



**Emergency Cash-First Response to Drought-Affected Communities
in the Southern Provinces of Zimbabwe**

August 2015 to May 2017

**Implemented by
CARE International (Lead Agency)
World Vision International**

**Funded by the
Department for International Development (DFID)**

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Acronyms

BPA	Bulk Payments Agreement
CARE	CARE International
CTP	Cash Transfer Project
DFID	Department for International Development
DDRC	District Drought Relief Committee
FNC	Food and Nutrition Council
GoZ	Government of Zimbabwe
GSM	Global System for Mobile Communication
KYC	Know Your Client
MNO	Mobile Network Operators
MPG	Multi-Purpose Grant
MOU	Memorandum of Understanding
NGOs	Non-Governmental Organisations
PDRC	Provincial Drought Relief Committee
PABF	Persons Affected by Floods
POTRAZ	Post and Telecommunications Regulatory Authority of Zimbabwe
SIM	Subscriber Identification Module
WVI	World Vision International
ZIMVAC	Zimbabwe Vulnerability Assessment Committee

Definition of key terms transfers

1. **Cash Transfer:** The provision of assistance in the form of money (either physical currency/cash or e-cash) to beneficiaries (individuals, households or communities).
 - I. **Unconditional cash transfers:** Unconditional transfers are provided to beneficiaries without the recipient having to do anything in return in order to receive the assistance.
 - II. **Unrestricted cash transfers:** Unrestricted transfers can be used entirely as the recipient chooses i.e. there are no restrictions on how the transfer is spent.
 - III. **Recycled Lines:** Recycled lines are SIM cards that have not been used for a long time (dormant) and are then deactivated from the Global Mobile System (GSM) and allocated to new customers.
 - IV. **Complaints and Feedback Mechanism:** A system for feedback and complaints that uses mechanisms such as but not limited to toll free-hotline, suggestion box, help desk to enable project participants to provide feedback and complaints on project processes

Key Highlights for the Project (August 2015 - May 2017)

- The project was initially of eight months (August 2015 to March 2016), herein referred to as Phase 1. It was extended to April 2016, in response to the El Niño induced drought, herein referred to as Phase 2. Lastly the project received a No Cost Extension through May 2017.
- The project reached a total of 375,262 beneficiaries (72,000 households), during Phase 1, and 400,279 beneficiaries (73,736 households), during Phase 2 through cash assistance.
- Contract signed in the month of August 2015 with two Mobile Network Operators (MNOs), Econet and Net One, to facilitate cash transfers through their mobile money platforms Ecocash and One Wallet respectively
- A robust monitoring and evaluation system was put in place starting at the beginning of the project, comprising of monthly process monitoring, bi-monthly price monitoring, post distribution monitoring after each of the transfers as well as independent, midterm (May 2016) and final evaluations (March 2017) were carried out.
- The establishment of the Three (3) Way matching processes in Phase 2 saw a marked decline in failed transactions compared to Phase 1. Failed transactions in Phase 1 were due to a number of factors including recycled Sim Lines sold by Econet, knowledge gap among CARE/WVI staff, communities and Econet staff's ability to resolve registration irregularities.
- The Cash Crisis liquidity crunch which hit the country last quarter of 2016 saw the project working together with MNOs to educate beneficiaries on the use of the cashless system (electronic purchases) which ensured that beneficiaries purchased food in spite of the cash crisis Liquidity crunch.
- Strong gender and nutrition education reduced both potential conflict associated with the assistance as well as improved nutrition practices.
- Robust complaints and feedback system with Six (6) mechanisms for reporting and feedback ensured the project responded timely to beneficiaries' complaints
- A once off 'Multipurpose Grant' was disbursed to beneficiaries in October 2016 which coincided with onset of the 2016-17 agricultural season.
- A 'Lessons Learnt' event was held in the last month of the project providing stakeholders and staff an opportunity to reflect and provide recommendations for future projects.
- In May 2017, the project provided assistance to the floods (February/March) affected population.

1. Project Background

1.1 The El Nino Drought 2014 to 2016

CARE International in partnership with World Vision International in Zimbabwe implemented the DFID-funded project 'Emergency Cash-First Response to Drought-Affected Communities in the Southern Provinces of Zimbabwe' from August 2015 to April 2017 in response to the drought which had severely affected the southern areas of Zimbabwe. According to the 2015 ZIMVAC report, the 2014-15 total cereal production for all provinces was lower than the previous season and the five-year average. The ZIMVAC 2015 report forecasted that the 2015 harvests would be far below local and national needs, requiring a response by the government of Zimbabwe (GoZ) and other stakeholders (UN, NGOs and private sector) to fill the expected significant and potentially life-threatening food gaps. These food gaps were expected to be filled through the market, with private traders already active in moving cereals from areas of surplus to areas of high demand.

Further, the GoZ had granted a significant volume of import permits to private traders to bring in additional cereal from neighbouring countries such as Zambia to meet the national requirements and gaps. With the market functioning, a cash-transfer approach was seen as the most appropriate response to meet both targeted food security needs during the lean season and support the development of longer term market capacities to respond to food shortages. The drought in most of the southern parts of the country had also significantly reduced the demand for agriculture related casual labour opportunities, such as harvesting and processing. These activities normally provide significant levels of household income for the poorest families during the harvesting season. Household incomes therefore significantly reduced due to losses in production, resulting in increased food insecurity levels.

1.2 Mobile Cash Transfers as an Intervention

The objective of the project was to address the immediate food needs of vulnerable men, women, boys and girls through the provision of mobile unconditional cash transfers that aimed to cover approximately 70% of the household food basket and nutritional needs. Based on international research, evidence by DFID¹ as well as the National Gender Policy (2004) that indicated that 52% of the population in Zimbabwe are women, 86% of them live in rural areas

¹ Research from cash transfer programmes in Latin America shows that, "transfers can influence gender relations and empower the poor to make their own decisions to improve their lives. Where the main recipients are women (as in Mexico's *Oportunidades*), cash transfers have often increased their role in household spending decisions and promoted balanced gender relations. Cash transfers can support girls' education and their access to health care and other basic social services", DFID Cash Transfers Evidence Paper, 2011.

and 31% of rural households are headed by women, a strategic decision was made to target women as cash recipients. As such, registration of women as cash recipients was carried-out to promote access and participation of women in household financial decision making ensuring women have a voice on effective allocation of household income.

CARE and World Vision implemented an unconditional (and unrestricted) mobile cash transfer project over 22 months in two phases; the first phase was implemented from August 2015 to March 2016 reaching 375,262 beneficiaries (71,200 households) and the second phase ran from April 2016 to May 2017 reaching a total of 400, 279 beneficiaries (73, 736 households) through mobile cash transfers. To achieve this, CARE entered into partnership with Mobile Network Operators (MNOs), Econet (through their subsidiary Ecocash) and Net One (through their subsidiary One Wallet) to facilitate monthly mobile cash transfers to targeted beneficiaries. Beneficiaries received assistance on their mobile money wallets and either 'cashed out' to get physical cash or made electronic purchases from their wallets to purchase food.

Capacity assessments carried out on the three MNOs (including Telecel Zimbabwe) operating in the country in mid-2015 showed that Econet/Ecocash had the widest coverage in southern Zimbabwe. As such Econet was the sole MNO initially selected to work with the project due to their reach and previous experience in humanitarian cash transfers². However, once the project was underway, it became clear that Econet had limited coverage in two districts, namely Lupane and Insiza. A further assessment was then undertaken in these districts to determine which MNO had better coverage in the area, and NetOne came out the strongest especially in Lupane. It was then determined that Netone would have the capacity to manage the much smaller caseload in the two districts. Memoranda of Understanding (service agreements) were finalised and signed with Netone to cover the two districts.

1.3 Cash Transfer Values

For Phase 1, the cash transfer value was set at \$5 per person for households with 3+ members. Households with 1 to 2 members got \$10; this value was increased to \$15.00 after three months. This change occurred after monitoring results showed that this amount was not enough to meet the food needs of small households. There were no cash distribution in March and April 2016. When phase two commenced in May 2016 the cash values were capped as follows: households with members 1 to 9 received \$15.00 while those with 10+ members received \$20. This decision was made on the assumption that communities would be having some minimum harvest to meet a percentage of their food needs. From June 2016 to July 2016 the project reverted to the original project approved Cash Transfer values as it had reached its verification targets and more assured with HH size values of registered people. In August 2016, the cash value was raised to \$7.00 per person for households with

² Econet had collaborated with Save the Children Zimbabwe on a mobile based humanitarian cash transfer program in 2013

members 3+ as agreed by members of the Cash Sub Working Group of which CARE was Co-Chairing with WFP. In October 2016, a once off Multi-Purpose Grant (MPG) which was unconditional and unrestricted was disbursed on top of the usual monthly cash assistance that the beneficiaries received. The objective of the MPG was to meet the increased demand for cash at household level normally experienced in the month of October. The MPG coincided with the onset of 2016-17 rain and planting season. Households with size of 1 to 2 members received the regular monthly \$15.00 plus an additional \$40.00. Households with three (3) members plus received their regular monthly usual \$7.00 per person plus an additional \$60.00. Table 1 below summarises the cash values.

Table 1: Transfer Values of the Cash Transfer Project

Period	Household Size	Cash Value Size
September to December 2015	1 to 2	\$10 per household per month
	3+	\$5 per person per month
January 2016 to February 2016	1 to 2	\$15 per household per month
	3+	\$5 per person per month
May 2016	1 to 8	\$15 per household
	9+	\$20 per household
June 2016 to July 2016	1 to 2	\$15 per Household per month
	3+	\$5 per person per month
August 2016 to April 2017	1 to 2	\$15 per Household per month
	3+	\$7 per person per month
October 2016	1 to 2	Additional grant \$40 per household
	3+	Additional grant \$60 per household

1.4 Geographical targeted Areas

The project was implemented in fifteen districts namely: Lupane, Nkayi and Umguza in Matebeleland North province; Beitbridge, Gwanda, Insiza, Matobo and Umzingwane in Matebeleland South; Gokwe North, Gokwe South Mberengwa and Shurugwi in Midlands’s province; Gutu, Masvingo Rural and Zaka in Masvingo province. One Wallet covered parts of the two districts; namely Lupane and Insiza. Ecocash on the other hand was in all the remaining 15 districts, save for those wards in Lupane and Insiza where its network signal was noted to be weak. With funding from DFID, the project was implemented through a consortium between CARE Zimbabwe and World Vision International (WVI) with CARE being the lead agency. WVI implementation covered the districts in Matebeleland North and

Matabeleland South provinces while CARE was responsible for Masvingo and Midlands provinces. Table 2 below shows the number of wards covered per district and Phase.

During phase 1, the project was implemented in 204 wards while in phase 2 the number of wards was reduced to 158 to increase impact and beneficiary coverage in the identified food insecure wards. This decision was well aligned with the government’s declaration of a national state of disaster in February 2016 due to effect of El Niño. At national level a decision was made for agencies to concentrate on specific wards and avoid being thinly spread to allow humanitarian support to have increased impact on affected people. In January 2017, through coordination at provincial and district level it was realised that there were some wards that still required support, hence the project expanded to 172 wards during the peak of the leaning season from January to April 2017.

Table 2: Areas of Implementation

Province	District	Total Number of Wards Covered (September 2015 to February 2016)	Total Number of Wards Covered (May 2016 to December 2016)	Total Number of Wards Covered (January 2017 to April 2017)
Matabeleland North	Lupane	14	10	10
	Nkayi	15	10	10
	Umguza	10	8	6
Matabeleland South	Beitbridge	7	5	5
	Gwanda	7	7	7
	Insiza	9	8	10
	Matobo	12	8	8
	Umzingwane	15	6	6
Masvingo	Gutu	16	10	14
	Masvingo Rural	15	15	16
	Zaka	15	15	17
Midlands	Gokwe North	21	21	23
	Gokwe South	9	6	8
	Mberengwa	27	18	21
	Shurugwi	12	11	11
Total		204	158	172

NB: Initially Zvishavane, Chiredzi and Mwenezi districts in Midlands and Masvingo Provinces were targeted to be included in the project. However, because these districts already had drought relief interventions, these districts were replaced by Gokwe North and Gokwe South districts in Midlands province leaving 15 out of the 16 that were initially planned. However, this change did not affect the intended caseload

2. Project Activities Carried Out

2.1 Inception Processes:

The project started with a one week project inception meeting in September 2015 attended by all project staff, senior partner's management staff, Econet staff and a representative from DFID. The purpose of the inception meeting was to appraise and familiarise staff from both agencies on the project goals, objectives and required processes. This ensured that staff from both agencies had a shared understanding of the work plan and important activities to be accomplished. Staff then followed this up with stakeholder's sensitisation and coordination meetings at provincial and district level. A very strong and solid relationship with District Drought Relief Committees (DDRC)³ was established and represented a key foundation to the successful implementation of the project throughout the 21 months. Selection of ward for each district was done at this platform. This was achieved through ward ranking process done based on the Zimbabwe Vulnerability Assessment (ZIMVAC) report, carried out and published every year by the GoZ's Food and Nutrition Council (FNC).

Several processes followed including conducting the beneficiary registration and verification process, a baseline survey, an accountability assessment (to assess which complaints and feedback mechanisms and feedback channels were appropriate) and an in-depth market assessment.

2.2 Beneficiary Registration and Verification

A community based targeting and registration process was used. The process involved conducting village ranking, HH ranking, validation and physical verification. The process also included registration of targeted beneficiaries on the mobile platform.

2.2.1 Phase One Registrations

A total 375,262 (198,889 female and 176,373 male) individual beneficiaries translating to 71,200 HH/ cash receipts (50,602 female and 20,598 male cash recipients) were registered and received cash by end of February 2016 in the 15 districts. The initial project target was 336,000 individual from 67,200 households. This indicated that the project managed to surpass its initial target. Table 1 below shows the breakdown of the beneficiaries by districts and sex. Key challenges noted during Phase 1 included an issue with the recycled lines issued by Econet that caused the project to experience failed transactions, challenges with internal database, knowledge gaps among field staff and Econet staff to have capacity to resolve and avoid issues causing failed transactions.

³ A committee that brings together key government departments and civil society partners at district level. Government departments constituting it include the Ministry of Local Government (District Administrator's), Department of Social Services, Ministry of Lands and Rural Resettlement

Table 3: Beneficiaries registered as at 31 March 2016 disaggregated by district and sex

Province	District	Revised Beneficiary Households	Targeted individual beneficiaries	Actual Individual Beneficiaries	Individual; Female Beneficiaries	Individual Male Beneficiaries	No. of Female Cash Recipients	No. of Male Cash Recipients	% Target Reached
Matebeleland North	Lupane	4,808	21,740	28,994	15,367	13,627	2,992	1,816	100%
	Nkayi	3,921	19,605	23,304	12,351	10,953	2,752	1,169	100%
	Umguzu	1,932	9,660	10,638	5,638	5,000	1,254	678	100%
Matebeleland South	Beitbridge	2,033	10,165	10,738	5,691	5,047	1,551	482	100%
	Gwanda	2,399	9,150	12,352	6,547	5,805	1,711	688	100%
	Insiza	2,480	9,295	14,279	7,568	6,711	1,902	578	100%
	Matobo	2,790	12,200	15,184	8,048	7,136	2,032	758	100%
	Umzingwane	4,397	21,985	24,249	12,852	11,397	3,048	1,349	100%
Masvingo	Gutu	6,135	28,290	26,745	14,175	12,570	4,521	1,614	100%
	Masvingo Rural	6,325	29,430	29,802	15,795	14,007	4,585	1,740	100%
	Zaka	6,595	32,980	33,434	17,720	15,714	5,167	1,428	100%
	Gokwe North	10,636	52,620	57,274	30,355	26,919	7,166	3,470	100%
Midlands	Gokwe South	6,734	33,650	36,929	19,572	17,357	4,851	1,883	100%
	Mberengwa	6,185	28,110	33,645	17,832	15,813	4,742	1,443	100%
	Shurugwi	3,830	17,120	17,620	9,339	8,281	2,328	1,502	100%
Totals		71,200	336,000	375,262	198,889	176,373	50,602	20,598	100%

2.2.2 Verification of beneficiaries

Under Phase 1, a verification process was conducted in two-fold: a) Hundred percent (100%) of all outlier households under the following categories: households with proxies, households with 10+ members and households identified through tip offs and other complaints and feedback mechanisms; b) All those randomly selected by the project M&E unit. A total of 2,564 HH out of the targeted 3,364 HH randomly selected HH were verified and this represented a 76% achievement level. In total, 3,710 outlier households were also verified across the 15 districts. Cumulatively during Phase 1, a total of 6,274 households were physically verified. The random verifications process was dropped before completing the target because very few inclusion or exclusion errors were picked up during the process. Instead the project focused on the purposive verification of the higher risk cohort of the caseload (large households- with 10+ members, households with proxies and those reported through the complaints and feedback mechanisms). Through the project's verification efforts, a cumulative total of 98 households were removed from the project by end of February 2016, translating to an inclusion error of 0.15%. The verified-out households were mainly those benefiting from other assistance, gainfully employed head of households, pensioners earning regular income and traditional village heads earning monthly allowances from government.

2.2.3 Phase Two Beneficiaries

Table 4 below summarises the total number of beneficiaries reached by each month period May 2016 to April 2017. The caseload as of May 2016 was at 328,683 and in August 2016, the caseload was increased from 336,000 to 360,000 to cater for increased needs as we approached the peak hunger season. CARE and WVI targeted mostly those HHs omitted during Phase 2 registrations, deserving cases mainly identified through complaints mechanisms and exclusion errors identified during house to house verifications. In January 2017, the caseload was increased to 400,000 and by March 2017, a total of 400,279 beneficiaries were assisted with cash. As shown in figure 1, the majority of beneficiaries reached were female (53%). Boys and girls aged between 6 and 17 years and women aged between 18 to 59 years constituted 19% each. A total of 2,915 registered orphaned children benefited from the project.

Table 4: Summary of Beneficiaries Reached in Phase Two

Month	Children < 5 Years		Children (6 to 17 Years)		Adults (18 to 59 Years)		Adults (>60 years)		Project Reach			Target
	Boys	Girls	Boys	Girls	Male	Female	Male	Female	Male	Female	Total	
May 16	21,643	23,201	65,664	64,557	50,297	63,810	14,919	24,592	152,523	176,160	328,683	336,000
June 16	21,644	23,223	64,905	66,927	50,310	63,803	14,970	24,614	153,851	176,545	330,396	336,000
July 16	22,006	23,653	67,725	64,844	48,144	61,367	13,863	22,685	151,738	172,549	324,287	336,000
August 16	23,642	26,042	72,176	68,080	54,269	69,004	16,602	25,008	166,677	188,134	354,811	360,000
Sep 16	23,992	26,778	71,206	70,441	54,595	68,289	18,949	25,046	168,742	190,554	359,296	360,000
Oct 16	24,581	26,841	69,816	71,065	54,846	69,829	17,855	25,171	167,098	192,906	360,004	360,000
Nov 16	25,588	26,832	69,820	71,034	54,859	69,847	17,864	25,166	167,131	192,879	360,010	360,004
Dec 16	24,600	26,817	69,773	71,130	54,798	69,796	17,868	25,229	167,039	192,972	360,011	360,010
Jan 17	29,854	32,441	75,050	76,689	59,922	74,266	21,892	28,187	186,718	211,583	398,301	400,000
Feb 17	29,847	32,520	75,116	76,752	60,108	75,146	22,457	28,167	187,528	212,585	400,113	400,000
March 17	29,841	32,543	75,116	76,765	60,105	75,281	22,451	28,177	187,513	212,766	400,279	400,113
April 17	29,831	32,527	75,114	76,758	60,112	75,248	22,448	28,165	187,505	212,698	400,203	400,279
Categorisation by Vulnerability												
Vulnerability	Children < 5 Years		Children (6 to 17 Years)		Adults (18 to 59 Years)		Adults (>60 Years)		Totals			
	Boys	Girls	Boys	Girls	Men	Women	Men	Women	Male	Female	Total	
Chronic Illness	3	4	24	10	49	43	398	768	474	825	1,299	
Disability (Physical/mental)	0	0	34	17	28	48	36	26	98	91	189	
Orphan	267	317	1,158	1,173					1,425	1,490	2,915	

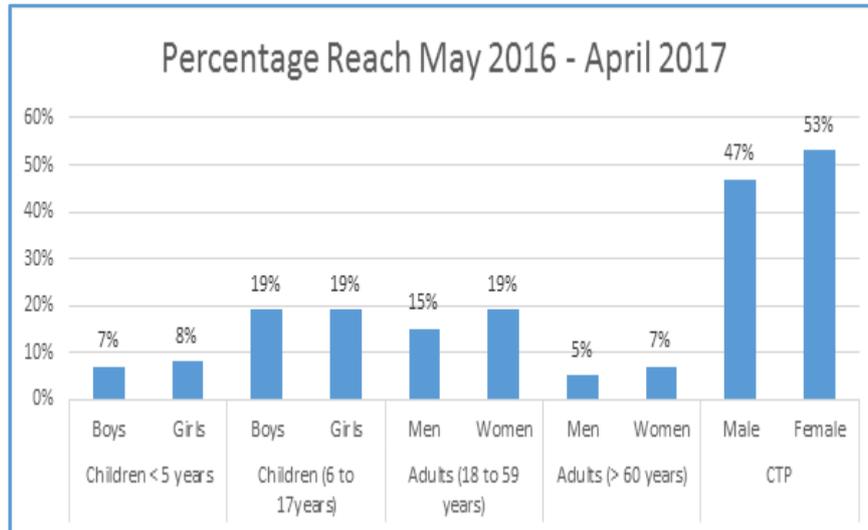


Figure 1: Proportion (%) of Beneficiaries reached by Sex and age category

2.2.4 Phase Two Registration and Verification

Registration for the second phase was done in April 2016 across all districts. Prior to the registration exercise, staff and enumerators participated in an intensive training process on beneficiary registration, verification, validation and database management. The purpose of the training was to harmonise procedures and reflect on lessons learnt from registration in the first phase which had some challenges which caused failed transaction. A total of 329,225 individual beneficiaries (153,772 male and 175,453 female) were registered out of the targeted 336,000. The individual beneficiaries were from 60,400 households with 42,783 female and 17,611 male cash recipients. An independent team of verifiers conducted verification of beneficiaries in all the 15 districts. A total of 14,307 households (6,330 households for the 2.5% random verification category, 5,216 through snow balling, 2,002 larger households of 10+ members, and 659 complaints based) were physically verified at village level prior to the finalisation of the distribution list. The process also involved checking accuracy of information required for one to receive money on the mobile platform.

In January 2017, the project deliberately scaled up to meet increased needs and a total of 39,467 beneficiaries (98.7%) were registered against the scale-up target of 40,000. One hundred and seventy-two (172) undeserving cases were detected during the verifications and were deleted from the beneficiary registers. Equally, 166 exclusion cases were identified, verified and enrolled into the project.

Following a case of fraud which was reported and investigated in December 2016, the project took several measures to confirm that this was a unique and isolated case and avoid similar cases to occur within the project life span. Firstly, the process entailed commissioning of verifications across all the 15 districts targeting the entire caseload of 360,000 beneficiaries. All registered households were asked to come forward with their identification to sign off for the cash received. An independent team of verifiers was engaged to administer the signoff exercise while verifying actual existence of the households, their size and eligibility using techniques conveyed to them during the verification trainings conducted by CARE. The

exercise accorded both World Vision and CARE the opportunity to update registers, with respect to removal of deceased persons from registers, inclusion of new members in the family, drop those who migrated in and out of targeted areas, adjust overstated household sizes and address a myriad of mobile transaction and SIM card challenges. Secondly, across the project, Econet/Netone staff were now the only personnel authorised to handle, commission replacement of sim cards for the project. This meant that Econet / Netone had to have brand ambassadors on standby to issue new sim cards/ replacement to targeted beneficiaries.

Following incessant rains received across the southern provinces in the first quarter of 2017, a number of beneficiaries and non-beneficiaries had their houses and assets destroyed due to flooding. Following lobbying from district stakeholders such as the DDRC and CPU from the majority of the districts, DFID provided funding to support Persons Affected by Floods (PABF). Registration and 100% physical verification was subsequently done in April 2017. A total of 636 households (3,656) beneficiaries were registered and verified.

2.3 Monitoring & Evaluation

2.3.1 Baseline, Midline and End line Surveys,

A baseline survey was carried out in September 2015 and its objectives were to establish the status of a number of project indicators related to asset ownership, coping strategies, nutrition, and selection criteria. Some of the key findings included:

1. 37% of the households had a Below Minimum Acceptable Diet. 63% of the households consumed a 'typical rural diet' (leaf vegetables, oil and cereals). On average, 12% of the interviewed households had severe hunger.
2. Just over half (51%) had moderate hunger, 37% percent of the households had no or little hunger.
3. Asset ownership (land, cattle, shoats, agricultural implements) by women remains relatively low. On average women, solely controlled/owned 33% of assets mostly limited to poultry/birds
4. At least 69% of the respondents were aware of complaints reporting channels

The baseline findings highlighted the acute level of vulnerability which further justified the intervention. Key recommendations were around timely cash disbursements, need to strengthen collaboration with key stakeholders and sharing information to assist in handling complaints. Based on significant reliance on market food purchases there was evidence of a functional market, thus a cash-first response was appropriate in that context. The project should intensify community food security monitoring and prepare for a possible drought relief intervention in 2016/17.

2.3.2 Midterm Evaluation

Findings from the midterm evaluation conducted by independent consultants from the UN University in March 2016 indicated that the project had made significant progress towards its outcomes. The evaluation found that the project had stronger positive impacts on dietary diversity and the reduction of hunger in larger households with higher dependency ratios. It also confirmed what came out of the baseline that local market sources of foods were available. The findings also showed that the cash transfers had a positive contribution to local markets as they increased the availability of cereal sources. Thus, the availability of markets and sources of food enabled beneficiaries to spend the cash assistance on food needs as intended by the project.

2.3.3 End line Evaluation

The end line evaluation was also conducted by external evaluators; Oxford Policy Management (OPM) from March to May 2017. This was a qualitative survey conducted in four districts (Nkayi, Lupane, Gutu and Zaka). The evaluation assessed the appropriateness, implementation, effectiveness and impact of the project⁴. Some of the main findings included:

- The project fast or pre-emptive response ensured that the first payment was done in September 2015 and nearly every month thereafter.
- There was significant preference for cash by the beneficiaries consulted which enabled households to go from restricting food consumption (as mentioned above in the baseline findings) to normal food consumption.
- The income from the transfer mainly went to food, as well as enabling expenditure on schools debts and other household goods.
- Beneficiaries consulted also indicated that the assistance improved household relations by reducing conflict associated with unavailability of food.
- The project strategy whereby women being cash recipients was validated by the findings of the evaluation.
- The evaluation also noted that exposure of beneficiaries to mobile payments before the cash crisis unfolded was a major strength of the project.

In addition to this, CARE conducted an internal evaluation of Phase 2 to quantify trends of outcome level changes in relation to the programme's implementation.

2.3.4 Post Distribution & Community Food Security Monitoring (PDCFSM):

Post distribution monitoring for cash allowed agencies and donors to establish whether the beneficiaries had received their entitled cash payments and how the cash was utilised. The monitoring also assisted management to find out types of problems the beneficiaries faced during distribution and to evaluate overall effectiveness of the distribution process. PDCFSM

⁴ Please find a summary of the OPM evaluation in Annex.

also helped to obtain an appreciation of how the cash influenced the household's dietary diversity, food consumption pattern, household hunger gap and coping mechanism as well as to monitor food market dynamics. Nineteen PDCFSM surveys were conducted across the 15 operational districts during the project lifetime and these were conducted monthly and exactly two weeks after cash distribution.

2.3.5 Gender Post Distribution Monitoring:

19 Gender Post Distribution Monitoring surveys were conducted concurrently with PDCFSMs across the 15 operational districts. The major objective of this Gender PDM monitoring was to understand gender dynamics amongst the beneficiaries after each cycle of cash disbursement.

2.3.6 Commodity, Liquidity and Price Tracking:

The Commodity Availability, Price Tracking and Liquidity Monitoring was conducted bi-monthly since inception of the project. A total of thirty-six reports were produced and shared with the stakeholders mainly Cash Sub Working Group members. The major objective was to track market functionality in terms of food availability. When the Cash crisis was first detected in May 2016, the project added a component of cash liquidity monitoring. Through the liquidity monitoring, the project changed its focus from cashing out to e-transacting and consumer education products were designed. In September 2016, when the multi-purpose grant was introduced, agricultural inputs availability and commodity tracking were also introduced.

2.3.7 Post Cash Distribution Meeting/Sign Offs:

These were introduced in Phase 2 based on lessons learnt from Phase 1 that related to mobile illiteracy and false claims on outstanding payments. In January 2017, a mini audit was conducted and beneficiaries were required to physically bring their ID's and sign for their own entitlements. This allowed to identify of beneficiaries who were no longer residing in the respective districts and to remove these from the project registers.

2.4 Cash Transferred during project life time

2.4.1 Phase 1 Cash Transfer Summary

Table 5 below shows summary of Cash Assistance transferred to beneficiaries for Phase 1. Phase 1 was characterised by delayed transfers and failed transactions. Econet provided recycled lines and the teams together with Econet took time to work with beneficiaries so that they had SIM lines properly registered and whose details were matching. In such instances outstanding payments were combined into one. In December 2016, the bulk of the outstanding payments were done.

Table 5: Phase 1 Cash Transfer Summary

Month	Transfer Type	Planned			Actual			Achievement		
		No. of Households	No. of Beneficiaries	Amount (\$)	No. of Households	No. of Beneficiaries	Amount (\$)	No. of Failed Transactions ⁵	Percent (%) Reach	Date of Transfer
Sept 2015	Single ⁶	5,839	28,880	152,062.95	5,813	28,751	150,024.20	26	99.6%	03/10/2015
Oct 2015	Double ⁷	42,978	226,568	1,185,407.75	42,978	226,568	1,185,407.75	-	100%	15/11/2015
	Single	5,075	25,345	133,382.95	5,063	25,297	133,319.80	12	99.8%	01 Dec 2015
	Total	48,053	251,913	1,318,790.70	48,041	251,865	1,318,727.55	12	99.9%	
Nov 2015	Single	29,587	155,70	815,606.15	29,399	128,503	808,676.05	248	99.4%	08/12/2015
	Thrice ⁸	88,467	461,730	2,397,394.75	87,588	457,086	2,373,312.60	879	99.0%	08/12/2015
	Nov Thrice Additional & Dec Single	5,324	30,820	165,452.00	546	2,930	154,796.05	4778	89.7%	08/12/2015
	Netone Thrice	6,318	39,270	213,713.22	6,318	39,270	213,713.22	0	100%	09/12/2015
	Total	129,696	686,890	3,592,166.12	123,791	627,789	3,550,497.92	5,905	95.4%	
Dec 2015	Single	58,806	307,499	1,616,230.90	58,134	305,555	1,597,465.30	672	98.9%	17/12/2015
	Thrice Supplementary	5,844	29,364	152,703.40	5,844	29,364	152,703.40	0	100%	09/01/2016
	Single Supplementary	255	1,290	6,813.55	238	1,205	5,915.00	17	93.3%	09/12/2016
	Single (Lupane)	50	275	1,439.50	50	275	1,439.50	0	100%	09/12/2016
	Netone Single	2,106	13,090	76,812.97	2,106	13,090	76,812.97	0	100%	17/12/2015
	Total	67,061	351,518	1,854,000.32	66,372	349,489	1,834,336.17	689	98.9%	
Jan 2016	Single	63,130	330,686	1,748,426.50	62,544	327,795	1,733,678.55	558	99.1%	03/02/2016
	Jan Single Supp	1,982	10,540	55,660.20	1,961	10,435	55,234.15	21	98.9%	03/02/2016
	1-2 HHs Top Up	4,943	8,307	52,642.95	4,899	8,226	52,133.15	44	99.1%	12/02/2016
	Total	70,055	349,533	1,856,729.65	69,404	346,456	1,841,045.85	1,312	99.1%	
Feb 2016	Single	67,662	354,297	1,898,400.85	67,178	351,822	1,885,090.30	484	99.3%	03/03/2016
	Netone Single	2,106	13,090	76,812.97	2,106	13,090	76,812.97	0	100%	03/03/2016
	Total	69,768	367,387	1,975,213.82	69,284	364,912	1,961,903.28	484	99.3%	

2.4.2 Phase 2 Cash Assistance Summary

For Phase 2, all lines went through a Three Way Matching Process⁹ first before payment. This was a major achievement for the project as this process minimised the number of failed transactions. However delays or technical challenges were encountered during the months of June, October (2016) and January (2017). These challenges included:

- **June 2016:** Delays in Cash Assistance due to a technicality in the Cash Call transfer process. However payments were done on the 15th of July 2016.
- **October 2016:** A technical error occurred in the month of October 2016 which resulted in households with a size of 1-2 members in seven out of the 15 districts (1,146 households) receiving a MPG of \$60.00 instead of \$40.00. The affected beneficiaries

⁵ Figures under the column titled “actual” in the table are based on successful cash transfer at first attempt. Follow up transfers are made on failed transactions to ensure all beneficiaries receive their assistance for the month.

⁶ Single: Means Cash Assistance for One month only.

⁷ Double: Means Cash Assistance for Two Months

⁸ Thrice: Means Cash Assistance for three Months

⁹ Process where Econet would check the accuracy of the Sim Card registration process to ensure it is activated and able to receive and transfer money. This evolved checking: 1) Full name of the sim card holder and national ID # (as per national ID), 2) That the line is active on GMS platform (for voice calls) 3) The line had to be registered on Eco cash platform with accurate details.

were notified on the error through public meetings and they understood this. Stakeholders such as government were also notified through formal communication and Drought Relief Committee meetings. As a remedy, the 1,146 households received only \$10.00 (from the regular \$15 monthly) per household for the month of November and December 2016. The remaining balance was recovered during the month of January 2017 and February 2017 in the same way, i.e. average of \$5 monthly.

- **November to December 2016:** The project noted with concern an increased number of failed transactions. Econet attributed this to a system challenge following an upgrade they rolled out on their systems that is still experiencing technical glitches with difficulties in detecting failed transactions especially when dealing with large files. To remedy the problem, an agreement was reached that henceforth CARE splits files into smaller units, i.e. a file per district.
- **January 2017:** The project did a mini-audit in January 2017 to ascertain residence status of beneficiaries. Cash Assistance for January 2017 was delivered during the first week of February 2017 due to challenges primarily associated with the heavy rains received across the target districts.

Table 6: Phase Two Cash Transfer Summary

PLANNED			ACTUAL			ACHIEVEMENT		Date of Transfer	
Month	Number of Households	Number of Beneficiaries	Amount	Number of Households	Number of Beneficiaries	Amount	Number of Failed Transactions	Achievement	
May 2016	60,700	330,784	\$991,270	60,333	329,022	\$985,297	367	99.4%	26/05/2016
June 2016	60,569	330,734	\$1,755,108	60,435	329,849	\$1,751,140	134	99.8%	15/07/2016
July 2016	59,641	324,942	\$1,724,174	59,458	322,991	\$1,719,000	183	99.7%	26/07/2016
August 2016	64,893	353,228	\$2,590,000	64,798	352,731	\$2,586,430	23	99.9%	28/08/2016
September 2016	66,013	359,295	\$2,637,785	65,971	359,075	\$2,636,166	42	99.9%	27/09/2016
October 2016	66,122	360,004	\$6,654,817	66,075	359,805	\$6,650,803	47	99.9%	15-26/10/2016
November 2016	66,143	360,010	\$2,636,847	66,004	359,684	\$2,634,642	139	99.8%	29/11/2016
December 2016	66,132	360,011	\$2,636,319	65,962	359,479	\$2,556,031	170	99.9%	31/12/2016
January 2017	73,358	398,301	\$2,919,336	72,619	393,990	\$2,887,762	739	98.9%	06/02/2017
February 2017	73,714	400,113	\$2,932,601	72,186	391,682	\$2,870,743	1528	97.9%	26/02/2017
March 2017	73,736	400,279	\$2,937,222	73,606	399,591	\$2,932,202	130	99.8%	25/03/2017
April 2017	73,718	400,203	2,938,820.35	73,585	399,515	2,933,768	133	99.8%	26/04/2017

2.4.3 Cash Assistance to Persons Affected By Floods

The combined effects of prolonged incessant rains and Tropical Cyclone Dineo that was downgraded to a tropical depression, resulted in loss of 246 human lives nationally, injuries of 128 people, 1,985 people left homeless while approximately 2,579 homesteads suffered damages in varying degrees according to Government estimates reported in the Local newspaper The Herald on the 3rd of March 2017. The heavy rains damaged the road network (including bridges), 140 dams, hospitals, schools, and water and sanitation infrastructure

causing health concerns (The Herald March the 3rd 2017). Provinces of Matebeleland North and South, Midlands and Masvingo, where the DFID supported cash transfer project was being implemented, experienced flooding and river overflows, heavy water logging, leaching of crop fields and excessive erosion, which washed away crops and fertile top soils. The rains had a toll on rural livelihoods, a situation that is compounded by the prevailing harsh economic situation in the country, characterised by acute cash shortage and high unemployment.

On the 2nd March 2017, the Government of Zimbabwe declared floods a national disaster and appealed for US\$ 189 million to respond to the disaster. The appeal prioritised infrastructure including roads and bridges, shelter and NFIs for displaced persons, dignity kits for women and girls, food assistance and WASH interventions to prevent disease outbreaks, drugs, classroom tents, school learning materials and restoration of school WASH facilities.

With support from the District Disaster Relief Committees (DDRCs), CARE and World Vision conducted ward level public meetings with communities where lists of households affected by incessant rains/localized floods were generated through a transparent and inclusive process. To validate the integrity of the lists, both consortium partners visited the homesteads of the proposed households to conduct physical verification. The final validated register had a total of 636 households (comprising of 3,656 members) comprising both beneficiaries and non-beneficiaries categorized into moderate and severely affected defined as follows:

1. Moderately affected households:

- ✓ Stored food was completely destroyed by incessant rains / localized floods, compromising food and nutrition security at HH level
- ✓ Non-beneficiaries whose crops were completely washed away by incessant rains / localized floods rendering the households food insecure
- ✓ Shelter partially destroyed by the heavy rains resulting in compromised sharing of limited available shelter or being accommodated by neighbours.

2. Severely affected households:

- ✓ Shelter/ homes totally destroyed by incessant rains / localized floods resulting in internal displacement or family members sharing compromised shelter where parents and children share the same sleeping space without privacy and cooking in the open

Table 7: Summary of PABF

MNO	District	Total Households	HH Size	Beneficiary		Non Beneficiary		Totals HHs	
				PABF Category					
				Moderate	Severe	Moderate	Severe	Moderate	Severe

Netone	Lupane	39	197	10	8	9	12	19	20
	Nkayi	21	110	2	2	0	17	2	19
	Insiza	15	85	2	3	3	7	5	10
Econet	Gutu	14	71	3	5	2	4	5	9
	Masvingo	36	202	5	15	4	12	9	27
	Zaka	6	25	1	3	0	2	1	5
	Gokwe North	129	896	11	6	70	42	81	48
	Gokwe South	17	93	0	10	1	6	1	16
	Mberengwa	94	582	22	27	20	25	42	52
	Shurugwi	14	73	1	7	0	6	1	13
	Lupane	48	286	20	14	9	5	29	19
	Nkayi	33	175	0	17	0	16	0	33
	Umguza	41	220	5	7	7	22	12	29
	Gwanda	37	168	16	10	1	10	17	20
	Insiza	15	62	2	7	2	4	4	11
	Matobo	35	192	2	12	2	19	4	31
	Umzingwane	42	219	12	28	1	1	13	29
Totals		636	3,656	114	181	131	210	245	391

Table 8 below summarises the total amount disbursed to the Persons Affected by Floods. Beneficiary households in the Moderately Affected category got \$60.00 Severely Affected Category got \$80.00 per household. This also applied to Non beneficiaries. In addition, non-Beneficiary households got a month cash assistance meant to assist them with food. The cash values were \$15 for households with 1 to 2 members and \$7.00 per person for households with 3+ members. The assistance was provided during the last month of the project, May 2017.

Table 8: Total Amount Disbursed to PABF

Mobile Network Operator	Summary MPG			Food Assistance					
	PABF Category	Households	Total Beneficiaries	Amount (\$) to Wallets (Assistance)	Amount to Beneficiaries (\$)	Total Cash Out Charges (\$)	Total (\$) Food & Flood Assistance	Total (\$) to Wallets	Total (\$) T Wallets and Charges
WVI Netone List	Severely Affected	49	261	3,920.00	1,411.00	83.45	5,331.00	5,414.45	5,440.55
	Moderately Affected	26	131	1,560.00	408.00	31.30	1,968.00	1,999.30	2,011.80
WVI Econet List	Severely Affected	172	888	13,760.00	2,892.00	549.55	16,652.00	17,201.55	17,261.75
	Moderately Affected	79	434	4,740.00	946.00	185.80	5,686.00	5,871.80	5,899.45
CARE Econet List	Severely Affected	170	1,055	13,600.00	4,306.00	557.70	17,906.00	18,463.70	18,523.20
	Moderately Affected	140	887	8,400.00	4,398.00	406.30	12,798.00	13,204.30	13,253.30
Total		636	3,656	45,980.00	14,361.00	1,814.00	60,341.00	62,155.10	62,390.05

2.4.3.1 Cash Utilisation

A rapid assessment to ascertain cash utilisation was also done. As shown in Table 9 below, a large chunk (56.7%) of the cash went towards shelter construction. Seventy five percent of

those assisted had utilised money on shelter construction. Cement topped the majority of the expenditure items with 69% having purchased on average three bags of cement for \$36.00. Twenty seven percent paid labour at an average cost of \$25.00. Other construction material purchased were window frames, roofing sheets and nails.

Table 9: Cash Utilisation for PABF

Expenditure Item	Proportion (%) of Cash Utilisation	Average Amount (\$) Spent
Debt Repayment	0.3%	\$2.00
Non Food Items	0.7%	\$3.00
HH Non Food Items	1.1%	
Other Food Items, e.g. Meat, etc.	1.7%	\$1.50
Food Basket (Cereals, Pulses, Oil)	9.1%	\$7.90
Social Costs (Education, Health	2.6%	\$2.15
Savings	27.6%	\$21.70
Shelter Construction	56.9%	\$46.60

2.5 Stakeholder coordination and engagement – Food and Nutrition Council (FNC) and Provincial/District Drought Relief Committee Meetings (P/DDRC)

Stakeholder engagement was mainly done at three levels; national, provincial and district. At national level, CARE leadership participated in the Humanitarian Coordination Cluster with monthly meetings attended by Country Directors of humanitarian agencies operating in the country. The Food Assistance Working Group (FAWG) and Cash Sub working Group (CSWG) had monthly meetings, which were also attended by senior project leadership. It is the CSWG for example that agreed on a standard cash transfer value of \$7 per individual in July 2016.

At provincial level, the project management team from both agencies engaged stakeholders through the Provincial Drought Relief Committee Meetings (PDRC). At district level, staff across all districts participated in monthly District Drought Relief Committee (DDRC¹⁰) and Civil Protection Unit (CPU) which were carried out throughout the project life cycle. At inception, staff across all 15 districts created a cordial relationship with DDRCs which became key to the successful implementation of the project. Ward ranking and selection for each district carried out at the beginning of the 2nd phase in March 2016 and during scale-up registration in January 2017 when the case load was increased from 360,000 to 400,000 beneficiaries, was done during the DDRC meeting using the Zimbabwe Vulnerability Assessment (ZIMVAC) report carried out and published every year by the GoZ’s Food and Nutrition Council (FNC).

¹⁰ A committee that brings together key government departments and civil society partners at district level. Government departments constituting it include the Ministry of Local Government (District Administrator’s), Department of Social Services, Ministry of Lands and Rural Resettlement

CARE and WVI, used the same meetings as platforms for sharing with stakeholders key program updates such as monthly reports, project timelines activities, the once off October 2016 Multipurpose Grant, DFID monitoring visits, the assistance to Persons Affected by Floods in April 2017, the End line evaluation conducted by OPM from March to May 2017, end of project notifications as well as formal end of project notifications. Additionally, both platforms provided an opportunity for stakeholders to share feedback on project processes. District operational challenges identified during implementation were discussed and actioned during the meetings. Some of the key outcomes of the close collaboration with the stakeholders were:

- I. Ownership of the project by stakeholders at district and provincial level
- II. Concerted collaboration with the Department of Social Services which ensured that different agencies including the department shared beneficiary registers to guard against duplication/or double dipping
- III. Partnership on gender and nutrition education
- IV. Joint monitoring and reporting throughout the life of the project. This also included the project providing logistical support to key government exercises such as the annual ZIMVAC assessments

3. Support and Monitoring Visits (Donor visits), PMU Visits, Districts, etc.

3.1 Donor-Partner Visits

Throughout the project, DFID played a very critical role in ensuring quality implementation of project activities. Their feedback during monthly meeting and after field monitoring visit critically helped to make the project responsive and adaptive to changing in the context of the humanitarian situation. The DFID coordinated project monthly meetings were attended by the project Emergency Coordinator, Team Leader, M&E Manager, Project Coordinator were held, providing a platform for regular feedback on field visits, reports, evaluations and other key issues. A total of 10 monitoring and support visits and 1 audit visit were conducted by DFID to 13 project districts over the 21 months as outlined in Table 10 below.

Table 10: Summary of Donor Visits

Month	District Visited	Comments
September 2015	Gutu	Compliance and registration monitoring by M&E Advisor and Humanitarian Advisor
January 2016	Mberengwa	Monitoring visit by M&E Advisor and Livelihoods Advisor. They recommended combining

		community food security monitoring and post distribution reports which were then merged into one hence forth. Also recommended sentinel approach for sampling for the same report
March 2016	Shurugwi and Zaka	Support visit by Deputy Head of Mission
July 2016	Insiza and Lupane	Annual Self-Assessment Review by Humanitarian Advisor
August 2016	Gokwe North	Monitoring visit by DFID Team Leader and Humanitarian Advisor. Gaps in knowledge on nutrition and good nutrition practices identified. This led to a broader dialogue culminating in addition of nutrition mainstreaming from October 2016
September 2016	Gokwe South	DFID funding support in the areas of Drought Response, Education, Health and WASH
October 2016	Umguza and Gwanda	Monitoring Multi-purpose Grant; issues on targeting and exclusion identified, leading to deletion of 2,519 undeserving beneficiaries in Umguza district
November 2016	Masvingo Rural	DFID NAO Audit
April 2017	Masvingo Rural and Zaka	Monitoring visit including state of crops and households affected by flooding
April 2017	Nkayi and Umzingwane	Monitoring visit including state of crops and households affected by flooding

The various DFID teams interacted with stakeholders, beneficiaries, as well as mobile money agents and merchants. They closely monitored complaints and feedback system under the project. The DFID delegations also interacted with implementing partners' staff, visited selected project sites, and participated in the nutrition cooking demonstrations and secret shopper surveillance.

3.2 Project Management Unit Visits

The Project Management Unit (PMU) under CARE was made up of the Team Leader, Monitoring and Evaluation Manager, Accountability Officer, Nutritionist, Gender Officer, Database Administrator and three M&E officers. The role of the PMU was to build field staff capacity on agreed processes, technical leadership and support to field staff. The PMU were also responsible for quality assurance and ensure compliance by field staff to agreed processes and system. Support was rendered through monthly consortium review meetings between leadership from both agencies. PMU also provided various training sessions to CARE and WVI field staff. From the fourth quarter of 2016, a new innovation was introduced in form of working groups. The following working groups were established; Accountability, Database, Gender and Child Protection, Finance, M&E and Nutrition were established comprising district officers from both agencies and led by the PMU. This ensured that the separate working groups made standardised plans on process and response to emerging issues. The project management unit made regular field visits to districts across the consortium to provide support during key activities such as baseline survey, registration, gender and accountability trainings as well as ongoing process monitoring visits. The PMU interacted with project staff

checking compliance as well as interacting with beneficiaries and stakeholders in project sites. In total the PMU team conducted close to sixty (60) monitoring visit spread across the 15 districts during the life of the project.

4. Progress made against Impact and Outcome Indicators

4.1 Household Hunger

Impact Indicator 1	Proportion of rural population accessing food at the peak hunger period (Jan-March 2017) in the 4 target provinces
Baseline October 2015	Mat North 28%, Midlands 18%, Masvingo 17%, Mat South 17% (Zimvac,2015) -On average, twelve per cent (12%) of the interviewed households had severe hunger while 51% had moderate hunger (CTP baseline)
Target May 2017	0% had severe hunger, 5% have moderate hunger, 95% have little or no hunger(Source: PDCFSM, April 2017)
Achieved	0% had severe hunger, 0% had moderate hunger, 100% had little or no hunger(Source: PDCFSM, April 2017)

The Household Hunger Score (HHS) measures the proportion of households with insufficient access to food as indicated by a low score. The HHS seeks to understand if households over a thirty day period ever went to sleep hungry because there was not enough to eat, go a whole day and night without eating and if there was no food of any kind to eat in the household. For each of the three questions above responses are either rarely (once or twice in past thirty days), Sometimes (3-10 days in the past 30 days) and often (more than ten times in the past 30 days). A ‘rare’ response carries a score of 1, ‘sometimes’ 2 and ‘often’ 3. Little or no hunger category has a score of 1 to 3, moderate 4 to 6 and severe 7 to 9. Table 8 below shows the trends in Household Hunger Scores over project lifetime.

By Project end, 100% of the beneficiary households would have “little or No hunger”. For the April 2017 PDM survey, 100% of beneficiary households reported ‘No or Little’ Hunger. At Baseline (October 2015), 37% of households interviewed reported No or Little Hunger. The Cash Assistance has been consistent and the high proportion of beneficiaries reporting No or Little Hunger can be attributed to the assistance from the project. To note also was that the period was characterised by good rains which improved access to food from own production, especially green consumption (green mealies, bottle gourds, green sugar beans, green cowpeas, ground and round nuts).

Table 11: Proportion (%) of Households Scoring Different hunger Score

Period	Severe Hunger	Moderate Hunger	No or Little Hunger
Baseline	12	51	37
Nov 2015	6	17	67
Dec 2015	2	15	83
Jan 2016	1	8	91
Feb 2016	0	10	90
May 2016	2	13	85

June/July 2016	1	3	96
Aug 2016	0	1	99
Sept 2016	2	10	88
Oct 2016	1	5	94
Nov 2016	0	1	99
December 2016	0	0.2	99.8
February 2017	0	1.1	98.9
March 2017	0	1	99
April 2017	0	0	100

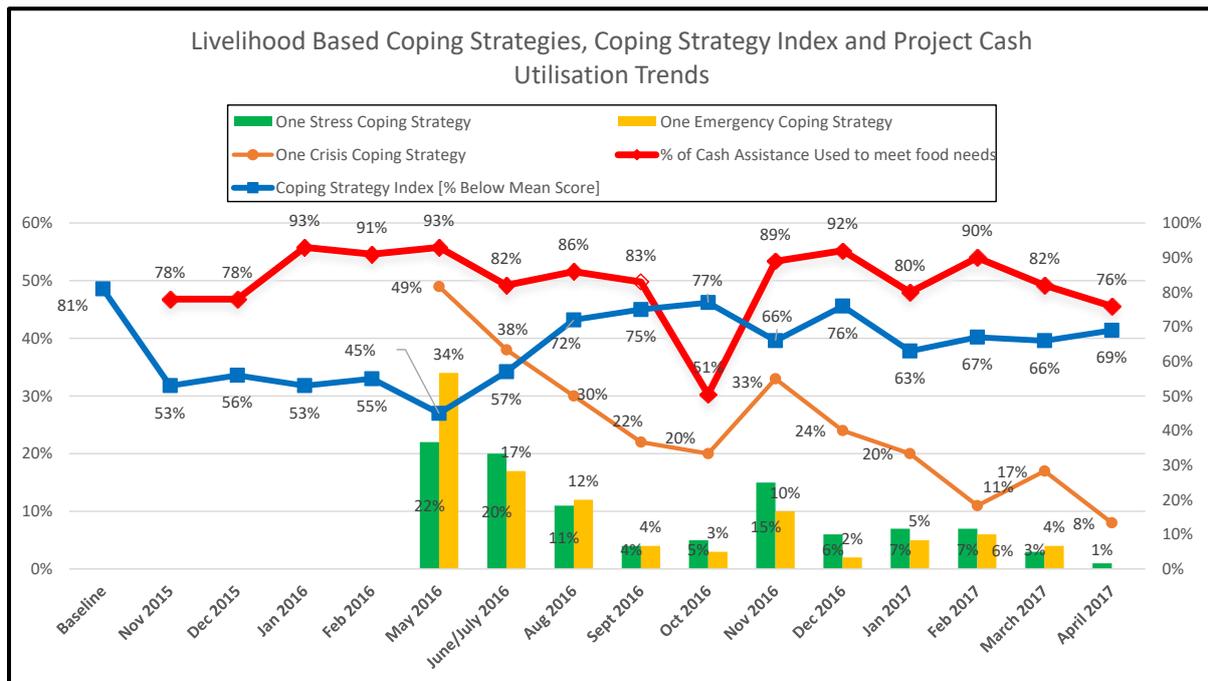
4.2 Livelihood Based Coping Strategies (LBCS)

Impact Indicator 2	Proportion of rural population engaging in Livelihood Based Coping Strategies at the peak hunger period (Jan-March 2017) in the 4 target provinces
Baseline October 2015	N/A
Target May 2017	5% beneficiaries engaging stress, 10% crisis, and 5% emergency livelihood based strategies(Source: PDCFSM, May 2017)
Achieved	1% beneficiaries engaged stress,8% crisis, and 0% emergency livelihood based strategies(Source: PDCFSM, May 2017)

When faced with stress, households employ strategies in order to increase food availability outside their usual/normal livelihoods. Such strategies are known as Livelihood based strategies and for the purpose of this report, these are classified into three broad categories. **Stress strategies**, such as borrowing money or spending savings, are those which indicate a reduced ability to deal with future shocks due to a current reduction in resources or increase in debts. **Crisis strategies**, such as avoiding expenditure on certain item, directly reduce future productivity, including human capital formation. **Emergency strategies**, such as selling one’s land affect future productivity, are more difficult to reverse or more dramatic in nature.

Figure 5 below shows Livelihood Based Coping strategies trends. Collection of Information on LBCS started in May 2016. There has been a decrease in the proportion of beneficiaries engaging in the various categories of LBCS. In May 2016, 34% of the beneficiaries had engaged in at least one emergency based coping strategy. By the end of the project 0% were engaging in emergency based LBCS. Districts such as Lupane and Nkayi had access to game meat as national parks rangers shoot down straying elephants especially in the January to March 2017 period. In Gwanda, Matobo, Beitbridge Mopani worm harvests was a source of both income and nutrition while in Mberengwa, Zaka, Gutu they are hunting rodents and birds from their fields. Nutrition education streamlined into the project has led to an increase in household food expenditure on nutrition dense foods compared to previous months.

Figure5: Livelihood Based Coping Strategies, Coping Strategy Index and Project Cash Utilisation Trends



4.3 Dietary Diversity

Impact Indicator 3	Average Dietary Diversity Score
Baseline October 2015	63% of the households with at least a Medium Dietary Score, Consumed at least 4 food groups; (43% medium Dietary Divesity Score, 20% High Dietary Diversity Score, 37% Low DD Score)(Source: Baseline Report, October 2015)
Target May 2017	65% have at least a Medium Dietary Diversity Score (Consuming at least 4 food groups)
Achieved	86% of the households with at least a Medium Dietary Score, Consumed at least 4 food groups; (63% medium Dietary Divesity Score, 23% High Dietary Diversity Score, 14% Low DD Score)(Source: PDCFMS, April 2017)

Dietary diversity is defined as the number of different foods or food groups eaten over a reference time period, not regarding the frequency of consumption. In this study, the reference time was a day before the survey. At baseline 43% had a Medium Dietary Diversity Score, 20% had a High Dietary Diversity Score and 37% had a low dietary diversity score. In August 2016 the PDM observed 61% of the beneficiaries had a Medium Dietary Diversity Score, meaning to say they had consumed between four to six food groups, 8% had High Dietary Diversity score (consumed 7+ food groups) and 41% low dietary diversity score (1 to 3 food groups).

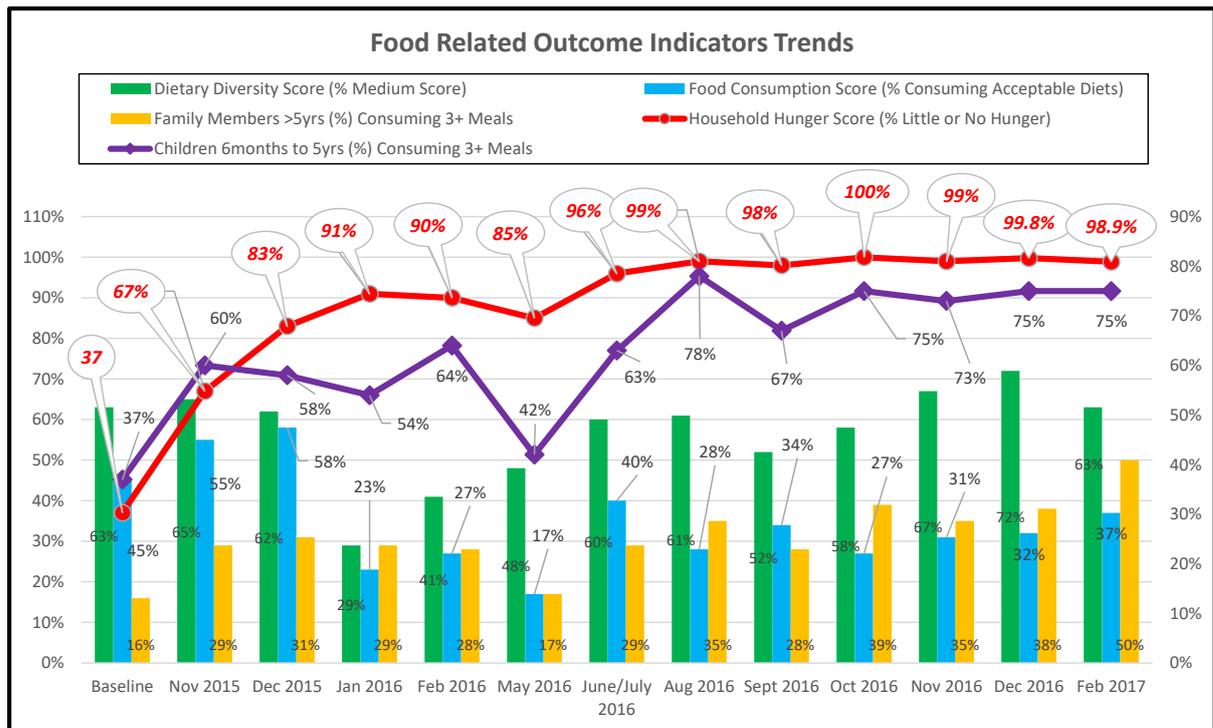
From baseline, dietary diversity deteriorated with 29% of the beneficiary population consuming at least four (4) food groups in January 2016. By then the country had already experienced a successive recurrent drought, this time around being as a result of El Niño effect. Consumption of green mealies was non-existent. Cash Assistance Value was pegged

at \$5/beneficiary per month. Coincidentally, with the increase in Cash Assistance Value in August 2016 to \$7 per person, a notable improvement in the dietary diversity has been witnessed. For the August 2016 PDM 61% had a MDDS, which dropped slightly to 52% the following month (September 2016), increasing to 58% (October 2016) and 67% for the November 2016 PDM. By December 2016 there was an improvement in the proportion of beneficiary households who had a Medium Dietary Diversity Score (73%) or who consumed at least four (4) food groups from the July to September 2016 period.

By the end of the project 63% of the beneficiary population had a Medium Dietary Diversity Score or consumed at least four (4) food groups, a decrease from 73% from December 2016. From Focus Group Discussions with community members, the December 2016 coincided with the festive season and most households had remittances from relatives hence the high percentage recorded. The February 2017 PDM reported the four common food groups consumed to be cereals (88%), oils (87%), vegetables (75%), pulses (30%) and fruits (22%). Consumption of nutrient dense foods remains relatively low. Eleven percent consumed red meats, 7% white meats, 9% fish, 6% eggs, 4% organ meats like liver and kidneys rich in micronutrients like Iron.

Through nutrition education on the importance of consuming a four star diet and cooking demonstrations, beneficiary communities appreciated that they could improve their diet diversification using locally available foods. However, they also indicated making savings from the cash assistance to sustain themselves beyond project end, especially before they learned of the extension of cash assistance to end of April 2017. They were pointing out that the 2016/17 harvest has been affected by leaching and logging. Figure 2 shows progress made towards the food related outcome indicators:

Figure 2: Food Related Outcome Indicators



4.4 Food Consumption Score

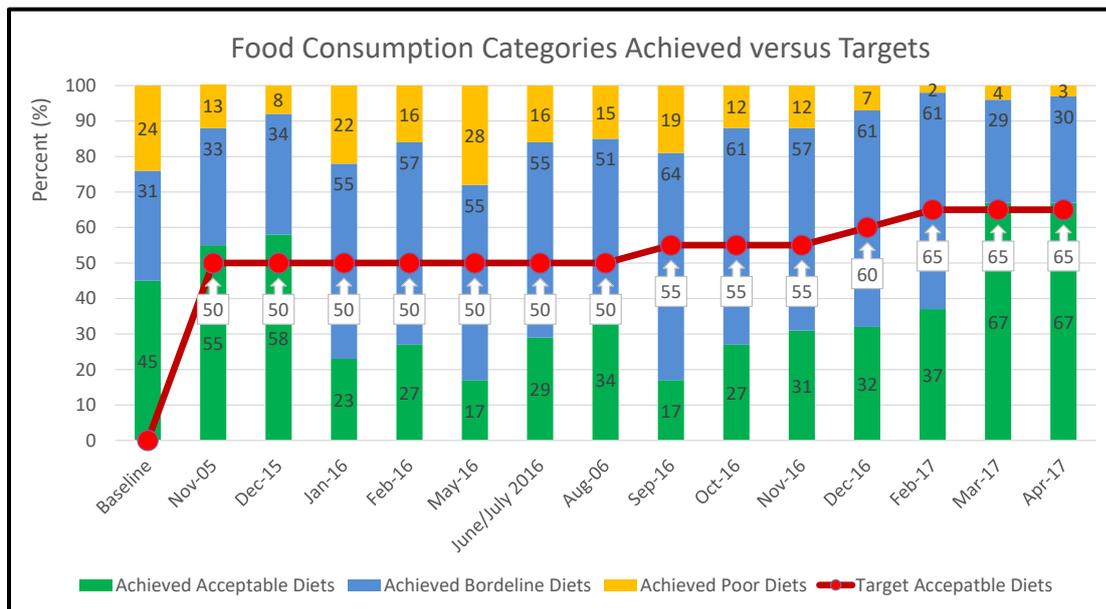
Outcome Indicator 1.1	Average household food consumption score
Baseline October 2015	On average 45% of the households had an acceptable diet, 31% Borderline diet and 24% Poor diet.
Target May 2017	65% have an acceptable diet
Achieved	67% had an acceptable diet, 30% had a borderline diet and 3% had a poor diet (Source: PDCFSM, April 2017)

The Food Consumption Score is a frequency of consumption of standard food groups mainly eight (8) over a recall period of the past 7 days. The consumption frequency of each food group is multiplied by an assigned weight that is based on its nutrient content. Those values are then summed obtaining the Food Consumption Score (FCS). A Poor diet constitutes a score of 0 to 21, Borderline 21,5 to 35 and Acceptable of 35,1 and above.

The target was to have 65% of the beneficiary population consuming acceptable diets. From the nutrition survey conducted, limited knowledge and poor consumption practices contributed to bad food consumption practices. Scaling-up of Nutrition Education mainly through Cooking demonstrations, availability of green consumption and consistent cash assistance distribution helped achieve the target. By April 2017, 67% were consuming acceptable diets, 30% consuming Borderline diets and 3% poor diets. Water availability for animals for greater part of the project implementation has been scarce and livestock have also been affected. Animal by-products like egg and milk production have also been affected negatively. In January 2016, no rains were received and this affected availability of green

consumption, hence the drop in proportion of households consuming acceptable diets. June/July 2016 cash entitlements were distributed within a period of one week and households had extra cash to spend. The introduction of the Nutrition piece to the project helped to ensure that the project direct efforts had impact on improving consumption patterns for nutritious food at household level. Figure 3 below however, shows positive trends in the food consumption categories from the baseline period in September 2015 to April 2016.

Figure 3: Food Consumption Categories Achieved versus Targets



4.5 Cash Utilisation

Outcome Indicator	% of cash transfer used to meet food needs
1.2	
Baseline 2015	N/A
Target May 2017	90% of Cash Transfer used to meet food needs
Achieved	76% of the cash transfer was spent to meet food needs (Source: PDCFSM, April 2017)

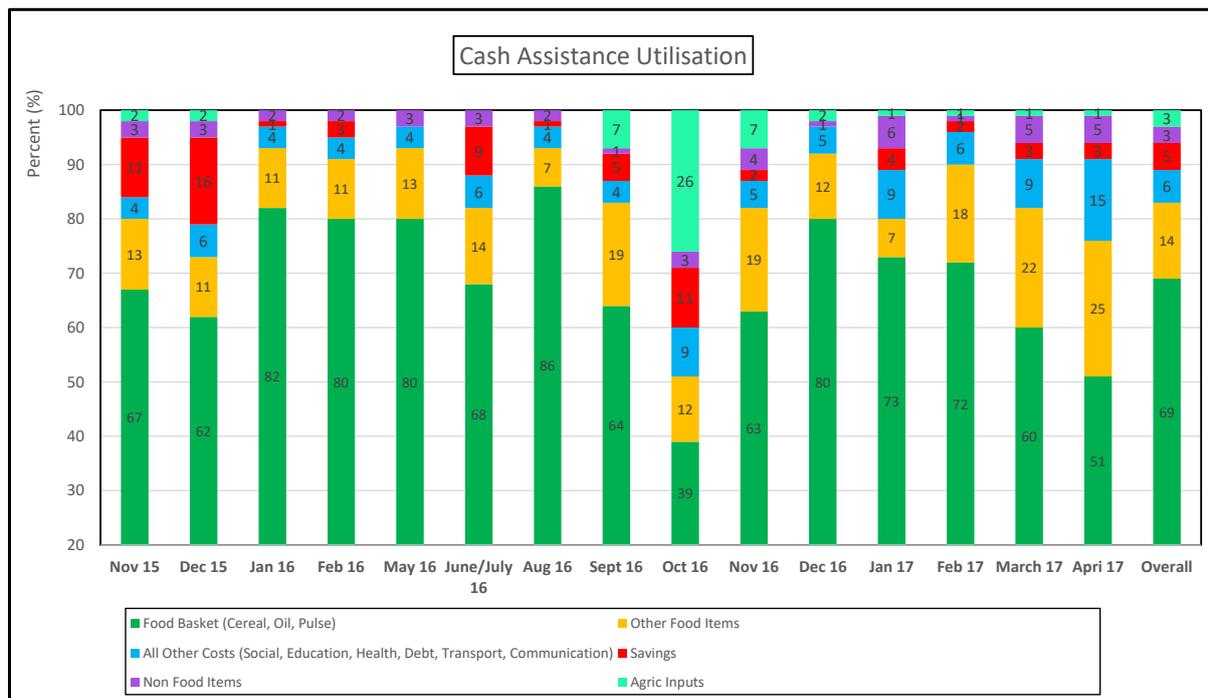
Figure 4 below shows Cash Utilisation by month. The Target was to have at least 90% of the cash assistance utilised towards food needs. Overall, 82% went towards food purchase (68% - food basket; 14% Other Food items), 6% other costs (Social, education, debts, transport), 5% savings (though from discussions with communities would be used towards food) 3% on Non Food Items (NFIs) such as soap, and another 3% on agricultural inputs.

In the month of March 2017, 82% of the cash assistance was used in purchasing of food items. This represents an 8% increase from 90% in the month of February 2017. In the analysis the food expenditure was disaggregated into food basket and other food items. Of the 8% households that reported saving of the February 2017 pay-out an average of \$17 was saved

per household while in March 2017 an average of \$6 was saved per household by the 23% households that reported savings.

In March 2017, 22% of the cash assistance was used in purchasing of Other Food Items, a slight increase from 18% in February 2017. Of the 22% used in the purchase of Other Food Items, 22% was used to purchase nutrition dense foods (i.e. organ meats, vegetables, tubers, fish, pork and meat). The low proportion of funds used on nutrition dense food can be attributed to increased access to green harvests, availability of alternative nutrition dense foods locally i.e. Mopani worms in Beitbridge, Insiza, Gwanda, Matobo and Insiza, elephant meat in Lupane and Nkayi districts. Figure 4 below provides a summary of the proportion of CTP money spent on each category from November 2015 up to April 2017.

Figure 4: Cash Assistance Utilisation



4.6 Multipurpose Grant utilisation

Outcome Indicator 1.4	% of Multipurpose Grant used to support different Livelihoods, Social protection and resilience strategies
Baseline October 2015	N/A
Target May 2017	80% of Multipurpose Grant received used to support different Livelihoods, social protection and resilience strategies
Achieved	70% of Multi-Purpose Grant received used to support different Livelihoods, social protection and resilience strategies (65% went towards Agric Inputs, 5% towards Social Costs: Education, construction, health, debts) (Source: PDCFSM, December 2016)

In October 2016, beneficiaries received a MPG in order for them to meet household needs during the household high cash demand peak period. Beneficiaries with members 1-2 received \$40 and those with 3+ received \$60 on top of their regular cash assistance values. Overall 51% of the total cash assistance (MPG and regular assistance) went towards food purchase. For the multi-purpose grant it was noted that on average households spent \$39.00 on the food basket an increase from \$28.00 in the month of September 2016. This was a 39% increase in the amount of money utilised on the food basket, from the normal cash utilisation. Maize grain constituted the bulk of the food basket. For those who purchased maize grain, on average they purchased 100kg of the commodity, while minimum purchased was 17.5kg and maximum of 95kg. For small households (1 to 2) the majority (65%) purchased quantities of grain above 50kg. Interestingly, 5% of the small households purchased quantities over 150kg. Discussions with beneficiaries in focus group discussions confirmed that the small households were purchasing grain over 100Kg for stocking for future consumption as they had no labour capacity to engage in agricultural activities. As part of the MPG, the project also noted that targeted beneficiaries spent their money on agricultural inputs such as seeds and fertilisers. On average \$34.00, was spent on agricultural inputs. For small households (1 to 2), 64% purchased agricultural inputs and on average \$24 was spent on inputs. This represents 60% of the MPG received by the small households that went towards agricultural input purchase. For all other households, 78% purchased agricultural inputs and on average \$35 was spent on inputs. Thus 58% of the MPG received by households with members 3+ was spent on agricultural inputs. Thirty seven percent (37%) of the beneficiary households indicated that they made savings. Average amount saved was \$29.00 with the maximum being \$123.00 and minimum \$5.00. Savings were observed for both small households (1 to 2 members) and other households (3+). A large proportion (75%) was waiting to see the performance of the rainfall season. If the season was good, they would purchase inputs and if the rains would not come, they indicated that they would purchase food. Ten percent (10%) indicated that they would purchase food if stocks run out and 15% were to use it for education costs in January 2017.

4.7 Coping Strategy Index

Outcome Indicator	Change in household Coping Strategy Index over the lifetime of the project.
1.4	
Baseline	October
2015	The average coping strategies Index score was 82.31 and 19% were above the mean CSI score
Target	May 2017
	20% above the mean CSI score
Achieved	31% were above the mean CSI score: (Source: PDCFSM, April 2017)

The Coping Strategies Index (CSI) was used to measure frequency and severity of household strategies for dealing with food insecurity. The negative coping strategies presented include reduction of meal frequency and portions, borrowing, consumption of less preferred food commodities, having food related debts, gathering and consumption of unusual fruits,

begging and over reliance on casual labour. A score below the mean indicates low level of food insecurity.

For Phase 1, 55% of the beneficiary population were scoring above the mean. This was the peak period of hunger and the country had experienced another consecutive drought. DFID then responded by extending the project initially for three months while waiting negotiating with DFID London for an extension till the next consumption year. A gradual decrease was observed across the months and in December 2016, 42% of the beneficiaries had a score above mean CSI against a target of 40%. By end of project 31% had a score above the mean against a target of 20%.

Table 12: Coping Strategy Index

Outcome Indicator	Target for Phase One		Target for Phase Two	Baseline	Milestone 1 (31 March 2017)	Milestone 2 (30 June 2016)	Milestone 3 (30 September 2016)	Milestone 4 (31 December 2016)	Milestone 5 (31 March 2017)	Milestone 5 (15 May 2017)
Change in household Coping Strategy Index over the lifetime of the project.	Planned	19% above Mean CSI	20% above CSI	The average coping strategies Index score was 82.31 and 19% were above the mean CSI score	65% above the mean CSI score	60% above the mean CSI score	50% above the mean CSI score	40% above the mean CSI score	20% above the mean CSI score	20% above the mean CSI score
	Achieved	55% were above the mean CSI score: (Source: PDCFSM, March 2016)	31% were above the mean CSI score: (Source: PDCFSM, April 2017)		55% were above the mean CSI score: (Source: PDCFSM, March 2016)	55% were above the mean CSI score: (Source: PDCFSM, June 2016)	75% were above the mean CSI score: (Source: PDCFSM, September 2016)	42% were above the mean CSI score: (Source: PDCFSM, December 2016)	34% were above the mean CSI score: (Source: PDCFSM, March 2017)	31% were above the mean CSI score: (Source: PDCFSM, April 2017)

5. Operating Context – physical environment, weather conditions, political environment, and network coverage

5.1 Political Environment

The project remained vigilant in tracking the risks with the political environment and each monthly report had space for potential risks across the targeted districts. The political environment remained stable across the 15 target districts. No political incidents were reported. All districts continued to enjoy good relations with stakeholders at district levels. There was good collaboration between the project and government stakeholders through joint monitoring visits and sensitisation. In September 2015, field operations were suspended for 2 to 5 days in almost all of the districts to political activities and local elections. Gokwe North and Gokwe South districts had to suspend registration activities for 5 days to give way for a series of political meetings and high profile visits by the Vice President. During the month

of November 2015, field operations were shelved to pave way for a visit by the first lady in Mberengwa. In Gwanda, several political activities were taking places as political parties were jostling for position ahead of the 2018 elections.

In February 2016, Masvingo province hosted the 21st February Movement Celebrations, an event organised by the ruling party to celebrate the President's birthday. The event had no negative impact on project operations. In Gutu during the month of April 2016, registration had to be suspended for 2 days for the President's visit to Chief Gutu (his maternal uncle). In Gwanda during the month of May 2016, registration was suspended for a day as the local Member of Parliament and his delegation were visiting some wards to discuss possible youth projects. In Umguza the police imposed a stringent 7 days approval period for all public meetings. However the district staff moved swiftly and shared the registration calendar with the police to prevent unnecessary delays.

In July 2016, there were fears of instability around the 6th of July 2016 when there were "stay away" organised by civil groups protesting about the deteriorating economic conditions in the country. However, across all the fifteen targeted districts, only Gutu district had to suspend operations on the advice of security details in the district. District and ward stakeholders continued to be supportive of the project.

His Excellency, The Vice President of the Country visited Matobo on the 18th of August 2016 where he commissioned an irrigation scheme at ARDA in Maphisa, Matobo District in Matabeleland South province. Although there was disruption of activities, his visit did not impact the project implementation. In Umzingwane district, Matabeleland South province, the Project team are required to submit fortnightly plans for public meetings for them to get clearance by Zimbabwe Republic Police (ZRP). In Nkayi district, Matabeleland North province, one of the public meetings for signing off was cancelled after the Gender and Focal Point Person had alerted World Vision staff that there was a political gathering in the same area. The meeting was re-scheduled for another day.

5.2 Weather Conditions and Rainfall Received

5.2.1 Weather Outlook Condition for Phase One

At the height of the beneficiary registration process, between September and October 2015, the targeted areas were affected by a unique heat wave that swept across the country. Hot temperatures hovering between 35^oC and 40^oC were recorded in most of the districts. Information about the heat wave was cascaded to the districts and mitigation measures were recommended such as conducting registrations at venues with shade, drinking a lot of water and avoiding keeping community members for long hours at registration points. Some open water sources succumbed to the high temperatures and dried up earlier than what would have happened in a typical year.

In some wards in Gutu, Gokwe North, Gokwe South, Mberengwa, Beitbridge, Nkayi, Lupane and Gwanda livestock faced water shortages. The poor condition of livestock was also exacerbated by the wanton and rampant veldt fires in all the districts which negatively impacted on livestock pastures. Observations across the 15 districts showed that livestock were severely affected by the drying up of water bodies and poor pastures. Consequently, livestock remained in the fair to poor condition in all the districts. The selling of livestock, which is usually a coping mechanism for some households, was compromised by the outbreak of the foot and mouth disease in the Midlands, Masvingo, Matabeleland South and Matabeleland North provinces which restricted movement of livestock.

There was late onset of the rainy season across the targeted district as no rainfall was recorded up to the end of November although farmers had already prepared for the farming season. Some districts only started receiving insignificant rains during the first week of December 2015. By the end of December, signs of moisture stress and compromised crop stands were observed across all districts, as shown in Figure 6 below.

Figure 6: A maize field in Shurugwi ward 4 showing moisture stress



The months of January and February 2016 were characterised by very high temperatures ranging between 35°C and 38°C and dry spells (twenty days continuous without rains) leading to permanent wilting of crops for 80% of the households across the 15 districts. Less than 25% of the arable land was planted across the 15 districts as the little and erratic rains could not allow them to plant wider surfaces (CTP CFSM, January 2016).

All the districts received some rains in the 3 weeks of the month of March 2016. Unfortunately the rain came a bit late to resuscitate the wilting crops. The majority of rural communities gave up on planting. In some districts such as Gokwe North, Masvingo, Umzingwane, Nkayi, Mberengwa, Gwanda and Insiza the rains received in the month of March saved the late planted crops and encouraged farmers to plant. Only 11% of the beneficiaries reported that their crops were good by mid- March. Gokwe North (39%), Insiza (32%), Gwanda (26%) and Nkayi (17%) had the greatest proportion of respondent who had a good crop. However, field visits across these districts revealed that the crop situation after the rains was a bit deceiving.

The surviving good maize crop (planted from mid-January to end of February) was green and the crop stand was good. Unfortunately, the area planted was very small (averaging 0.1ha), the germination was poor (40 to 50%) and plant population was very low. There was also fear that the crop may not reach maturity as the coming winter months will have very low temperatures which will retard plant growth.

According to the District Agritex reports and field observation by the CTP field staff, the rains received during the month of March 2016 improved the prospects of a better harvest in 6 wards in Gokwe North, 2 wards in Gokwe South, 1 ward in Masvingo and 1 ward in Zaka. However, these prospects are contingent upon continued supply of rainfall up to mid or end of April as the majority of the crops were at vegetative and tussling. In Beitbridge, Matobo, Gutu, Umguza and Shurugwi the rain came a bit late to save the crop or to encourage any new plantings. The ZimVAC rapid assessment report confirmed that the food insecurity for the CTP targeted districts had doubled increasing from 16% in 2015 to about 30% during the first quarter of 2016.

Livestock conditions deteriorated in January and February 2016 in all the districts due to lack of drinking water and poor grazing pastures. Some rivers and dams had dried up (for example Mkhalandoda and Khethiwe dams in Nkayi completely dried up in February). According to reports from the Veterinary Department, cumulative cattle deaths (from December 2015) due to starvation were recorded in Zaka (561), Masvingo rural (696), Gutu (381), Mberengwa (156) and Umguza (150). In Gokwe North, there was a high prevalence of tick borne diseases like black leg and heart water as the department was failing to collect enough revenue to procure dipping chemicals. Foot & mouth, rabies and anthrax diseases were also reported in the Midlands, Matabeleland South and Matabeleland North province. This resulted in the restriction of movement of livestock out of the district except for direct slaughter. Prices in markets outside the district remained very low averaging \$180 per beast.

5.2.2 Weather Outlook Conditions for Phase Two

During the months of October 2016 and November 2016, high temperatures were experienced across the 15 districts of operation. By the end of November 2016, no meaningful rainfall was received across the 15 districts save for Shurugwi which received normal rains. Late onset of rainfall in the 14 districts ultimately led to late commencement of farming and agricultural activities until December 2016.

In January 2017, According to Meteorological Services Department, heavy rains were recorded across the operational districts during the quarter. Umguza and Beitbridge recorded low rains compared to other districts as indicated in table 13. In all districts, crops have been negatively affected by water-logging leading to stunted growth due to nutrient leaching. In January 2017, Gwanda district had 3 dams washed away by heavy rains while the 14 other districts reported flooding of rivers.

The highest rainfall amounts were recorded in February 2017 and significant damage occurred to various dams and roads within the districts. Livestock and crops were also swept away by heavy rains. Masvingo district received 223mm of rainfall over a 24 hour period on the 26th of February 2017, breaking a 100year record for the district. In Zaka, farmers received over 100mm per day on 3-4 occasions. According to Agritex department in Gwanda 50 donkeys, 25 goats and 5 cattle were swept away this was due to the dam walls that collapsed. In Insiza district 3 bridges namely Nkankezi, Wanezi and Silalatshani were washed away in February 2017 during Cyclone Dineo which was later downgraded to tropical cyclone. In addition, 3 dams also burst their wall due to heavy rains in Insiza district. This affected project activities as some villages were inaccessible for sign-off meetings leading to low beneficiary turn-out, thus necessitating remobilisation for another day. The floods witnessed across the country also compromised the availability of portable water; a majority of communities are now dependent on unprotected wells following flooding of boreholes, destruction of dams, water structures and pumps.

In March 2017 most districts received less rainfall compared to the previous months with Mberengwa receiving the highest rainfall of 186mm and lowest being Beitbridge receiving 14mm. Overall, the districts were in the normal to above normal threshold. Pictures below show the damage done to Rude River Bridge and Nkankezi Bridge.



Runde river bridge in Mwenezi district, Masvingo province along the road that connects Zimbabwe with South Africa. 1st March 2017



Nkankezi bridge, Insiza district, Matabeleland South Province. The bridge links Masvingo province and Bulawayo. 27th February 2017



Sesame riverward 9 destroyed all the river bank fields and gardens which had maize at knee level. People here have been practising stream bank cultivation and all their crops were destroyed when this river flooded in January 2017.



Bridge submerged and road washed away



Vehicle stuck in Gokwe South

Table 13: Amount (mm) of Rainfall Received

Province	District	Onset of the season, compared to normal	What is the performance of the rainfall season to date.	Normal Annual Rainfall (mm)	Amount of rainfall (mm)										Cumulative Rainfall (mm)
					Nov-15	Nov-16	Dec-15	Dec-16	Jan-16	Jan-17	Feb-16	Feb-17	Mar-16	Mar-17	
Matebeleland North	Lupane	Late	Above Normal	450-600	72.6	6.1	32.5	158.6	41	405.8	98	92	117	45.7	708.2
	Nkayi	Late	Normal	500-600	117	13	47.2	97.5	127	209	87.5	229.9	15.7	139	688.4
	Umguza	Late	Normal	450-600	30	18	39.4	39.9	58	209	50	91	72.3	35	392.9
Matebeleland South	Beitbridge	Late	Normal	350-450	44.1	20.1	37	159	162	175.8	23.9	51.7	80.5	14	420.6
	Gwanda	Late	Above Normal	350-650	17	8.4	135.6	877.5	267	785.5	0	146.5	36.2	181	1998.9
	Insiza	Late	Above Normal	450-600	38	62.5	40.5	118	56	401	84	312.5	96.5	110	1004
	Matobo	Late	Above Normal	450-600	39	10	79	164	196.3	346.04	4.7	288	17	145	953.04
	Umzingwane	Late	Above Normal	450-650	41.5	9.5	36.6	44.5	78	312	123	330.5	0	85	781.5
Masvingo	Gutu	Late	Above Normal	500-600	47.2	31.7	376	312.5	171	315	47.5	125.7	12	124.3	909.2
	Masvingo	Late	Above Normal	450-600	18	8.5	28.5	247	130	221	35	275	36	308	1059.5
	Zaka	Late	Normal	450-649	60.9	93.4	97.9	109.1	39.1	211.86	68	223.1	196	151.2	788.66
Midlands	Gokwe North	Late	Normal	600-750	10.5	67	84	126.6	173	187	163	271.5	56	91	743.1
	Gokwe South	Late	Normal	600-750	100	32	98	130	184	260	110	205	30	79	706
	Mberengwa	Late	Above Normal	450-650	21.5	5.7	119	133	178	280.5	59	362.3	23	186	967.5
	Shurugwi	Early	Above Normal	450-650	55	48	53	413	166	408	117	291	271	111	1271

5.3 Government Interventions

The government carried out drought relief interventions through the Department of Social Services across the 15 districts during the life of the project illustrated in the table below;

Table 14: Government Complimentary Interventions

Name of Programme	Description
Vulnerable Food Assistance Programme	Implemented by the Department of Social Services (DSS); each household received 50kg maize grain/month
Productive Community Assets Programme	DSS provided conditional food to non-labour constrained vulnerable groups participating in Public Works Program across the targeted 15 districts. CTP Project beneficiaries did not benefit under this government project
Schools Supplementary Feeding	Targeting children in ECD up to Grade 2 only
Grain Marketing Board (GMB) Rural Population Grain Facility	The Grain Marketing Board operated the commercial program where grain was sold at a price of \$22.50 per 50kg bag, and the Drought Relief Programme targeting the rural population where grain was sold at \$15.00 per 50kg bag per household per month through the use of village registers
Harmonized Social Cash Transfer	Department of Social Services implementing a cash in transit program in Umguza district & Gokwe North in Matabeleland North and Midlands provinces respectively

5.4 Other NGO Complimentary Activities

The summary of complimentary activities conducted by other humanitarian agencies is illustrated in the link below. The majority of food security projects also ended in May 2017.



Complimentary
Activities.docx

6. Markets Functionality

At project inception a market assessment survey was conducted. Formal and informal markets were found to be functional and basic goods available. From September 2015 to November 2016 the US Dollar remained the major currency. In mid-2016 the country started facing a cash liquidity crisis that resulted in the introduction of the bond note in November 2016. The cash liquidity crisis led to a decrease in commodity availability especially imported brands which formed bulk of the goods sold in the country. Markets in all operational areas quickly adapted to the cash liquidity crisis as traders registered as merchants to enable e-purchases. Although the adoption of e-purchases was very positive across the districts and country at large, it brought challenges of 2 and 3 tier pricing with traders charging extra, based on mode of payment used, the phenomenon was more common in Gutu and Zaka districts.

The imposition of the imports ban in February 2017 led to commodities shortages in most parts of the country. The Import ban primarily affected markets which depended mostly on imports, such as Beitbridge and Gokwe South. Large wholesalers like N Richards, with import licenses, became the major suppliers of commodities like cooking oil to district traders. Informal traders continued smuggling and supplying commodities especially in Beitbridge. Weather conditions, especially the erratic rains experienced in 2016/17 rainy season led to a disruption in supply of commodities, however consumers were not inconvenienced much as prices did not rise and also alternative markets were quickly established. Inserted below is a copy of the final Price Tracker Report produced.



CTP Final
Commodity Price and

6.1 Grain Market Facility

The Grain Market Facility was a market support mechanism designed to work purely with the private sector. Crown Agents was appointed as Fund Manager and consulted with applicable

private sector associations. The Grain Millers Association of Zimbabwe (GMAZ) and Grain and Oilseed Traders Association of Zimbabwe (GOTAZ) helped ensure that all relevant commercial entities were invited to apply and undergo due diligence checks as per international standards. Following due diligence, selection was based on commercial criteria and successful traders signed an agreement with the Fund Manager and deposited funds with Crown Agents in Zimbabwe. DFID then credited the equivalent funds to Crown Agents in the UK to settle approved international grain import contracts on behalf of selected importers.

Commercial grain traders were supported to import 59,000 Mt of white maize to sell on the open market, increasing local availability and thus enabling poor, drought-affected people to buy maize at affordable prices. The improved supply of maize, especially in drought-affected rural areas, was meant to complement DFID’s humanitarian digital cash transfer programme in 15 districts. The Grain Market Facility supported the private sector to perform its normal market function: DFID and CARE/WVI neither purchased nor distributed maize. The major objective was to ensure continued supply of staple food into these areas to avoid excessive price hikes due to scarcity or hoarding.

From project monitoring, the facility helped to stabilise prices and maize meal was available across the whole districts. Table 15 below shows performance of the Grain Market Facility.

Table 15: Performance of Grain Market Facility

Output Indicator	Target for Phase Two	Baseline Milestone (31 March 2016)	Milestone 1 (30 September 2016)	Milestone 4 (31 December 2016)	Milestone 5 (31 March 2017)	Milestone 5 (15 May 2017)
% Change in prices of staple food products on local markets	<15%		<15%	<15%	<15%	<15%
	8.6% Increase (\$6.30/10kg bag of maize meal)	\$5.80/10kg bag of maize meal	0% Increase (\$5.80/10kg bag of maize meal)	3.4% Increase (\$6.00/10kg bag of maize meal)	8.6% Increase (\$6.30/10kg bag of maize meal)	8.6% Increase (\$6.3/10kg bag of maize meal)

7. Gender

At the inception of the project in September 2015 through the DDRC meetings, district teams engaged the Ministry of Women’s Affairs Gender and Community Development (MoWAGCD), Zimbabwe Republic Police Victim Friendly Unit (ZRP-VFU), Department of Child Welfare under the Ministry of Public Service, Labour and Social Services and other civil society stakeholders to sensitise them on the project’s work on gender mainstreaming providing a foundation for strong partnership throughout the project. A Gender analysis survey was conducted in six districts; Lupane, Umguza, Beitbridge; Gokwe North, Shurugwi and Zaka. Key findings of the survey were as follows:

- A large proportion of females (65%) had a higher illiteracy level than males
- A third (33%) of the respondents concurred that husbands and wives never pool resources together

- Decision making on food was largely a female domain with 58% of the respondents indicating that it was the female head of the household that decided on this while 20% concurred to making a joint decision.

A deliberate effort to target women as cash recipients was made from the outset and throughout the life of the project the ratio of women and male cash recipients remained generally constant at 70% to 30% respectively. This was a deliberate effort to ensure participation of women in the project. In November 2015, seven (3 female and 4 male) staff members were selected and trained as Gender Focal Persons. This was followed by a Gender and Accountability training of trainers attended by 56 male and female staff. The objective of the training was to strengthen knowledge and capacity of staff to mainstream gender by project level. As a follow up to that, 1,379 gender and accountability focal persons (GAFPPs) were trained in the first quarter to carry out beneficiary education on gender and accountability. The Gender and Accountability Focal Point Persons (GAFPPs) were people selected by the community (from the group of beneficiaries) to handle complaints and advocate for gender and nutrition activities within the community. They were also trained to resolve simple mobile related challenges and assist the elderly in navigating the mobile platform.

At the beginning of the second phase (3rd quarter) another training for 1,895 (female 1,269 and male 626) GAFPPs was held. The training was a refresher for the existing GAFPPs and also catered for new ones from districts with increased caseloads. It was also an opportunity to use lessons learnt from the first phase to improve gender mainstreaming. Following the increased caseload in January 2017, districts across the consortium increased the number of GAFPPs ensuring that there were at least two GAFPPs per village.

Throughout the project, district staff collaborated mainly with the Ministry of Women affairs, Gender and Community Development, Department of Child Welfare and ZRP VFU to conduct sessions on gender and child protection reaching 104,526 (71,803 female and 32,723 male). This was done through gender sessions held monthly during sign off meetings as well as during awareness campaigns held in collaboration with MoWAGCD and ZRP VFU. Monthly messages were developed to guide gender education as well as assist GAFPPs in their dialogues with beneficiaries. In December 2016 alone 17 awareness campaigns were held to commemorate the 16 Days of Activism against GBV. The theme partly derived from the international theme was “From peace in the home to peace in the world: Zero Tolerance to GBV”. Some of the monthly messages used also include; “promoting meaningful participation of women in household decision making without fear of violence” and “Girls not brides: Unite to eliminate child marriages”.

Gender education had a clear impact on the program. Data from the monthly post distribution monitoring surveys shows a gradual increase in joint decision making by couples from an average of 30% in the first quarter to 42% in the last quarter. Decision making by women alone fell from 51% to an average of 33% in the last quarter. Collective decision making also

averaged 15% while decision making by men remained at 7%. More than 85% of respondents across all FGDs were unanimous that children from benefiting households had at least three meals a day and attended school regularly whereas a significant number of those from non-benefiting households are not in school because of lack of fees.

7.1 Gender Based Violence

The program team developed a GBV case management strategy to guide field staff on how to handle and close GBV cases. Whilst GAFPPs and staff were encouraged to record and report on all GBV complaints received, analysis was made to establish cases that had a direct link to the project. However even for those cases not related to the programme, the agency acted to protect women and children and refers cases to local traditional leadership and women’s advocacy organisations.



Figure 7: Gender Based Related Cases Reported and Resolved

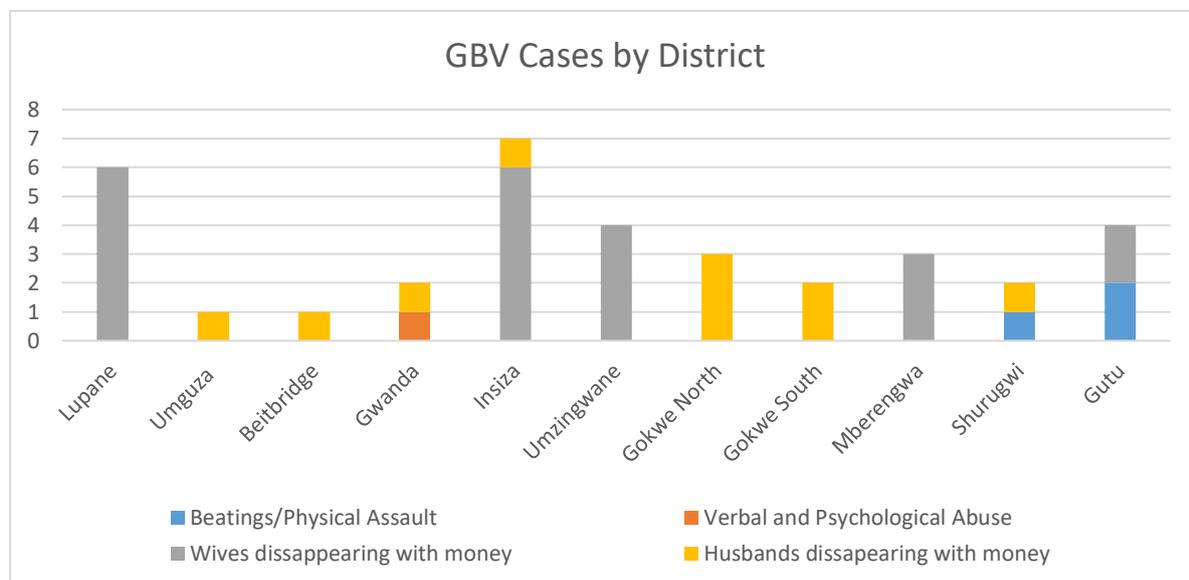


Figure 7 above illustrates 36 GBV cases related to the project which were all reported and resolved. The highest number of GBV cases reported (21) involved female cash recipients deserting their households with the assistance. This was common in districts such as Lupane, Insiza, Umzingwane and Mberengwa. The trend was that women deserted their households and went off to nearby South Africa in many cases as a way of settling old scores. Twelve cases of husbands deserting their families were also reported. Three cases of physical assault were reported and referred to traditional leaders and civil society partners for resolution. In the majority of cases, investigations revealed that households experiencing GBV had a history of conflict. One of the key strategies adopted to address GBV is the Social Analysis and Action. This is an approach to trigger a process of exploration and reflection and to facilitate individual and community actions that support more equitable social and gender norms and nutrition

behaviours. GAFPPs followed up on households experiencing GBV with dialogues ensuring that couples/families were able to explore and find ways to resolve issues amicably and in particular ensuring collective decision making on assistance.

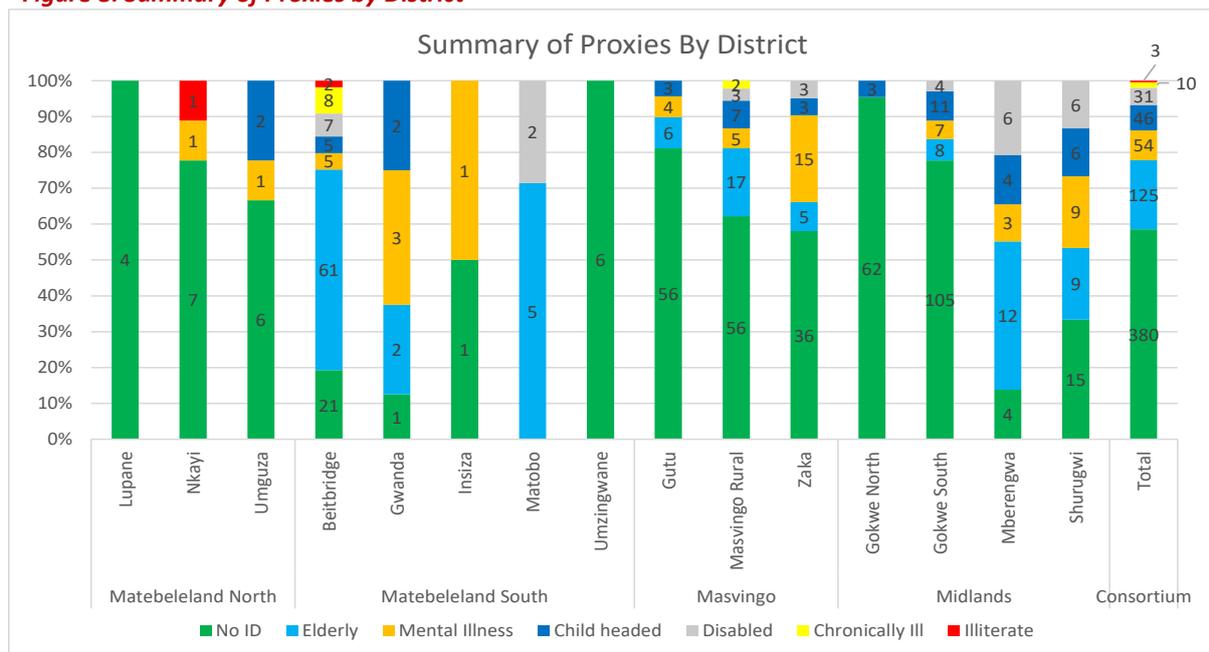


GBV Cases
Summary September

8. Proxies as Cash Recipients

A total of 649 households out of 73,736 households in the consortium which translates to 0.88% had proxies. All households with proxies had social contracts and these were filed at the district offices. Staff also engaged the households with proxies during monthly sign off meetings to confirm receipt of the assistance by appending their signature on a confirmation of receipt document. This information was also verified through gender and accountability focal persons and community leaders. For those households not represented during sign offs, the focal persons visited them physically to obtain their confirmation. The PMU team also verified this during monitoring visits. The major reason for proxies as shown below related to No possession of National I.D (380), followed by elderly (125), Mental Illness (46), Disability (31), Chronic illness (10) and Illiteracy (3).

Figure 8: Summary of Proxies by District



9. Nutrition

In the first phase of the project from October 2015, the program sort to reach out to all beneficiaries with nutrition messages via phone SMS. The bulk notification-nutrition messages were sent to beneficiaries through their mobile phones The messages ranged from

dietary diversity, meal frequency, promotion on local foods, hygienic handling of food and hand washing. These messages were sent through mobile service providers (Econet and Net-one) to beneficiary cell phones. A total of 13 nutrition messages were designed and shared with targeted beneficiaries through their mobile phones. However this approach was later dropped because through monitoring, the project team noted the following issues: 1) not all beneficiaries could read and understand the messages 2) project assumed that proxies would disseminate the information to beneficiaries which was not necessarily the case 3) limitation on the number of words to be typed in an SMS resulted in less information being shared 4) the messages were not context specific and assumed that all the operational areas were the same in terms of foods available 5) not all beneficiaries owned cell phones. Key was the fact that the nutrition indicators were failing to improve.

Despite the provision of cash, progressive post distribution monitoring reports were indicating deteriorating nutrition indicators. The proportion of households with an acceptable food consumption score declined progressively from 58% in December 2015 to 31% by November 2016 despite the increase in the value of the cash given from \$5/individual to \$7. By October 2016 the number of households consuming three plus meals per day had decreased to 28% and the low diversity score had increase from 39% to 48%. In general therefore there was generalized declined in key nutrition indicators.

In light of deteriorating nutrition indicators a Nutrition survey was conducted from the 17th to the 21st of November across the 15 operational districts to get in-depth insight into the causes of poor nutrition indicators. The survey was also going to be used as a learning curve to inform new strategy development. In collaboration with the Ministry of Health and Child Care, the programme worked with ward based nutrition facilitators across all the districts to educate beneficiaries on good nutrition practices.



Final Nutrition Survey
Doc.doc

Under Phase 2, Nutrition activities and messaging became more interactive and practical. The nutrition education was aimed at encouraging beneficiaries to practice the nutrition practices being advocated for by the project. The strategies employed included:

- 1,269 females and 626 males Gender and Accountability Focal Point Persons (GAFPPs) were trained between February and March 2017 on nutrition education focusing on 4 star diet (eating of at least 4 food groups from 8 main ones namely: meat and meat products, milk and milk products, grains and tubers, yellow coloured fruits and vegetables, other fruits and vegetables, legumes, oils), conducting cooking demonstrations, good hygiene practices, water storage and purification methods and linking beneficiaries under-fives such as monthly growth monitoring with health services through village health workers.
- 65 Cooking demonstrations (at least three in each district between April and May 2017) using local foods were done so that communities could appreciate the range of

local foods, cooking methods and how to plan a healthy meal for the family. 16,146 (11,943 female and 4,203 male) beneficiaries and non-beneficiaries participated in the cooking demonstrations.

- Communities were encouraged to keep of small livestock such as goats and chickens which mature early compared to cattle and can be used for food and income through sales.
- Designing and procurement of nutrition information education materials for distribution to beneficiaries. 13,208 posters on the 4-star diet (illustrated on the link below) and 18,375 flyers on hand washing were distributed to beneficiaries
- The project also conducted nutrition education on hand washing, hygienic preparation of food, water storage and water purification methods during public meetings and home visits by GAFPPs.
- Demonstrations on how to construct a tippy tape for hand-washing at home are being done during public meetings.

The main nutrition education topic was '**A 4 Star Diet**' promoting consumption of a variety of locally available foods and upholding hygiene practices to prevent the spread of diseases. A total of 95,932 (57,324 male and 38,608 female) beneficiaries were reached through nutrition education. A total of 117 under-fives were referred for health services by GAFPPs through village health workers.



4 Star Diet
Poster.docx

10. Accountability

Since its inception, the project managed to set up a comprehensive complaints and feedback mechanism. The mechanism was made up of the following components:

- Toll free hotline managed by Deloitte
- The Help Desk (a table at community meetings manned by CARE/ WVI and Econet/Netone staff);
- Suggestion box available during community meetings;
- District hotlines: These were phones specifically meant for recording and handling complaints
- District office walk-in, where by communities would contact CARE/WVI staff directly in all the districts;
- Gender and Accountability Focal Point Persons (GAFPPs), who were trained to assist beneficiaries by resolving minor problems and providing information especially around ways to access transfer money.

An accountability assessment was done during the month of September 2015. The assessment helped identify gaps and shape up accountability system that would be

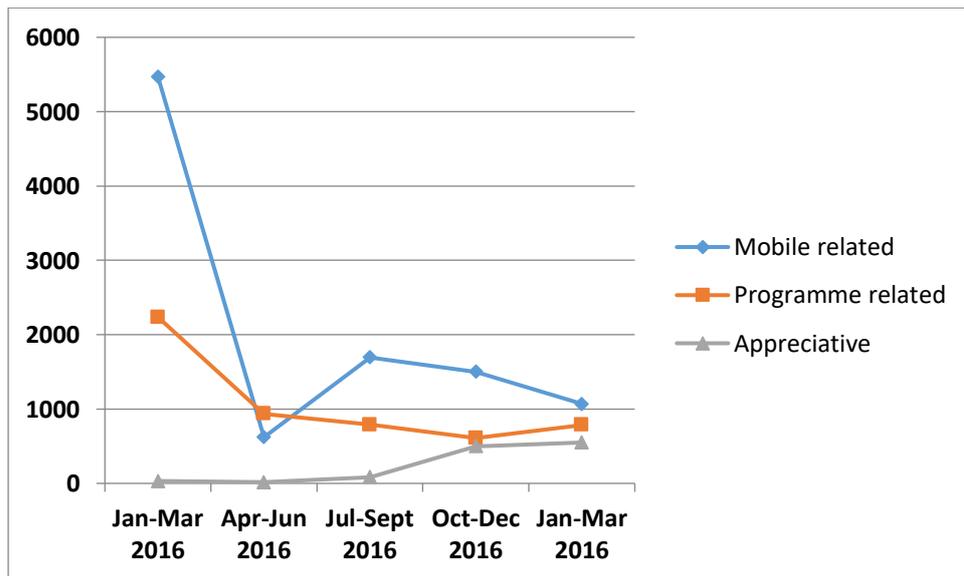
meaningful for a cash transfer project. Two Accountability training were held for CARE and World Vision staff. The trainings were conducted in April 2016 and November 2016.

A total of 11,387 feedback/ complaints were received from the project’s 15 districts during the first six months of implementation. Feedback came through help desk, suggestion boxes, phone calls and SMS, gender and accountability focal point persons, hotline and one on one engagement with staff. From April 2016 to May 2017, 9,720 complaints and feedback remarks were received. Mobile related complaints were higher than programme related complaints and these constituted 52.1% (5,061). Programme related complaints and appreciative remarks were 3,235 (33.2%) and 1,424 (14.6%) respectively. The link below shows the complaints and feedback received from April 2016-May 2017:



Mobile related complaints were continually higher than programme related complaints as beneficiaries adapted to the use of the mobile platforms, which were a new concept to them. During the period from January to March 2016, 4,823 complaints related to outstanding assistance were received. These were caused by blocked lines/lines needing pin reset and mismatches in sim registration details. However, during the second phase, three way matching was introduced by the service provider and this enabled tracking of inconsistency in GSM and Ecocash details. These were verified and corrected before disbursements were made.

Figure 9: Complaints and Feedback trends



During the last quarter of the project, appreciative remarks were higher as beneficiaries appreciated the assistance they got. These remarks were in some cases accompanied by requests for further assistance. The reports on those cheating to benefit from the project were also common. The Department of Social Services and other stakeholders came handy on these issues as they addicted district staff in identifying double-dipping cases and had them removed from the program.

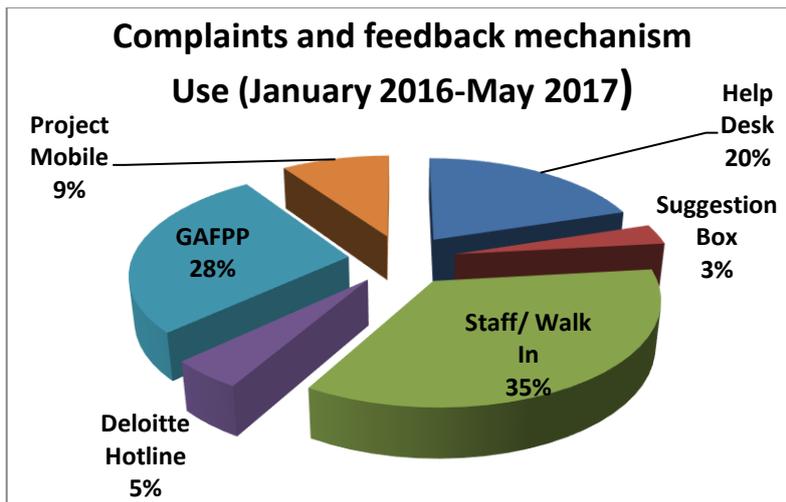
During the period from November 2016 to February 2017, Econet experienced technical challenges and there were delays in the processing of cash assistance. In January 2017, there was also a mini audit and this delayed the processing of January cash assistance. This led in increased complaints related to outstanding assistance (948).

10.1 Use of complaints and feedback mechanisms January 2016-May 2017

Reports made directly to staff were the most common and constituted 3,410 of the total complaints received during this period. Beneficiaries preferred lodging their complaints with staff as they felt their issues could be resolved much quickly. However, limited interface with project staff slightly affected uptake of this mechanism. Project staff only got into the community once or twice per month whilst conducting sign off meetings and post distribution monitoring activities. Closely following up were the GAFPPs who received 2,679 complaints and feedback remarks. GAFPPs played a significant role in advocating for accountability activities. The GAFPPs were popular because they resided in the beneficiaries' villages and were in the same proximity

The suggestion box was the least used platform as it received 313 (3%) complaints throughout the period. In some cases beneficiaries indicated that they feared victimisation and witchcraft. Low uptake could also be attributed to the fact that there was limited interface with staff; the suggestion box was only available for use during community meetings.

Figure 10: Complaints and Feedback Mechanism Use



10.2 Beneficiary education

The concept of mobile money was new in the targeted communities and as a result, during the initial phases of the project, there were high numbers of blocked lines. As the project went on, beneficiary education activities and utilisation of community sign off meetings helped to promote mobile money usage. They also distributed fliers in Shona and Ndebele. The fliers had steps and points to take note of when making use of the mobile platforms. More than 10,000 fliers were distributed across the 15 districts. Beneficiaries were also

continually being educated on the importance of recharging their phones at least once every three months to avoid them being switched off the mobile network.

Edutainment was also used as a beneficiary education strategy. Communities had plays and poems on the different beneficiary education topics. The project teams worked closely with Police Victim Friendly Unit, The Department of Child Welfare and Musasa Project for assistance in resolving GBV cases; GAFPPs and staff members referred cases to local leadership and police. The stakeholders also assisted with education on Child protection and Gender based violence

Pocket size Deloitte fliers were printed and distributed to all project beneficiaries in February 2017. Initially Deloitte posters were put up at the ward centres so that communities could access the details. Upon realisation that some people did not travel to the ward centres and therefore could not access the information, the individual pocket size fliers were designed and distributed.

10.3 Capacity Building

Two Accountability trainings were conducted for project staff from both CARE and World Vision. The first training was conducted in the 1st phase of the project whilst the refresher training was conducted during the last week of November 2016. The initial training was conducted to capacitate staff on the CARE Humanitarian Accountability framework, Humanitarian Accountability partnership, SPHERE guidelines, Red Cross Charter, Core Humanitarian Standards as well as feedback and complaints handling at district level. The refresher training was more interactive with participants reflecting on their experiences and recommendations for the resolution of complex cases.

Accountability assessments conducted from 28th September to 10th October 2016 informed the accountability strategy of the programme.

A total of 1,379 Gender and accountability focal point persons (GAFPPs) were trained during the first quarter of the project. Their role was to handle complaints as well as advocate for accountability and gender issues within the community. During the first quarter of 2017, there was refresher training for the GAFFPs, and 1,895 participants were reached. The aim of this was to appraise them on the nutrition component as well as induct the new GAFFPs selected after the scale up registration exercise.

11.Challenges Encountered, mitigation strategies, recommendations and issues that required DFID assistance (if any).

Table 16 summarises challenges experienced during the project and the mitigation measures deployed to address them.

Table 16: Challenges faced and Mitigation Measures taken

Challenge	Experience	Mitigation Measure Taken
Recycled lines, mismatch registrations	In the first phase of the project staff and Econet Agents were not knowledgeable about the trouble shooting for recycled lines and correcting mismatched lines. Econet was also overwhelmed by the load of work of lines to be registered hence line registration and activation took a very long time.	<ul style="list-style-type: none"> In the second phase Econet provided brand ambassadors to conduct sim card sales and registrations at field level thus expediting the registration and activation process. A three-way matching process was introduced as a buffer to ensure proper registration of all lines, these processes included data validation at field level and verification at Econet on line registration on GSM and Ecocash. Channels of communication with Econet regional offices were opened for all districts.
Line blockages, failed transactions	While the project understood that the target population were not very conversant with mobile phone technologies the extent of the challenges was not what was expected. Furthermore, at initial phase of the project even after challenges were reported, staff were unaware on how to quickly resolve them.	<ul style="list-style-type: none"> CARE and WVI staff were trained on basic phone management and trouble shooting. GAFPS were capacitated on basic mobile phone education and troubleshooting so that they cascade at community level (phone registration, mobile money platforms, checking airtime balance, airtime recharge processes) Econet engaged and deployed brand ambassadors across all operational districts. Mobile phone brochures (Econet and Netone) were developed in consultation with mobile money service providers and distributed across all operational areas. District hotlines were setup for communities to call in and get assistance timely. Mobile phone education was incorporated into the public-address script. In this way staff were engaged in continuous beneficiary education on mobile phone and mobile money platform education.
High staff turnover	The CARE/ WVI consortium became the standard for cash transfer programming hence all other agencies getting into the sector poached staff as they were well trained and had enough experience to support successfully their projects.	<ul style="list-style-type: none"> Staff replacements were done through elevation from junior positions i.e. M & E Assistants were replaced through elevating enumerators who had knowledge of project monitoring systems and processes. HR departments in both organisations are developing an emergency roster to help with rapid placement of staff in emergency programmes.
Beneficiary registrations and verifications	Beneficiary registrations were delayed by challenges in beneficiary ranking as all people in the target communities wanted to be included in the project even chiefs. Over reliance on ZimVAC. Verifications took a long time and many inclusion errors went unnoticed in first phase	<ul style="list-style-type: none"> Ward mapping and village mapping conducted first before registration process could be conducted in the second phase. A targeting and verification manual was developed, staff trained. Different sets of enumerators were engaged for registrations and verifications.

<p>Late cash disbursements, failed transactions</p>	<p>After completion of registrations project management were surprised to find boxes of mobile line registration forms uncaptured in Econet offices. When funds were sent to Econet to be disbursed to beneficiaries for the first disbursement approximately 5% were successful as the rest of the lines remained unregistered.</p>	<ul style="list-style-type: none"> • Econet and Netone recruited additional staff (brand ambassadors and data capturers) to expedite the registration process. • In the second phase the mobile money service providers provided their staff with smart phones so that they could capture all required registration documents out in the field and complete the registrations timely.
<p>Liquidity crisis</p>	<p>In mid-2016 Zimbabwe started experiencing liquidity challenges which were further compounded by the introduction of the bond notes by the RBZ. Mobile money agents, stores and banking institutions imposed cash out limits on all transactions.</p>	<ul style="list-style-type: none"> • Project changed focus from promoting cash outs to promoting e-commerce and conducting consumer education on the developments in community meetings. • The project commenced tracking the liquidity situation through its bi-monthly Commodity Price and Cash Liquidity price tracker. • Mobile money service providers supported this move through rapidly registering merchants across all operational areas. Furthermore, mobile money service providers negotiated for relaxing of requirements for registering merchants. • Brand ambassadors and mobile money tip-off lines were used to curb corruption by agents and merchants charging extra for transactions. • One Wallet conducted cash in transit for its clients in Lupane district when the cash crisis was at its peak. • Ecocash through Stewart bank allocated agents in operational districts cash to serve the CTP beneficiaries
<p>Fraud</p>	<p>Three cases of fraud were reported during the case of the project as follows</p> <ol style="list-style-type: none"> 1. Insiza under WVI 1. Gokwe North district. Under CARE 2. Gutu district under CARE regards per diem 	<ul style="list-style-type: none"> • Beneficiary sim card handling procedures were changes. Whereas staff were initially responsible for helping beneficiaries in sim card replacements, following these fraud cases only the mobile money service providers brand ambassadors are now responsible for sim card handling. • Checks and balances in the form of access restrictions to the project database were strengthened. Only two people per district have access to the database. • CARE install all GPS tracker on all vehicles and ensured all PDMs were signed after verification by finance team
<p>Heavy rains hampered project planned activities</p>	<p>Heavy rains experienced in the 2016/17 rain season resulted in flooded rivers and rendered some areas inaccessible leading to rescheduling of some project activities</p>	<p>Some activities such as sign offs and PDM processes took longer since district staff members had to reschedule and also wait for some area's to become accessible for activities to resume</p>

12. Project Management

12.1 Fraud

Three cases of fraud were reported during the lifetime of the project. In September 2015, an enumerator with WVI registered his Cell number as a cash recipient and got cash which he cashed out. It was picked during monitoring and he was dismissed. The other case happened in June 2016 involving staff who claimed per-diems while they were in the area of operation, a procedure against CARE policies. This was reported to DFID and concerned staff members had their contracts terminated. One case of fraud involving a CARE staff was discovered and reported to DFID in December 2016 and again in January 2017 with the full report and list of new control measures put in place. These included thorough monthly sign offs ensuring that those who failed to sign off for assistance without legitimate reasons were deleted from the database. Staff members were also no longer allowed to be in possession of SIM cards and could no longer facilitate SIM replacements on behalf of beneficiaries.

12.2 Collaboration with WVI

Consortium meetings were held every month and management teams from both partners met to assess project progress and identify challenges and ways of addressing them. In November 2016, working groups were introduced in six thematic areas. These were accountability, monitoring & evaluation, database, finance, gender & child protection and nutrition. The purpose of the working groups was to share the progress that the project has made against the set targets, to share experiences and to strengthen implementation.

Project Management Unit staff conducted staff planning meeting and trainings for registration in September 2015, April 2016 and January 2017. These trainings were attended by partner field staff and enumerators. The objective of the trainings was to standardise registration and verification procedures.

In November 2016, CARE and World Vision had exchange visits with World Vision visiting Gokwe South and CARE visiting 3 World Vision districts (Nkayi, Lupane and Umzingwane). The visits assisted both partners in setting uniform standards across all the 15 districts. CARE staff also offered support in DFID visit preparations and nutrition education in March 2017.

12.3 Collaboration with Mobile Service Providers

The partnership between CARE & World Vision and the mobile service providers (Econet and Netone) developed gradually as the project advanced. Econet provided sim cards at a subsidised price of 25 cents (from the usual \$1) and Netone provided free sim cards.

Focal point persons for the project were appointed and these people were available for meeting with the project management to discuss issues of consumer rights as well as planning for registrations. The focal point persons were at national level and in four of the operational regions. This enabled quicker resolutions to failed transactions and other mobile related challenges. Staff from Econet and Netone provided input for beneficiary education fliers on the use of the mobile platforms.

During the second phase of the project, CARE and World Vision shared their registration schedules with the mobile service providers. The mobile service providers also availed more brand ambassadors to conduct registration of beneficiaries on the mobile platform. The brand ambassadors also used the meetings to educate beneficiaries on the use of Ecocash and One Wallet.

National and regional staff from both Econet and Netone attended the monthly consortium meetings as well as project review meetings. Challenges affecting the Project beneficiaries namely Cash liquidity, Wallet PIN Resets, Conditional Cash Outs were shared with both Ecocash and One Wallet. When the nation experienced a cash crisis, project staff together with the mobile service providers embarked on consumer education to promote use of plastic money through wallet purchases. Wallet purchases attract fewer charges compared to cashing out. Econet provided agents in the operational wards a float facility which allowed them to access cash from Steward Bank, Econet's affiliated financial institution, provided hard cash amounting to \$300,000 to agents in the targeted districts in November 2016 as a measure to ease the liquidity crunch. One Wallet continued to provide cash in Lupane during the period that disbursements were made. It was also during the cash crisis that agents were offering conditional purchases; i.e. one had to buy some goods to get cash back. Econet sent bulk sms encouraging beneficiaries to report these cases through their customer care line, 114.

The mobile service providers also managed to relax their registration requirements. Instead of insisting on the usual metal Identity documents, beneficiaries were able to register on the mobile platforms using paper IDs. The service providers also relaxed regulations for deceased estates. When a cash recipient was deceased, the family could produce a letter from the village head and the project management could request for a reversal of funds from Econet and Netone. This quickened the process; rather than following their usual procedures which could take up to six months. In a bid to boost agent coverage, the service providers also relaxed their agent requirements.

13.Lessons Learnt

A lesson learnt event was held in the last week of April 2017 bringing together key district stakeholders from the 15 districts for a day of reflection. Project staff also came together and reflected on the project lifecycle for the remainder of the week.

The availability of a comprehensive complaints and feedback system enabled beneficiaries to interact with the project and also helped project staff to identify challenges which needed to be addressed

1. Beneficiary education was a crucial part of the project as it initially empowered beneficiaries to utilise mobile platforms and eventually move towards the concept of e-purchases
2. Targeting was not standard across all the districts with the issue of cut-offs (limiting the number of beneficiaries registered per ward) common in a number of wards
3. Compared to in-kind assistance cash is more flexible. When the country was hit by a liquidity crisis the project was able to shift focus from cash-outs to promote e-purchases while still attaining its goals of improving access to food by drought affected communities. During the 2016/17 rain season when some communities were inaccessible people were able to receive their assistance without risking crossing flooded rivers.
4. Access to money does not translate to an improved nutritional status for drought affected households. In April 2017 only 25% of cash received was used in the purchase of All Other Food Items while 51% was spent on main food basket which is mainly starch. A mixed approach on the cash disbursed (part of the money restricted and part unrestricted) could go a long way in promoting access to nutritious foods by drought affected households.
5. Cash transfers promote resilience in drought affected communities. Through the CTP financial inclusion was achieved for the previously unbanked communities. One beneficiary in Insiza reports that they now can access formal funeral cover through Eco sure after purchasing a subsidised Econet sim card through the CTP.