DREF Operation

Malawi: Flood 2026

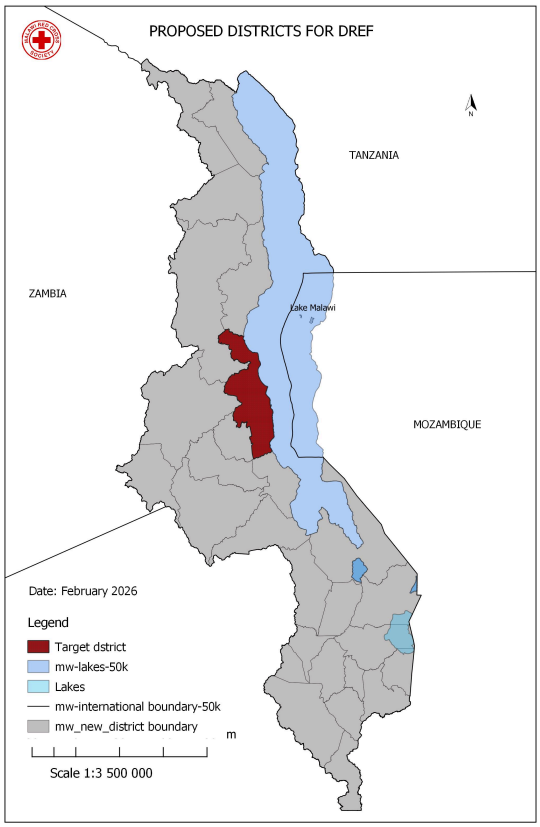
Trapped communities in Nkhotakota @MRCS

Appeal: **MDRMW025**	Hazard: **Flood**	Country: **Malawi**	Type of DREF: **Response**
Crisis Category: Yellow	Event Onset: **Sudden**	DREF Allocation: **CHF 374,924**	
Glide Number: **-**	People Affected: **49,104 people**	People Targeted: **49,104 people**	
Operation Start Date: **06-02-2026**	Operation Timeframe: **6 months**	Operation End Date: **31-08-2026**	DREF Published: **13-02-2026**

Targeted Regions: **Central Region**

Date of event

04-02-2026



DREF targeted districts @MRCS

What happened, where and when?

Persistent heavy rains triggered widespread flooding across several districts, particularly lakeshore areas such as Nkhotakota, which has been the most severely affected.

Nkhotakota District experienced two waves of devastating floods, first in December 2025 with rainfall exceeding 285 mm in a single day and again on 20 January 2026 with continued flood warnings that materialised into impacts. The second wave compounded the destruction, striking communities that had not yet recovered from the earlier disaster. In total, 10,912 households (49,104 people) were affected in Nkhotakota District alone. Floods displaced 2,132 households (10,912 people) into 14 camps where thousands are still hosted, caused 12 deaths, 39 injuries, and 2 missing persons, with significant damage to homes, infrastructure, schools, health facilities, crops, and livelihoods, creating urgent humanitarian needs. These floods have been the result of several alerts, especially in January, some even reaching the threshold for the MRCS Early Action Protocol (EAP) activation.

Based on verified assessments from 21st January, the Government highlighted extensive damage and addressed a request to the Malawi Red Cross for support received on 4th February. Recognizing the mobilisation of the MRCS through the forecast alerts, this call for support aims to ensure a rapid scale-up of life-saving assistance to the people in need. The compounded impact of repeated flooding until late January, coupled with nationwide destruction of previous floods in other districts, has left significant gaps in stakeholders' response capacity in Nkhotakota District, underscoring the importance of coordinated humanitarian response and sustained resource mobilization.

Distribution of NFIs in Nkhotakota district

Delivery of NFIs

Distribution of Anticipatory Action NFIs in Salima district

Scope and Scale

Nkhotakota District has been severely impacted by the cumulative effects of the 2025/26 rainy season, including successive flooding events that intensified vulnerabilities across already affected communities.

The first wave of flooding occurred in December 2025, followed by the issuance of flood forecasts. Forecasts issued by the Department of Climate Change and Meteorological Services (DCCMS) on January 5-6, 2026, indicated the likelihood of extreme heavy rainfall across several parts of the country. In response, the Malawi Red Cross Society (MRCS) activated its Simplified Early Action Protocol (sEAP), focusing on early action activities in Salima District, where the alert was higher. While other districts, such as Salima, were initially prioritized for anticipatory action based on forecasts issued by the Department of Climate Change and Meteorological Services (DCCMS), Nkhotakota has emerged as a critical hotspot requiring urgent humanitarian support. The district's repeated exposure to flooding highlights its vulnerability and the pressing need for sustained interventions. By 20 January 2026, Nkhotakota was hit by the second most severe wave of floods, displacing thousands and causing significant loss of life and property. The second wave of flooding compounded earlier damage, resulting in the displacement of 2,132 households (10,912 people), 12 deaths, 39 injuries, and 2 missing persons, while destroying homes, blowing off roofs, and causing extensive damage to critical infrastructure, particularly health and WASH facilities. Survivors were initially accommodated in 14 displacement camps, many of which have since been decommissioned as families began returning despite limited support.

The flooding in Nkhotakota forms part of a broader national crisis during the 2025/26 rainy season, which has been marked by stormy rains, strong winds, flash floods, and lightning across 29 councils. Nationwide, approximately 36,283 households, or 163,274 people, have been affected as of February. Nationwide, the December to February floods have resulted in 40 deaths and 209 injuries, with lightning strikes and collapsing walls identified as the leading causes. The cumulative destruction has exacerbated food insecurity, as farmland and household food stocks have been washed away, leaving communities vulnerable to hunger and malnutrition.

Certain groups are disproportionately affected by the disaster. Children face heightened risks due to disrupted schooling, poor living conditions in camps, and increased vulnerability to malnutrition and disease. Elderly people, with reduced mobility and reliance on community support, are more exposed to displacement and health risks. People with disabilities encounter barriers in accessing shelter, WASH, and health services, while internally displaced persons (IDPs) face overcrowding, poor sanitation, and limited access to food and healthcare in temporary camps. Women and female-headed households bear additional burdens in caregiving and resource provision, making them particularly vulnerable in the aftermath of the floods.
Nkhotakota's vulnerability is rooted in its geographic location along the lakeshore and low-lying terrain in the central region, which makes it prone to recurrent flooding. Historically, communities in the district have faced repeated displacement, destruction of farmland, and disruption of essential services during flood events. The December 2025 floods already caused widespread damage, and the January 2026 floods compounded these impacts before recovery efforts could be completed. Past experiences show that floods in Nkhotakota leave long-lasting effects, including chronic food insecurity, weakened infrastructure, and cycles of displacement. The recurrence of such disasters underscores the district's chronic vulnerability and the urgent need for sustained humanitarian assistance. Nkhotakota District now stands at the center of humanitarian concern. The displaced households remain in urgent need of life-saving assistance, including shelter, WASH, food, health, protection, and livelihood support.

The situation remains ongoing, as heavy rainfall continues across Malawi, progressively increasing soil saturation levels. The risk period is expected to persist until March 2026, raising the likelihood of further flooding and the need for continued readiness and anticipatory action.

Previous Operations

Has a similar event affected the same area(s) in the last 3 years?	No

Did it affect the same population group?	-
Did the National Society respond?	-
Did the National Society request funding form DREF for that event(s)	-
If yes, please specify which operation	-

If you have answered yes to all questions above, justify why the use of DREF for a recurrent event, or how this event should not be considered recurrent:

-

Lessons learned:

MRCS conducted the lessons learnt in each of the implementation districts with the district councils before the exit meetings to evaluate what went well and what did not go well.
Below is a summary of lessons learnt from the floods DREF implementation.

a. Effectiveness of NFI and Cash Distribution
Lesson: Beneficiaries successfully used cash and NFIs to meet immediate needs, especially shelter and household essentials. However, delays in distribution occurred due to logistical challenges such as impassable roads.
Proposed Solution: Strengthen the pre-positioning of NFIs in disaster-prone areas through collaboration with district councils and enhance contingency planning for alternative distribution routes during floods.

b. Gaps in WASH Interventions
Lesson: Hygiene supplies, chlorine, and sanitation facilities improved hygiene practices, but shortages of soap and challenges in maintaining temporary pit latrines were noted.
Proposed Solution: Engage district councils to coordinate with WASH partners to complement limited resources, while integrating mobile WASH units and rapid latrine construction kits for camps.

c. Challenges in Volunteer Capacity
Lesson: Newly established MRCS branches had limited trained volunteers, affecting efficiency in hygiene promotion and other activities. Community health volunteers and civil protection committees were engaged to fill the gap.
Proposed Solution: Develop a structured volunteer recruitment and training plan, ensuring new branches have adequate personnel trained in emergency response, camp management, and community engagement.

d. Utilisation and Impact of Health and WASH Supplies
Lesson: Distributed mosquito nets and hygiene kits were used effectively, but communities struggled with access to clean water, limiting water treatment efforts.
Proposed Solution: Scale-up awareness campaigns on water treatment methods and strengthen partnerships with water boards and NGOs to improve access to safe water sources.

e. Community Engagement and Feedback Mechanism
Lesson: Post-distribution monitoring (PDM) captured beneficiary feedback effectively, but communities requested more regular engagement to voice needs and challenges.
Proposed Solution: Establish continuous feedback mechanisms such as suggestion boxes, hotline services, and regular community meetings to ensure ongoing dialogue and accountability.

f. Population Movement and Camp Management (Current Lesson)
Lesson: Recent DREF operations highlighted challenges in managing large-scale displacement and population movement, including overcrowding in camps, inadequate registration systems, and difficulties in tracking vulnerable groups such as children, the elderly, and persons with disabilities.
Proposed Solution: Strengthen camp coordination and population tracking systems by working closely with district councils and civil protection committees. Introduce digital registration tools, improve camp layout planning, and ensure protection services are integrated into camp management.

g. Food Security and Livelihoods (Current Lesson)
Lesson: Floods and displacement have exacerbated food insecurity, with farmland destroyed and household food stocks lost. Beneficiaries expressed the need for livelihood recovery support beyond immediate relief.
Proposed Solution: Integrate food security and livelihood recovery interventions into DREF operations, including seed distribution, small livestock support, and cash-for-work schemes to restore community resilience.

This consolidated approach demonstrates how MRCS is using lessons learned from past operations to strengthen current disaster responses, ensuring improved efficiency, stronger partnerships, and better protection of vulnerable groups during emergencies	
Did you complete the Child Safeguarding Risk Analysis in previous operations, what was risk level?	No

Current National Society Actions

Start date of National Society actions

20-01-2026

Shelter, Housing And Settlements	As co-lead in the Shelter Cluster, MRCS has supported the activation of camp management structures, pitching of tents, and mobilization of shelter and essential household items for displaced households. Pre-positioned blankets, sleeping mats, mosquito nets, and kitchen sets have been distributed to affected families in camps in Nkhotakota district.
Livelihoods And Basic Needs	MRCS has not yet undertaken livelihoods or basic needs recovery activities. However, assessments indicate that food insecurity has worsened due to the destruction of farmland and household food stocks, requiring urgent interventions.
Health	MRCS is working with the Ministry of Health to disseminate health messages and support disease prevention activities in camps and affected communities. Including support in the provision of outreach health services.
Water, Sanitation And Hygiene	MRCS volunteers, in collaboration with the Ministry of Health, are conducting hygiene promotion sessions and supporting pot-to-pot chlorination. Given that the affected districts are also cholera-prone districts, urgent attention was required to strengthen sanitation and hygiene services. MRCS has provided multi-purpose soap, household buckets, and communal handwashing facilities with taps in camps, but there is a need to intensify emergency WASH services both in camps and affected households
Protection, Gender And Inclusion	Volunteers are working with camp managers and protection structures to sensitize communities and raise awareness on PGI issues. These activities will continue throughout the response phase to ensure inclusivity and safeguard vulnerable groups.
Coordination	MRCS is active in coordination structures.
National Society Readiness	Following the reports of the flooding, MRCS Division activated its branch disaster response team which provided search and rescue services, first aid, mounting of tents as well as the construction of temporary bathing shelters in camps. The national response system was also activated and provided different lifesaving materials such as blankets, sleeping mats, mosquito nets and kitchen set to support the displaced people in camps. MRCS conducted Anticipatory actions in Nkhotakota, Nsanje and Salima districts.
Assessment	MRCS, in collaboration with the affected District Councils, has conducted preliminary assessments to determine immediate needs in the affected districts. These assessments have informed the current DREF application, highlighting urgent requirements in shelter, WASH, food security, health, and protection
Resource Mobilization	MRCS has initiated engagement with Partner National Societies (PNS) to secure support for ongoing response efforts. Leveraging existing coordination platforms, MRCS is expanding outreach to potential private sector partners to mobilize additional

	resources. This multi-pronged approach aims to secure the necessary funding and support to effectively address the needs of affected communities.
Activation Of Contingency Plans	The MRCS contingency plan was activated following district reports of over 200 households displaced, triggering the deployment of National Disaster Response Team (NDRT) members. The logistics department was alerted to ensure boats, vehicles, and other response tools were serviced and ready for further activation as needed

IFRC Network Actions Related To The Current Event

Secretariat	The International Federation of the Red Cross and Red Crescent Societies (IFRC) is providing technical support to MRCS across different aspects of the ongoing response operations in the country. MRCS is also receiving additional technical support from the Harare Cluster team, while IFRC is leading fundraising initiatives to mobilize resources in support of MRCS's operations. Through the cluster, MRCS has accessed funds from the DREF to implement the Food Insecurity impacts in November and launched a simplified early action protocol for pluvial floods in October 2025.
Participating National Societies	The Danish Red Cross (DRC) is providing technical support to MRCS, including vehicles that are facilitating response activities in affected districts. Through its Community Resilience Project, DRC is also supporting volunteers engaged in the response and mobilizing resources to strengthen operations.

ICRC Actions Related To The Current Event

The International Committee of the Red Cross (ICRC) does not currently have a delegation in Malawi and has not been involved in the ongoing response.

Other Actors Actions Related To The Current Event

Government has requested international assistance	Yes
National authorities	The Department of Disaster Management Office has supported with the provision of maize flour, beans, buckets, plastic plates and plastic sheets to a few affected households only
UN or other actors	Currently, no UN agencies are supporting the response

Are there major coordination mechanism in place?

DoDMA is coordinating the response across the District Councils with support from different partners. The district has activated the cluster system, which is responsible for the thematic coordination of the response. MRCS staff and volunteers are members of this coordination mechanism.

District Disaster Risk Reduction Committees are coordinating the response at the district level, supported by Area Disaster Risk Management Committees at the community level. At the camp level, camp management committees have been established to oversee day-to-day management of displaced households. MRCS is represented in all these structures and remains a key stakeholder

supporting affected communities. At the national level, the Department of Disaster Management Affairs (DoDMA) continues to provide overall coordination through the cluster system, with MRCS co-leading the Shelter and Search and Rescue clusters

Needs (Gaps) Identified

Shelter Housing And Settlements

Following the 2025/26 flooding that had affected several districts, shelter, housing, and settlement needs remain critical, with significant gaps affecting the safety and dignity of affected households. Many homes were destroyed or severely damaged, particularly those constructed with mud walls and grass thatched roofs, displacing 2132 HHs in Nkhotakota with 14 camps. Displaced families were forced to live in overcrowded temporary shelters or accommodated in their relatives' homes. Emergency shelter assistance has been insufficient to meet demand, while access to durable shelter materials, tools, and technical guidance for safe reconstruction remains limited. Inadequate land tenure security and the lack of planned relocation options continue to expose communities to repeated flood risks, hindering recovery and resilience. Additionally, settlement-level infrastructure such as drainage, access roads, and basic services has been damaged, further constraining safe return and rebuilding. Addressing these gaps requires a combination of immediate shelter support, transitional and permanent housing solutions, and integrated settlement planning that promotes safer construction and risk-informed land use.
The affected households urgently need lifesaving shelter and Essential Household Items assistance to support temporary shelter for displaced and affected people, reconstruction, including:

- 500 Tarpaulins
- 500 Blankets

Livelihoods And Basic Needs

The floods in Nkhotakota District during the 2025/2026 rainy season have caused widespread devastation, striking twice in quick succession; first in December 2025 and again on 20 January 2026. The second wave compounded the destruction, displacing 2,132 households and affecting a total of 10,912 people. The floods disrupted access to basic needs through the destruction of household food stocks, damage to shelters, and interruption of livelihoods. Preliminary assessments indicate that farmland has been washed away or severely damaged, alongside losses of livestock, fishing equipment, and small-scale trading assets, significantly undermining household income sources.

These impacts have occurred in a highly fragile context. Many households in Nkhotakota had not yet recovered from the previous lean season and were already relying on negative coping strategies when the floods struck. The additional shock has further eroded household resilience and heightened the risk of acute food insecurity and malnutrition. The destruction of farmland and household reserves has left families vulnerable to hunger, while damage to schools, health facilities, and WASH infrastructure has disrupted essential services and weakened community well-being.

Immediate humanitarian assistance is required to stabilize food consumption and protect the early recovery of livelihoods in Nkhotakota. Priority needs include emergency food support and inputs for replanting fast-maturing crops to enable affected farmers to benefit from the remainder of the agricultural season and reduce dependency on prolonged relief. Given that local markets in Nkhotakota are functioning normally and supply chains have stabilized following the floods, cash and voucher assistance (CVA) is considered the most appropriate and timely response modality due to variable preferences, needs and gaps at the household level.

To meet the urgent needs of the displaced and affected households, it is recommended that a three-month cash transfer program be implemented. This will allow families to rapidly meet their priority food needs, replace essential items, and support local market recovery while preserving dignity and choice. Such an approach is consistent with the Malawi Red Cross Society (MRCS) and IFRC commitments to scalable, efficient, and market-based humanitarian response in Malawi's recurrent flood context and will provide critical support to households in Nkhotakota as they begin the path toward recovery.

Health

The disaster has a significant Health Impact, resulting in deaths and injuries. Health services have been disrupted due to displacements, leaving people in camps without access to health services. There is a high likelihood of mental health issues, including distress and anxiety, arising from the loss of loved ones, property, and livelihood. The affected displaced communities are also vulnerable to malnutrition and Communicable diseases such as cholera, Malaria and other disease outbreaks. This situation underscores the urgent need for mental health and psychosocial support services to help individuals cope with the disaster's aftermath.
The disruption has also affected the continuum of care for people with chronic and long-term illnesses such as HIV (people on ART), TB, and non-communicable diseases. Immunizations for children under five and pregnant women are not being provided due to the

disrupted cold chain in some health facilities.
There is a need to provide mosquito nets, health promotion on disease prevention for cholera, malaria, outbreaks control, psychosocial support, and mobile integrated family outreach clinics for children under five, pregnant women, lactating women, chronically ill persons care and youth-friendly services.

Water, Sanitation And Hygiene

The flooding has severe effected Sanitation and hygiene in the affected areas, especially in the temporary displacement camps in the schools, resulting in a lack of access to safe drinking water and the collapse of latrines due to the flooding. This has also led to a lack of handwashing facilities, increasing the risk of disease outbreaks like cholera and other diarrhoeal diseases. Menstrual hygiene management services have also been severely impacted. Water sources have been affected, especially boreholes, due to the flooding situation.
There is an urgent need for the provision of hand-washing buckets, soap, chlorine, as well as 1500 dignity kits for women and girls to support menstrual hygiene and personal well-being. Furthermore, there is also a need for the construction of bathing shelters for displaced populations, water testing and treatment with chlorine HTH, laundry and bath soap, and buckets for handwashing. Hygiene Promotion is also key to ensure prevention of diseases is enforced. Hand-washing items will be distributed in camps to enhance hand washing as a measure for disease prevention.
The following items will enhance WASH Support:

- 20 Litter Buckets (1 per household)
- 50 Litter Buckets
- Bathing Soap- 5 per household
- Laundry soap- 3 per household
- Chlorine (25 kg)
- Dignity kits for girls

Protection, Gender And Inclusion

The impact of floods on 10912 HH has led to Protection, Gender and Inclusion (PGI) needs, with significant gaps affecting the safety, dignity, and access to assistance of the most vulnerable populations. Displacement, loss of livelihoods, and overcrowded shelters have heightened risks of gender-based violence, child protection concerns, family separation, and exploitation, particularly for women, girls, older persons, persons with disabilities, and female-headed households. Access to safe and confidential protection services, including psychosocial support and referral pathways, has been affected especially in hard-to-reach areas. Insufficient lighting, privacy, and sex segregated facilities in temporary shelters and IDP camps further exacerbate protection risks. Additionally, meaningful participation of affected communities in decision-making remains weak, with limited mechanisms to ensure inclusive feedback and accountability. These gaps underline the urgent need for strengthened PGI mainstreaming across sectors, targeted protection interventions, and enhanced community-based approaches that promote safety, dignity, and equitable access to humanitarian assistance

Risk Reduction, Climate Adaptation And Recovery

The affected area's terrain and geographical position are among the major risks that make this community vulnerable to flooding. There are also general poor construction practices in the community, ranging from poor selection of house construction sites to poor construction standards. The area's environment, especially the trees have been destroyed. The above factors have exacerbated the situation, making this area affected by floods year in and year out. To reduce further risks, MRCS must ensure that the communities are reached with key messages on safe shelter construction awareness as guided by Participatory Approach to Safe Shelter awareness (PASSA), mainstreaming of environmental protection in all support, and linking to government efforts on risk reduction, climate adaptation and recovery.

Community Engagement And Accountability

Community Engagement and Accountability (CEA) must be central to all interventions, ensuring effective communication through appropriate channels. The affected communities require clear information on WASH, Shelter, Health, Protection, Livelihoods, and the selection criteria.

Any identified gaps/limitations in the assessment

Time Constraints: The rapid nature of the preliminary assessments meant that teams had limited time to collect detailed, household-level information. As a result, data were often based on estimates and key informant inputs rather than comprehensive verification, which may affect accuracy and depth across sectors.

Resource Limitations: Assessment teams operated with constrained human and financial resources, limiting their ability to cover all affected areas thoroughly. This also restricted the use of advanced tools such as GIS mapping or mobile data collection, and reduced the capacity to gather sex, age, and disability-disaggregated data.
Accessibility Challenges: Floods washed away roads and bridges, particularly in Nsanje and Chikwawa, making many communities inaccessible. These logistical barriers prevented teams from reaching remote villages, meaning the most vulnerable populations may not have been adequately represented in the findings.

Geographic Coverage: Due to physical and logistical constraints, some affected areas were excluded from the assessments. This prioritisation of more accessible communities' risks overlooking pockets of severe need in hard-to-reach locations.

Data Reliability: Heavy reliance on secondary sources and community leaders introduced potential bias. Vulnerable groups such as women, children, and persons with disabilities may not have been fully captured, and coping mechanisms at the household level could have been overlooked.

Sectoral Depth: While shelter, WASH, food security, health, and protection were assessed, other critical sectors such as livelihoods, education, and psychosocial support received limited attention. This leaves gaps in understanding the full scope of recovery needs.

Coordination Limitations: Multi-agency coordination challenges led to inconsistencies in tools and approaches across districts. This may have caused duplication in some areas and delays in consolidating findings into a unified picture for decision-making

Assessment Report

Operational Strategy

Overall objective of the operation

The operation aims to support 49,104 people (10,912 households) affected by the 2025/2026 floods in Nkhotakota District through life-saving shelter support, multipurpose cash, essential WASH assistance, health promotion, protection services, and strengthened community engagement. The strategy focuses on coverage areas that are fully funded in the approved DREF budget, ensuring realistic implementation within available resources over the next 6 months

Operation strategy rationale

The identified needs transcend multiple sectors, necessitating a multisectoral approach to address them. These needs include shelter and settlement issues, livelihood challenges, health concerns （including mental health and psychosocial support）, water and sanitation problems, and protection issues.

Shelter 10912 HH (49014 people)
MRCS will respond to the immediate needs of households whose homes have been damaged by providing shelter and NFI materials. Families will receive tarpaulins, sleeping mats, blankets, and solar lamps to enable them have dignity. The shelter items above, which will be procured, will complement the shelter materials such as poles and nails, which another organization will provide.

Multipurpose Cash Assistance 1425 HH (6413 people)
Community awareness and sensitisation on Cash and Voucher Assistance will be conducted in Nkhotakota to ensure transparency and accountability. Beneficiary identification, registration, and verification will be carried out to target the most vulnerable households. Multipurpose cash assistance will be provided to affected families to meet urgent household needs, with payments facilitated through financial service providers. To meet the urgent needs of the displaced and affected households, it is recommended that a three-month cash transfer program be implemented. This will allow families to rapidly meet their priority food needs, replace essential items, and support local market recovery while preserving dignity and choice. Volunteers will be supported to follow up on cash utilisation, and post-distribution monitoring will be conducted to assess effectiveness and impact. District-level technical facilitation will be provided by NDRT members, and profiling and documentation of the operation will ensure lessons learned are captured for future programming.

Health 10912 HH (49104 people)
MRCS will mobilize and support volunteers to conduct hygiene promotion activities, focusing on epidemic control and prevention and MHPSS. Volunteers will be oriented on health risks and equipped to deliver community-based health promotion, including First Aid and support the MoH to integrate family health outreach services. District-level support will strengthen coordination and logistics for health

service delivery in collaboration with the Ministry of Health. Mental health and psychosocial support will be integrated into the response. Volunteers will be trained in MHPSS and hygiene promotion to enhance community resilience, and health promotion activities will be conducted to reduce disease outbreaks and strengthen preparedness.

WASH 500HH (2250 people)
To address urgent WASH needs, MRCS will procure and distribute essential items, including 20-litre buckets for households, bathing soap, laundry soap, and chlorine for water treatment. Operational support will be allocated to strengthen WASH activities, ensuring safe water access, improved hygiene practices, and reduced risk of waterborne diseases.

The operation will emphasize strong coordination between MRCS, government departments, and partners to ensure effective delivery of services. National-level technical support will guide implementation, while district stakeholders and volunteers will be engaged to ensure community ownership. Documentation and profiling of the operation will capture best practices and lessons learned, strengthening accountability and informing future disaster response strategies.

The operation will strengthen protection from gender-based violence (GBV) by addressing increased risks linked to displacement and overcrowding in temporary safe havens. Although GBV cases were not systematically captured during rapid assessments, the operation will proactively integrate GBV prevention and response measures, including community awareness activities, the establishment of safe and confidential reporting channels, and functioning referral pathways for survivors. Child protection will also be mainstreamed across the response to ensure safe access to services, prevent family separation, and mitigate risks linked to disrupted schooling and reduced caregiver supervision. In parallel, the operation will prioritize the inclusion of persons with disabilities, older persons and individuals with chronic conditions, who often face mobility challenges and barriers in accessing services. This includes ensuring accessible shelter and WASH facilities, prioritizing these groups during distributions, and providing assistive devices, mobility support, and tailored psychosocial assistance.

The operation will also address critical dignity, privacy, and safety needs resulting from displacement. Many temporary sites lack adequate gender-segregated WASH facilities, sufficient lighting and basic privacy arrangements; therefore, the response will promote safe and dignified spaces through improved shelter layouts, privacy screens, and enhanced lighting in communal areas. To prevent discrimination and social exclusion—particularly for individuals who may lack documentation or face stigma—a focus on inclusive registration, equitable targeting and strong community engagement will be maintained throughout the response. Complemented by continuous monitoring to prevent exclusion or bias, these measures aim to ensure that all at-risk groups can safely access assistance and participate in the response on an equal basis."

Targeting Strategy

Who will be targeted through this operation?

MRCS intends to support 10,912 households, translating to approximately 49,104 people, with direct assistance in the targeted districts of Nkhotakota district. Within these districts, the most affected Traditional Authorities (TAs) will be prioritized based on preliminary assessments. Priority will be given to areas that have experienced the most significant structural damage, as well as those with high concentrations of vulnerable populations and limited presence of other humanitarian actors.

The operation will specifically target households that are most impacted and/or most vulnerable. This includes displaced families whose homes have been destroyed or rendered uninhabitable, households with limited economic capacity to recover independently, and those facing multiple layers of vulnerability. Special attention will be given to child-headed households, female-headed households, persons with disabilities, the elderly, and households caring for young children. These groups are at heightened risk of exclusion and require tailored support to meet their immediate needs and restore dignity.

Considering the diversity of needs and the roles of different actors, MRCS will streamline its support in line with its mandate, capacity, and competence. Targeting will be conducted through community-based mechanisms to ensure transparency, accountability, and inclusivity. Protection, Gender, and Inclusion (PGI) principles will be integrated throughout the process to guarantee equitable access to assistance and to safeguard the dignity of all recipients.

Explain the selection criteria for the targeted population

At the community level, MRCS will work closely with District Disaster Management Coordination Authorities to identify the most affected areas requiring urgent support. These consultations will be followed by detailed household-level assessments to determine the extent of damage and vulnerability. The targeting strategy is designed to ensure that assistance reaches those most impacted by the floods and those least able to recover without external support.

The primary criteria for selection will include flood-affected households, particularly those whose homes have been damaged or destroyed and who have lost essential household assets. Displaced households living in camps or temporary shelters will be prioritized, as they face heightened risks to safety, dignity, and health. Within the affected population, special attention will be given to children under five years of age, who are highly vulnerable to malnutrition and disease outbreaks, and to pregnant and lactating mothers, whose

health and nutritional needs are critical for both themselves and their infants.

Beneficiary verification will be prioritized before distributions are carried out. This will ensure that assistance reaches those who need it most and that the project achieves meaningful outcomes. Community-based and district-level structures will be actively involved in the verification process, which will be conducted transparently.

Additionally, MRCS will provide orientation to volunteers, committees, and local leaders to ensure that the beneficiary identification and selection process is well-coordinated and transparent.

Total Targeted Population

Women	**25,043**	Rural	**93%**
Girls (under 18)	**13,234**	Urban	**7%**
Men	**24,061**	People with disabilities (estimated)	**10%**
Boys (under 18)	**13,774**		
Total targeted population	49,104		

Risk and Security Considerations (including "management")

Does your National Society have anti-fraud and corruption policy?	**Yes**
Does your National Society have prevention of sexual exploitation and abuse policy?	**Yes**
Does your National Society have child protection/child safeguarding policy?	**Yes**
Does your National Society have whistleblower protection policy?	**Yes**
Does your National Society have anti-sexual harassment policy?	**Yes**

Please analyse and indicate potential risks for this operation, its root causes and mitigation actions.

Risk	Mitigation action
Water borne disease outbreaks such as Cholera in affected areas	• Intensive community sensitization meetings on Hygiene and Sanitation • Conduct Pot to Pot water Chlorination. • Construction of temporal Pit latrines at temporarily designated camps
Continuous heavy rainfall and projection of further floods	Continuous coordination with the government and other partners in monitoring the weather situation and providing timely alerts to people residing in the affected or disaster-prone areas. Risk reduction efforts at the community level are also an

	integrated part of the operational strategy to mitigate further impact.
Concurring disasters and increased flooding across the country exceeding the NS society to respond with in country resources	MRCS will use the contingency plan with possible scenarios while mapping available stocks. MRCS will use the existing response plan based on the increased needs and request for more allocation from the requested DREF.
Impassable roads in the affected areas	MRCS works hand in hand with DODMA and other government departments, such as the Malawi Defence Force, which can provide needed transport, such as helicopters, boats, etc., when the need arises.
Further devaluation of the Malawi Kwacha	Continue monitoring the economy and seeking additional funding from the donor

Please indicate any security and safety concerns for this operation:

During the recent needs assessment, there were no security and safety concerns that might affect the operation because there are well-organised community structures, such as the Area and Village civil protection committee, who does provide security if the need arises.

Has the child safeguarding risk analysis assessment been completed?	No

Planned Intervention

Shelter Housing And Settlements

Budget: CHF 41,399
Targeted Persons: 49,104

Indicators

Title	Target
# of households provided with emergency shelter and settlement assistance	250
# of people reached with building back safer/better, DRR, and anticipatory action (AA) awareness activities	49,104
# of detailed assessments conducted	1
# of tarpaulins procured	500
# of blankets procured	500

Priority Actions

• Conduct a detailed assessment of needs, vulnerabilities, and damages of affected households
• Procurement and distribution of 500 tarpaulins for 250HH (1250 people). 2 per HH.
• Procurement and distribution of 500 blankets for 250HH (1250 people). 2 per HH.

• Community awareness sessions on building back safer/better, DRR, and anticipatory action (AA) activities
• Distribution costs (transport, logistics, handling)
• NDRT(National Disaster Response Team) team deployment to support distribution

Multi Purpose Cash

Budget: CHF 218,420
Targeted Persons: 6,413

Indicators

Title	Target
# of households supported with unconditional cash	1,425
# of beneficiaries verified and registered for cash assistance	1,425
% of surveyed people whose households received MPC are satisfied with the amount received	80
% of surveyed people whose households received MPC are satisfied with the time/period that they received	80

Priority Actions

- Conduct CVA awareness information
- Beneficiary identification, registration and verification
- Provision of multi-purpose cash to 1425 households @ Mk 90000. This will be provided for three months
- Payment to FSP distributing cash 5%
- Deployment of volunteers to support and monitor the cash transfer process to the beneficiaries for 5 days
- Conduct post-distribution monitoring (This includes MPC and NFI distribution as well)
- District technical facilitation by NDRT members

Health

Budget: CHF 10,573
Targeted Persons: 49,014

Indicators

Title	Target
# of volunteers trained in Epidemic control and Mental Health and Psychosocial support (MPHSS)	100
# of people reached with health and hygiene promotion	49,104
# of volunteers trained in Epidemic control and Mental Health and Psychosocial support (MPHSS)	-

Priority Actions

• Conduct Training of volunteers in Epidemic Control
• Support 100 volunteers to conduct hygiene promotion activities 3 days per month
• Training of volunteers in Mental Health and Psychosocial support
• Provide PSS as necessary in the communities and facilitate further referrals as relevant•

Water, Sanitation And Hygiene

Budget: CHF 12,219
Targeted Persons: 2,500

Indicators

Title	Target
# of 20L water buckets procured	500
# of bathing soap procured	1,250
# of 25kgs chlorine buckets procured	2
# of laundry soap procured	750

Priority Actions

• Procurement of 500 - 20 Litter Buckets (1 per household for 500 Households
• Procurement of Bathing Soap
• Procurement of Laundry Soap
• Procurement of Chorine (25l)
• WASH Techcnical support - MRCS and Government

Protection, Gender And Inclusion

Budget: CHF 4,806
Targeted Persons: 49,104

Indicators

Title	Target
# of volunteers oriented on GBV, referral pathways and PSS	100
# of people reached with n GBV and prevention and referal pathways and PSS	49,104

Priority Actions

• Conduct orientation of volunteers in Gender-Based Violence (GBV) & referral pathways
• Monitoring of sensitive complaints requiring potential referral will be linked to the established communication channels for community feedback
• Community awareness on Sexual and Gender based violence in the affected areas will be integrated to planned community dialogue forums

Community Engagement And Accountability

Budget: CHF 13,937
Targeted Persons: 49,104

Indicators

Title	Target
# of volunteers oriented on CEA & CFM	100
% of complaints managed under the project (handled and closed)	95
# of dialogue sessions conducted	4

Priority Actions

- CEA orientation for volunteers and staff in Nkhotakota
- Establish Regular communication channels for community feedback (community meetings, information sessions, social media
- Facilitate dialogue platforms to leverage local knowledge
- Support district and community entry and exit meetings
- Support establishment and management of Feedback and Complaints mechanism•

Coordination And Partnerships

Budget: CHF 24,750
Targeted Persons: 19

Indicators

Title	Target
# of Lessons Learnt Workshops	1
# of Monitoring visits	3
# of featured stories on the mainstream media	1

Priority Actions

- Monitoring visits by the MRCS and the Government
- Media Documentation - Distributions of shelter items and WASH
- Profiling and documentation of the operation and visibility for CASH
- Securing media interview slots in Nkhotakota District

Secretariat Services

Budget: CHF 12,903
Targeted Persons: 10

Indicators

Title	Target
# of IFRC CCD monitoring visits conducted and field reports shared	2
# of Kick off meeting held within 7 days of DREF approval	1

Priority Actions

- Ensure overall operational coordination in line with IFRC DREF standards and policies.
- Convene a kickoff meeting within one week of approval and conduct monthly operational coordination meetings thereafter
- Cover salary costs for essential strategic positions required for effective operation delivery.
- Provide technical and coordination support through the IFRC Country Cluster Delegation (CCD), including PMER, finance, and logistics, in compliance with DREF and IFRC policies.

National Society Strengthening

Budget: CHF 35,919
Targeted Persons: 30

Indicators

Title	Target
# of lessons learnt conducted	1

Priority Actions

- Office Supplies Nkhotakota branch
- Office Rent Nkhotakota branch
- Vehicle Hire
- Bank Charges
- Vehicle service
- MRCS Salaries contribution for personnel involve in the operation and in charge of overseing the monitoring and reporting (District Manager, Driver, contribution to PMER Coordinator, Finance and Admin Coordinator and Partnership Coordinator)
- MRCS Administration costs contribution at 5%
- Duty of care for volunteers: protection, briefing, insurance.
- • Lessons Learnt Workshop

About Support Services

How many staff and volunteers will be involved in this operation. Briefly describe their role.

This operation will involve approximate 100 volunteers and 21 operational staff . Their support is broken down as below:

Direct supervision , monitoiring at branch level is organised by
- 100% District Manager
- 100% Driver
- PMER Coordinator, Finance and Admin Coordinator and Partnership Coordinator will be requested for oversight on the operation in a regular basis.

The Response will receive strategic direction from the staff below:
Secretary General
- Director of Programs and Development
- Director of Finance
- Head of Disaster Management
- Head of Procurement and Corporate Services.
- Head of Health
- Chief Accountant

Other staff supporting the response
- Procurement Officer
- Communications Officer
- Logistics Officer
- Program Assistant

Does your volunteer team reflect the gender, age, and cultural diversity of the people you're helping? What gaps exist in your volunteer team's gender, age, or cultural diversity, and how are you addressing them to ensure inclusive and appropriate support?

Yes. There are volunteers of different genders, ages, and cultural diversity

If there is procurement, will it be done by National Society or IFRC?

MRCS will utilize the current stock of health items available in the warehouses for the deployment of the mobile health teams, and where necessary, the DREF allocation will be used to replenish the consumed supplies. The NS will collaborate with other partners for support for storage at the branch level through its well-established base. MRCS has taken proactive steps to strengthen its partnerships, renewing its contract with the financial service provider in target areas.

For the remaining procurement and replenishment, MRCS will be doing the procurement, including all the Health and WASH NFI materials, which will be procured locally by the procurement team. The National Society's logistics team, which has extensive expertise in procurement, logistics, and warehouse management, will lead the process in line with IFRC procurement standards. This ensures that all procedures are compliant with international requirements while leveraging the team's strong local knowledge and operational capacity.

The procurement is intended for direct distribution to affected communities rather than for replenishment of central stocks. MRCS will also collaborate with partners to secure storage at the branch level, making use of its well-established base and logistics infrastructure to ensure timely delivery and distribution.

For Cash and Voucher Assistance (CVA), MRCS has proactively renewed its contract with the Financial Service Provider (FSP) in the target areas. This step ensures readiness and continuity for CVA implementation, allowing affected households to access assistance quickly and efficiently through established financial channels.

How will this operation be monitored?

Regular branch manager supervision reports will be consolidated to feed into the monitoring plan. The NS HQ will ensure oversight of quality and effective monitoring from technical units, but also from finance.

To strengthen monitoring and reporting performance, MRCS will establish a consolidated reporting calendar aligned with IFRC deadlines within two weeks and share it with the IFRC Delegation for joint tracking. A dedicated reporting focal point will be appointed within one week to coordinate data collection, report drafting, and submission, ensuring clarity of roles and accountability. Monthly coordination meetings between MRCS and the IFRC Delegation/Region will be held to track reporting progress, document action points, and address emerging challenges.

In addition, an accountability and escalation mechanism will be introduced within one month through a reporting alert system between MRCS and the Cluster to monitor status regularly, reduce delays, and ensure that overdue reports are eliminated.

The IFRC CCD PMER will conduct a monitoring visit to the NS for support supervision
The CCD Operations and Finance team will have 2 visits to check on progress and implementation, and for expenditure verification.

Please briefly explain the National Societies communication strategy for this operation

The National Society's communication department will collaborate closely with implementation teams to gather important information and regularly disseminate updates on the operation through various communication channels, including print, electronic, and online platforms. IFRC will assist the NS communications team in communicating with external audiences, particularly focusing on the protracted humanitarian audience.

Budget Overview

IFRC

DREF OPERATION

Code - Malawi Red Cross Society
Floods

Operating Budget

Planned Operations	**301,352**
Shelter and Basic Household Items	41,399
Livelihoods	0
Multi-purpose Cash	218,420
Health	10,573
Water, Sanitation & Hygiene	12,219
Protection, Gender and Inclusion	4,806
Education	0
Migration	0
Risk Reduction, Climate Adaptation and Recovery	0
Community Engagement and Accountability	13,937
Environmental Sustainability	0
Enabling Approaches	**73,572**
Coordination and Partnerships	24,750
Secretariat Services	12,903
National Society Strengthening	35,919
TOTAL BUDGET	**374,924**

all amounts in Swiss Francs (CHF)

Internal 11/2/2026 #V2022.01

Click here to download the budget file

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Click here for the reference