El Niño: when uncertain rains put women's livelihoods at risk

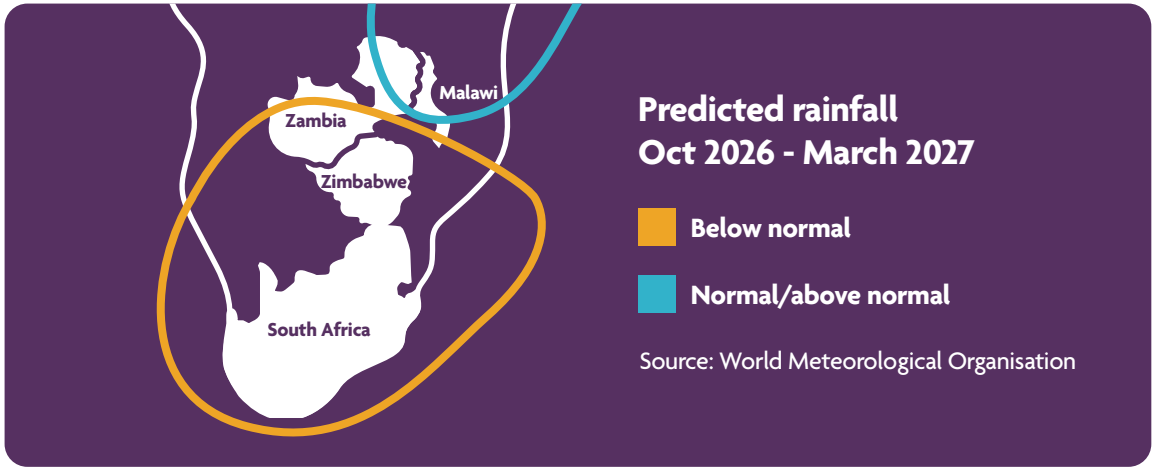
El Niño is a natural warming of the tropical Pacific Ocean that shifts rainfall and temperature patterns around the world.

It does not determine exactly what the weather will do, but it can tilt the odds towards damaging climate extremes. In Southern Africa, strong El Niño events are often associated with hotter, drier conditions, and unpredictable weather patterns. These shifts can delay rains, reduce water supplies and increase pressure on crops and livestock, raising the risk of harvest losses, falling incomes and livelihood crisis for women and their families.



What is the outlook and what is at risk?

The latest regional outlook points to a heightened risk of hotter, drier conditions during critical growing periods, but the picture is uneven. The rainfall map is a patchwork rather than a single regional story. From October to December 2026, southern Zambia, Zimbabwe and much of South Africa face a greater chance of below-normal rainfall, while northern Zambia and parts of Malawi could receive normal to above-normal rainfall. From January to March 2027, the drier pattern is more likely across much of Zambia and Zimbabwe, while northern Malawi could turn wetter.



For women entrepreneurs, this patchwork of late, scarce or intense rainfall can mean delayed planting, fewer days of paid farm work, crop and livestock losses, water shortages and rising food prices. Each pressure can reduce household income and customer spending at the same time, forcing difficult choices between restocking a business, feeding a family, paying school costs, and preserving savings. Donors should care because timely support, before the full effects are felt, can help women protect productive assets, adapt their livelihoods and avoid coping measures that deepen poverty. The forecast is not a certainty, but it is an early warning and a chance to act.

What could this mean for a woman running a small business?

Imagine rain arriving late, after seeds and fertiliser have already been bought. Planting is delayed; fewer days of farm labour bring less cash into the household, and hotter conditions put added pressure on crops, livestock and water supplies. When rain finally arrives, hard, dried-out soil may absorb it slowly, causing water to run off and increasing the risk of floods and, in some areas, mudslides. If harvests shrink or less food reaches markets, prices may rise just as purchasing power weakens. A woman may then face impossible trade-offs: restock her business, buy food, pay school costs or protect the small savings that help her absorb emergencies.



Resilience is built before a shock

Climate risk becomes a livelihood crisis when families have no room to adapt. That is why we can't stop El Nino, but we can draw on more than 20 years of experience to help women strengthen their ability to prepare, adjust and recover through:

- Tailored financial services designed for women in underserved communities;
- Capital for clients to invest in drought-resistant seed varieties;
- Business and financial-literacy training;
- Regular savings that create a buffer against shocks;
- Income diversification, so one failed crop or activity does not remove every source of earnings; and
- Research and development towards an agricultural-insurance products.

The opportunity for donors

Forecasts give us something precious: time to act.

Support for MicroLoan Foundation can help women protect productive assets, maintain essential spending and keep viable businesses moving through a difficult season. The goal is not short-term rescue alone, but stronger livelihoods that can withstand the next shock as well as this one.

When climate uncertainty rises, access to the right financial tools, knowledge, and support can be the difference between selling an asset to survive and keeping a livelihood alive.

Sources: *SADC/SARCOF-33 regional climate outlook (August 2026); WMO Global Seasonal Climate Updates (September 2026); FEWS NET Southern Africa Food Security Outlook and El Niño 2026–27 analysis; MicroLoan Foundation Year End Campaign Brief 2026 and organisational programme materials. Outlooks should be revisited as national and sub-seasonal forecasts are updated.*

microloan foundation