Now, a third of households surveyed reported a change in income-generating activities, such as a loss of job or change of profession, during the past 90 days. This for example includes incapacity to use productive assets due to injury, death or separation. Sixty-three percent and 42% of families experiencing a negative change in income-generating activities live in urban Sana’a Capital City and a similar percentage in Taizz (60%). These figures are much less in rural areas where 20% of families experienced a negative change in income-generating activities in the past 90 days. This includes both job loss and productive asset change. Notably, nearly a third of households surveyed reported a change/limitation of assets during the past 90 days. This includes selling or losing productive assets such as land, livestock, or equipment. Households in rural areas report lower incidences of change in income-generating activities and assets compared to urban areas (25% vs. 44% for income-generating activities and 20% vs. 39% for assets change/limitation).

Loss in savings has been particularly acute in the urban centers, in Sana’a (reduced by 21 points) and Taizz (reduced by 14 points). Large urban centers have experienced more severe impacts urban areas more than rural ones. This can highlight a potential coping strategy for households to build resilience to ongoing and future shocks.

Nearly a third of households surveyed reported a change in saving patterns during the past 90 days. This includes households that completely stopped saving (23%) and those households that reduced their level of savings (7%). The majority of respondents (50%) have maintained their level of savings even though access to financial assets, including formal and informal credit, have also dramatically stopped, with the freeze of the largest national Social welfare transfers program. On average, 7% of Yemeni families have access to savings. In Hajjah, Abyan, Sa’ada, and Aden, this represented only 2% of households after the outbreak of the war (down from 4%).

In the past 30 days, households report their sources of financial capital for families before the war was informal credit followed by domestic remittances. The first source of financial capital for families today remains the same, as of the past three months domest ic remittances, followed by informal credit and cash transferred from family and friends. The reduction in access to domestic remittances is observed in all governorates, with the most significant reduction in Taizz (28%), followed by Sana’a (26%), Aden (21%), and Abyan (12%). Abyan is the governorate that received the largest percentage of domestic remittances before the war.

In the past 30 days, households reported a similar trend with regards to domestic remittances, a similar trend is observed. Access to international remittances dropped by 10 points, followed by savings and social welfare transfers. A slight increase was observed in informal credit (3%) and cash transfers from family and friends (4%).

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