



ZAMBIA JOINT ASSESSMENT MISSION (JAM) 2025

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Acknowledgements

The 2025 Zambia Joint Mission Assessment (JAM) was conducted jointly by the United Nations High Commissioner for Refugees (UNHCR) and the United Nations World Food Programme (WFP), with coordination and technical support from the Joint UNHCR/WFP Programme Excellence and Targeting Hub (Joint Hub). The team would like to express its sincere appreciation to the the Office of the Commissioner of Refugees (COR) and implementing partners in the Mantapala refugee settlement for their support in conducting the JAM. We are also deeply grateful to the many refugees who generously welcomed the survey teams, facilitated the process, and shared valuable information that made this assessment possible.

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ACRONYMS

AHH	Action Africa Help
CARI	Consolidated Approach for Reporting Indicators of Food Security
CBI	Cash-based interventions
COR	Office of the Commissioner for Refugees
DR	Dependency Ratio
ENA	Essential Needs Analysis
FGD	Focus Group Discussion
FCS	Food Consumption Score
JAF	Joint Analytical Framework
LCS	Livelihood Coping Strategies
MEB	Minimum Expenditure Basket
ProGres	UNHCR Profile Global Registration System
rCSI	Reduced Coping Strategies Index
SBCC	Social and behaviour change communication
SMEB	Survival Minimum Expenditure Basket
UNHCR	United Nations High Commissioner for Refugees
USD	United States Dollar
WFP	World Food Programme

Executive summary

Key findings

The 2025 Joint Assessment Mission reveals a mixed picture of progress and persistent challenges in Mantapala settlement. While there are clear signs of improvement compared to 2020, particularly in the reduction of extreme vulnerability, many refugee households continue to face significant constraints in meeting their basic needs, maintaining food security and achieving sustainable livelihoods.

- **Food insecurity remains widespread.** Less than 1 percent of households are food secure, while 59.5 percent are moderately food insecure and 40 percent are marginally food secure, according to the CARI classification. A small share (0.2 percent) are severely food insecure, facing extreme food consumption gaps. Food consumption patterns show that only 42.1 percent of households have acceptable diets, while 49.5 percent are borderline and 8.4 percent poor. Diets are energy-sufficient but nutritionally imbalanced, with limited access to protein-rich and micronutrient-dense foods. Nearly 80 percent of households rely on less preferred or less expensive food, and 64.8 percent reduce the number of meals eaten per day.
- **58 percent of refugee households are either highly or extremely vulnerable,** driven by poor food consumption, low economic capacity, and reliance on negative coping strategies, according to the Essential Needs Analysis (ENA). Almost 8 percent of households are extremely vulnerable, with at least two or all three indicators (ECMEN, FCS, LCS) falling into the most severe category. Half of households are highly vulnerable, with one indicator in the most severe category, while 33 percent are moderately vulnerable. Only nine percent are not vulnerable.
- **Refugee households in Mantapala settlement continue to face high dependency on humanitarian assistance,** with almost 90 percent relying on aid or unproductive income sources. Agriculture remains the most common livelihood activity, yet it is largely subsistence-based, with limited income generation. Despite over 80 percent of households reporting access to land, most rent rather than own and face financial and input-related barriers that constrain productivity. Livestock ownership has slightly improved but remains small-scale. These challenges are compounded by limited employment opportunities, movement restrictions and low asset ownership, all of which undermine self-reliance.
- **The most vulnerable households tend to be those headed by individuals with low education levels, chronic illness, or disability and families with multiple vulnerabilities.** These households often have high dependency ratios, with nearly half of members unable to work due to age or health. They experience low income, limited livelihood diversification, and high debt burdens. Many rely on negative coping strategies, including borrowing, selling assets, and reducing health or education expenses. Tenure insecurity is common, with limited access to permanent land or productive assets. These households typically live in overcrowded or damaged shelters, lack basic amenities, and are frequently in debt.

Recommendations

- **Strengthen food security and livelihood resilience** for refugee households by expanding climate-resilient agriculture and market-oriented livelihoods, and by supporting an enabling environment that facilitates lawful access to inputs, markets and employment, in partnership with GRZ and development actors.
- **Foster joint livelihood and social initiatives** between refugees and host communities to enhance peaceful coexistence. These efforts can be reinforced by supporting community-based structures – such as refugee committees and local leadership – to facilitate inclusive dialogue and collaborative decision-making.
- **Support skills training and vocational programmes** that align with local market demands, including carpentry, tailoring and agribusiness, to improve self-reliance and employment opportunities.
- **Strengthen school feeding and nutrition interventions** to improve educational outcomes by boosting attendance and retention rates among refugee children.
- **Reinforce joint monitoring frameworks** involving WFP, UNHCR, GRZ and implementing partners, to effectively track progress on food security and resilience indicators.
- **Develop a multi-year transition plan** that bridges humanitarian assistance with development programming and inclusion in national systems with sequenced measures to ease administrative barriers.

Objectives, methodology and limitations

Background

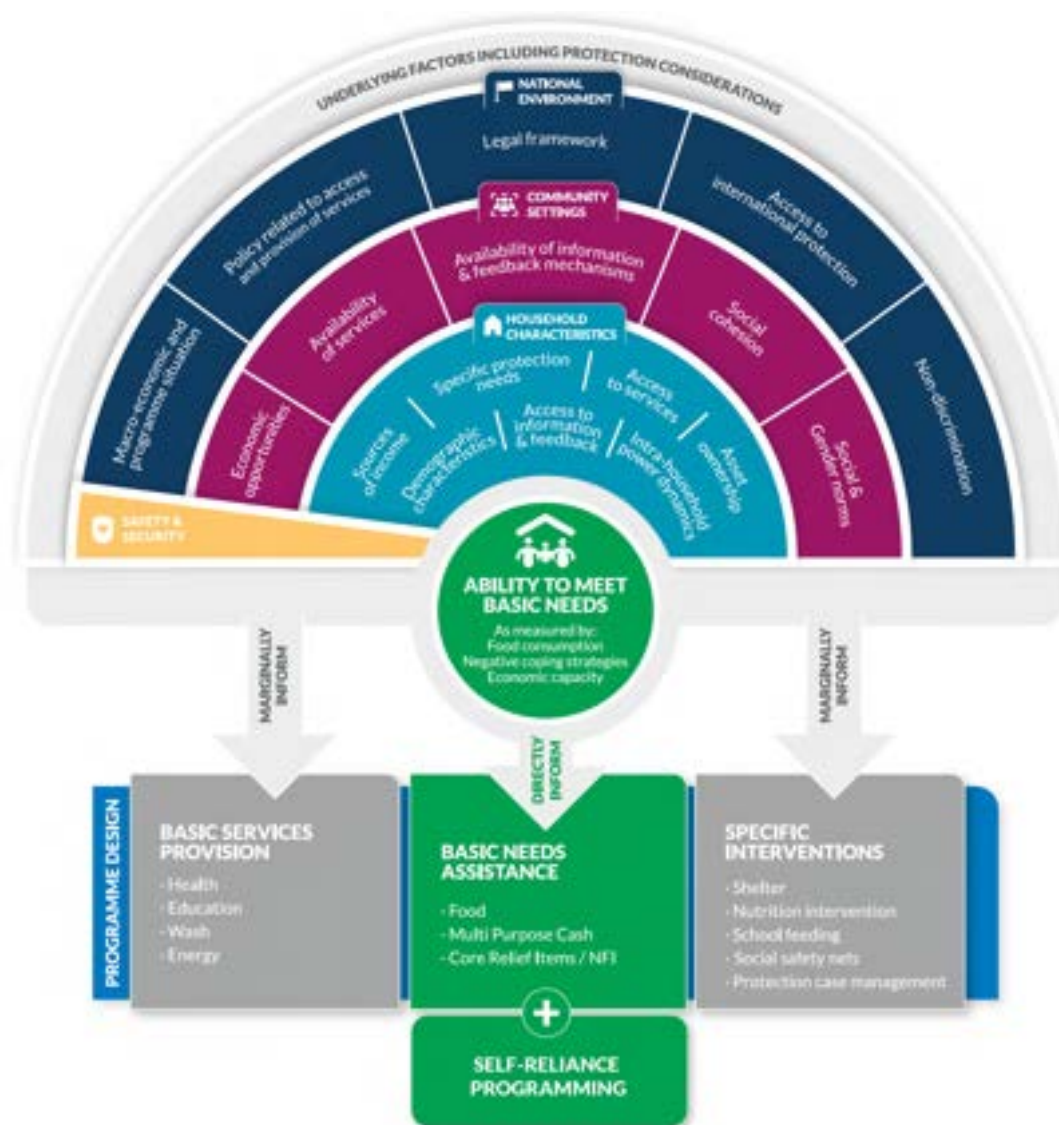
In May 2025, UNHCR's and WFP's Zambia country offices in collaboration with the Commissioner for Refugees, with support from the UNHCR-WFP Joint Programme Excellence and Targeting Hub (Joint Hub) and UNHCR and WFP regional bureaus, completed the 2025 Joint Assessment Mission (JAM) in the Mantapala settlement in Nchelenge district, Luapala province, Zambia. This marks a significant milestone, as it is the first joint UNHCR-WFP assessment in Zambia since 2020, providing an updated understanding of refugees' multi-dimensional vulnerabilities.

Objectives

The overall objective of the 2025 Joint Assessment Mission (JAM) is to establish a comprehensive and evidence-based understanding of the vulnerability, needs, capacities and risks faced by refugee households in Mantapala settlement. The assessment aims to inform programmatic and strategic decisions that enhance protection, improve livelihoods and support self-reliance, while guiding targeting and prioritization approaches and strengthening advocacy for refugee inclusion in national systems.

- Establish common understanding of current refugees' vulnerability levels, basic needs, food security, incomes, livelihoods and economic capacity outcomes as well as protection issues.
- Inform the review of the existing joint targeting and prioritization approach and associated eligibility criteria, if required.
- Inform joint (programmatic and strategic) activities that contribute to improved livelihoods and self-reliance of refugees.
- Inform the protection priorities for refugees by identifying key protection risks, gaps in services, and specific needs of different population groups, to support evidence-based planning and ensure appropriate, targeted interventions.
- Serve as a follow-up to the 2020 Joint Assessment Mission while establishing a valid baseline to inform and monitor the implementation of future targeting and prioritization approaches. Strengthen evidence-based advocacy with government, development partners and donors to support the inclusion of refugees in national frameworks, including social protection and agriculture.

Fig.1 UNHCR-WFP joint analytical framework



Source: UNHCR and WFP.

Methodology

The assessment is based on a mixed methods design that included both:

- Quantitative data collection via household-level assessment.
- Qualitative information collection through focus group discussions (FGD) and Key Informant Interviews (KII).

The assessment follows the UNHCR-WFP joint analytical framework (JAF) – a set of tools designed to guide UNHCR and WFP country operations to reach a common understanding of the ability of refugees, asylum seekers and other forcibly displaced people to meet their basic needs.

The JAF guides joint assessments and analysis that inform programmatic interventions (i.e. food, non-food, multi-purpose cash) for refugees to meet basic needs. It includes a dedicated self-reliance module to inform joint livelihoods and self-reliance programming. The JAF builds on existing UNHCR and WFP corporate methodologies and experience to date with the aim of complementing and operationalizing current joint guidance.

See figure 1.

Sample design

A total of 525 households were interviewed for the JAM against a plan of 490 households; based on 95 percent confidence level and five percent margin of error. The sampled households represent 35 percent of the total refugee households hosted at the settlement in May 2025.

Data collection was conducted by a team comprised of UNHCR, WFP, Government, officials from the Office of the Commissioner for Refugees and other humanitarian actors from INGOs and staff from NGOs implementing different programmes within the settlement.

Limitations

The sampling is representative at camp level and hence further analysis to compare results by sex of household head or any other household characteristics is not statistically valid but suggestive of the situation within the camp.

Terminology

In this report, the term “household” refers to “refugee and/or asylum seeker households” unless indicated otherwise. The term “refugee” refers to the analysed population, refugees in the Mantapala settlement, unless indicated otherwise.



SECTION ONE: OPERATIONAL ENVIRONMENT

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Country and refugee context

By the end of August 2025, Zambia hosted 112 370 displaced persons, comprising 82 379 refugees, 11 856 asylum-seekers and 18 135 former refugees. The majority originate from the Democratic Republic of the Congo (63.1 percent), followed by Burundi (13.9 percent), Angola (12.5 percent), Somalia (4.7 percent), and smaller numbers from other countries. Most live in Zambia's three main refugee settlements – Meheba, Mayukwayukwa and Mantapala settlement – as well as in Lusaka and other urban centres (UNHCR, 2025). The GRZ pursues inclusive development plans in all three settlements to ensure that refugees, asylum-seekers, former refugees and host communities can benefit together. This includes transforming refugee settlements into economic hubs, market-oriented solutions and shared access to schools, health services, energy and livelihood opportunities. The goal is to strengthen self-reliance, foster social cohesion and link refugee support with local development.

In 2017, following political instability and ethnic violence in Haut-Katanga and Tanganyika provinces in the Democratic Republic of the Congo, Zambia received an influx of more than 22 000 Congolese refugees. In January 2018, approximately 15 000 were relocated from the overcrowded Kenani Transit Centre to Mantapala settlement in Luapula province, and the remainder were hosted in Meheba and Mayukwayukwa settlements in North-Western and Western provinces, respectively (UNHCR, March 2018). In 2022, more than half of the refugee population in the settlement chose to return to the DRC as part of the voluntary repatriation programme which began in December 2021 (UNHCR, October 2023). Since the escalation of the conflict in the eastern provinces of the Democratic Republic of the Congo in late 2024, 2 021 new Congolese asylum seekers have arrived in Zambia in 2025 (UNHCR, 12 August 2025), of which 689 settled in Mantapala settlement, as of August 2025 (UNHCR proGres database, August 2025).

Map 1 Location of refugees in Zambia – May 2025



Source: WFP-UNHCR.

The settlement currently has a population of 9 949 Congolese and Burundian nationals as of August 2025 (UNHCR, August 2025). It covers approximately 8 000 hectares in which refugees coexist with 11 farming host community villages with approximately 7 000 people (UNHCR, January 2024).

Legal and policy framework

Zambia is party to key international conventions, including the 1951 Refugee Convention (with reservations) and the 1969 OAU Convention Governing the Specific Aspects of Refugee Problems in Africa and has consistently maintained an open-door policy for forcibly displaced persons. The Refugees Act of 2017 repealed the restrictive Refugees (Control) Act of 1970 and introduced a more progressive, rights-based framework. It affirms refugees' rights and responsibilities, including enhanced access to

wage and self-employment, as well as provisions for freedom of movement, documentation, and access to essential services.

However, refugees' access to employment remains subject to the same conditions as other foreign nationals, including the requirement to obtain employment or investor permits under the Immigration and Deportation Act (2010). These and other administrative and regulatory barriers continue to constrain the practical realization of refugees' rights in Zambia. Similarly, although refugee children can access free primary and secondary education just like Zambian nationals, pursuing tertiary education requires study permits, which many families cannot afford.

The 2024 Refugee Policy (National Refugee Policy, November 2023), meanwhile, outlines a more progressive approach that, if implemented, would support full inclusion and opportunities

for long-term local integration. Its associated Implementation Plan (National Refugee Policy Implementation Plan, November 2023) recognizes the need to align the more restrictive national laws with the more progressive policies affecting refugees in order to strengthen their rights.

In addition, while refugees were not formally included in the Social Cash Transfer Program run by Ministry of Community Development and Social Services (MCDSS) for Drought Emergency Cash Transfer (ECT) programme in 2024, UNHCR collaborated with MCDSS to distribute cash to drought-affected refugees and host communities in line with the National Emergency Cash Transfer Strategy. In 2025, UNHCR is funding MCDSS to include participation of approximately 2000 vulnerable refugee households in MCDSS's regular Social Cash Transfer (SCT) programme. The cash transfer value and frequency of delivery will be the same as the SCT programme, indicating ongoing efforts to ensure refugees are included in national social protection systems.

While Zambia has shown commitment to developing policies and legal frameworks that support forcibly displaced and stateless people, significant challenges remain. Implementation gaps, limited resources, and weak coordination, along with isolation, poor rural service delivery, and economic barriers, continue to hinder tangible, lasting benefits for displaced people and host communities (UNHCR, 2024).

Programmatic overview

UNHCR	Assistance package	Frequency and duration	Targeting			Partners
			Planned/actual target	Location	Methodology	
Livelihoods/ self-reliance	Production inputs, training and linkages	Continuous	75 (65 refugees/ 10 Zambians)	Mantapala settlement	Refugee-led organization	UNHCR/Commissioner of Refugees (COR)/Ministry of Community Developments and Social Services (MCDSS)
	Horticulture and apiculture	Continuous	400	Mantapala settlement	CCR	UNHCR/Ministry of Agriculture (MOA)/COR
	Education	Continuous	4 111 refugee learners (human resource) 20 boarding learners 200 scholastic supplies	Mantapala settlement Kawambwa/Nchelenge Mantapala settlement	Blanket support to all school going learners Targeted support	Ministry of Education (MOEDU)/COR/UNHCR
Humanitarian assistance	Cash-based intervention (CBI)	Quarterly	1 949 (497 refugees, 1 452 host community)	Mulwe Ward (Mantapala settlement included in CWACs)	Targeted assistance in line with the Government Emergency Cash Assistance Strategy	MCDSS/UNHCR
	CBI	Quarterly	300	Mantapala settlement	VolRep: for intra-city travel needs and luggage	UNHCR
	Core relief items (CRI)	Quarterly	500 households (40% of the population have benefited assorted CRIs)	Mantapala settlement	Targeted assistance for vulnerable new arrivals	COR/UNHCR
Nutrition	Health	Monthly	200	Mantapala settlement	Medically assessed cases (malnourished cases, chronically ill patients)	Ministry of Health (MOH)/UNHCR/COR

WFP	Assistance package	Frequency and duration	Targeting			Partners
			Planned/actual target	Location	Methodology	
Humanitarian assistance	Cash-based transfers	Monthly <i>Since 2023, only 70% of the ration is provided</i>	9 335 refugees and registered asylum seekers (in July 2025)	Mantapala settlement	Blanket distribution (to all registered refugees and asylum seekers)	Action Africa Help (AAH)
Livelihoods/self-reliance	Agriculture inputs, training and linkages	Agricultural season (October–April)	1 000 refugee households 200 host community farming households	Mantapala settlement	Households with access to land and labour	AAH Government of Zambia
Nutrition	SBCC, nutrition education, cooking demos	Monthly	1 000 refugee households 200 host community farming households	Mantapala settlement	Targeted assistance for pregnant and breastfeeding women, caregivers of children under two years old, adolescent girls School learners	AAH Government of Zambia

Assistance to date

Since November 2017, the WFP has provided unconditional food assistance to ensure refugees can meet their daily food and nutrition needs. The standard monthly food basket consisted of 400g of fortified maize meal, 60g of pulses (beans), 60g of Corn Soya Blend (CSB), 25g of fortified vegetable oil, and 5g of iodized salt per person. This ration, equivalent to 2 100 kilocalories per day, was distributed at the beginning of every month. To supplement food assistance, UNHCR, through its implementing partner, Caritas Czech Republic enhanced livelihoods of refugees through farming input support and honey production for 400 farmers in horticulture and apiculture. These efforts were complemented by operational partners such as World Vision Zambia which strengthened business and trading through provision of K3 000 startup capital to forcibly displaced persons. Additionally, persons with specific needs were supported with K125 multi-purpose cash to meet their households needs, benefiting 465 vulnerable persons at the beginning of 2024.

To enhance dignity, promote choice, and support self-reliance, WFP initiated a gradual transition to cash-based assistance in May 2019, delivered through mobile money. An initial 5 000 refugees received ZMW 155 per person per month, reflecting the market cost of the standard food basket. Refugees not covered under cash assistance continued receiving in-kind food distributions. Starting from January 2021, WFP phased out in-kind food assistance and transitioned completely to cash assistance to all refugees. However, due to resource constraints, cash assistance was reduced to 70 percent of the value of the food basket from April 2022 onwards. Since 2023, WFP, Action Africa Help and partners have supported refugee and host communities in Mantapala with livelihoods programmes (including agriculture training, inputs, tools and financial inclusion) and nutrition activities.

In September 2021, UNHCR and the Office of the Commissioner for Refugees (COR) conducted a return intention survey, in which nearly 5 000 refugees expressed a desire to voluntarily return to the Democratic Republic of the Congo,

citing improved stability in their areas of origin. Since then, UNHCR and COR, with support from WFP, have facilitated the voluntary repatriation of over 11 170 refugees. A follow-up Return Intention Survey was carried out in September 2024 in Mantapala settlement, targeting 1 680 households – approximately 70 percent of all households in the settlement. The data analysis revealed that the majority of refugees are currently unwilling to return. Key reasons cited by heads of households include access to better services in Zambia (such as healthcare, education, and food assistance), fear of persecution or human rights violations in the DRC (including arrest, torture, or death), and continued insecurity or conflict in their areas of origin. Despite ongoing expressions of individual intent to return, UNHCR facilitated the return of only 169 individuals in 2024 and 176 individuals by August 2025.

Despite these challenges, Zambia continues to uphold its long-standing commitment to providing protection and support to refugees while facilitating durable solutions such as repatriation and self-reliance opportunities.

SECTION TWO

JAM HOUSEHOLD DEMOGRAPHICS, ASSISTANCE AND PROTECTION

This section outlines key demographic characteristics of refugee households in Mantapala settlement. The population is young with a median age of 14.5 years old. Refugee households have on average 5 members and almost half of the households have a high dependency ratio, with two dependents for every one working-age person in the household. Nearly all households receive assistance, primarily through cash transfers, which are crucial for meeting basic needs. Women play a significant role in household decision-making, and while most households find feedback mechanisms accessible, barriers persist for specific groups. Safety concerns and tensions with host communities remain present, driven by resource inequalities and perceived disparities in aid.

Refugee household demographics

Household head demographics, health and displacement status

Sex and marital status of household head

Households are predominantly male-headed (66.4 percent). In terms of marital status, 59.2 percent of household heads are married or cohabitating, while 10.2 percent are single (never married) and 18.1 percent are widowed. An additional 12 percent are divorced or separated. The majority of household heads are between 25 and 49 years old (64.8 percent), with a median age of 40 years.

Educational levels of the household head

Educational levels among household heads are generally low: 15 percent have less than primary education, around half (50.3 percent) have completed primary education only. Overall, about 4.8 percent have attained tertiary education or have post-secondary non-tertiary education.

Disability and chronic illness among the household head

A significant proportion of household heads face health issues. More than one quarter of household

heads (27.2 percent) have a chronic illness and more than one fifth (19 percent) have a disability. Among those with chronic conditions, 15.9 percent are unable to work due to their health status.

Displacement status of the household head

The majority of household heads have experienced prolonged displacement, with 62.8 percent displaced for five to nine years and 32.1 percent for one to four years. Most household heads were displaced between 2011 and 2020 (70.7 percent), while 29.1 percent arrived between 2021 and 2025.

The primary drivers of displacement include generalized violence in area of origin – either as a direct experience (72.6 percent) or as a preventative measure (46.2 percent) – as well as targeted violence (19.6 percent) and widespread criminality (13.7 percent).

Children, the elderly and people with specific needs

The population is young with a median age of 14.5 years old. Almost 60 percent of households have children under five years old and 87.6 percent have at least one child under the age of 18.

Elderly members (aged 60 and above) are present in 14.8 percent of households. A considerable share of household's face health-related challenges: more than a quarter (28.4 percent) have at least one member with a disability, and almost half (43.6 percent) include someone with a chronic illness. Among those affected by chronic illness, 26.7 percent are unable to work due to their condition. Overall, 40.7 percent of households have at least one member with a disability or chronic illness who is unable to work. See table 1.

Household size and dependency ratio

Refugee households have on average 5 members.

Almost half (49 percent) of the households have a high dependency ratio, with two dependents reliant on one working-adult per household. This indicates the high number of dependents, such as

Table 1 Overview of demographics of refugee households in the Mantapala settlement – 2025



HOUSEHOLD HEAD	Female	33.6%
	Elderly (≥60 years)	13.7%
	Married	59.2%
	Disabled	19.0%
	Chronically ill	27.2%
	Primary education	50.3%
PROTECTION	≥ 1 disabled member	28.4%
	≥ 1 chronically ill member	43.6%
HOUSEHOLD DEMOGRAPHICS	Female	52.8%
	Size	5
	Children (<18 years)	87.6%
	Elderly members (≥60 years)	14.8%
	Dependency ratio	≥2

children, older persons (60+ years) or persons with a disability or a chronic illness, who are reliant on members of the households who are of productive working age. These are defined as individuals between 18 and 59 years old who do not have a disability or chronic illness that limits their ability to work. This places a considerable burden on the working-age population, particularly in households already affected by chronic illness or disability.

Household dynamics

Among the sampled refugee population, 53 percent are female and 47 percent are male.

The data reveals a nuanced picture of household decision-making, with a notable presence of both independent and joint choices. In 34.6 percent of households, women independently decide

how income is used, compared to 22 percent where men make these decisions alone. Similarly, 35.4 percent of households report that women make the final decision on how assistance is used, exceeding the 23.3 percent where men decide alone.

However, joint decision-making remains the most common arrangement. In 41.9 percent of households, decisions on income use are made collaboratively by men and women, while 40.5 percent report shared decision-making on the use of assistance. This suggests a strong presence of mutual agreement and shared responsibility, which may contribute to more equitable and inclusive household dynamics.

Assistance coverage and utilization

Nearly all refugee households (99.5 percent) reported receiving assistance in the three months prior to data collection, with the vast majority (99.5 percent) receiving support from WFP and also from UNHCR (13.6 percent), civil society (1.66 percent), NGOs (1.29 percent), family and friends (1.84 percent) and other, including religious organizations (2.77 percent).

Cash-based transfers were the primary form of assistance, received by 100 percent of assisted households, and by 99.3 percent within the past three months. In addition, 5.9 percent of households received in-kind food assistance, while 0.7 percent benefited from targeted non-food item distributions. Over the three-month period, households received an average of ZMW 2 541.19 (USD 109.53) from WFP/ UNHCR. In addition, those who benefited from complementary support provided by NGOs or other UN agencies received an average of ZMW 1 014.55 (USD 43.73).

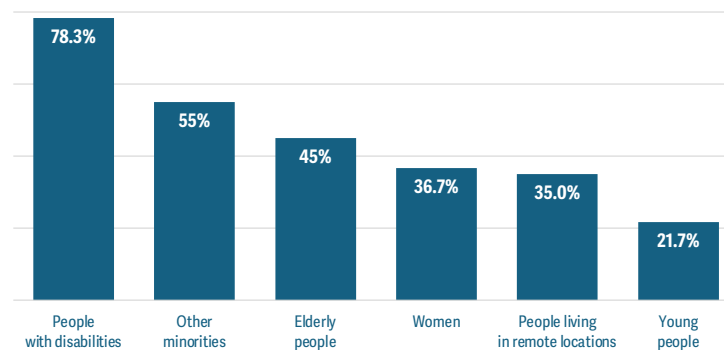
On average, 87.5 percent of the assistance was used to purchase food and essential non-food goods and services, underscoring the critical role of cash assistance in meeting basic needs.

Accountability to affected people

Communication

Community meetings are the most common source of information on assistance for refugees in Mantapala settlement, cited by 64.8 percent of households. Other frequently mentioned information sources include family members, neighbors or friends (35.2 percent) and community committee members or neighborhood representatives (32.6 percent). Field staff from UNHCR/WFP, or partner organizations (including help desks) also play a role in information dissemination (24 percent), while digital channels such as SMS and WhatsApp messaging (5.5 percent) and social media are rarely used. Although 82.8 percent of households reported

Fig. 2 Share of households facing challenges accessing assistance information (by group) – 2025



that information is accessible to all community members, 11.2 percent noted barriers, particularly for people with disabilities (78.3 percent), other unspecified minorities (53.3 percent), older people (45 percent), women (36.7 percent) and people living in remote locations (35 percent).

See figure 2.

Feedback mechanisms

Feedback and complaints regarding assistance are primarily channeled through community leaders (73.6 percent) and protection help desks (35.5 percent), with limited direct engagement with UNHCR (13.6 percent) and WFP staff (8.2 percent) or complaint committees (3.2 percent).

While 69.9 percent of households believe these mechanisms are accessible to all, 12.3 percent reported barriers, especially for people with disabilities (85.1 percent), minority groups (73.1 percent), older people (53.7 percent) and women (41.8 percent).

Overall, 44.7 percent of households have used a feedback or complaint channel. Of these,

58.2 percent received a response, and 65.5 percent were satisfied with the outcome. Among those who have not used any feedback or complaint channel, the majority (67.4 percent) stated they had no feedback to provide, while smaller shares cited lack of trust (3.8 percent) or fear of negative consequences (3.8 percent).

Protection and social cohesion

Safety and security

A notable (14.3 percent) of refugee households in Mantapala settlement reported feeling unsafe, with theft or robbery being the most frequently cited reason.

Overall, 12.3 percent of households experienced insecurity in the past 12 months. Among those affected, theft (56.7 percent) and discrimination or harassment (22.4 percent) were the most common experiences, followed by tensions between communities (7.5 percent) and physical violence and property destruction (1.5 percent each).

Social cohesion

Tensions with other communities were reported by 8.1 percent of households, with the most frequently cited cause being inequalities in access to natural resources (68.2 percent) such as agricultural land, water, and firewood. Other contributing factors included unpaid debts and group identity-based differences (11.4 percent each), perceived disparities in assistance (9.1 percent), inequalities in the access to public services (6.8 percent), such as health and education, and lack of employment (2.3 percent).

Additionally, over half of those who reported tensions, either strongly agreed or agreed that assistance has contributed to these tensions.

However, in Mantapala settlement there are generally positive relationships within the refugee community, with most internal conflicts being minor and resolved through informal mechanisms or community dialogue. Tribal tensions occasionally disrupt unity, underscoring the need for inclusive leadership and ongoing conflict resolution efforts. Vulnerable groups – such as women, girls, and persons with specific needs (PSNs) – face heightened risks, including harassment and restricted mobility, which undermine internal cohesion and safety in the settlement.

Relations between refugees and the host community are more complex and marked by differing perceptions. Refugees often feel marginalized due to language barriers, discrimination, and unequal access to resources, while host community leaders view the relationship as mostly functional with manageable tensions. Disputes over land and resources are common, and while efforts like sports events, intermarriages, and dialogue sessions have helped foster unity, unresolved issues – such as informal land transactions – continue to cause friction.

JAM 2025

SECTION THREE

FOOD ACCESS

Household food consumption

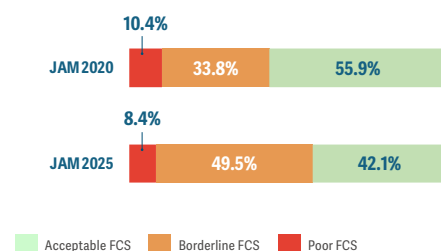
The food consumption score (FCS) is a WFP and UNHCR corporate indicator used as a proxy of food security. This indicator is a composite score based on households' dietary diversity, food consumption frequency, and relative nutritional value of different food groups (see weight of each food group in figure 4). The FCS is calculated by asking how often households consume food items from the 8 different food groups – meat, fish and eggs, dairy, pulses, staples, vegetables, fruits, oil and sugar (plus condiments) - during a 7-day reference period. In addition to this, the FCS module collects data on sources of the consumed foods acquired by households (WFP, April 2024).

Food consumption patterns in Mantapala settlement reveal a diet that is energy-sufficient but nutritionally imbalanced.

According to the Food Consumption Score (FCS), only 42.1 percent of households have acceptable food consumption, while 49.5 percent fall into the borderline category, and 8.4 percent are classified as having poor food consumption.

Compared to 2020, the share of households with poor food consumption has slightly decreased,

Fig. 3 Share of households by Food Consumption Score (FCS) group – 2020 and 2025



yet the rise in borderline consumption and the decline in acceptable levels suggest growing food insecurity and nutritional vulnerability.

See figure 3.

Households with poor food consumption typically face severe gaps in dietary intake, often relying on high-carbohydrate staples with minimal access to protein-rich or micronutrient-dense foods.

Borderline food consumption, which affects nearly half of the camp population, is characterized by a monotonous diet dominated by cereals, grains, and tubers, with only occasional access to vegetables, pulses, and protein sources. These households are unable to meet their nutritional needs without resorting to negative coping strategies, such as borrowing food or reducing meal frequency.

Food source data further illustrates the limited diversity in diets. While access to staples and vegetables is widespread, consumption of high-quality protein and micronutrient-rich foods remains low.

While staples (99.8 percent) and green leafy vegetables (99.1 percent) are widely consumed, access to nutrient-dense foods remains low. Orange vegetables, rich in vitamin A, are consumed by just 56.5 percent of households. Protein-rich foods such as fish are more common (91.1 percent), but other animal-sourced proteins are far less accessible: flesh meat (60.3 percent), eggs (10.7 percent), organ meat (9.2 percent), and dairy (1.8 percent).

Fruits, including vitamin A-rich varieties, are consumed at very low rates – 9.0 percent for general fruits and 12.2 percent for orange fruits – indicating limited access to essential vitamins. Pulses, legumes, nuts, and seeds are consumed by 72.0 percent of households, offering plant-based protein but with lower micronutrient bioavailability than animal sources. Oils and fats (83.0 percent) contribute to energy intake, while sugar (11.4 percent) and condiments (99.6 percent) are common but nutritionally marginal.

See figure 4.

Fig. 4 Share of households by food source for each food group and their weight in the FCS – 2025

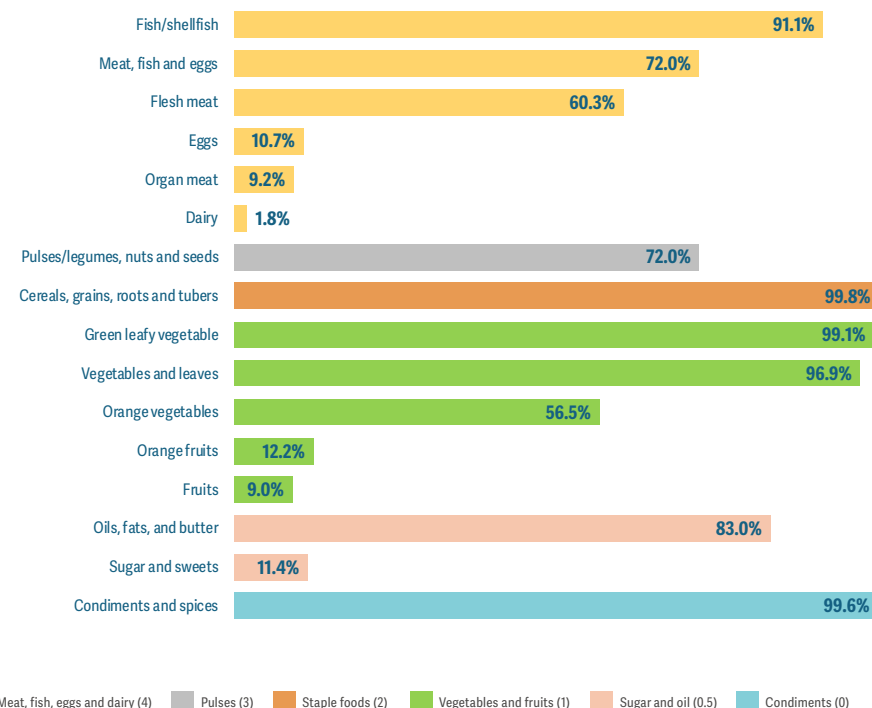


Table 2 Share of households Food Consumption Score-Nutrition (FCS-N) Group

Percentage of households by Food Consumption Score-Nutrition (FCS-N) Group	Protein-rich foods	Heme iron-rich foods	Vitamin A-rich foods
Never consumed	0.9%	4.4%	
Consumed sometimes	44.9%	51.8%	1.3%
Consumed at least 7 times	54.2%	43.8%	98.7%
Average number of days in the last 7 days that key food items are consumed (vitamin A rich, iron-rich, hem-iron rich)	5	2	6

Data from the Food Consumption Score – Nutrition (FCS-N) further underscores the nutritional gaps. While nearly all households (98.7 percent) consumed vitamin A-rich foods at least seven times in the past week, only 54.2 percent did so for protein-rich foods, and just 43.8 percent for heme iron-rich foods. Alarming, 4.4 percent of households never consumed any heme iron-rich foods. On average, vitamin A-rich foods were consumed five days per week, protein-rich foods six days, and heme iron-rich foods only two days – highlighting inconsistent access to key nutrients critical for health and development. See table 2 on previous page.

Food-based coping strategies

The reduced coping strategies index (rCSI)

uses a subset of coping strategies from the full Coping Strategies Index (CSI), focusing on five key food-related coping mechanisms that households adopt when facing food shortages. The index measures the frequency and severity of the food-based behaviours that the households had to engage in the 7 days prior to the survey when they did not have enough food or money to purchase food. These strategies include reducing meal portions and number of meals, borrowing food or relying on assistance, consuming cheaper or less preferred foods or prioritizing food for children over adults. A higher rCSI score indicates greater food insecurity, as it means households are relying more heavily on negative coping mechanisms. For this analysis, a score above 18 indicates severe rCSI, a score of between 3 and 18 indicates moderate rCSI, and a score below 4 indicates minimal rCSI (WFP, July 2025).

In response to constraints in accessing sufficient and nutritious food, the majority of refugee households in Mantapala settlement have adopted food consumption-based coping strategies (rCSI). The data shows that households are actively adjusting their food intake to manage scarcity, with a mean rCSI score of 11.1, indicating moderate stress across the population.

Among the surveyed households, 79.0 percent reported relying on less preferred or less expensive food, while 64.8 percent reduced the number of meals eaten per day. Over half (55.4 percent) also reduced portion sizes at mealtime, and 31.6 percent borrowed food or relied on help from friends or relatives. Notably, 22.6 percent of households restricted adult consumption in favor of children, a strategy considered more severe due to its potential long-term health impacts. See figure 5.

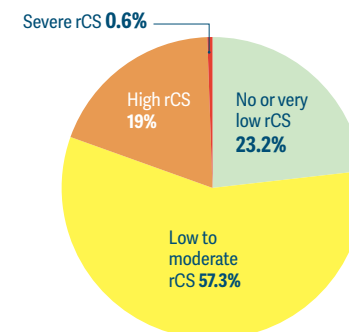
Fig. 5 Share of households by reduced coping strategies (rCS) adopted – 2025



When classified by severity, 57.3 percent of households fall into the low to moderate coping category, indicating that while food needs are not being met adequately, households are not yet resorting to the most extreme measures. 19.0 percent of households are classified as having high food coping mechanisms, reflecting more frequent use of severe strategies. Only 0.6 percent of households reported engaging in severe food coping strategies, such as consistently restricting adult consumption or skipping meals entirely.

Meanwhile, 23.2 percent of households reported no or very low food coping mechanisms, suggesting that a minority of households are currently able to meet their food needs without compromising dietary habits. See figure 6.

Fig. 6 Share of households by reduced coping strategies (rCS) category – 2025



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SECTION FOUR LIVELIHOODS

Income sources and livelihoods

Almost 90 percent of households in Mantapala settlement have no income or rely on unproductive income activities as their primary source of income. See figure 7. Humanitarian aid and gifts account for 86.1 percent, highlighting how humanitarian assistance remains the cornerstone of household income.

Formal employment among refugees is rare – only 4 percent of households earn income through wage labour, either unskilled (3.5 percent), skilled (0.4 percent) or professional (0.2 percent). Informal activities such as small- to medium-scale trade (4.8 percent) and agricultural production, including livestock (2 percent), contribute modestly. See figure 7.

The average monthly income from primary sources is ZMW 976.57 (USD 42.09), with a median of ZMW 850 (USD 36.64), reflecting limited and uneven earning potential.

Secondary income sources are slightly more diverse, but still primarily no or unproductive. Households commonly engage in unskilled agricultural labor (22.8 percent), borrowing (17 percent), and small to medium trades (10.9 percent), alongside continued reliance on aid (23.1 percent). See figure 8. However, earnings from these sources remain low, averaging ZMW 500.98 (USD 21.59) per month (median ZMW 350 (USD 15.09)).

With 95.5 percent of households relying on just one or two income streams, economic resilience remains fragile.

The low share of agricultural production as an income source and the insight provided by the KIs, reporting farming as the most dominant activity, especially for households with access to land and basic inputs – suggest how this production is mainly for subsistence purposes.

Despite signs of progress, refugees continue to face significant barriers to sustainable livelihoods, especially agricultural production. The most reported challenges include lack of

Fig. 7 Share of households by primary income source – 2025

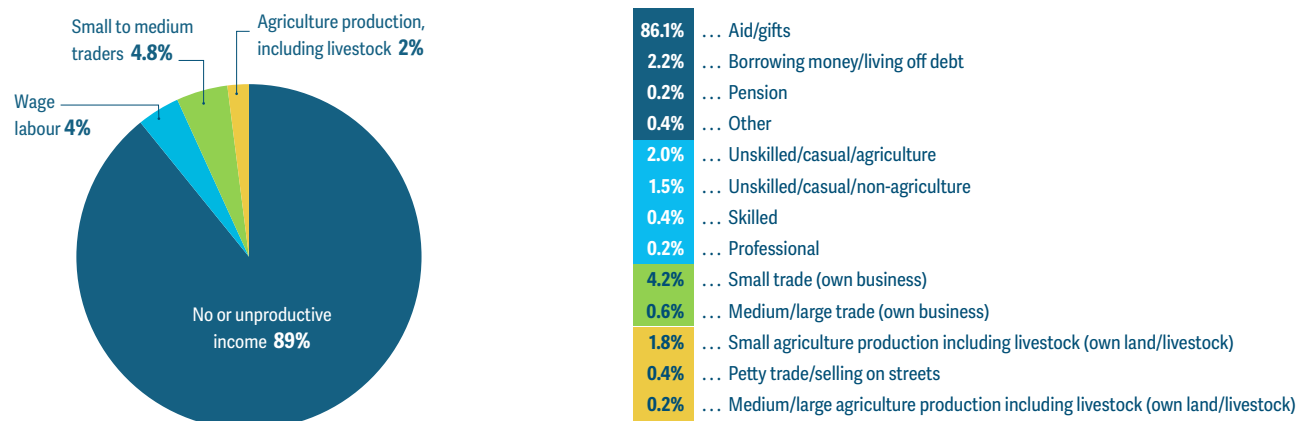
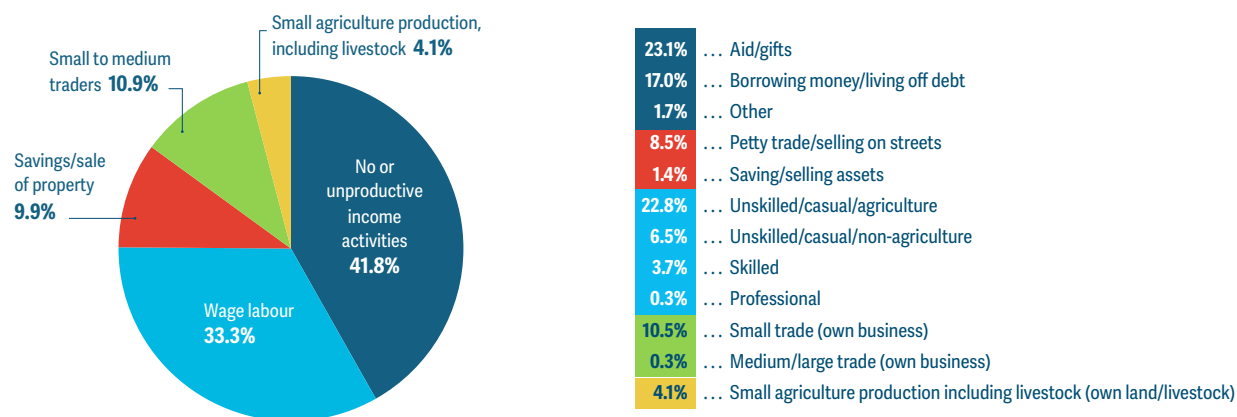
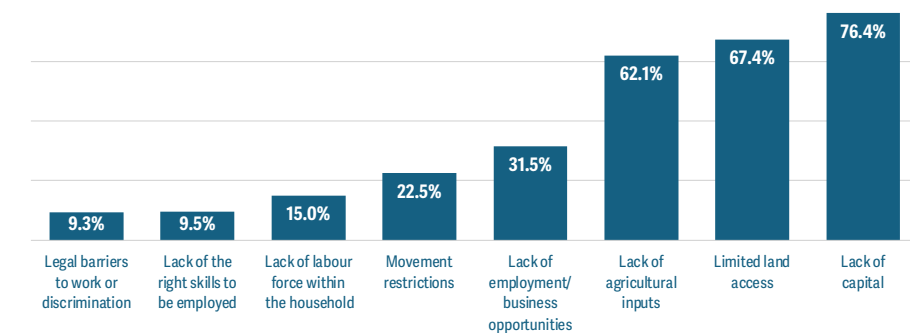
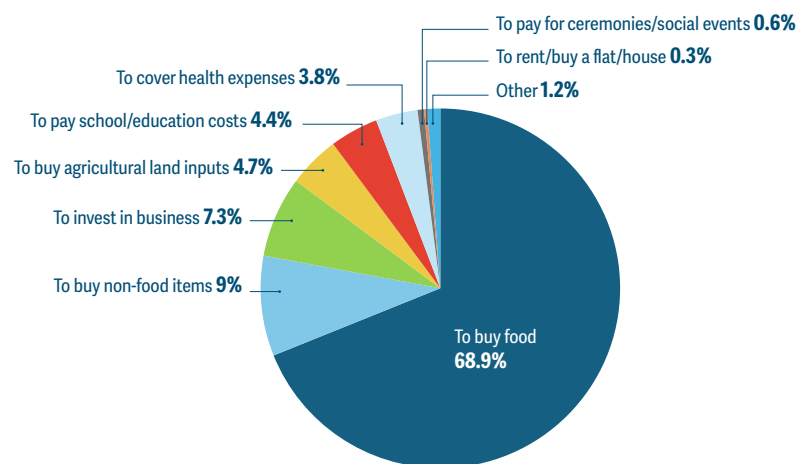


Fig. 8 Households secondary income source – 2025



capital (76.4 percent), limited access to land (67.4 percent), and shortages of agricultural inputs (62.1 percent). Additional constraints include limited employment opportunities (31.5 percent),

movement restrictions (22.5 percent), and legal or social barriers such as discrimination (9.3 percent). See figure 9.

Fig. 9 Challenges faced by households engaging in livelihood – 2025**Fig. 10 Main reasons why household debt was incurred in the past 30 days – 2025**

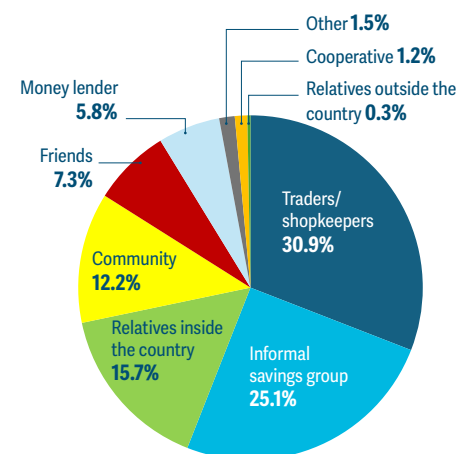
Debts, savings and access to financial resources

In Mantapala settlement, financial vulnerability remains a pressing issue for refugee households, with debt and informal financial mechanisms playing a central role in daily survival strategies.

A significant proportion of households in Mantapala settlement are burdened by debt, with 64.5 percent currently holding debt and

60.6 percent having incurred new debt in the past 30 days. The average amount borrowed during this period is ZMW 589.88 (USD 25.43), while the median stands at ZMW 390 (USD 16.81), indicating that while some households face substantial financial obligations, most borrow modest amounts to meet immediate needs.

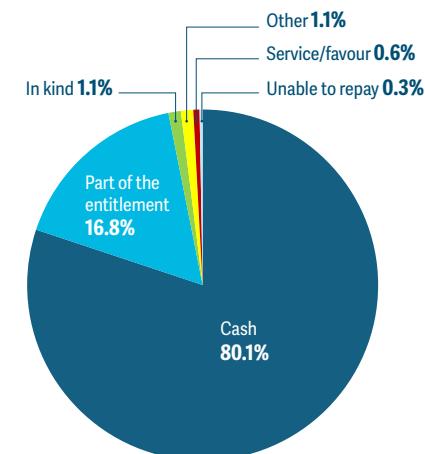
Debt is overwhelmingly used to cover basic consumption, with 68.9 percent of households

Fig. 11 Share of households by source of credit – 2025

borrowing to buy food. Other reasons include purchasing non-food items (9 percent), investing in business (7.3 percent), buying agricultural land or inputs (4.7 percent), and covering education (4.4 percent) and health expenses (3.8 percent). Very few households report borrowing for housing (0.3 percent) or social events (0.6 percent), underscoring the urgent and basic-needs-driven nature of borrowing. *See figure 10.*

Nearly 80 percent of households in Mantapala settlement have access to credit, though this access is predominantly informal, with formal financial institutions playing only a minimal role (7 percent in total). Traders and shopkeepers (30.9 percent) are the most common lenders, followed by informal savings groups (25.1 percent), relatives inside the country (15.7 percent), and the community (12.2 percent).

Repayment is primarily made in cash (80.1 percent), though 16.8 percent of households repay using part of their humanitarian entitlements, reflecting the integration of aid into financial coping mechanisms. Most households expect to repay

Fig. 12 Share of households by methods used to repay outstanding debt – 2025

their debts within 1 to 3 months (86.8 percent), though a small minority anticipate needing a year or more (3.2 percent).

Despite the widespread reliance on debt, Mantapala settlement demonstrates progress in financial inclusion, driven largely by community-based mechanisms and targeted livelihood initiatives. Almost all (90.8 percent) households report access to a financial service provider, and nearly half (49.2 percent) have at least one member trained in financial inclusion. This reflects strong outreach efforts and a growing awareness of financial literacy within the camp.

At the core of this financial ecosystem are savings groups, which have become a cornerstone of household resilience. Nearly half of all households (49.3 percent) participate in these groups, pooling resources to save, access credit, and build financial stability. The average amount saved per household is ZMW 823.43 (USD 35.49), with a median of ZMW 500 (USD 21.55), indicating meaningful contributions even in a resource-constrained environment. This variability in savings reflects the

different financial cycles that the different savings groups were at during the survey.

These groups are not only a platform for savings but also a critical source of credit: 91.5 percent of members report being able to take loans from their group, enabling them to manage emergencies, invest in small businesses, or smooth consumption during difficult periods.

KIs highlighted the Supporting Women Livelihood Program as a particularly impactful model within this framework. The program integrates women into savings groups as part of a broader strategy for economic empowerment. Participants not only save and borrow but also share returns at the end of each cycle. This model has proven effective in expanding small businesses and strengthening household financial resilience.

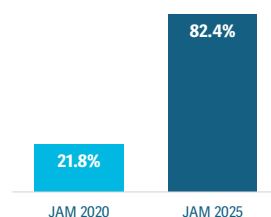
Access to land, crop production and livestock

Access to productive assets such as land and livestock is central to the livelihoods and food security of refugee households in Mantapala settlement. Despite high levels of engagement in agricultural activity, farming remains largely subsistence-based with production primarily intended for household consumption rather than income generation (*cfr. Income sources, page 18*).

While over 82 percent of households report having access to land for small scale agricultural production, the vast majority (80.6 percent) rent it rather than own it (15.2 percent). A small number access land for free, either through government allocation or informal use. *See figure 13*. Qualitative findings show that renting of land is linked to disagreements over land use, boundaries and rental terms that can disrupt farming activities.

Despite this relatively high level of access, key informants emphasized that land insecurity remains a major concern, with calls for more permanent land solutions to support long-term agricultural livelihood opportunities for the displaced population.

Fig. 13 Share of households with access to land – 2020 and 2025



“Land for farming is the issue for refugees... there’s need for Government and NGOs to find ways on how they can help... in terms of permanent land” Key Informant Interview

Crop production is widespread and increasing. 84.6 percent of households cultivated crops during the current season, up from 71.8 percent in the previous one. Maize is the dominant crop, grown by 94.4 percent of farming households, followed by beans (46.3 percent), sweet potatoes (40.5 percent), cassava (31.6 percent), and groundnuts (30.7 percent). Households typically grow a variety of crops, with an average of three different crops cultivated per household, reflecting efforts to diversify food sources and manage risk.

Livestock rearing is another key livelihood strategy, practiced by 47.8 percent of households – this represents a slight improvement compared to 2020. *See figure 15*.

Poultry (45.9 percent) is the most commonly owned livestock, followed by goats (5.3 percent), bees (2.9 percent), and smaller shares of rabbits, sheep, and cows. On average, households own 7 poultry, 6 goats, and 2 sheep, indicating small-scale, low-intensity livestock production.

According to key informants, both refugees and host communities engage in livestock rearing, and there are plans to expand livestock production through a “pass-it-on” model, which would allow more households to benefit from animal husbandry over time.

Fig. 14 Share of households that grew crop this season by crop grown – 2025

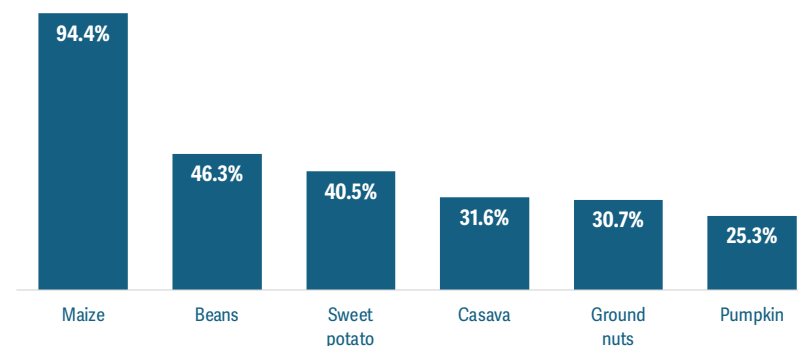


Fig. 15 Share of households by type of livestock owned – 2020 and 2025

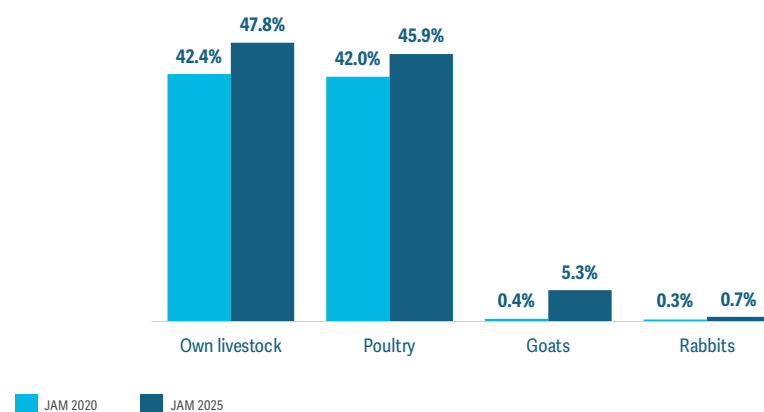
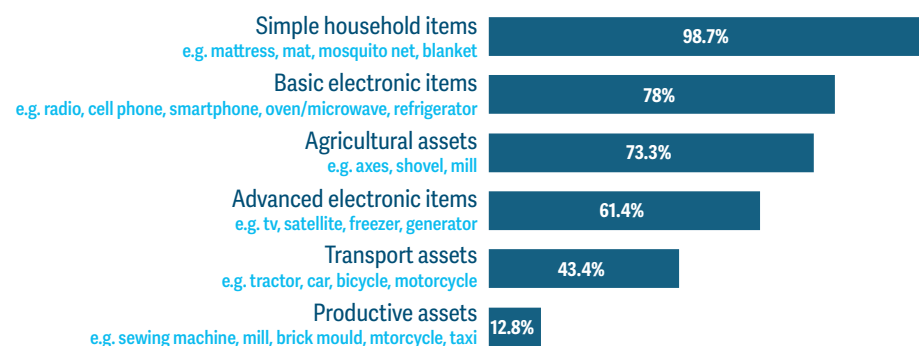


Fig. 16 Share of households by owned assets – 2025



Asset ownership

Asset ownership in Mantapala settlement reflects a rural and resource-constrained context, where access to basic and productive assets varies significantly across households. While nearly all (99 percent) households report access to simple household items, such as blankets, mosquito nets and chairs, ownership of more advanced or income-generating assets remains limited.

Basic electric items, including radios and cellphones, are present in 78 percent of households, though access to smartphones and other appliances is much lower. About 61 percent of households own advanced electric assets, mainly solar panels used for lighting. This suggests some adaptation to off-grid energy needs, although overall access to modern conveniences remains low.

Agricultural tools are relatively common (73 percent), with axes and shovels supporting subsistence farming and construction activities. Transport assets, however, are limited to 43 percent of households, with bicycles being the most prevalent. Ownership of motorized vehicles such as motorcycles and cars is rare, restricting mobility and access to services.

Productive assets, such as sewing machines, brick moulds and mills, are the least common, present in only 13 percent of households. This low prevalence highlights limited opportunities for income generation and economic advancement within the settlement. See figure 16.

The asset profile in Mantapala underscores the vulnerability of refugee households – as also KIIs confirmed.

“Many households lack productive assets which contributes to their vulnerability.” KII

Livelihood coping strategies

The **livelihood coping strategies** is an indicator used to understand households’ medium and longer-term coping capacity in response to lack of food or money to buy food and their ability to overcome challenges in the future. The indicator is derived from a series of questions regarding the households’ experiences with livelihood stress and asset depletion to cope with food shortages. Strategies are context-specific and divided into three categories: Stress, Crisis and Emergency strategies (WFP, September 2023).

For this analysis the following strategies were selected:

Stress

Borrowing money • Spending savings • Selling household assets •
Selling, sharing or exchanging in-kind assistance

Crisis

Bartering/exchanging clothing for other essential needs • Reducing health expenses •
Selling productive assets or means of transport

Emergency

Begging • High-risk job

The analysis of livelihood coping strategies (LCS) in Mantapala settlement highlights a widespread reliance on negative coping mechanisms among refugee households, with stress-level strategies being the most commonly adopted.

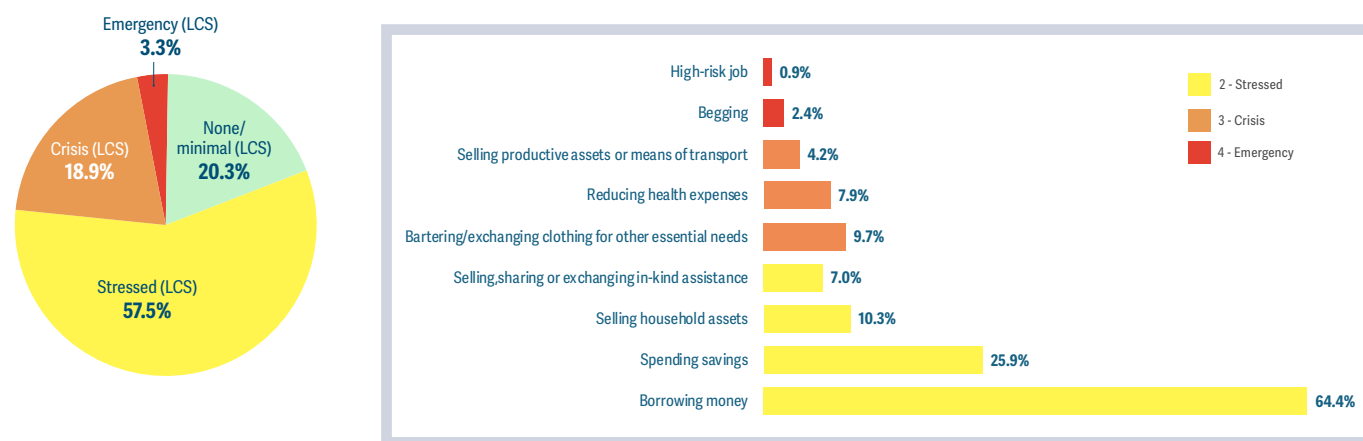
The majority of households engage in stress (57.5 percent) and crisis (18.9 percent), while only 3.3 percent were adopting emergency coping strategies to meet their essential needs. The remaining 20.3 percent report not adopting any coping strategies. See figure 17.

Stress coping strategies are the most commonly employed, with 64.4 percent of households borrowing money to access essential needs, and 25.9 percent spending their savings. An additional 10.3 percent sold household assets such as radios, furniture or jewelry. See figure 17. These actions indicate a depletion of household resources and a

growing dependence on informal financial support systems.

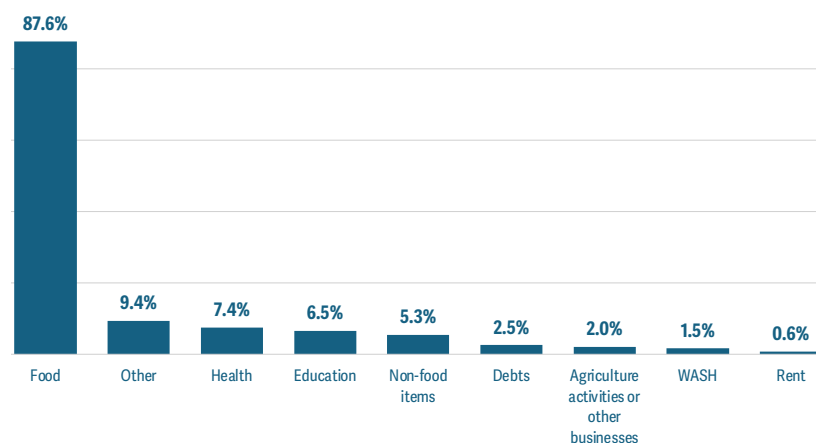
Crisis strategies, which reflect more severe economic distress, include selling productive assets or means of transport (4.2 percent), reducing health-related expenses (7.9 percent), and bartering clothing for other essentials (9.7 percent). These measures suggest that households are sacrificing long-term productivity and health to address immediate needs, potentially deepening their vulnerability over time.

Though less prevalent, emergency coping strategies are particularly concerning. 2.4 percent of households reported begging or scavenging, and 0.9 percent engaged in socially degrading or high-risk jobs, including exploitative or life-threatening activities. These strategies are typically adopted when all other options have been exhausted,

Fig. 17 Share of households adopting livelihood coping strategies (LCS) and breakdown by coping strategies undertaken – 2025

highlighting the extreme hardship faced by a small but significant portion of the population. See figure 17.

The primary reason for adopting coping strategies is food insecurity, with 87.6 percent of households employing strategies to buy food. Other drivers include health expenses (7.4 percent), education costs (6.5 percent), and purchasing essential non-food items (5.3 percent). Very few households report using coping strategies to pay rent (0.6 percent), indicating that shelter-related pressures are less acute in Mantapala settlement compared to other contexts.

Fig. 18 Share of households by main reason for adopting these coping strategies – 2025

Perceived needs

Households in Mantapala settlement report a wide range of serious challenges affecting their daily lives, with an average of seven distinct issues identified per household.

The most pressing concerns center around food and income, with 85 percent of households reporting serious problems related to food access, quality, or cooking, and 96 percent citing insufficient income or resources to meet basic needs. These two aspects are also most frequently ranked among the top three most serious problems, by 81 percent and 84 percent of households respectively.

Material deprivation is also widespread. Over 70 percent of households report lacking adequate clothing, shoes, bedding, or blankets, and 34 percent face challenges related to hygiene, including insufficient soap, sanitary materials, or access to washing facilities. 28 percent of households report difficulty accessing clean and safe toilets.

Access to health care remains a significant concern, with 41 percent of households unable to obtain adequate services, including maternal care. Physical health issues are reported by 28 percent, and 19 percent cite mental health concerns within the community. Safety and protection are also noted, with 12 percent of households feeling unsafe in their current living environment, and 14 percent reporting experiences of physical or sexual violence.

Education and legal access are less frequently cited but still relevant, with 9 percent of households reporting children out of school or receiving inadequate education, and 27 percent identifying gaps in legal awareness or justice systems.

Overall, the data reflects a complex landscape of unmet needs, with food, income, and basic living conditions emerging as the most urgent priorities for refugee households in Mantapala settlement.

Fig. 19 Share of households reporting serious problem by aspect – 2025

Insufficient income/resources	96.2%
Insufficient food or cooking issues	84.8%
Lack of clothing, shoes, or bedding	70.9%
Inadequate aid received	49.1%
Limited access to healthcare (incl. maternal)	40.6%
Poor hygiene resources or facilities	33.7%
Insufficient care for isolated individuals	33.5%
Lack of essential information (incl. displaced)	28.8%
Unsafe or inaccessible toilets	28.4%
Serious physical health issues	28.2%
Weak legal system or rights awareness	27.2%
Difficulty caring for household members	26.2%
Substance abuse in the community	24.4%
Unsuitable housing	21.4%
Mental illness in the community	19.4%
Exposure to physical/sexual violence	14.3%
Unsafe living conditions	12.5%
Children out of school or poorly educated	9.0%
Insufficient safe drinking/cooking water	5.5%



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SECTION FIVE ECONOMIC CAPACITIES

Household expenditures and economic capacity to meet essential needs

The economic capacity to meet essential needs (ECMEN) is an indicator that assesses the extent to which households can afford the essential food and non-food needs through their own economic capacity – in cash and/or own production – excluding assistance. This economic capacity is calculated by comparing the total expenditure per capita of each household after subtracting the cash assistance they received against two monetary thresholds: the Minimum Expenditure Basket (MEB) and the survival MEB (SMEB). The MEB is defined as what a household requires in order to meet its essential needs. Additionally, the SMEB is established to determine the economic resources needed to maintain existence and cover lifesaving needs. Together, the MEB and SMEB help to understand whether households' economic capacities are sufficient to meet their essential needs. Households whose total expenditure falls below the SMEB are considered to have highly insufficient economic capacity, households with total expenditure between the SMEB and the MEB have insufficient economic capacity, while households above the MEB have sufficient economic capacity (WFP, December 2022).

Household expenditures play a crucial role in assessing economic capacity because they provide direct insight into a household's financial stability, priorities and vulnerabilities. Analysing the proportion of the total expenditures that a household allocates to its outgoings, such as food, housing, healthcare, education, or debt repayment, helps determine their ability to withstand economic shocks.

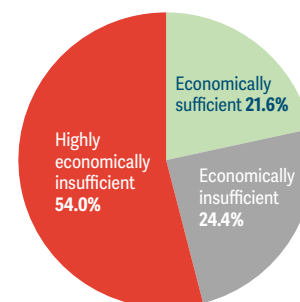
In the Mantapala settlement, food dominates household budgets – with households spending a median of 59.1 percent of their total expenditure on food. A third of households (33.2 percent) spend more than 75 percent of their total expenditure on food, indicating a heavy reliance on basic consumption and limited flexibility for other essential needs.

The Minimum Expenditure Basket (MEB) is estimated at ZMW 435.6 (USD 18.78), with ZMW 254 (USD 10.95) allocated to food alone. This reflects the centrality of food in household survival strategies. On average, households spend 387.16 per capita on food and non-food items, with 330.78 going to food – leaving little room for other critical expenses such as shelter, healthcare, or education.

The economic capacity of refugee households to meet essential needs is alarmingly low. Only 21.6 percent of households are considered economically sufficient. Meanwhile, 24.4 percent are economically insufficient, and a concerning 54.0 percent are highly economically insufficient. See figure 20.

This distribution highlights low household economic capacity to meet essential needs across the camp. The high share of food expenditure, coupled with low overall consumption capacity, suggests that most households are struggling to meet even the most basic requirements.

Fig. 20 Share of households by economic capacity to meet essential needs (ECMEN) category – 2025



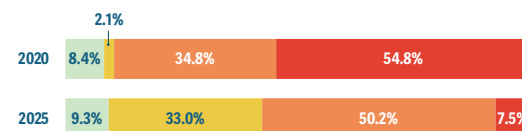
SECTION SIX

OVERALL VULNERABILITY

Essential needs

The **essential needs analysis (ENA)** method evaluates refugees' capacity to meet their basic food and non-food needs using their own resources, without external support. This analysis evaluates households' vulnerability level, excluding the impact of external assistance, and thus reveals the extent to which households have the capacity to meet a variety of essential needs by themselves. ENA, which is aligned with the Joint Assessment Framework (JAF), was selected as the methodology for this analysis due to its people-centered focus, its ability to capture a broad range of needs specific to refugees, and its sensitivity to contextual factors such as access to services. The recommendations from the analysis can be applied in a wide array of programme responses, can guide the needs-based targeting approach for humanitarian and development interventions and is useful in multi-partner interventions. Household vulnerability is a composite indicator measured by combining three outcome indicators, including refugees' economic capacity to meet essential needs (ECMEN), household food consumption (FCS), and livelihood coping strategies (LCS). A household's status reflected through these three dimensions determines its vulnerability classification: least vulnerable, moderately vulnerable, highly vulnerable or extremely vulnerable. More detailed information on the calculation of ENA can be found in the Annex (WFP, December 2020).

Fig. 21 Overall classification of households by essential needs assessment (ENA) vulnerability category – 2020 and 2025



The majority of refugee households in Mantapala settlement experience high levels of vulnerability, with almost 58 percent being classified as highly or extremely vulnerable – marking a notable decline compared to 2020, when 89.6 percent of households fell into these categories. However, the share of households that are not vulnerable remains unchanged at around 9 percent, suggesting that vulnerability remains widespread. See figure 21.

Overall, 7.5 percent of households are extremely vulnerable. Households are considered extremely vulnerable when at least two or all three indicators – ECMEN, FCS, LCS – fall into the most severe or negative category.

Half of refugee households in Mantapala settlement are highly vulnerable. Households are considered highly vulnerable when one of the three indicators falls into the most severe category. These households struggle to sustain a minimum standard of living, including food consumption, stable income sources, and access to essential goods and services, undermining their capacity to withstand and bounce back from external shocks.

A third (33 percent) of households are moderately vulnerable. Households are considered moderately vulnerable when at least one of the three indicators falls into the middle category. These households can afford the survival expenditure but lack the required economic capacity to meet all essential needs. Their food consumption patterns and level of livelihood resilience are not sufficient to ensure an adequate and sustainable level of well-being.

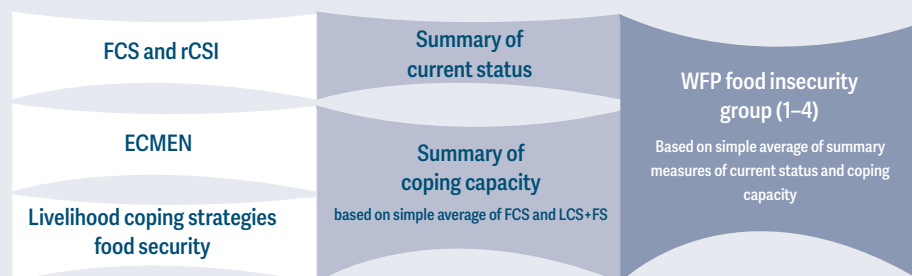
Only nine percent of households are not vulnerable. These households have acceptable levels across all the three indicators. They can afford essential needs and have an acceptable diet while demonstrating strong livelihood resilience compared with other households.

The overall vulnerability profile in Mantapala settlement suggests that households, while better off than before, remain at risk of sliding into higher vulnerability in the face of shocks. This highlights the urgent need for targeted support to strengthen household resilience and ensure access to essential goods and services.

Food security

The **consolidated approach for reporting indicators of food security (CARI)** method is used to measure the overall food security status of a population. The CARI is a composite indicator that combines four outcome indicators: 1) household food consumption score (FCS), 2) economic capacity to meet essential (ECMEN), 3) the livelihoods coping strategy index (LCSI) for food security and 4) the reduced coping strategies index (rCSI). See table 3.

Table 3 Overview of CARI components



The combination of those four indicators classifies the population into four groups: food secure, marginally food secure, moderately food insecure and severely food insecure (WFP, December 2023). See table 4.

Table 4 Description of CARI classifications

Food secure	Marginally food secure	Moderately food insecure	Severely food insecure
Able to meet food needs without engaging in reduced livelihood coping strategies for food security	Has minimally inadequate food consumption, relies on reduced coping and applies stress coping strategies to secure food needs	Has food consumption gaps and unable to meet required food needs without applying crises coping strategies	Has extreme food consumption gaps, or has extreme loss of livelihood assets that will lead to food consumption gaps, or worse

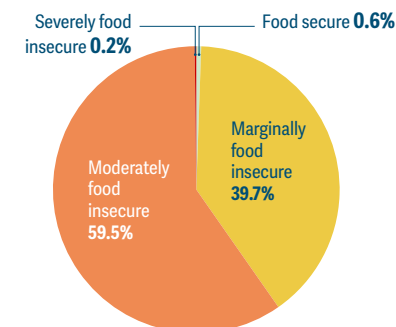
Food insecurity is a critical concern in Mantapala settlement, with nearly all households experiencing some level of vulnerability. According to the CARI classification, less than 1 percent of households are food secure, meaning they can meet their food needs without resorting to coping strategies.

The majority (59.5 percent) are moderately food insecure, facing regular food consumption gaps and relying on crisis-level coping strategies to meet basic needs. These households are unable to maintain adequate diets without compromising their livelihoods or long-term stability.

An additional 40 percent are marginally food secure, with minimally inadequate food consumption and reliance on stress-level coping mechanisms. While these households may not face immediate hunger, their food access is fragile and easily disrupted.

Severe food insecurity affects a small (0.2 percent) but highly vulnerable group who experience extreme food consumption gaps or are at risk of losing critical livelihood assets. These households are at immediate risk of hunger and require urgent support.

Fig. 22 Classification of households by consolidated approach for reporting indicators of food security (CARI) classification – 2025



SECTION SEVEN

ACCESS TO BASIC SERVICES

Water, sanitation and hygiene (WASH)

Almost all (97.3 percent) of households report sufficient water supplies for the household. However, 14.3 percent report constraints in accessing safe and clean water, with the distance to water points being the main reason.

Access to water in Mantapala settlement is primarily reliant on tube wells and boreholes, which serve as the main source of drinking water for over 90 percent of households throughout both the wet and dry seasons. Other sources such as public taps and standpipes are used by a smaller share (around 8 percent), while piped water into dwellings or yards is extremely rare (< 1 percent).

In terms of drinking water service level, the vast majority of households (86.3 percent) have access to basic services, with only 10.1 percent benefiting from safely managed water. Despite this, almost all households (97.3 percent) report having sufficient water supplies. However, 14.1 percent still face constraints in accessing safe and clean

water, most commonly due to long distances to water points (5.9 percent), poor water quality (5.5 percent), or waiting times (1.5 percent).

Water collection responsibilities fall disproportionately on women and girls: 66.5 percent of households rely on adult women, and 50.3 percent on female children, highlighting the gendered burden of water access. On average, each household member uses 3.4 liters of drinking water per day.

Sanitation infrastructure is more limited. While 67.6 percent of households have access to improved sanitation, the most common facility is a pit latrine with a slab (65.8 percent). A further 22.2 percent use pit latrines without a slab or open pits, and 2.8 percent report having no facility at all, resorting to open defecation. Only a small proportion (9.6 percent) share sanitation facilities with other households, suggesting that most households have private, though often basic, sanitation arrangements.

Shelter

Most refugee households in Mantapala settlement reside in houses (83.7 percent) or huts (14.1 percent), with very few living in concrete houses and temporary refugee housing units. While the majority (63.2 percent) of dwellings are reported to be in good condition, 36.8 percent of households live in shelters that are either slightly, somewhat, or very damaged. See figure 4.

Construction materials reflect the rural and resource-constrained setting of the immediate host community. Bricks are the most common wall material (69.8 percent) and stone with mud (25.5 percent), though 70.5 percent of households use materials considered unimproved. Flooring is predominantly made of earth or sand (92.3 percent), and thatch or palm leaves (91.4 percent) are the most common roofing materials, risking roofs being blown out because of the harsh weather conditions, especially heavy rains.

Almost the totality (96 percent) of household's report owning their dwelling, and 94 percent believe it is very unlikely they will lose their housing in the next 12 months, for example as a result of eviction. On average, households have two separate rooms and 2.4 people (excluding infants) sleeping in the dwelling, though one-third (33.4 percent) experience a crowding index of three or higher, suggesting that overcrowding remains a concern for a significant portion of the population.

The crowding index is a measure to assess the level of overcrowding in households or shelters among displaced populations. It is calculated based on the total number of co-residents per household, excluding newborn infants, divided by the total number of rooms, excluding the kitchen and bathrooms. The index is one of the protection indicators and helps identify whether living conditions are cramped and may indicate potential issues related to health, privacy, and overall well-being.

Fig. 4 Share of households by condition of dwelling – 2025

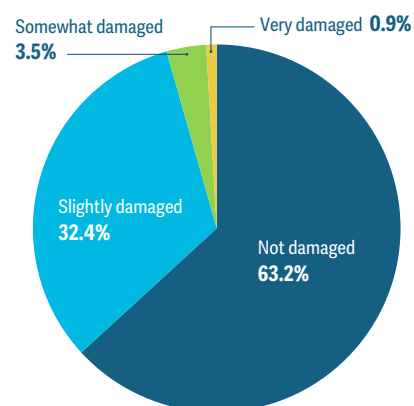


Fig.5 Share of households by main materials of the wall, roof and floor – 2025

Wall		Roof		Floor	
Bricks	69.8%	Thatch/Palm leaf	91.4%	Earth/sand	92.3%
Stone with mud	25.5%	Metal/tin	2.2%	Cement	7.3%
Other	1.7%	Palm/bamboo	1.7%	Vinyl or asphalt strips	0.2%
Cardboard	1.5%	Cardboard	0.9%	Carpet	0.2%
Bamboo with mud	0.4%	Roofing shingles	0.7%		
Plywood	0.4%	Calamine/Cement fibre	0.6%		
Stone with lime/cement	0.4%	Wood	0.6%		
Dirt	0.2%	Rustic mat	0.2%		
Cement	0.2%	No roof	0.2%		
Wood planks/shingles	0.2%	Other	1.7%		

Education

Access to education is a fundamental right for refugee children, and Zambia has embedded this right in the Refugees Act (2017) and the National Refugee Policy (2024). In Mantapala settlement, education services range from early childhood (starting at age 3) to upper secondary level, with a high overall attendance rate of 84 percent, and over 91% attendance at primary and lower secondary levels. This reflects notable progress compared to the 2020 Joint Assessment Mission, when education was only available up to lower secondary, leaving older youth with limited learning opportunities. During focus group discussions, key challenges identified included the need for improved infrastructure, teacher capacity, and the removal of gender-related barriers. Community engagement and adapted curriculum and language policies were also seen as essential to ensure refugee learners are not left behind. Legally, refugees in Zambia can access primary education without a study permit, while secondary and tertiary education may require one, although they are to be treated as favorably as possible – ideally equal to nationals. The 2024 policy reinforces this by advocating for the full integration of refugees into the national education system, aiming to eliminate permit barriers and promote inclusive, lifelong learning opportunities.

Sources of energy

Cooking practices in Mantapala settlement are largely dependent on traditional methods and biomass fuels. Nearly all households (96.9 percent) prepare their food using a cooking device at their dwelling. The most commonly used cooking method is the three-stone stove or open fire, reported by 60.3 percent of households, followed by mud stoves (13.3 percent) and brazier stoves (12.1 percent). In terms of fuel, charcoal (69 percent) and wood (24.3 percent) are the primary energy sources. Results show that the households still use non clean cooking fuels i.e. those that produce very low or zero polluting emissions, with examples including electricity, liquefied petroleum gas (LPG), natural gas, biogas, solar energy, and alcohol fuels like ethanol.

For lighting, households rely heavily on solar-powered and battery-operated devices. Solar lanterns or flashlights are the most common source of lighting (42 percent), followed by rechargeable flashlights or mobile phones (27.7 percent) and battery-powered torches (16.3 percent).



SECTION EIGHT

CONCLUSIONS AND

RECOMMENDATIONS

Conclusions

The 2025 Joint Assessment Mission in Mantapala settlement confirms that vulnerability among refugee households remains widespread and deeply rooted. Nearly 60 percent of households are classified as highly or extremely vulnerable, driven by a combination of limited economic capacity, poor food consumption, and reliance on humanitarian aid and negative coping strategies. These vulnerabilities are often compounded by health-related challenges, with over 40 percent of households including a member unable to work due to chronic illness or disability.

Agriculture continues to be a central livelihood activity, with 84.6 percent of households engaged in crop production – an increase from 71.8 percent in 2020. However, this engagement remains largely subsistence-based. Most households grow food for their own consumption, with minimal surplus for sale or income generation. Livestock ownership has also slightly improved, with 47.8 percent of households rearing animals, yet production remains small-scale and low-intensity.

Access to land is relatively high, with over 80 percent of households reporting use of agricultural plots. However, tenure insecurity is a persistent concern, as the majority rent land and lack long-term guarantees. Key informants emphasized the need for more permanent land solutions to support sustainable agricultural development.

Despite widespread participation in farming, significant barriers hinder progress toward self-reliance. These include lack of capital, limited access to inputs, and poor market connectivity. Asset ownership – particularly of productive tools and transport – is low, further constraining agricultural potential. Additionally, some households borrow money specifically to invest in farming, indicating both the importance of agriculture and the financial strain it imposes.

Recommendations

- **Strengthen food security and livelihood resilience** for refugee households by expanding climate-resilient agriculture and market-oriented livelihoods, and by supporting an enabling environment that facilitates lawful access to inputs, markets and employment, in partnership with GRZ and development actors.
- **Foster joint livelihood and social initiatives** between refugees and host communities to enhance peaceful coexistence. These efforts can be reinforced by supporting community-based structures – such as refugee committees and local leadership – to facilitate inclusive dialogue and collaborative decision-making.
- **Support skills training and vocational programmes** that align with local market demands, including carpentry, tailoring and agribusiness, to improve self-reliance and employment opportunities.
- **Strengthen school feeding and nutrition interventions** to improve educational outcomes by boosting attendance and retention rates among refugee children.
- **Reinforce joint monitoring frameworks** involving WFP, UNHCR, GRZ and implementing partners, to effectively track progress on food security and resilience indicators.
- **Develop a multi-year transition plan** that bridges humanitarian assistance with development programming and inclusion in national systems with sequenced measures to ease administrative barriers.



ANNEXES:

1. Household quantitative survey – Terms of Reference
2. Household questionnaire – list of indicators
3. Qualitative survey – Terms of Reference
4. Qualitative tools

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