

PROTECTION NEEDS ASSESSMENT

AND RELATED VULNERABILITY SCORING FOR UNHCR'S DROUGHT RESPONSE IN ZAMBIA



Maize field in Meheba Settlement, © UNHCR / Mio Shindo-Braaten, 2024

Assessment Dates: 16 July – 16 August 2024
Final Report date: 17 December 2024

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Executive Summary

The 2024 Protection Needs Assessment (PNA) and Vulnerability Scoring exercise conducted by UNHCR Zambia highlights the significant challenges facing forcibly displaced populations as they endure the compounded effects of a severe drought. This crisis has intensified pre-existing vulnerabilities, particularly in refugee settlements and urban areas, underscoring the urgent need for a coordinated, inclusive response that leaves no one behind.

The drought has driven many refugee and former refugee households to adopt harmful coping strategies, including reducing meal frequency, cutting health and education expenses, and, in some cases, engaging in high-risk or exploitative activities including sales and exchange of sex to meet basic needs. Financial barriers have also hindered education access, with 15% of school-age refugee children not attending school in the six months prior to the survey. Inadequate sanitation infrastructure and water quality and availability issues further compound these challenges, forcing households to share toilets and rely on substandard facilities.

Exacerbating these challenges are the restricted rights of movement and employment experienced by the forcibly displaced population in Zambia, which hinder their pursuit of stable livelihoods and self-reliance and perpetuate their dependency on humanitarian aid.

Community-level concerns, including neglect of persons with specific needs and gender-based violence, call for strengthening community-led protection mechanisms. Systemic barriers, such as limited access to financial services and employment opportunities, leave households reliant on unstable income sources and loans to cover basic needs.

Despite this reality, refugees have been largely excluded from the nationwide humanitarian drought response aside from a modest allocation of funding to UNHCR from the Central Emergency Relief Fund (CERF). UNHCR underscores the urgency of both immediate and sustainable responses. Pressing interventions are needed to address significant gaps in the current emergency response, as existing measures remain limited. These include targeted cash assistance to alleviate income and food insecurity, interventions that help refugee children and their families overcome barriers to accessing education through financial or in-kind support such as school supplies and transport subsidies, and psychosocial support to reduce reliance on harmful coping strategies. Strengthening community-led protection mechanisms to address gender-based violence and neglect of persons with specific needs, alongside improving access to safe water, sanitation, and healthcare through mobile clinics and essential medications, remains critical. Providing agricultural inputs to support subsistence farming households is also essential for stabilizing food security. Future-focused efforts must then build on these immediate interventions by advancing infrastructure improvements that are guided by community needs, such as upgrading WASH facilities, solarizing schools and medical centres, and fostering sustainable livelihoods through skills training, financial literacy programs, and public-private partnerships.

By addressing systemic restrictions and advancing sustainable responses, stakeholders can together improve the protection environment for forcibly displaced communities in Zambia to enable them and their host communities to build resilience and become self-reliant.

Key Findings and Needed Actions

Key Findings

The findings reveal that the vulnerabilities faced by refugees and former refugees in Zambia have been further exacerbated by the drought, particularly in relation to:

Education

15% of school-age refugee children in households surveyed had not attended school in the last six months, primarily due to financial constraints (55%). Non-attendance was highest in Mayukwayukwa and Lusaka (both at 16%). Some (6%) households reported involving children in labour, both within and outside the home.

Negative Livelihood and Coping Strategies

As a result of the drought, 47% of households surveyed had been forced to reduce health-related expenses to cover more urgent costs, 38% had reduced education-related expenses, and 36% had resorted to begging/scavenging to meet basic needs. 37% had reduced their meal frequency for an entire week, with 73% also reducing portion sizes. Households in Lusaka relied heavily on negative coping strategies due to higher living costs, adopting methods like borrowing money (67%) and reducing health-related expenses (77%) to survive.

Of concern, some (8%) households reported a member resorting to socially degrading, high-risk, exploitative, or life-threatening income activities, including the sale or exchange of sex. A smaller (5%) number of households reported a member having moved away due to the impact of the drought with a few being cross-border movements into Namibia or Angola.

Income and Borrowing

23% of households reported no income in the past 30 days; 65% had only one income source. Borrowing was widespread (39% of households), mostly for food (66%) or healthcare (15%) with significant debt levels in Lusaka compared to settlements.

Livestock and Agricultural Assets

Agriculture remains the main livelihood for refugees and former refugees (communities at risk of statelessness) in settlements, though largely subsistence focused (for their own household). Livestock ownership was limited, with poultry being the most common asset (19.6%).

Water, Sanitation, and Hygiene (WASH)

85% of households had access to water, but quality concerns were significant, particularly in Lusaka where 28% of respondents reported poor water quality. Sanitation infrastructure was inadequate, with 42% of households sharing toilets and 43% relying on pit latrines without slabs, especially in Lusaka and Meheba settlement (61% and 54%).

Financial Inclusion

65% of households reported having access to financial services, predominantly mobile money transfers.

Intra-Household Power Dynamics

Women were more likely to control decisions on spending earned income and protection/social cash transfer assistance funds (37% for earned income and 36% for cash transfer assistance respectively), particularly in settlement areas (40% and 41% for women against 27% and 25% for men). This trend was observed in both female-led and male-led households, regardless of the household head's marital status (single, divorced, widowed, or separated). In contrast, men held greater decision-making power in urban areas (31% for men and 25% for women).

Expressed Needs

The needs expressed as most severe by the respondents themselves were: lack of income (95%), lack of food (90%), concerns about hygiene (75%), and concerns about health (69%). Community-level concerns focused on neglect of people with specific needs (54%)¹ and substance abuse (52%), with urban areas highlighting judicial inadequacies and gender-based violence.

Needed Actions

Actions must address immediate needs while building the resilience and self-reliance of the forcibly displaced population. Actions should first address the most urgent needs resulting from the shock of the drought while aiming to support longer term community empowerment and infrastructure strengthening. UNHCR has categorized the needed actions into 'pressing immediate actions' and 'future-focused actions'.

Pressing Immediate Actions

1. Strengthen Targeted Assistance for Vulnerable Refugee Households

Findings:

- A significant number of refugee households reported critical income and food insecurity, and being forced to rely on harmful coping mechanisms.
- Data on vulnerabilities needs regular updating and verifying to ensure support is targeted at the most in need.

Actions:

- **Immediate term:** Pending the medium- and longer-term actions below, in collaboration with the Ministry for Community Development and Social Services (MCDSS), UNHCR continues to assess the impact of the drought on refugee and host community households by incorporating the protection needs assessment /survey and associated vulnerability scorecard into regular joint protection monitoring work. The vulnerability scoring system will continue to ensure assistance reaches refugee households with the greatest needs, particularly those adopting severe coping strategies like reducing meals or cutting health-related expenses.

¹ The finding that 54% of respondents highlighted neglect of Persons with Specific Needs (PSNs) as a community-level concern suggests systemic gaps in addressing the vulnerabilities of individuals who require targeted support.

- **Immediate term:** Those households identified as having new or continued specific needs are followed up via individual case management through established procedures in order to verify Persons with Specific Needs (PSNs) to capture, record and address evolving vulnerabilities.
- **Immediate term:** Continue to mobilise resources to address the gaps identified among the households identified as having specific needs while pursuing the short/medium term actions.
- **Short/Medium term:** Expedite collaboration with MCDSS towards development of an alternative Proxy Means Test (PMT) for refugees as the current PMT for host communities in Zambia is not fully applicable to refugees.
- **Short/Medium term:** Advocacy with donors funding the Multi Partner Trust Fund mechanism to also support the Government of Zambia's MCDSS to facilitate the inclusion of targeted assistance for vulnerable refugee households via government social protection assistance programmes.

2. Support refugees to ensure their children continue accessing free education

Finding: 55% of non-attendance cases were due to financial barriers, threatening long-term human capital development.

Action: Engage government and other stakeholders to provide financial or in-kind assistance (e.g., school uniforms, supplies) to refugee households with school-age children, focusing in the immediate on areas with the highest non-attendance rates, e.g. Mayukwayukwa and Lusaka.

3. Address Negative Coping Mechanisms through psychosocial support and community-based initiatives

Finding: High number of households already adopting at least one negative coping mechanism as a result of the drought.

Action: Continue psychosocial support and community-based initiatives to mitigate the use of harmful strategies like scavenging or cutting essential expenses (health, education).

4. Support Community-Led Protection Mechanisms

Finding: GBV and neglect of persons with specific needs are major community concerns, requiring localized and sustained intervention.

Action: Continue to build and support community-led protection structures to address issues such as neglect of persons with specific needs and gender-based violence (GBV).

Future-focused Actions

5. Address WASH Infrastructure and Quality Issues in Resettlement Areas hosting refugees and Urban settings

Finding: Poor WASH conditions, including inadequate sanitation, directly contribute to health risks and quality-of-life issues.

Actions:

- Engage government and other partners to implement targeted WASH programs, prioritizing urban areas and settlements where sanitation infrastructure and water quality issues are severe:
- Increase access to potable water by constructing or repairing water points, solarizing boreholes.
- Improve toilet facilities and reduce the reliance on shared or unsanitary latrines.
- Launch community awareness campaigns on water safety and hygiene practices.

6. Support Livelihood Diversification, Support improvement of infrastructure, and Promote Public-Private Partnerships for Long-term sustainability

Finding: Many refugee households depend on single, unstable income sources, making them highly vulnerable to economic shocks and food insecurity. Their livelihood opportunities are further constrained by systemic barriers, including limited access to formal employment, insufficient capital for entrepreneurship, unreliable electricity supply, and inadequate infrastructure.

Action: Partner with government and private sector stakeholders to prioritize skills training, access to small business loans or grants, financial literacy programs, and reducing barriers to formal employment, such as high permit fees. Additionally, invest in infrastructure improvements, including solarizing schools and training centers and equipping these facilities with IT devices. Tailor interventions to meet the specific needs of urban areas like Lusaka, as well as agriculture-dependent settlements.

7. Enhance Financial Inclusion

Finding: 35% of households reported lack of access to a bank account, mobile money or any other financial service provider.

Action: Discuss challenges with mobile money providers to streamline cash assistance and encourage the use of savings and credit products that appreciate the profiles of refugees and vulnerable populations.

Context and Background to the Protection Needs Analysis

Zambia hosts 106,540² refugees, asylum-seekers and other displaced persons as of 30 November 2024. The majority of forcibly displaced people are refugees from the Democratic Republic of the Congo and the wider Great Lakes region with approximately 17% former Angolan and Rwandan refugees³. 74% of the population lives in one of three rural refugee settlements, while 23% live in Lusaka and 3% other urban areas.

On 29 February 2024, Zambia's President officially declared the ongoing drought in Zambia a national disaster and emergency. On 20 May 2024, UNHCR, as co-lead of the protection sector in Zambia, was allocated US \$445,000 of the Central Emergency Response Fund – Rapid Response (CERF-RR) for protection. Subsequently, in June 2024, in response to the El Nino-induced drought and the Government of Zambia's declaration of a national disaster, UNHCR allocated USD 1 million in emergency funds to support drought relief efforts for the most affected refugee and host communities in Zambia.

To maximize the impact of these additional funds, enhance protection delivery for forcibly displaced persons in a rapidly evolving context, and ensure meaningful community participation in decision-making (in line with the Accountability to Affected People (AAP) policy), UNHCR Zambia conducted a dedicated Protection Needs Assessment (PNA) from 16 July to 16 August 2024. The assessment covered all locations where refugees reside in Zambia, including the Mantapala, Mayukwayukwa, and Meheba settlements, as well as urban areas, primarily Lusaka.

The assessment took place during a severe drought affecting 84 districts across Zambia, impacting approximately nine million people country wide, with over 6.5 million urgently requiring humanitarian assistance. The crisis continues to escalate with the Integrated Food Security Phase Classification (IPC) having shifted from Phase 3 (Crisis) to Phase 4 (Emergency) by end of October 2024 in two key refugee-hosting districts: Kalumbila in North-Western Province and Kaoma in Western Province.

With CERF-RR and emergency funds, UNHCR Zambia's drought response has focused on key areas: strengthening of community-based protection mechanisms (linking them to national protection services), coordination and collaboration with the protection sector lead in government (Ministry of Community Development and Social Services) and sector members, and, finally, provision of cash assistance for basic needs, allowing refugees to attend to their most pressing needs with the intention of mitigating negative coping mechanisms and protection risks.

To better target dedicated cash assistance during the emergency, UNHCR Zambia received technical support from a Programme CBI Officer sent on a short-term mission from the Cash-Based Interventions (CBI) Section in the Division of Resilience and Solutions at UNHCR Headquarters in Geneva. With his support, and alongside the Protection Needs Assessment (PNA), the operation developed a vulnerability scoring system tailored to the current operational context. This objective scoring system quantified household vulnerabilities identified during the PNA, categorizing them into

² Source: Government of the Republic of Zambia uses 'profile Global registration system' or 'proGres' as of 30 September 2024.

³ Refugee status for Angolans and Rwandans ceased in 2012 and 2013, respectively.

high, medium, and low vulnerability groups. This approach enabled the operation to more effectively target its response to those in greatest need.

The PNA exercise resulted in the surveying of 3,914 households (housing 18,610 individuals) which were, based on the results, categorized into high (561), medium (2,446) and low (907) vulnerability levels.

Objectives

The main objective of the PNA and associated Vulnerability Scoring was to objectively and precisely target delivery of cash for basic needs in the context of the drought.

The secondary objective was to verify and update the recording of forcibly displaced people with specific needs in the 'proGres' refugee registration and case management system provided by UNHCR but used by the government.

Methodology

Survey Design and Question Development

The survey questions were developed through a collaborative process, guided by specific objectives to assess the needs and challenges of forcibly displaced households. The design and question development included input from key informant interviews in Mayukwayukwa and Meheba settlements (e.g., refugees and former refugees, workers at field offices of line ministries such as Ministry of Home Affairs and Internal Security - Office of the Commissioner for Refugees (COR), Ministry of Health, Ministry of Education and Ministry of Community Development and Social Services), UNHCR staff with expertise on specific needs and protection issues, UNHCR staff with knowledge of the field locations, to ensure the survey questions were clear, relevant, and appropriate to the objective of the survey. Questions were structured to capture detailed information on specific needs that had been identified in prior assessments, ensuring that the survey effectively addressed the unique vulnerabilities of each household. Pre-testing was conducted in Meheba and Mantapala settlements to refine question phrasing and flow, allowing for adjustments based on feedback to enhance accuracy and ease of understanding.

Sampling method

The survey primarily targeted households where at least one member had been previously identified as having a specific need recorded in the proGres database. While the purposive non-random sampling method focused on households already recognized for vulnerabilities, some households without members officially tagged in the database also self-referred and were included in the final numbers.

Persons with specific needs (PSN) refers to individuals among the displaced population in Zambia who face challenges or vulnerabilities requiring targeted support and which are categorised as such within the proGres database. The needs may stem from age, gender, health, physical or mental disabilities, or experiences such as trauma, persecution, or exploitation. Examples include, but are not limited to, women at risk, elderly (unable to take care of oneself), persons with disabilities, survivors of violence or torture or persons with serious medical conditions. The proGres system uses specific needs codes

or tags to categorise individuals according to their protection needs, characteristics or vulnerabilities, such as “child at risk” or “person with a disability”. These codes make it easier for staff to identify and prioritise those requiring targeted interventions.

Data Collection Process

Enumerators were recruited and trained in each location to collect survey data. They included a mix of refugees, former refugees, Zambians from host communities, and staff from partner organizations and government agencies. Data collection was conducted using tablets equipped with KoBoToolbox. Enumerators visited households, recording responses directly onto the tablets. This allowed for offline data collection, with responses synced to the central database once an internet connection became available.

Data analysis

The survey data was analyzed collaboratively by UNHCR colleagues to understand the needs, vulnerabilities, and challenges of surveyed households, highlighting key trends and issues. Findings were reviewed and validated by field teams and the Senior Protection Officer for accuracy.

Development and application of a Scoring System

In addition to general analysis, a vulnerability scoring system was developed with customization in accordance with the operational context to assess the severity of needs across different households. This system assigned scores to households based on specific indicators of vulnerability, allowing for a targeted approach to cash for basic needs disbursement in the context of the drought.

This scoring system was applied to the data collected through the survey, quantifying the vulnerability in a numerical scale with the categorization to high, medium, and low. Households with higher scores, indicating greater need, were prioritized for cash assistance to cater for their basic needs in line with the [UNHCR Basic Needs Approach](#). This method ensured that support was directed to those most in need amongst those surveyed, based on a clear and systematic assessment of their circumstances.

Some Considerations

Targeted Sampling Based on Existing Data: The survey focused on households previously identified as having specific needs based on available data. While this approach ensured prioritization of known vulnerabilities, it is acknowledged that newer or unreported needs may not have been captured, and some households with emerging challenges might have been missed.

Practical Time Constraints: Due to time and resource limitations, the survey utilized the existing list of Persons with Specific Needs (PSNs) from proGres without an update prior to data collection. This practical decision allowed the operation to proceed efficiently, recognizing that ongoing efforts would address any gaps identified through subsequent verification (see Actions).

Representation Considerations: While the survey captured a broad range of households, some with newly developed or unregistered needs may not have been included, and not all individuals on the existing list participated. The findings offer valuable insights into current trends and challenges, with the Actions section setting out next steps (see Actions).

Data Collection Process: Enumerators used KoBoToolbox to record data, with existing specific needs pre-filled from the proGres database for efficiency. While enumerators could not directly update the database, they were trained to note observations of additional needs for later verification, ensuring a proactive approach to identifying potential gaps.

Detailed Findings

The detailed findings section consists of the following components:

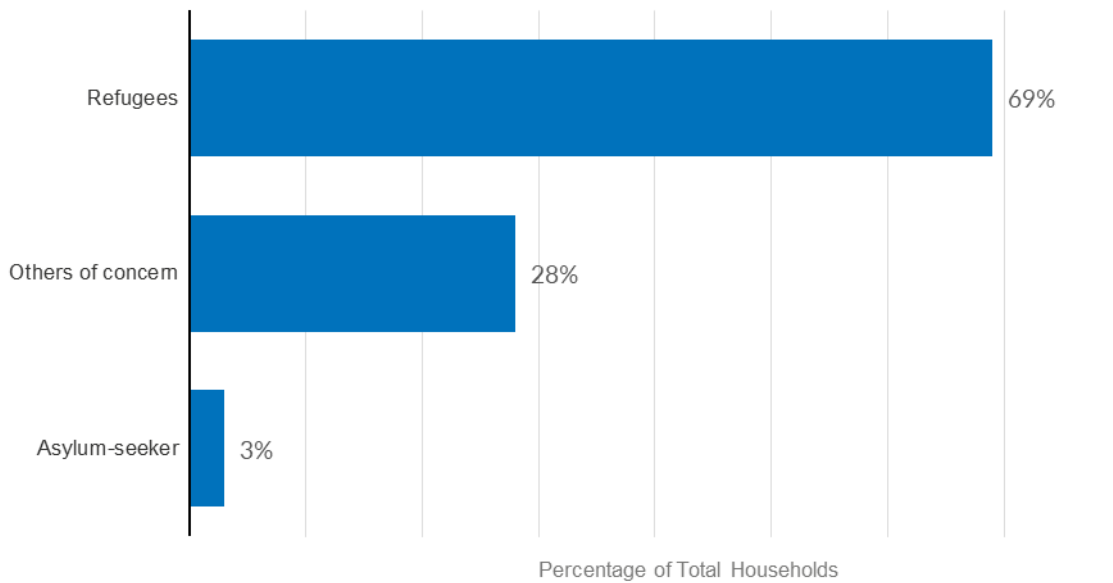
- Demographic characteristics of households surveyed
- Education and PSNs
- Livelihood Coping Strategies and Negative Coping Strategies
- Source of Income (Earning and Borrowing)
- Livestock and Agricultural Assets
- Livelihood Challenges
- Assistance (including Cash-Based Intervention)
- Water, sanitation and hygiene (WASH)
- Financial Inclusion
- Intra household dynamics
- Expressed Needs

Demographic characteristics of households surveyed

3,914 households identified as vulnerable, including PSNs were surveyed. This amounts to approximately 70% of the households with PSNs as recorded in the proGres database.

In terms of legal status, the majority of the population surveyed are refugees (69%), followed by other persons of concern, such as former refugees (28%), and asylum seekers (3%).

Legal Status of Heads of Households Surveyed



Source: UNHCR Protection Vulnerability Assessment Survey © UNHCR, The UN Refugee Agency

The average household size is 5, with respondents having an average age of 47. Notably, respondents in Mayukwayukwa were older on average, at 52 years. Female respondents were generally younger, with an average age of 44, compared to 50 for male respondents.

88% of the interviews were conducted with the head of household, 51% of which were male and 49% were female. 12% of the respondents were not the head of household, among which only 16% were female.

3,914 Number of HHs	47 Average age of respondent
5 Avg # of HH members	68% % of HHs with at least one child under 18
2 Avg # school age children (2-17) in HH	27% % of HHs with at least one PSN

68% of households have at least one child under 18 with notable variation between locations: 80% of households in Mantapala have at least one child under 18, while only 64% in Lusaka. More female-led households have at least one child under 18 (75%) than male-led households (61%).

As highlighted in the table below, comparisons between the demographics of refugee households and former refugee households are notable. The average age of respondents in the households of former

refugees is a decade higher than refugee households while their families comprise fewer children and fewer PSNs.

	Refugee households	Former refugee households
Average age of respondent	44	54
Average number of household members	5	3
Percentage of households with at least one child under 18	72%	59%
Percentage of households with at least two persons with a specific need	29%	23%

Persons with Specific Needs

While acknowledging the limitations of the data collection method and the recording of PSNs outlined in the methodology section above, 27% of households surveyed included two or more PSNs. The percentage of households with PSNs was slightly higher in female-headed households (29%) than male-headed households (25%).

The most recorded specific need was ‘serious medical condition’ (31%) followed by persons with a disability (23%), elderly at risk (17%), single parent (16%) and child at risk (13%).

The 13% recorded as ‘child at risk’ equates to 333 children within the interviewed households. 13% of the children had not attended school 6 months prior to the date of the interview. Reasons reported were mainly due to the household lacking the means to support the child to attend (24%) despite the free education policy from pre-primary to secondary by the government of Zambia

Given the aforementioned limitation in the data collection method, verification of any manual note of updated specific needs will need to take place and UNHCR will support government authorities to do so.

Education



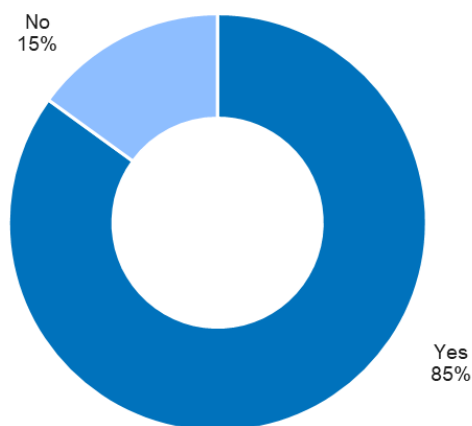
The average age of children within the households surveyed is 11. 61% of households surveyed have at least one school age child (2 to 17 years old). Of note, this was higher in Mantapala (67%). In total, there are 6,623 school-age children in the households surveyed. The households with PSN have more

children than the households without PSN with the average being two children while households without PSN have one child on average.

Of the households surveyed, 15% of children had not attended school in the six months prior to the survey interview. Highest rates of non-attendance were observed in Mayukwayukwa and Lusaka (both 16%).

When asked the main reason why their child/children were not attending school, 55% of those interviewed cited lack of money to support the child in school (food, school uniform and transport, etc.). This is followed by health-related issues (14%), inadequate school facilities/lack of teachers (12%) and child labor inside or outside the household (5%). Child pregnancy or early marriage and insecurity were only 3% and 4% of reasons cited, respectively, but this still requires attention to take preventive measures and respond to such cases.

% of school children attending school in the past 6 months



Source: UNHCR Protection Risk Assessment Survey
© UNHCR, The UN Refugee Agency

27% % of HHs with two or more PSN	2,302 # single heads of HH
	59% % of HHs with single head of HH

Livelihood Coping Strategies and Negative Coping Strategies

Livelihood Coping Strategies

Livelihood Coping Strategies refer to the medium and longer-term coping capacity of households and their ability to overcome challenges to meet their essential needs in the future.⁴

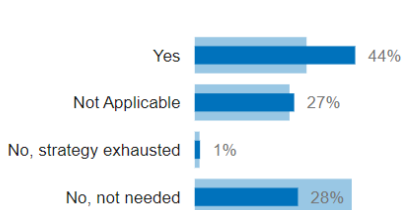
Among other objectives, the survey aimed to identify the primary needs of respondents and understand how they used coping strategies to address those needs.

The findings demonstrate that the most serious need driving people to resort to livelihood coping measures is the need to access food (41%). In other words, the household income level dropped to the point that 40% of households surveyed reported having to adopt specific livelihood strategies in order to access food. This need was most acute in Mayukwayukwa and Mantapala settlements where 58% and 51% of households, respectively, reported this need as the reason for adopting coping mechanisms. The second most commonly cited need was to cover health expenses (18.6%), followed by the need to buy essential non-food items (11.6%) and to cover various school costs (11.5%).

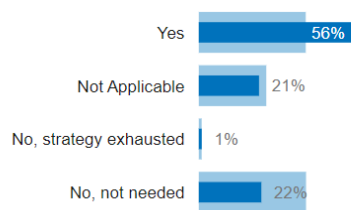
To meet their needs, 47% of households employed livelihood coping strategies that included reducing health-related expenses and borrowing money. This high proportion indicates that many refugee households are sacrificing essential expenditures, potentially impacting their basic quality of life. Following these top two strategies, 38% of households reduced education-related expenses, which may eventually lead to school dropouts, while 36% resorted to begging and scavenging, underscoring a severe lack of income sources. Additionally, 35% used their savings to cover basic daily needs, while 30% sent family members to eat elsewhere as a coping measure.

The analysis of the survey results shows that households that were forced to cut health-related expenses, including medication, faced significantly more severe financial hardship than others. These households also relied on a much higher number of Livelihood Coping Strategies across the board. A clear trend emerges: households adopting one coping strategy were likely to adopt multiple others, highlighting a deepening cycle of financial strain. Stronger reliance on Livelihood Coping Measures observed in households that resorted to reducing expenses on health-related costs including drugs.

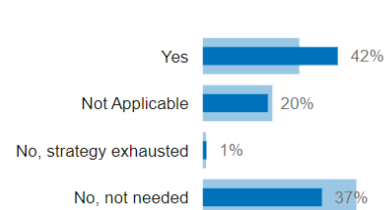
Sold household assets/goods (radio, furniture, television, etc.) to meet essential needs



Spent savings to meet essential needs

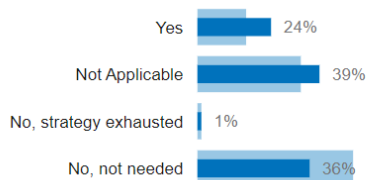


Sent household members to eat elsewhere/live with family or friends to meet essential needs

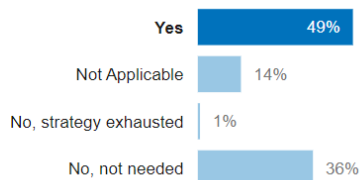


⁴ <https://resources.vam.wfp.org/data-analysis/quantitative/food-security/livelihood-coping-strategies-food-security>

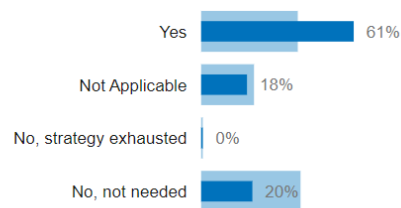
Sold productive assets or means of transport (sewing machine, wheelbarrow, bicycle, car, etc.) to ...



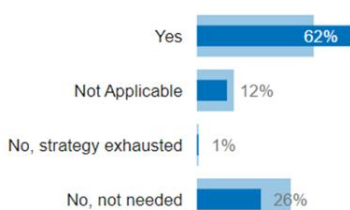
Reduced expenses on health (including drugs) to meet other essential needs



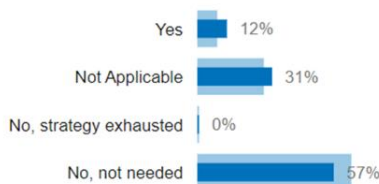
Reduced expenses on education to meet other essential needs



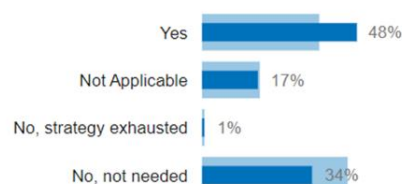
Borrowed money to meet essential needs



Engaged in socially degrading, high risk, or exploitative jobs, or life-threatening income activities (...)

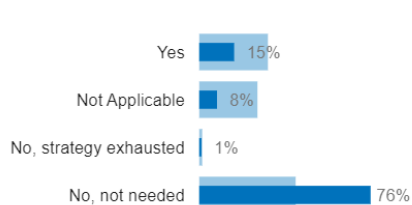


Begged and/or scavenged (asked strangers for money/food) to meet essential needs

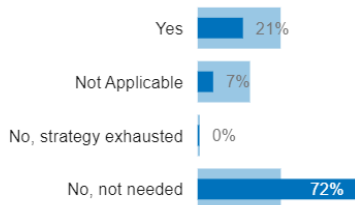


Fewer Livelihood Coping Strategies taken by households which were not forced to reduce health-related expenses

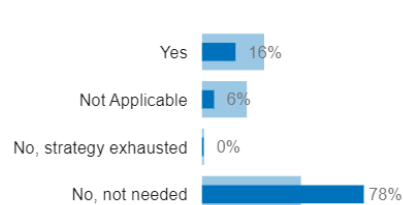
Sold household assets/goods (radio, furniture, television, etc.) to meet essential needs



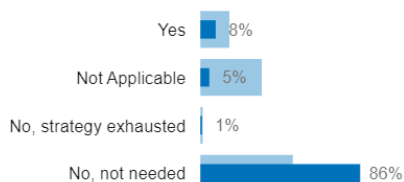
Spent savings to meet essential needs



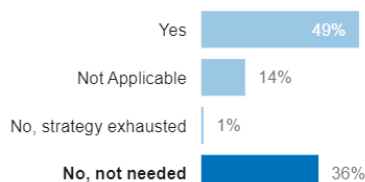
Sent household members to eat elsewhere/live with family or friends to meet essential needs



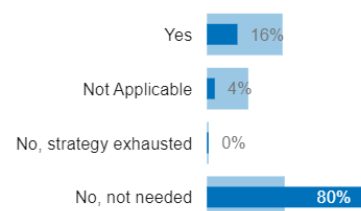
Sold productive assets or means of transport (sewing machine, wheelbarrow, bicycle, car, etc.) to ...

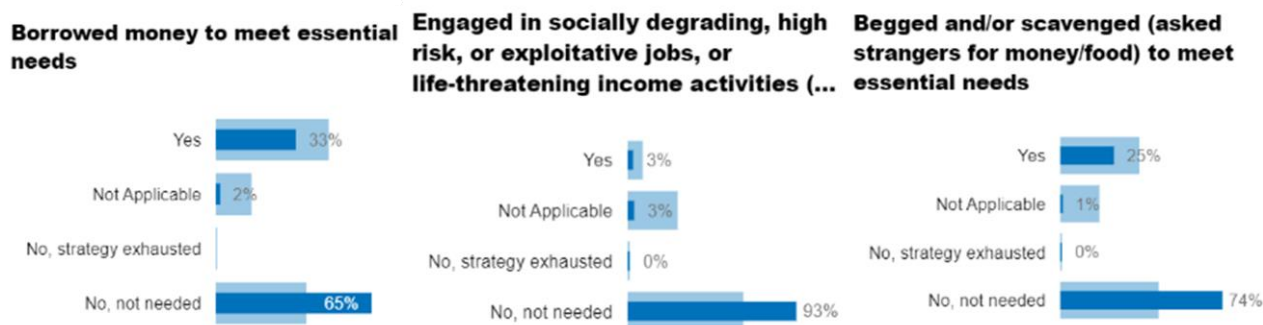


Reduced expenses on health (including drugs) to meet other essential needs



Reduced expenses on education to meet other essential needs





Of note, as reflected in the table below, there were geographical differences in the employment of livelihood coping strategies with households in Lusaka adopting more Livelihood Coping Strategies to meet essential needs, particularly to purchase food. To do so, 77% of households in Lusaka reduced health-related expenses, 67% borrowed money, and 66% cut back on education-related costs. Additionally, 65% relied on savings, 60% resorted to begging or scavenging, and 18% engaged in socially degrading or life-threatening activities.

Livelihood Coping Strategy **Percentage of households using the coping strategy**

	Country average	Lusaka
<i>Reduced health-related expenses</i>	49%	77%
<i>Borrowed money</i>	47%	67%
<i>Reduced education-related expenses</i>	39%	66%
<i>Spent saving to meet essential needs</i>	38%	65%
<i>Resorted to bagging/scavenged</i>	36%	60% (63% for female-headed households)
<i>Engaged in socially degrading/life threatening activities</i>	8%	18% (21% for male-headed households)

In addition, a total of 214 households surveyed (5.4%) reported that at least one household member moved away due to the impact of the drought. Responses did not clarify whether these movements were temporary or long-term.

Cross-referencing these findings with information from field staff suggests some individuals chose to relocate from settlements such as Mayukwayukwa and Meheba to urban and peri-urban areas—including Lusaka, Manyama, Solwezi, Kaoma, and Mongu—in search of better living conditions and

livelihood opportunities. A small number of individuals reported cross-border movements due to the drought, with four indicating displacement to Angola and three to Namibia.

Negative Coping Strategies

Negative Coping Strategies in this survey refer to behaviours that provide short-term relief but may exacerbate distress in the long run.

The survey asked the interviewees to specify the number of days in the last seven days from the date of interview when the households were forced to adopt negative coping measures. 37% of the households had to reduce the number of meals for seven days, and 73% of these households also had no choice but to reduce the portion size of each meal for the whole week. The households which were forced to reduce the number of meals for seven days also adopted other negative coping measures for seven days at more than twice as high percentage than average. In particular, 63% out of the 37% households that reduced meals opted to rely on less preferred food and less expensive food for seven days, while in general those who adopted this same measure were 32% of the entire interviewed households for seven days. This suggests that adopting one negative coping strategy can expose the household to further deteriorating living conditions (e.g., eating less nutritious food, causing health-related issues, etc.). In addition, the incidence of negative coping strategies is higher for households with less income and/or savings, showing that the drought is affecting more severely the most vulnerable ones.



Comparison between households in the surveyed locations presents a higher proportion of those living in Lusaka relying on emergency coping strategies (67%) due to lack of food or money to buy it. This is linked to inflation and an increase in the cost of basic commodities (price shocks⁵), limited work

⁵ In July and August 2024, price shocks in Zambia were pronounced in Lusaka, Luapula, North-Western, and Western provinces, driven by inflation, rising transportation costs, and drought-induced supply disruptions. Lusaka faced the most severe affordability issues, with a Price score of 4.2 in August, reflecting the high cost of essential goods despite strong Availability (8.2) and Resilience (8.2). In North-Western Province, affordability challenges were compounded by poor Availability (5.1) and relatively lower Resilience (7.6), indicating vulnerabilities in supply chains and access to goods. Western Province maintained balanced functionality with an above-average Price score of 8.0, but occasional inconsistencies in Availability (7.3) highlighted supply chain gaps. Luapula Province, although not explicitly scored in August, likely

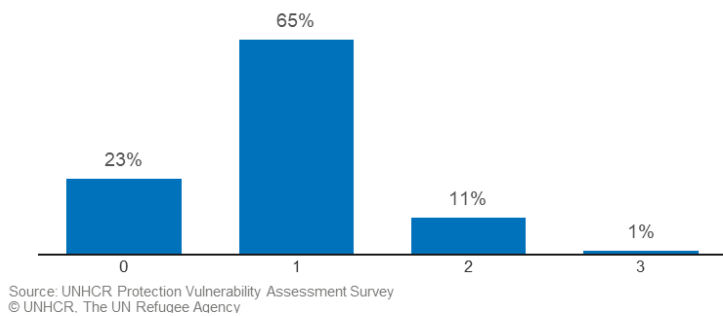
opportunities and deteriorated living conditions. Most of the households reported having reduced both the number of daily meals and food portions, every day during the previous week.

Borrowing money (47%), reducing expenditure on health (47%) and on education (39%) are the three strategies applied most frequently by households. Further, a high percentage of households have spent their savings to meet essential needs (36%) and/or begged or scavenged to meet those needs (37%).

Sources of income

Earning⁶

of income sources of household in the last 30 days?



428.54
Average total income earned by all household members (all sources) in last 30 days

65% of the respondents had only one income source in the past 30 days from the date of interview, while 23% had no income at all and only 12% had more than two income sources.

The average total monthly income of all household members was approximately ZMW 429 (approximately US \$16, ZMW 370 for women and ZMW 482 for men, approximately US \$14 and US \$18).⁷

The average total income earned by all household members was higher in Lusaka – approximately ZMW 780 (approximation US \$29, ZMW 638 for women; ZMW 872 for men, approximately US \$24 and US \$32) than other locations, and considerably low in Meheba and Mayukwayukwa settlements, respectively (around ZMW 321 for Meheba; ZMW 264 for Mayukwayukwa, approximately US \$12 and US \$10).

Main income sources were relatively diversified, except in Meheba and Mayukwayukwa where refugees mostly rely on agriculture. The main source of income in Lusaka was unskilled/casual/non-

faced similar challenges as other drought-affected rural areas, where limited access to markets exacerbated price volatility and food insecurity (WFP, 2024).

<https://dataviz.vam.wfp.org/southern-africa/zambia/economic/market-assessment>

World Food Programme (WFP). (2024). *Market Functionality Index Prices and Market Monitoring for Zambia: July and August 2024*. World Food Programme.

⁶ Mantapala is excluded from the analysis in this section as the cash assistance received from UNHCR and WFP constitute most part of the PSN's income which affected behavior of the respondents on the income generating activities during the data collection period. Further specific analysis will be done for Mantapala only.

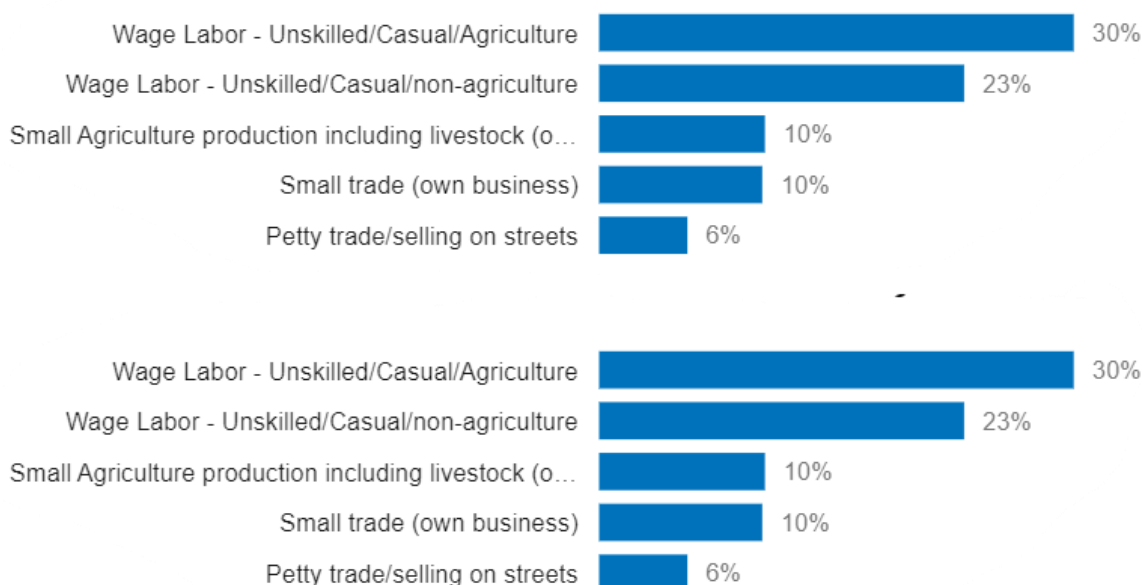
⁷ The exchange rate applied in this report is set at ZMW 1 for US \$0.037 at the time of writing.

agriculture wage labour (28%) followed by small trade (own business) (19%) and petty trade and selling on the streets (14%). Main income-generating activities in Meheba and Mayukwayukwa settlements are unskilled/casual/agriculture wage labour (30% and 22% respectively), followed by small agriculture production including livestock (10% in both locations). All income generating activities are in the informal sector because of the application fees for the employment permit that is required to engage in formal sector work but is unaffordable by forcibly displaced people. The application fee is ZMW 10,667 (approximately US \$395) as of August 2024.

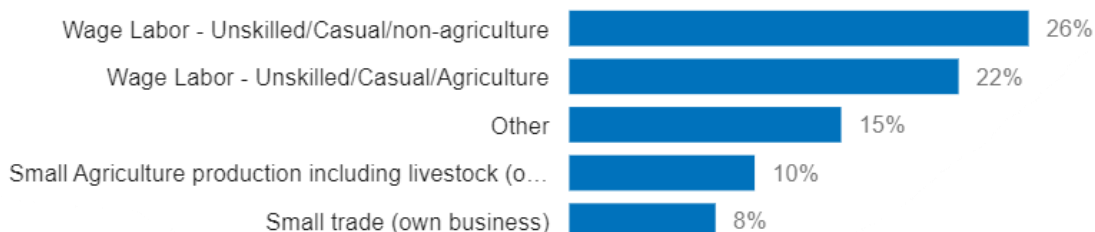
Lusaka



Meheba



Mayukwayukwa



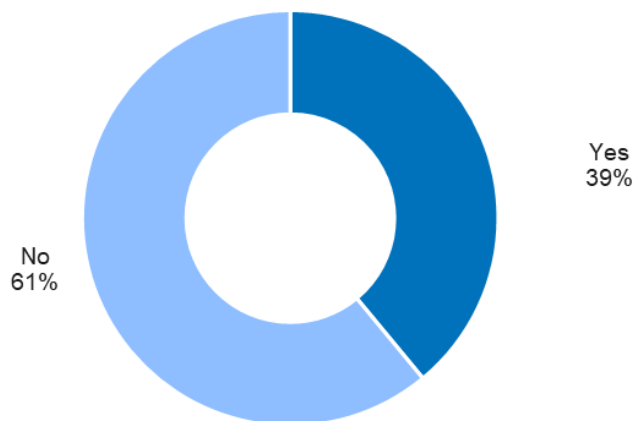
The average incomes

Main income source	Avg value of all income sources (ZMW)			Avg value of main source (ZMW)			Avg value of second source (ZMW)		
	M	F	% change btn M/F	M	F	% change between M/F	M	F	% change btn M/F
Wage Labor - non agriculture	562 (US\$ 21)	371 (US\$ 14)	-51%	522 (US\$ 19)	327 (US\$ 12)	-60%	437 (US\$ 16)	293 (US\$ 11)	-49%
Wage Labor - agriculture	454 (US\$ 17)	387 (US\$ 14)	-17%	421 (US\$ 16)	321 (US\$ 12)	-31%	378 (US\$ 14)	207 (US\$ 8)	-83%
Small trade (own business)	828 (US\$ 31)	513 (US\$ 19)	-61%	624 (US\$ 23)	452 (US\$ 17)	-38%	387 (US\$ 14)	260 (US\$ 10)	-49%

On the other hand, the second main source of income comes from agriculture (20%) followed by small trade/own business (15%). In Meheba, 79% of those engaging in agriculture as second source of income have earned its income primarily from agriculture. The similar reliance on agriculture is observed as well in Mayukwayukwa (58% of those engaging in agriculture as second source of income earned its income primarily from agriculture as well). Diversification of their portfolio in income generating activities would mitigate the impact of the drought given that the farmers are mostly reliant on rainfed agriculture.

Borrowing

Borrowing over the last 30 days

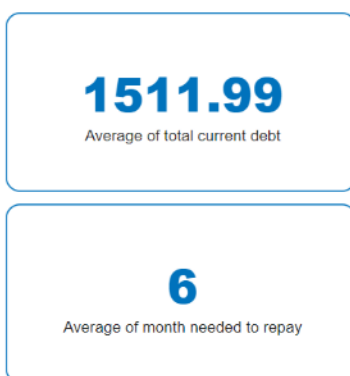
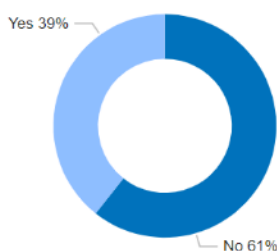


Source: UNHCR Protection Risk Assessment Survey
© UNHCR, The UN Refugee Agency

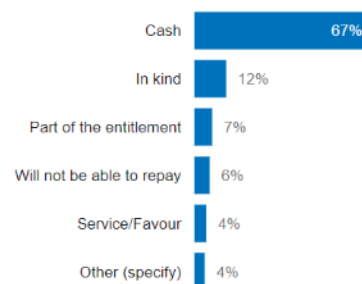
39% of the interviewed households had borrowed in the last 30 days prior to the interview for an average amount of ZMW 1,120 (approximately US \$41) (ZMW 829 for women; ZMW 1,381 for men (approximately US \$31 and US \$51)). The amount of current debt as of the date of interview was approximately ZMW 1,512 on average (approximately US \$56). Variance in the amount of debt exists between the two settlements, Meheba and Mayukwayukwa, and urban areas (ZMW 733 and ZMW 810 respectively as opposed to ZMW 3,050 in Lusaka (approximately US \$27, US \$30, and US \$113 respectively)).

The average length required for repayment was six months, likely imposing a financial burden for a certain period of time even after drought ends.

Household with debt



Means to repay debt



The primary purpose of borrowing is to cover daily needs, particularly for food (66%, increasing to 73% in the settlement), followed by healthcare (15%), business investments (6%), and education (3%).

⁸ Same reason as Earning section.

Primary reason to borrow	Average amount of borrowing made during the last 30 days prior to interview (ZMW)			Average amount of borrowing made during the last 30 days prior to interview
	M	F	F vs M	
Food	748 (US\$ 28)	531 (US\$ 20)	-41%	642 (US\$ 20)
Health	2,067 (US\$ 76)	1,017 (US\$ 38)	-103%	1,632 (US\$ 60)
Investment	4,993 (US\$ 185)	1,994 (US\$ 74)	-150%	3,235 (US\$ 120)
Education	3,125 (US\$ 116)	851 (US\$ 31)	-267%	2,063 (US\$ 76)

Primary reason to borrow	Average amounts of borrowing (ZMW)		Percentage change between
	Settl.	Urban	Settl. vs Urb.
Food	490 (US\$ 18)	1,227 (US\$ 45)	-150%
Health	1,315 (US\$ 49)	2,060 (US\$ 76)	-156%
Investment	2,212 (US\$ 82)	5,500 (US\$ 204)	-148%
Education	965 (US\$ 36)	4,763 (US\$ 176)	-393%
NFI	319 (US\$ 12)	n/r ⁹	

32% of households reported borrowing from informal or formal lenders. The primary sources of borrowing within the past 30 days from the date of interview were from relatives in Zambia (36%); friends, neighbors, or church members (21%); traders or shopkeepers (19%); and moneylenders (12%). A much smaller percentage borrowed from informal savings groups (2%); and cooperatives (2%); or formal financial institutions (1%). The average amount borrowed from these sources was ZMW 1,768 (approximately US \$65).

Among households with outstanding debts at the time of the interview, 70% had a single income source of approximately ZMW 518 (approximately US \$19) in the past 30 days. Most of these households were engaged in casual labor, either in non-agricultural (29%) or agricultural sectors (22%). Additionally, 85% of these indebted households had borrowed around ZMW 1,160 (approximately US

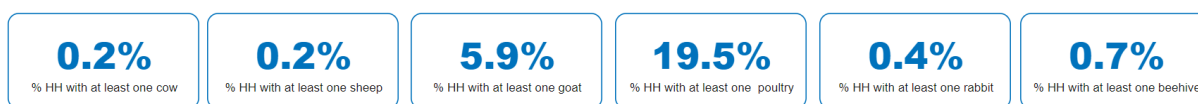
⁹ Percentage not relevant and so not comparable (0.42% in Lusaka urban area vs 3% in settlements)

\$43) within the past 30 days, primarily to purchase food (64%). They anticipated repaying these debts within an average of five months.

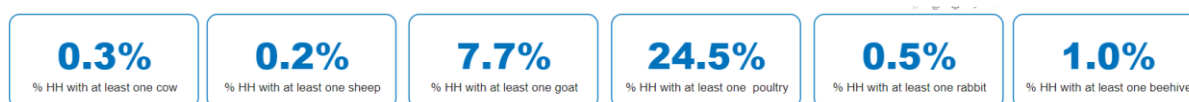
Households with debts and a single income source in Lusaka’s urban areas exhibited a higher reliance on borrowing. These households earned approximately ZMW 901 (approximately US \$33) from casual labor, primarily in non-agricultural sectors (36%) or petty trade/street selling (17%), within the past 30 days. Despite this income, 71% of these households borrowed around ZMW 2,252 (approximately US \$83) in the past 30 days, mainly for food purchases (50%). They anticipate repaying their total debt of approximately ZMW 3,250 (approximately US \$120) within an average of five months.

Livestock and Agricultural Assets

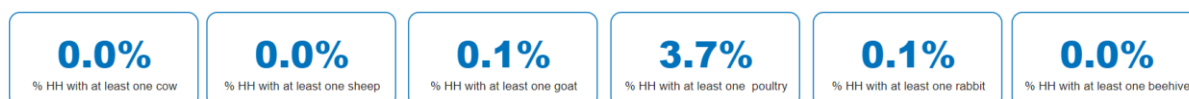
Average



Settlements



Urban



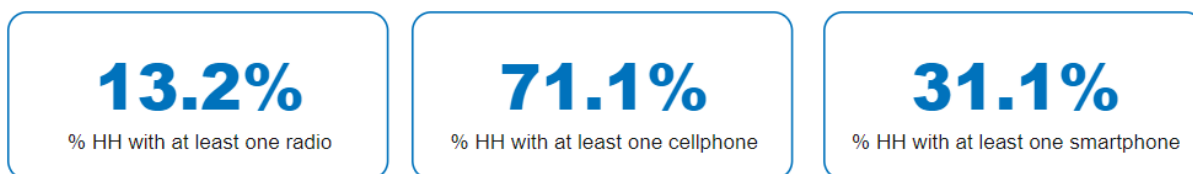
The most common agricultural asset owned by respondents was poultry (34%), followed by goats (5.9%), and beehives (0.7%). Meheba and Mayukwayukwa settlements had higher percentages of goat ownership (9.6% and 7.3%) than the overall average, while Mayukwayukwa and Mantapala had higher percentages of beehive ownership (1.2% and 1.8%).

Regarding livestock ownership, Meheba recorded the highest percentage of households with PSNs owning livestock (29%). Mantapala had a higher ratio of livestock-owning households (36%) despite the smaller refugee population and limited agricultural land compared to Meheba. In urban areas, livestock ownership was limited to 4% due to the differing nature of livelihoods.

Despite the limited ownership of livestock, 69% of respondents outside of Lusaka urban areas engage in agricultural activities. While this aligns with the previous finding that farming was the most common income source in Meheba and Mayukwayukwa settlements (27%), there is a significant discrepancy between the percentage of households citing agriculture as an income source and those actively engaged in farming. This gap can be attributed to the predominantly subsistence nature of farming, where produce is primarily consumed domestically rather than being sold to generate income. No substantive difference in gender was observed (68% and 70% respectively).

As to transport assets relating to agriculture, 12% of the respondents have a bicycle, with higher percentages recorded in settlements – highest in Mantapala with 35%. The total number of households which had a private motorcycle or a car is very limited (0.4% each), with the highest percentage recorded in Mantapala for motorcycle (1.2%) and in Lusaka (0.1%) and Meheba for vehicles (0.5%).

Assets - Basic Electric Items



At least 71% of respondents reported that they have a mobile phone with an active SIM card. The highest percentage was recorded in Lusaka urban areas at 95%, while the lowest was in Mayukwayukwa settlement at 58%. In addition, 31% of respondents have a smartphone, (56% in Lusaka, 29% in Meheba, 21% in Mayukwayukwa, and 11% in Mantapala). On average, 13% of respondents own a radio, but only 6% in Mayukwayukwa.

<i>Locations</i>	<i>% of Respondent who possessed at least one smartphone</i>	<i>% of Respondent who possessed at least one radio</i>
<i>Lusaka</i>	56%	19%
<i>Meheba</i>	29%	12%
<i>Mayukwayukwa</i>	21%	6%
<i>Mantapala</i>	11%	23%

Livelihood Challenges

The main challenge to improving livelihoods is reportedly lack of capital (36%), followed by limited access to agriculture related constraints such as inputs or land (27%). Meanwhile, only 5% of the households surveyed perceive that legal barriers to move out of refugee settlements affect their livelihood capacity, and 5% consider the lack of right skills as an impediment. This is in line with the education levels of the households surveyed as recorded within the assessment, and with their main source of income - that is unskilled labour.

Assistance (including Cash-Based Intervention)

73% of interviewed households reported receiving no assistance in the past three months. Among those who did receive cash assistance, the funds were entirely spent on food purchases.

Meanwhile, there is a level of intra-family support, support from within the community and/or support from religious organizations which provide different types of assistance (in-kind and/or cash). Reliance

on this informal assistance was observed in the interviewed households in both urban areas and settlements.

Water, Sanitation and Hygiene (WASH)

85% of households had sufficient access to water, and 77% of households had access to sufficient quantity of potable water with an average of 55.5 Liters per household per day.¹⁰ This is equal to approximately 10 Litres daily consumption per person. The highest amount was recorded in Meheba at 75 Litres per household per day, which averages 15 Litres per person per day. Of concern, 17% of households reported they are accessing water from unsafe sources (e.g., muddy, salty, smelly, and/or water-colour change).

The proportion of respondents who do not have access to water or a sufficient quantity of potable water was higher in Lusaka (27% and 39%, respectively). The proportion of respondents who reported poor quality of water was also higher in Lusaka (28%).

Mayukwayukwa settlement presented the lowest daily consumption of water at around 30 Litres per household per day, meaning 7.5 Litres per person per day. Nevertheless, 95% of the respondents in Mayukwayukwa confirmed access to water, and 93% confirmed access to sufficient amount of water, while 14% complained poor water quality.

Poor hygiene was observed in the interviewed households. 42% of the respondents reported sharing toilet facilities, and the majority accessed a pit latrine without a slab (43%) or a pit latrine with a slab (34%). Particularly, the majority of the respondents in Lusaka's urban area did not have private toilets (83%) and used pit latrines without slabs (61%). Also, in Meheba, more households had pit latrines without slabs/open pit than average (54%).

Some other issues reported include the distance to water points (14% of the respondents in the settlements (19% in Meheba, 8% in Mayukwayukwa, and 6% in Mantapala), followed by lack of storage at 7% (20% in Mantapala) and lack of a sufficient number of water points at 7%.

Financial Inclusion

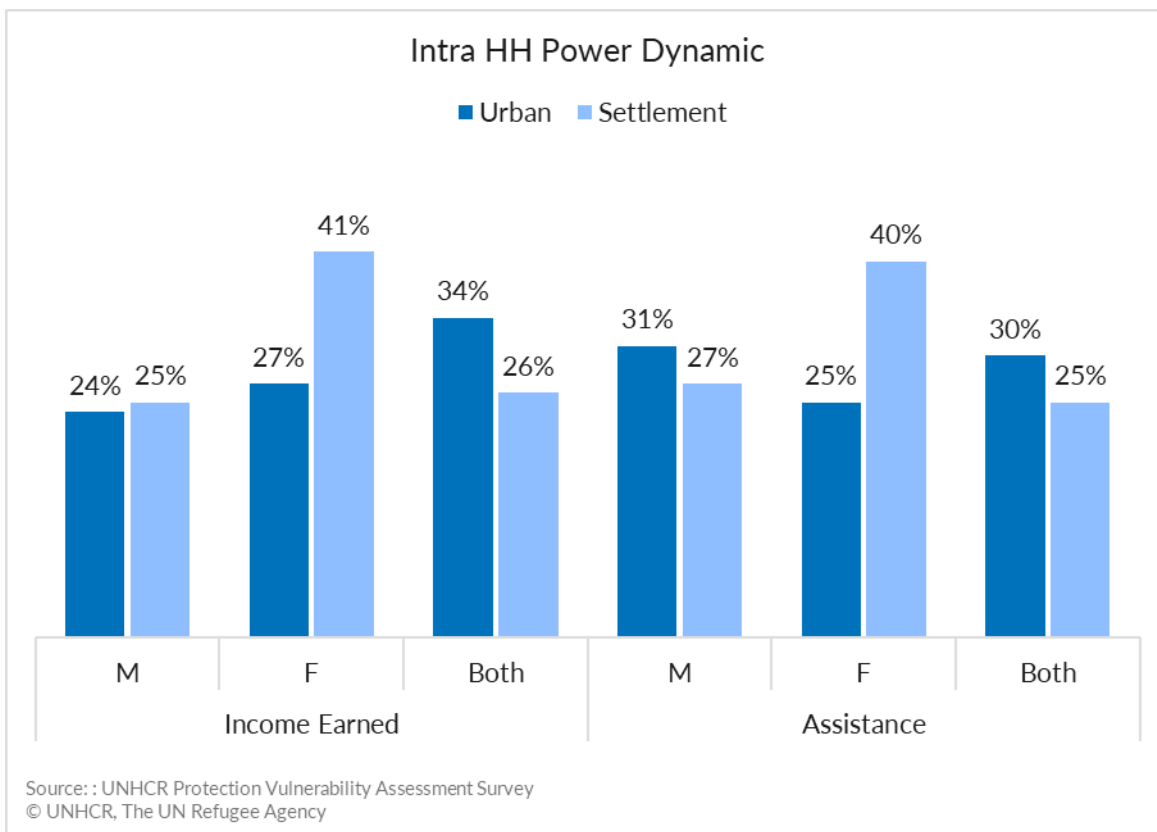
65% of households have access to some form of financial services, pre-dominantly mobile money transfers (98%). The remaining 35% do not have access to mobile money account, which is corroborated by the challenges in the cash disbursement for certain population identified as being affected by drought. At the same time, almost all the 65% households would be able to receive money via mobile money transfer services unless they experience technical issues such as lack of electricity.

Intra-household power dynamics

Women have the decision-making power on the use of the money – both earned (37%) and from assistance (36%) in the family, to be followed by a common decision for earned income (28%) (including both woman-led and man-led households regardless of whether the heads are single, divorced, widowed, or separated).

¹⁰ The [Sphere Standard](#) is 15 litres per day per person, 500 metres as maximum distance to the nearest water point, etc.

A notable difference exists between settlements and urban areas regarding decision-making power. In settlements, women have a greater influence on decisions regarding the spending of assistance and earned income, with 40% and 41% of decisions, respectively, compared to 27% and 25% for men. Conversely, in urban areas, men hold more decision-making power, with 31% of households where men decide on how assistance is spent, compared to 25% for women. Across all locations, women consistently have more decision-making power over the expenditure of earned income, with 37% of decisions compared to 25% for men.

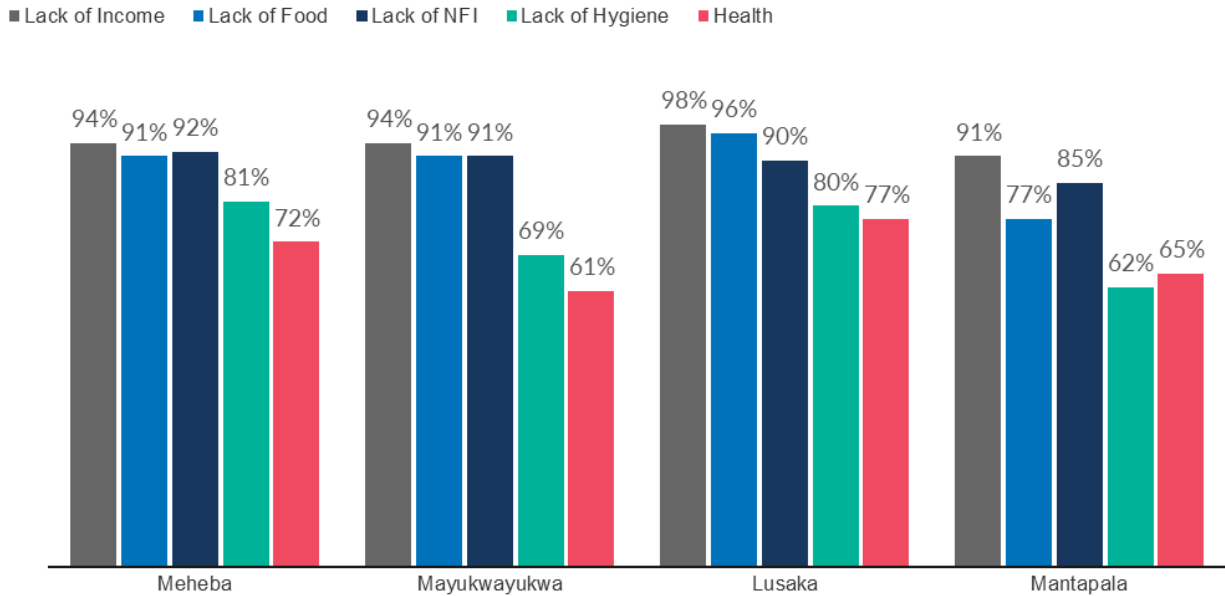


Expressed Needs

Within households

The highest five problems expressed as “serious” by the respondents are: lack of income (95%), lack of food and lack of non-food items (both at 90%), lack of hygiene (75%), and health issues (69%). No significant difference was observed in the percentage among male and female respondents. However, the ratio of respondents who reported lack of hygiene and health as a serious problem is lower in Mantapala and Mayukwayukwa than Meheba and Lusaka as seen in the chart below.

Top 5 needs perceived as "severe problem"



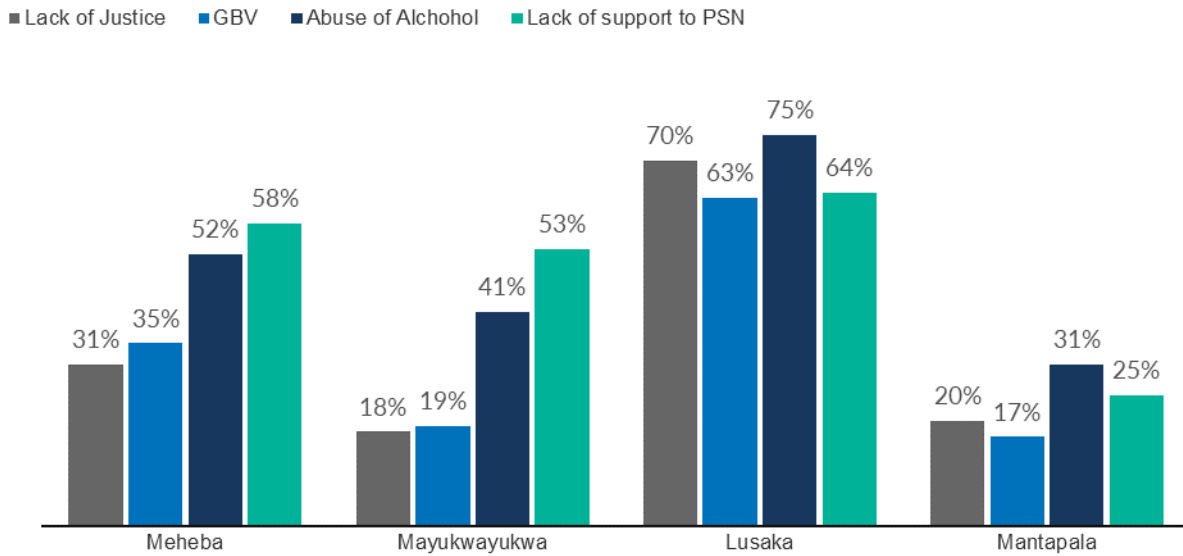
Source: : UNHCR Protection Vulnerability Assessment Survey
 © UNHCR, The UN Refugee Agency

Households that reported lack of food as a severe problem also viewed the following problems as serious: lack of income (97%); not enough Non-Food Items (93%); lack of hygiene (79%); and health (72%). Similarities were observed in the expressed needs of those who reported lack of income.

Within communities

The most pressing issues identified were neglect of individuals with specific needs (54%) and alcohol and drug abuse (52%). Notably, Lusaka reported significantly higher percentages of other problems, including inadequate judicial systems (70%) and gender-based violence (63%), compared to other locations.

Perceived 'Serious problem' among the community



Source: : UNHCR Protection Vulnerability Assessment Survey
 © UNHCR, The UN Refugee Agency

Other serious problems reported by respondents were mainly related to need for specialized healthcare, family matters, unemployment, restrictions on movement and work, lack of documentation, and lack of capital to engage in business. Some limited number of households reported security concerns in the neighbourhood.

Conclusion

The 2024 Protection Needs Assessment (PNA) and Vulnerability Scoring exercise highlights the severe challenges faced by forcibly displaced populations in Zambia due to a devastating drought. This crisis has deepened vulnerabilities, forcing many households to adopt harmful coping strategies such as reducing meals, cutting health and education expenses, and, in some cases, engaging in high-risk or exploitative activities. Limited access to education, inadequate WASH infrastructure, and restricted rights of movement and employment further compounds these hardships.

Despite these challenges, refugees have been largely excluded from the nationwide humanitarian drought response, with only modest funding allocated to UNHCR through the Central Emergency Relief Fund (CERF). Addressing gaps in the emergency response requires targeted cash assistance, improved access to education, psychosocial support, and strengthened community-led protection mechanisms. Immediate actions must also enhance access to safe water, sanitation, healthcare, and agricultural inputs to stabilize food security.

Sustainable, development-focused efforts are equally critical. These include upgrading WASH facilities, solarizing schools and medical centers, fostering sustainable livelihoods through skills training and financial literacy, and forging public-private partnerships to expand opportunities.

By aligning with the principle of "leave no one behind," government ministries, humanitarian actors, and donors can collaborate to address urgent needs and systemic barriers. This approach will not only

provide relief but also empower forcibly displaced populations to rebuild their lives with dignity, contributing to broader development goals in Zambia.

More Information

UNHCR Comprehensive Overview of Response to Emergencies (CORE):

- Zambia Drought, Protection Response (15 November 2024):
<https://data.unhcr.org/en/documents/details/112729>
- Zambia Drought, Livelihood Coping Strategies (11 October 2024):
<https://data.unhcr.org/en/documents/details/111719>
- Zambia Drought, IPC Focus (16 August 2024):
<https://data.unhcr.org/en/documents/details/110823>
- Zambia Drought, Protection Update (6 August 2024):
<https://data.unhcr.org/en/documents/details/110430>
- Zambia Drought, Protection Update (21 June 2024):
<https://data.unhcr.org/en/documents/details/109527>