IFRC Global Disaster Preparedness Center

EXECUTIVE SUMMARY

Strengthening Urban Climate Resilience:

Socio-Economic and Institutional Drivers among Refugee Populations in Lilongwe, Malawi

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The Problem

Over 25 million refugees now live in cities globally, facing severe climate vulnerabilities. In Lilongwe, Malawi, 50,000 refugees experience recurring floods and droughts, with 82% reporting income losses during climate crises—far exceeding local populations. Yet research on what enables urban refugees to withstand climate shocks remains virtually absent, leaving humanitarian programs without evidence for effective intervention design.

What We Did

We conducted the first comprehensive study of refugee climate resilience in a secondary African city, surveying 300 refugee households, interviewing 20 institutional stakeholders, and facilitating 6 focus groups during February-September 2025. We measured how financial support mechanisms (micro-insurance, cash transfers, savings groups) and institutional factors (property restrictions, municipal planning exclusion) affect refugees' adaptive capacity.

Key Findings

Financial mechanisms work but remain inaccessible. Micro-insurance showed the strongest resilience association, yet only 7% of refugees accessed it. Community savings groups reached 42% of households with significant positive effects. Households accessing three or more support types scored 30 points higher on resilience indices than those without access.

Institutional exclusion creates systematic vulnerability. Refugee neighborhoods received municipal drainage infrastructure at only 8.6% the rate of comparable host areas. Property ownership restrictions cascaded into exclusions from loans, housing improvements, and participatory planning—barriers as consequential as poverty itself.

What Must Change

Humanitarian organizations should scale community savings groups (proven accessible and effective), redesign cash transfers for pre-disaster preparedness rather than only emergency response, and develop refugee-appropriate micro-insurance accepting UNHCR documentation.

City governments must revise infrastructure allocation to prioritize disaster risk over property ownership, create temporary resident categories enabling refugee participation in planning, and accept refugee IDs for municipal services.

International donors should allocate minimum 25% of urban refugee budgets to resilience programming, fund multi-year initiatives enabling sustained capacity-building, and support advocacy for legal reforms addressing property and employment restrictions.

Why This Matters

With climate impacts intensifying and 71% of the world's 35 million refugees now urban residents, concentrated vulnerability in excluded populations affects entire city systems through disease transmission, infrastructure degradation, and social instability.

Evidence demonstrates that refugee climate resilience requires both accessible support mechanisms and institutional inclusion—humanitarian aid alone cannot compensate for systematic exclusion from municipal adaptation frameworks. This research provides the empirical foundation humanitarian actors and city governments need to shift from emergency response toward structural solutions enabling refugees to withstand climate shocks alongside all urban residents.