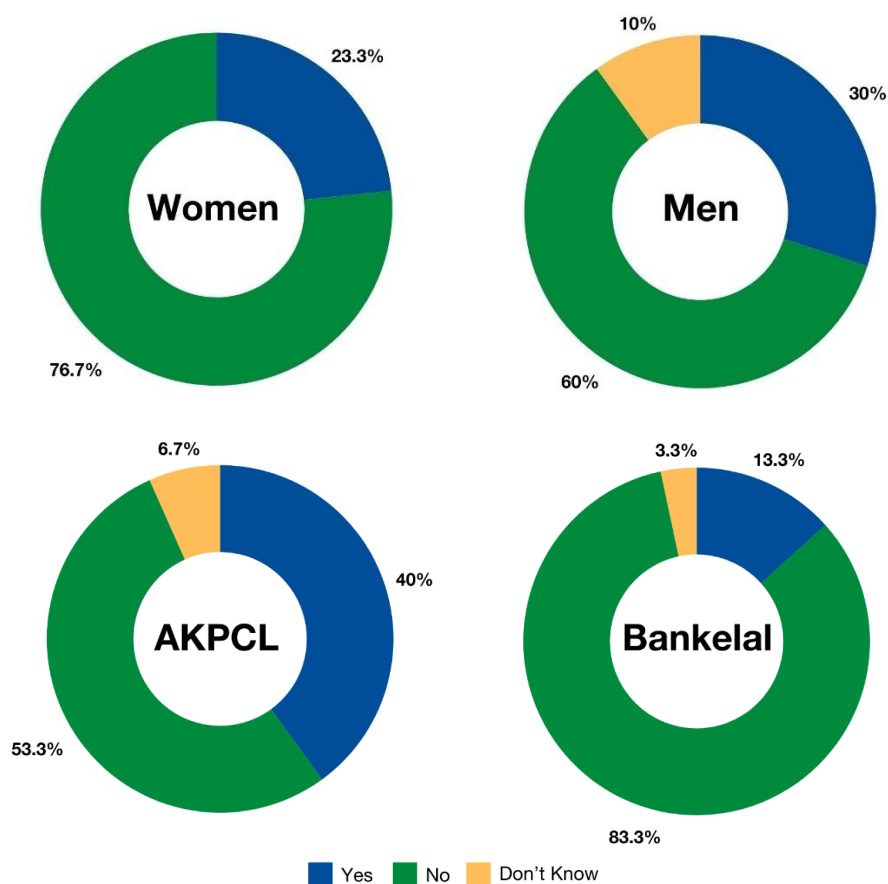


#### Alternative Livelihood Activities (such as Vermicomposting)

Men and women both were more likely to report not engaging in alternative livelihood activities or training supported by the FPO in the past month. Twenty-three percent of women and 30 percent of men reported Yes with 10 percent of men were unsure (see Figure 14).

Across FPOs, 40 percent of AKPCL members and 13 percent of Bankelal members reported engaging in these activities. The majority of Bankelal members (83%) indicated they did not participate, a much higher percentage than the 53 percent reported by AKPCL members.

Figure 15. Engagement in Alternative Livelihood Activities (such as Vermicomposting) in Past Month

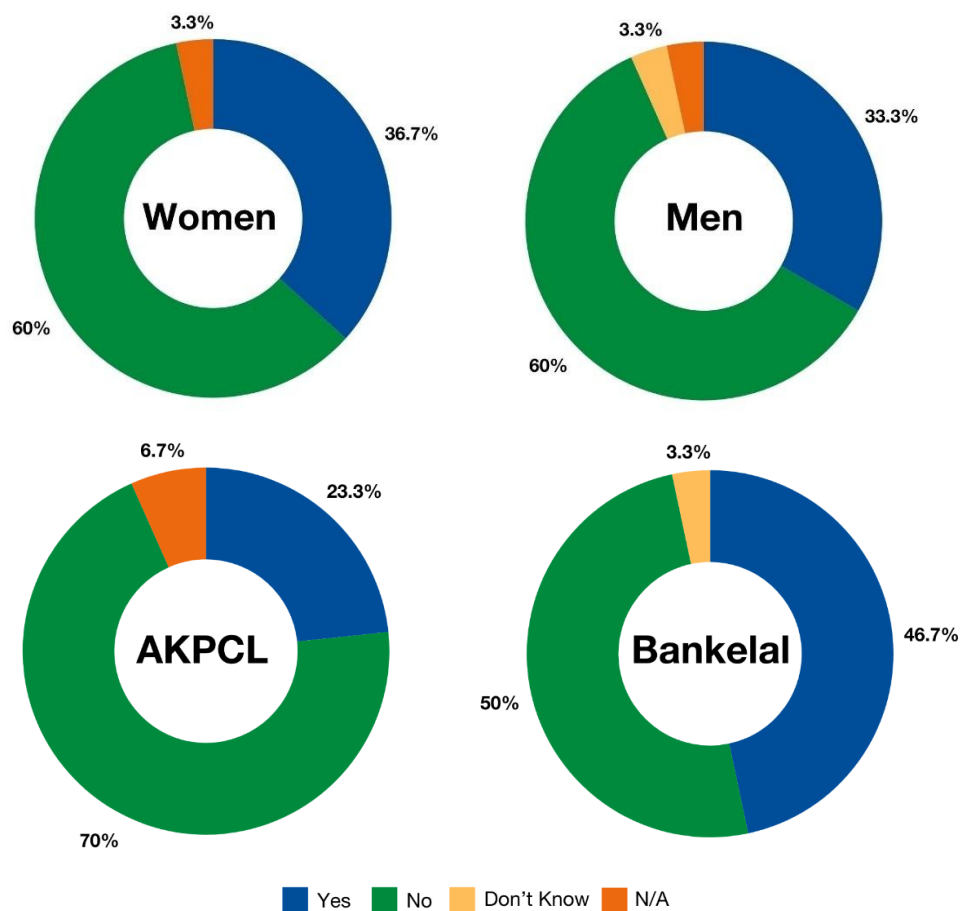


#### Inputs Received or Purchased from the FPO

In the past month, men were slightly less likely than women to report receiving or purchasing inputs (seeds, fertilizer, pesticides, etc.) from the FPO, with 33 percent of men responding Yes compared to 37 percent of women. Most men (60%) and women (60%) reported not receiving or purchasing inputs and 3 percent of men were unsure (see Figure 16).

When comparing FPOs, Bankelal members were more likely to report receiving or purchasing inputs (47% versus 23% of AKPCL members). A small share of members from both FPOs selected Don't know (7% for AKPCL and 3% for Bankelal), and N/A responses were minimal (7% for AKPCL and none for Bankelal).

Figure 16. Inputs Received in Past Month



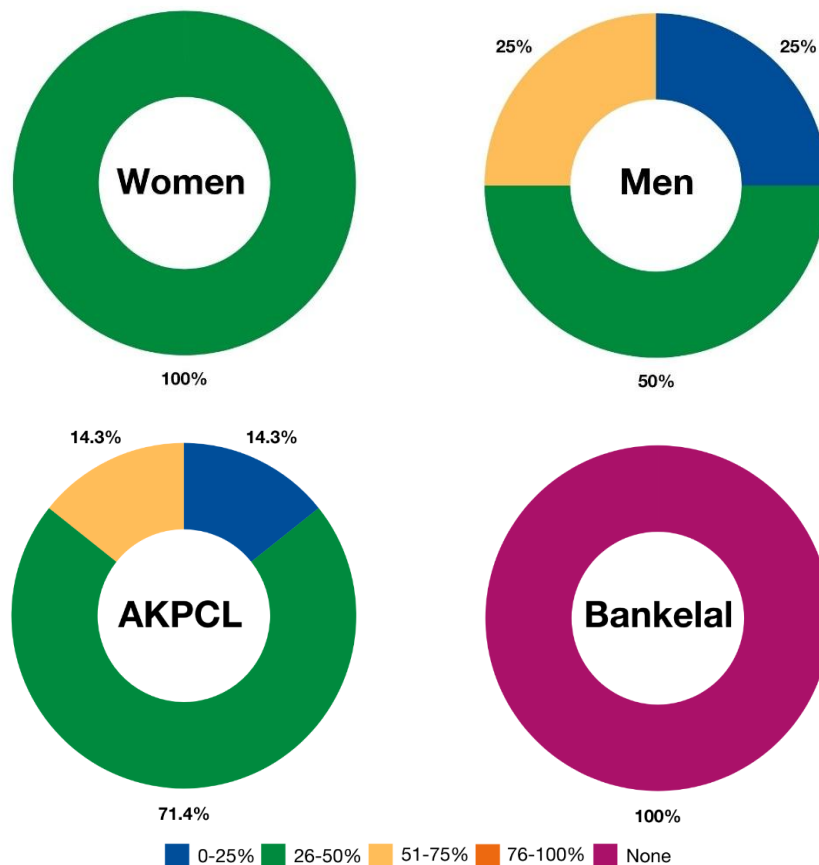
#### Crops Sold to FPO

In the past month, only 10 percent of women and 13 percent of men, or 23 percent of AKPCL members and 0 percent of Bankelal members, reported selling crops to their FPO.

Among the small proportion who did sell crops to the FPO, most reported selling between 26-50 percent of their production (specifically, 100 percent of women and 50 percent of men). A quarter of men sold 0-25 percent or 51-75 percent of their production (see Figure 17).

For AKPCL members, 71 percent sold 26-50 percent of their production, while equal proportions (14% each) sold either 0-25 percent or 51-75 percent.

Figure 17. Proportion of Crop Production Sold to FPO in Past Month

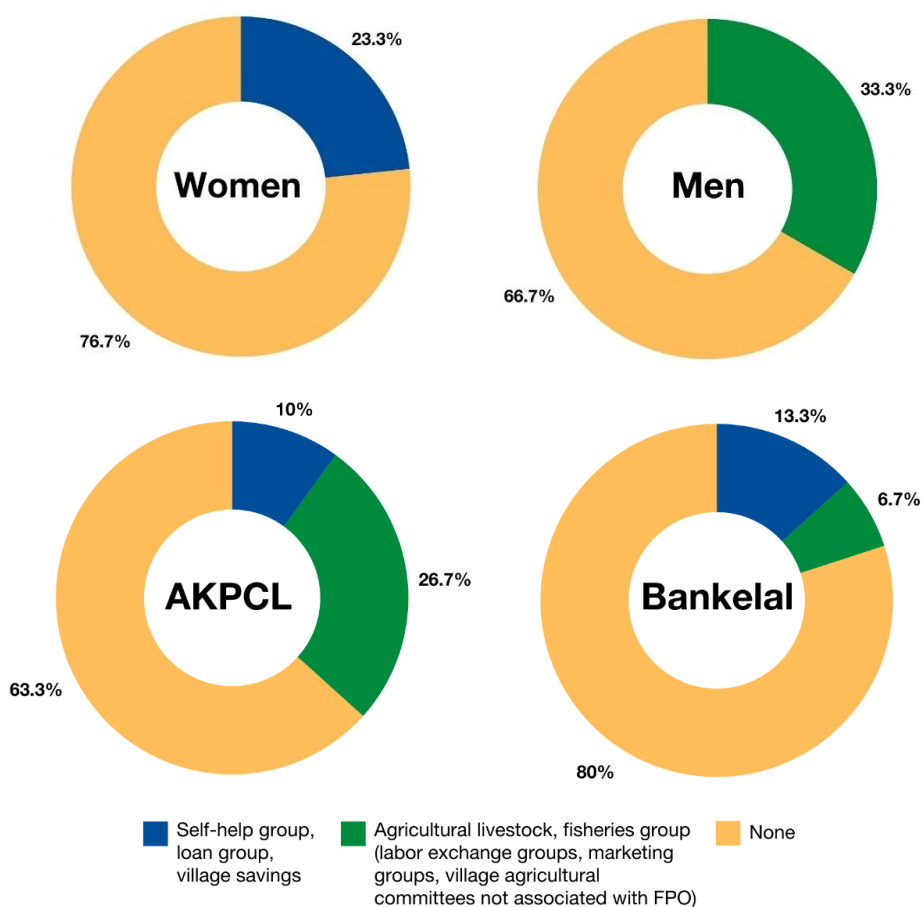


### Other Group Membership

Among women and men, most respondents reported not participating in any groups during the past month (77% of women and 67% of men). Among those who participated, women engaged in self-help, loan, or village savings groups (23%) while men participated in agricultural livestock or fisheries groups (33%) (see Figure 18).

For FPOs, AKPCL members were more active overall. Among AKPCL respondents, while 63 percent reported no participation in groups, 27 percent participated in agricultural groups and 10 percent engaged in self-help or savings groups. In contrast, 80 percent of Bankelal members reported no participation, with only 7 percent involved in agricultural groups and 13 percent in self-help or savings groups.

Figure 18. Group Participation in Past Month



## Household Emergency

Among respondents, 33 percent of women and 10 percent of men reported experiencing a disaster in the past month. Among those who reported a disaster, most men (67%) and women (80%) reported pest outbreaks followed by "other" events (i.e., excess rainfall) (see Figure 19).

For FPOs, 23 percent of AKPCL members and 20 percent of Bankelal members indicated experiencing a disaster. Among AKPCL members who experienced a disaster, 57 percent reported pest outbreaks, and 43 percent named "other" events. All Bankelal members who experienced a disaster (100%) attributed it to pest outbreaks. While pest outbreaks were a common issue in the past month, AKPCL members faced additional challenges from excess rainfall, highlighting different environmental vulnerabilities.

Figure 19. Type of Disaster Household Faced in Past Month

