



Empowering People, Strengthening Systems:

Sustainable Responses to Displacement in
Southern Africa

Cover photo: In Zambia, inclusive policies allow refugees to flourish in farming. Credit: © UNHCR/Charity Nzomo

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Contents:

Foreword by Chansa Kapaya, Director of UNHCR's Regional Bureau for Southern Africa	4
Introduction: Empowering people, strengthening systems	5
Enhancing displacement response capacities across the region	6
Expanding refugee protection in Angola	8
Zambia becomes a champion of sustainable responses	9
Refugee inclusion in the national social protection system in the Congo	10
Supporting health infrastructure across the region	11
Insect farming in Zimbabwe and Malawi	12
Supporting women-led organizations	13
Innovative approaches to solutions in the DRC	14
New approaches to nexus programming in Mozambique	16
Innovative risk financing in Malawi	18
Conclusion: A strong foundation to build on in Southern Africa	20



Foreword

By Chansa Kapaya, Director of UNHCR's Regional Bureau for Southern Africa

UNHCR's Director of the Regional Bureau for Southern Africa Chansa Kapaya, visits an eco-brick house at the Telega camp for displaced people in Ituri Province, Democratic Republic of the Congo, on 25 September 2024. © UNHCR/Guerchom Ndebo

This report is a tribute.

It is a tribute to the resilience of nearly 10 million forcibly displaced people across Southern Africa. In the face of unthinkable adversity, they demonstrate every day their determination to protect and provide for their families, to build their communities and to empower the powerless.

It is a tribute to the solidarity of the countries and communities in this region that have tirelessly hosted displaced people for decades and continue to welcome people forced to flee. In recent years, they have made solid progress in implementing sustainable responses to forced displacement by expanding access to refugee protection for those who need it, to essential services like health and social safety nets, and to livelihoods opportunities that allow displaced people to become self-reliant. We thank them for their ongoing efforts.

This report is also a tribute to the contributions of our partners. At UNHCR, we know that we cannot address displacement challenges on our own; rather, our impact is greatest when we utilize our experience and expertise to leverage and catalyse the contributions of others.

From intergovernmental organizations – like the Southern African Development Community, the World Bank and the African Development Bank – to the private sector and local organizations, the international community's responses are always more sustainable when we work together.

Finally, this report is a tribute to the generosity of our donors. None of our work, including the work highlighted in this report, would be possible without their consistent support. We are particularly grateful for the flexible funding that is contributed by many of our donors and that allows us to test new ideas, convene a wide range of actors and respond quickly when disaster strikes.

Your work saves lives and improves living conditions across the region every day.

This report highlights just some of examples of the progress that is being made in Southern Africa. Those showcased here have shown their potential for sustainable impact. We look forward to working with our partners to build better futures for forcibly displaced people across the region.

Introduction: Empowering people, strengthening systems



A Judo club in Meheba performing during the commemoration of World Refugee Day © UNHCR/Chisanga Sia

Southern Africa hosts almost 10 million forcibly displaced people, including refugees, asylum-seekers and internally displaced people (IDPs). They have been displaced by ongoing conflict and other security issues, natural disasters and climate hazards. They are hosted in communities that face poverty, limited access to services and livelihood opportunities, governance challenges and a range of health emergencies, including outbreaks of cholera and the recent mpox epidemic.

UNHCR recognizes that a purely humanitarian approach to this displacement is no longer the answer to these challenges. The humanitarian system is overstretched and was only ever designed for short-term, lifesaving support at the onset of an emergency.

We need approaches that maximize opportunities for self-reliance, expand the human potential of the forcibly displaced and strengthen the capacity of national institutions to support refugees and the communities that host them.

We call these sustainable responses. They are grounded in the Global Compact on Refugees and are being implemented across the Southern Africa region.

This report explores impactful programming to advance sustainable responses across Southern Africa. It highlights key examples of UNHCR's work with partners to support States to uphold their legal obligations to refugees across the region. It demonstrates our efforts to catalyse the shift to longer-term perspectives, including by strengthening inclusive national systems, promoting human development and empowerment, and devising new approaches to solutions for displaced people.

This work is always undertaken in conjunction with host governments and partners; sometimes UNHCR is in the lead, at other times we are the catalyst, advocate or funder. Accordingly, this report also highlights the new ways of working with partners that we are pioneering across the Southern African region.

Although only five of the 16 countries in Southern Africa receive a “low” ranking on the Human Development Index, these five countries account for 95 per cent of the displaced people in the region.

Enhancing displacement response capacities across the region

The 16 Member States of the Southern African Development Community (SADC) face a range of complex challenges related to displacement.

The region is characterized by diversity and dynamism, but also fragility, violent conflict, extreme weather and natural disasters. These challenges contribute to – and are exacerbated by – large-scale displacement and mixed movements that put pressure on governmental capacities; by 2023, for example, the region faced a backlog of 281,000 asylum claims.

To address these challenges, UNHCR has joined forces with SADC to enhance response capacities, in line with the Global Compact on Refugees. Leveraging SADC's powerful convening role in the region and UNHCR's unique displacement expertise, the two organizations adopted a regional road map on asylum and solutions in 2022 that sought to:

- Improve asylum systems by enhancing legislation, policies, processes and capacities for refugee status determination
- Enhance refugees' access to rights guaranteed by international law
- Support the inclusion of refugees and asylum-seekers into national services and development plans
- Enhance access to durable solutions and economic inclusion

As a result of this cooperation, asylum processing has improved markedly. By December 2023, national-level action plans developed under the regional road map had contributed to a reduction in the regional asylum backlog by 13 per cent. In particular:

- The Democratic Republic of the Congo (DRC) implemented a streamlined asylum interviewing process that led to 60,500 asylum-seekers being granted refugee status, fulfilling a pledge made at the Global Refugee Forum.
- Malawi implemented accelerated asylum processing that resulted in 35,000 accepted asylum claims and reduced the asylum backlog by 87 per cent, also in line with a Global Refugee Forum pledge.
- South Africa finalized almost 13,000 asylum appeal decisions in 2023-2024, under a partnership with UNHCR and the European Union. The individual case processing output of appeal board members almost doubled in 2024.

Cooperation between UNHCR and SADC is also leading to the deeper integration of refugees into development work. In line with the regional road map and many of the pledges made by SADC Member States at the Global Refugee Forum, the forcibly displaced have been included in national development plans in Botswana, the DRC, Malawi, Namibia and Zimbabwe, and in district-level plans in Zambia. Across the region, UNHCR has catalysed the engagement of development actors in forced displacement settings; since 2020, refugees have been included in projects funded by the African Development Bank, the German Ministry for Economic Cooperation and Development, the Japanese International Cooperation Agency and the World Bank.

UNHCR is grateful for the flexible funding from donors that made its catalytic support to these efforts possible.



Leah, 21, is a student of Nursing and Midwifery in Lilongwe, Malawi, on a DAFI (German Academic Refugee Initiative) scholarship. © UNHCR/Antoine Tardy

Partnering to address displacement, climate and fragility

In 2023, SADC, the African Development Bank and UNHCR initiated a Joint Regional Programme on Forced Displacement, Fragility Mitigation and Climate Resilience. Led by SADC, the Joint Regional Programme seeks to advance the inclusion of forcibly displaced people into national development work, build human capital and address the environmental impacts of refugee movements. The African Development Bank has provided \$4.5 million in seed funding to kick-start the implementation of the Joint Regional Programme in the DRC, Madagascar, Mozambique and Zimbabwe.

Expanding refugee protection in Angola

Angola currently hosts more than 55,000 refugees from 24 different countries. The key challenges that they face include limited legal recognition and access to documentation. The suspension of refugee registration by the Government of Angola in 2015 has contributed to a range of protection concerns, including barriers to accessing essential services, economic opportunities, and safeguards against involuntary return.



A new arrival going through the registration process in Angola. © UNHCR

Following advocacy from UNHCR and partners, Angola pledged at the first Global Refugee Forum in 2019 to register all refugees and asylum-seekers in the country. Building on this ground-breaking pledge, Angola has continued to play a prominent role in international discussions of refugee issues; it joined UNHCR's Executive Committee in 2023 and, later that year, sent a high-profile delegation to the second Global Refugee Forum.

Angola resumed refugee registration in 2023 and announced that it would automatically recognize as refugees anyone who had submitted an asylum claim before 2015. This move made some 28,000 refugees eligible for documentation that enables them to access essential services and other opportunities.

The Government also agreed to issue residence permits to 4,200 refugees from Sierra Leone, Liberia and Rwanda, facilitating their integration into local communities.

With UNHCR's support – provided thanks to flexible funding from donors – the Migration and Foreigners Service had registered more than 7,250 refugees by the end of 2024.

The registration exercise has expanded from two registration centres in Luanda to cover all provinces except one. As a result, refugees in these provinces are now being included in national statistics for the first time, enabling the government to ensure sufficient service-provision capacity.

UNHCR is looking to build on these successes to enhance the self-reliance of refugees in Angola. The National Development Plan 2023-2027 calls for greater economic inclusion of refugees, asylum-seekers and stateless persons, and for enhanced access to health services and social protection. UNHCR is working to support the Government to assume responsibility for assisting refugees across different sectors by the end of 2027 and is working with the World Bank to integrate refugees in the country's Government-administered social protection system.



His fingerprints are taken during the registration process. © UNHCR

Zambia becomes a champion of sustainable responses



A refugee family walks to church in Meheba settlement, Zambia. © UNHCR/Hélène Caux

Zambia is host to some 106,000 asylum-seekers, refugees and former refugees. Hailing from the DRC, Angola, Burundi, Rwanda and Somalia, many are hosted in remote, rural settlements where opportunities are limited. Zambia is also facing a range of domestic challenges, including severe drought, inflation, unemployment, and debt and energy crises.

In spite of these challenges, the Government of Zambia has become a pioneer for sustainable responses, in line with the Global Compact on Refugees. With the support of UNHCR, the World Bank and the Japan International Cooperation Agency, Zambia is undertaking a paradigm shift in the management of refugees, away from emergency-driven humanitarian response and towards building longer-term resilience, inclusion and stability. Key markers of early progress include:

- Progressive policy approaches to refugee issues, including the launch of Zambia's first National Refugee Policy in 2024 and the integration of refugees in national and local development planning
- Expanded access to basic services, including free education until the end of secondary

school. More than half of refugee children are now enrolled in early and primary education

- Enhanced livelihood opportunities, including through Modernization of Refugee and Host Community Settlements Areas, an inclusive development strategy for transforming refugee settlements into economic hubs through private sector engagement
- Improved infrastructure for refugee settlements, including connection to the national electricity grid and, with the support of the Arab Bank for Economic Development in Africa, the installation of solar lighting in streets, as well as at schools and health facilities

Building on this momentum, UNHCR is now exploring how the transition to sustainable responses in Zambia can leverage other sources of finance, including private sector investments, remittances and blended finance. UNHCR has worked, for example, with the Bank of Zambia and the United Nations Capital Development Fund to lead the development of a financial inclusion roadmap and has engaged national financial institutions such as Agora Microfinance Zambia, NatSave and Mfinance to offer financial services in remote and rural refugee-hosting areas.

Refugee inclusion in the national social protection system in the Congo

The Republic of the Congo hosts more than 70,000 refugees and asylum-seekers. Most are from the Central African Republic, the Democratic Republic of the Congo and Rwanda, and live in rural areas, including the isolated Likouala Department in the country's north. The legal framework affords them a largely positive protection environment, with freedom of movement, access to public services and the right to work. Like their hosts, however, they have limited access to livelihood opportunities.



Louise is a widowed mother of three. Thanks to an income-generation grant from the Lisungi Project, she has opened a stall in the market in Bétou, Likouala Department, where she sells peanuts, beans and pumpkin seeds. She proudly boasts that – because of the support – she is now her “own boss”. © UNHCR/Ibrahima Diane

With advocacy from UNHCR and financing from the World Bank, the Congolese government has expanded the Lisungi Safety Nets System to refugees in key areas. “Lisungi” means “assistance” in the Lingala language, and the safety nets programme provides cash transfers and financing for income-generating activities for the country's most vulnerable households. The Government of the Congo pledged to include refugees in its social protection systems at the

Global Refugee Forum and, with \$22 million from the World Bank's IDA18 refugee sub-window and logistical and technical support from UNHCR, the Lisungi system was expanded to include refugees and their hosts in Likouala, Brazzaville and Pointe Noire. This pilot phase enabled 3,629 refugees to be transitioned from humanitarian to development-based assistance, and led to their inclusion in the Registre Social Unique, ensuring their inclusion in all government social programmes. The pilot also expanded assistance for host communities and supported the overall strengthening of the Lisungi system.

As of 2023, 63 per cent of forcibly displaced people in the Congo are covered by the national social protection system, the highest proportion in Africa. Project evaluations have found that access to the Lisungi system has enhanced refugee self-reliance; access to education and healthcare has been facilitated, and food consumption has grown. Refugees are saving more and investing in income-generating activities. Encouraged by this success, the Government is now planning to include the Plateaux Department – host to 15,000 refugees – in the next expansion of the system. UNHCR will be there to support them.



Louise talks to her customers at her stall in Bétou market.
© UNHCR/Ibrahima Diane

Supporting health infrastructure across the region



Health worker Lumoo Amitie prepares to disinfect the mpox isolation room at the Rusayo displacement site in the Democratic Republic of the Congo on 26 September 2024. © UNHCR/Guerchom Ndebo

Outbreaks of infectious diseases are common in Southern Africa and those who have limited access to healthcare services – including refugees – are particularly vulnerable to their effects. Malaria, measles and mpox place significant strain on already fragile health systems across the region, and 2024 saw the worst cholera epidemic for many years in the DRC, Malawi, Zambia and Zimbabwe.

Supported by a \$3 million grant from the Sony Group Corporation, UNHCR is working with governments to strengthen national health systems, including to prepare for future disease outbreaks. In the DRC where UNHCR helps to strengthen the national health system in provinces hosting large numbers of refugees, this partnership provided more than 280,000

consultations for refugees and host community members in 2023-2024. Almost 8,200 pregnant women received prenatal consultations, and qualified personnel delivered more than 4,000 babies.

This partnership is also working to prevent future disease outbreaks by expanding access to clean water, sanitation and hygiene. Water management committees across refugee-hosting areas are provided with training on safe management of local water supplies and maintenance of water supply infrastructure to ensure that water is safe and drinkable. UNHCR is constructing new water sources (such as boreholes), as well as family and community toilet facilities.

Insect farming in Zimbabwe and Malawi

Zimbabwe and Malawi together host more than 75,000 refugees and asylum-seekers.

In both countries, refugees live in settlements that are exposed to extreme weather and where they face considerable constraints in engaging in income-generating work.

Insect farming has emerged as a promising and environmentally friendly livelihood opportunity for refugees in Zimbabwe and Malawi. Insect farming is growing in popularity as an inexpensive alternative to traditional methods of producing feed for livestock and fertilizer for crops; the World Bank estimates that the global market for insects will be worth up to \$8 billion by 2030. Insect farming is safe and does not require much land, water, machinery or agrochemicals. It can, however, create jobs, diversify income streams, improve food security and strengthen local economies.



Manaka Lupatshia, a refugee from the Democratic Republic of Congo who fled conflict in his country in 2017 works in an insect farming center in Dzaleka refugee camp.

© UNHCR/Tiksa Negeri

Since 2022, UNHCR and the World Bank have been running a pilot programme to further explore the potential of insect farming in refugee-hosting areas. In Zimbabwe, the

programme is implemented in the Tongogara settlement in partnership with Chinhoyi University of Technology, the Ministry of Agriculture and World Vision International. In Malawi, it is taking place in the Dzaleka settlement with funding from Denmark, and in partnership with Churches Action in Relief and Development and Plan International Malawi.

Although small-scale for now, the pilot phase is showing promising results. A total of 90 participants started to generate income from the project in 2023 through the sale of liquid fertilizer, protein powders, insect larvae and training services to customers. Participants in both countries report improved agricultural and livestock productivity, and enhanced relationships between the refugees and host community members that they work alongside.

“The chickens gain weight faster when they eat [insect] maggots as they contain a lot of proteins. So, I can raise more chickens and sell more of them, and with the money, I can buy clothes and shoes for my children [...] When you are involved in a project like this, it really encourages you to work harder because you don’t want to depend on assistance.”

(Mashimango Francine, refugee from the DRC in Zimbabwe)

UNHCR and the World Bank plan to scale-up their support for insect farming in these two countries and beyond. In Zimbabwe, UNHCR plans to train a total of 1,000 refugees and 300 host community members in insect farming in coming years; it is estimated that this will yield enough insects to completely replace the country’s use of soya beans in livestock feed. It also hopes to expand the project to Chad, Ethiopia, Uganda and Mexico.

Supporting women-led organizations

Throughout the region, refugee women often face high barriers to accessing employment, education and essential services. Sexual assault is far too common, including in armed conflict where rape is used as a weapon of war. To address these challenges, UNHCR channels flexible funding from donors to support women-led organizations to build skills, achieve economic empowerment and keep women and girls safe.



Adolescent girls and young women engaged in the plaiting activity during a Safety on Tap meeting, Dukwi refugee camp, © UNHCR

In Botswana, the Safety on Tap project takes an innovative approach to reducing sexual assault and promoting economic independence. With financial support from the United States, it uses recreational and livelihood activities – such as sewing, baking, agribusiness and sports – as an entry point for discussions about sexual assault and other forms of intra-communal violence. Led by women but with the active engagement of men, the project provides psychosocial support and skills training to girls and boys alike.

In South Africa, the Adonis Musati Project supports the self-sufficiency of women-led organizations. Filanwaa, one of its beneficiary organizations, used UNHCR support to carry out a participatory needs assessment of Somali refugee women and girls in Cape Town. They then used the insights to develop a range of Somali-language audio-visual communications materials on key health topics. An independent evaluation of the programme noted marked growth in Filanwaa's governance, leadership and financial management capacities, and thus the potential for sustainable impact.

Also in South Africa, UMOJA empowers refugee and disadvantaged women through skills training and income generation. With UNHCR support, the organization has expanded from a small sewing initiative into a recognized public benefit organization, providing training in textiles, catering and entrepreneurship. It also offers childcare services to support working mothers. Over time, UMOJA has positioned itself for sustainability and long-term impact by developing income-generating projects, such as bulk production and a community coffee shop.

“It has given me a chance to do something in a professional way [...] I know that I am capable of doing so much more and am responsible in some way of representing this community of mine in a better way. The project was between women. The funders, the people, volunteers were all women – it really empowered me.”

(Zamzam Hirsi, founder of Filanwaa, Cape Town)

Innovative approaches to solutions in the DRC



Voluntary repatriation of a convoy of Central African refugees to Bangui, Central African Republic, after 9 years of living in the Democratic Republic of the Congo. © UNHCR / Maimouna DJIBO AMADOU, December 2024

The Democratic Republic of the Congo is home to one of the world's most acute, protracted and neglected humanitarian crises. It is home to more than 7 million IDPs and hosts more than 525,000 refugees and asylum-seekers, most of whom are from the Central African Republic, Rwanda, Burundi and South Sudan. More than 1 million refugees from the DRC have fled to other countries. The country is characterized by poverty, armed conflict, resource exploitation and governance challenges of almost every kind.

Despite the challenges, progress has been made in securing solutions for IDPs and refugees in the DRC. Since 2019, more than 8 million internally displaced people have been able to return home, as have nearly 90,000 refugees who had fled to the country. Although persistent instability has meant that the total number of IDPs, refugees and asylum-seekers has continued to grow over this period, UNHCR's work has shown that with ingenuity and innovation it is possible to support conditions for safe, dignified and voluntary return, even in the most challenging of circumstances.

In Tanganyika Province, UNHCR is working with partners to close 16 IDP sites and transition the land back to villages. The IDP site at Kikumbe –

formerly home to some 3,700 people – was the first to undergo this process. Working closely with the International Organization for Migration and taking advantage of political developments in the IDPs' regions of origin that made return feasible, UNHCR identified 3,070 people who wanted to return and provided cash grants for transportation and housing upon their arrival.

UNHCR then worked with local authorities to ensure a smooth local integration for those who wanted to remain. Under the leadership of the chief of the village, allotments within the former IDP site were chosen and houses were constructed for each of the 213 remaining families. The former IDPs, now residents of the village, were given documents of tenure for their houses and provided with agricultural training to ensure sustainable livelihoods.

Today, the IDP site no longer exists and the land is part of the village. Nobody in Kikumbe is in need of humanitarian assistance. Once the livelihoods training has concluded, UNHCR's activities in the village will come to an end.

This is the first of 16 sites in Tanganyika – containing some 30,000 IDPs – that UNHCR aims

to transition into local villages in the coming years.

Innovative approaches – this time at the international level – are also driving solutions for refugees in the DRC from the Central African Republic. In April 2022, countries of the region signed the Yaounde Declaration and agreed to pursue a regional approach to solutions for refugees, IDPs and returnees from the Central African Republic. The following year, the **Central African Republic Solutions Support Platform** was established to maintain momentum in implementing the Yaounde Declaration.

Since the Declaration was signed, good progress has been made in facilitating the return of refugees from the Central African Republic living in the DRC. Almost 15,000 such refugees have returned since 2022, and the trend is promising; more than 9,000 returned in 2024, representing more than 70 per cent of returns from the DRC last year. Given that only

40 per cent of refugees in the DRC are from CAR, this means that they are greatly over-represented amongst returnees.

Predictable, multi-year donor support has been essential in implementing the Declaration in the DRC. Led by the United States and – from 2025 – the European Union, this has allowed UNHCR to undertake the detailed preparation that makes return more sustainable. Health screenings can be undertaken before departure, convoys can be planned for the most advantageous seasons and reintegration support focused on livelihoods and peacebuilding can be prepared.

“Once I arrive in Bangui, I plan to start my fish trading activities again at the central market [...] I intend to support the schooling of my children in CAR so that they contribute to the development of our country.”

(A refugee returning to CAR from the DRC)



Voluntary repatriation by river in South Ubangi of a convoy of Central African refugees to Bangui, Central African Republic, after 9 years of living in the Democratic Republic of the Congo. © UNHCR / Jadot BUSANGA BENGÉ, December 2024

New approaches to nexus programming in Mozambique



Viaze Abudo smiles from the doorway of her small shop in Cabo Delgado, stocked with everyday essentials like biscuits, soap, and baby supplies. Displaced by conflict and supported through UNHCR's sexual exploitation and abuse and mental health programmes, Viaze used a start-up grant to launch her own business after completing a livelihoods training course. © UNHCR/Isadora Zoni

In recent years, Mozambique has seen exponential growth in displacement numbers. The country is today home to more than 1.2 million IDPs and 26,000 refugees displaced by climate and conflict. Although thousands of those internally displaced are returning home, many still lack access to water, shelter, education and livelihoods opportunities. In addition, Mozambique is exposed to a range of natural hazards such as cyclones, tropical storms, floods and droughts, and it also faces significant development challenges; it currently has the eleventh-lowest score worldwide on the Human Development Index.

Despite these challenges, Mozambique has embraced innovative approaches to IDP and refugee inclusion. At the 2023 Global Refugee Forum, Mozambique pledged to deepen efforts

towards inclusion and integration (building on its out-of-camp approach) and to include forcibly displaced populations in people-centred approaches to climate shocks and other drivers of forced displacement.

In support, UNHCR works with partners to implement concrete actions to move from parallel to aligned assistance, then to harmonized operations and, ultimately, full inclusion of forcibly displaced populations into national systems and services. An important element of this process is defining the key assistance needed by refugees, asylum-seekers, IDPs and IDP returnees in order to identify what government capacities are required to deliver that assistance. UNHCR, the relevant Government actors and partners then use this information to guide programming to ensure a smooth transition from humanitarian

response to Government-led service delivery when local capacity is sufficient.

Working with the Government of Germany, UNHCR is applying this approach to improve the living conditions of IDPs, refugees and host community members in areas of Mozambique particularly affected by conflict and natural hazards. UNHCR implements the Nexus Norte programme jointly with Germany's development entity, GIZ. In just two years, it has:

- Provided technical and vocational education and training (TVET) to 1,626 people, delivered through strengthened national and local TVET institutions
- Supported 2,138 people to undertake small business activities through interventions including training and mentoring on entrepreneurship and the provision of business start-up kits
- Reached 27,888 people with social cohesion interventions, including to strengthen community leadership capacities
- Supported 1,260 survivors of rape and sexual abuse in line with Government protocols; and
- Provided civil identification documents to 230,000 people, laying the foundation for sustainable access to services and livelihood opportunities.

Following the success of the first iteration, *Nexus Norte II* will commence in 2025.

UNHCR is also working to enhance the self-reliance of refugees and IDPs in Mozambique, with funding from the African Development Bank and in partnership with government, the private sector and NGO partners. In Nampula and Cabo Delgado, this partnership has been instrumental in increasing private sector engagement in refugee-and IDP-hosting areas, and in strengthening the capacity of the people living there to meet market demands. Key achievements include:

- **Income generation:** Over 320 people have been trained in new farming techniques, and 165 were trained in sustainable fishing practices.
- **Financial inclusion:** 100 per cent of displaced people and host community members involved in the project in Cabo Delgado have opened mobile money accounts for everyday transactions, and members of savings groups supported by the programme tripled their savings.
- **Social cohesion:** 55 per cent of beneficiaries are host community members, and 60 per cent are women. The programme has also supported social cohesion through assistance to 18 local football clubs, including 7 women's clubs.

Connected education in partnership with Vodafone

In ten countries around the world, UNHCR partners with the Vodafone Foundation to implement the Instant Network Schools programme. This programme transforms existing classrooms into multimedia hubs, complete with internet connectivity, solar power, classroom devices and extensive teacher training. The programme has supported 352,000 students and 6,400 teachers worldwide, including more than 68,500 students in Mozambique.



Vicky has a plan: this 15 year old INS student from Burundi wants to prove herself as a doctor, before dedicating her life to singing. A Nigerian singer motivated her to learn English. With the Akelius supported language program at the UNHCR/INS school in Marrere, Vicky gets a step closer to her dream. © UNHCR/Lara Bombers

Innovative risk financing in Malawi

Extreme weather events and natural disasters are increasing in frequency and intensity in Malawi, as they are across Southern Africa.

Both floods and droughts are becoming more common and are leading to chronic food insecurity. This only heightens the vulnerability of the 50,000 refugees and asylum-seekers in Malawi, most of whom live in temporary shelters in the Dzaleka settlement and are dependent on humanitarian assistance to meet basic needs.

In response to these risks, UNHCR has turned to innovative financing mechanisms. In September 2023, UNHCR Malawi took out an African Risk Capacity Replica Policy on behalf of refugees in the Dzaleka settlement. A replica policy allows

non-government partners to purchase a policy that replicates the government's and thereby extend coverage. When pre-defined conditions are met, payouts from the government and replica policies are used to fund emergency responses. With financial support from Germany's KfW Development Bank, UNHCR paid \$250,000 for a replica policy for the 2023/2024 agricultural season.

When a record-breaking drought hit Malawi in 2024 and rainfall deficits reached the required threshold, the insurance was activated. As one of Malawi's largest-ever humanitarian emergencies unfolded, a total of \$11.6 million was paid out by the African Risk Capacity to support



Dzaleka refugee camp in Malawi hosts more than 53,000 refugees. © UNHCR/Tiksa Negeri

the 6.5 million people in need. Most went to the Government of Malawi's national response. A payout of \$400,000 went to UNHCR to make cash payments to 13,000 refugees, helping them to meet immediate needs and prepare for the next agricultural season.

UNHCR is now scaling up its partnership with African Risk Capacity, a specialized agency of the African Union, across sub-Saharan Africa. A new

joint insurance model has attracted premium investments of \$3 million for the 2024/25 agricultural season and now covers Malawi, Ethiopia, Zimbabwe, Zambia, Mozambique and Mali. With the potential to bring new financial support during humanitarian emergencies, insurance models such as these promise to build predictability for donors and minimize reliance on special appeals.

“It is in moments like these that we can truly appreciate the role of sovereign insurance as an innovative financial instrument to help bolster Africa’s resilience.”

(Lesley Ndlovu, CEO of ARC Ltd.)



Conclusion: A strong foundation to build on in Southern Africa

This report has highlighted some of the ways in which UNHCR is blending traditional approaches with innovation across Southern Africa. Faithful to its core mandate, UNHCR continues to advocate for refugees to have access to asylum and a durable solution when conditions allow and to provide core humanitarian assistance to those in need.

In line with the vision of the Global Compact on Refugees, UNHCR is also pursuing sustainable responses to forced displacement, including:

- Securing and then building on regional agreements, like the regional road map on asylum and solutions developed with SADC, to make concrete progress
- Leveraging the power of the Global Refugee Forum to secure concrete commitments for refugees
- Deepening cooperation and collaboration with development actors and the private sector
- Supporting the strengthening of national systems for service delivery, to the benefit of refugees and their hosts
- Empowering local organizations – including those led by women – to play a key role in supporting the communities they represent
- Pursuing innovative risk financing to respond to natural disasters, and
- Exploring new industries as livelihood opportunities for refugees

Whilst many of these programmes are in their initial phases, early results show significant impact on the lives of refugees and their hosts. From the registration exercise in Angola and IDP site closure in the DRC to risk financing in Malawi and insect farming in Zimbabwe, many of the interventions highlighted here have demonstrated their potential. At scale, they could be truly transformational.

None of this would be possible without the support of our partners. From the governments of the region to the SADC; from our UN partner agencies to local organizations; from private sector partners to development actors including the World Bank and the African Development Bank; and, of course, our dedicated donors who make all of our work possible.

We thank you all for your support and look forward to continuing our important work together in an evolving context.

UNHCR is grateful for the support of donors who have contributed to its operations in Southern Africa with flexible and earmarked funds*:

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