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Zimbabwe 'Cash First' Humanitarian Response 2015–2017

Evaluation report

Sarah Bailey, Andrew Kardan, Helen Morris, Molly Scott and Paul Harvey

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Preface

This report is an independent evaluation of the DFID-funded Zimbabwe Humanitarian Response 2015–2017, produced by Oxford Policy Management (OPM) in association with Humanitarian Outcomes. The evaluation was commissioned by CARE International in Zimbabwe. The evaluation was led by Andrew Kardan and the qualitative data collection was led by Sarah Bailey. An in-country workshop on the findings was conducted by Paul Harvey and Andrew Kardan. The evaluation's design and research were also supported by Molly Scott, Marta Favara, Chris Hearle and Helen Morris. The qualitative data collection was conducted with support from Jimat Consulting. Finally Sheila Chikulo provided peer review inputs.

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The views expressed are those of the authors.

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This assessment is being carried out by Oxford Policy Management. The project manager and team leader is Andrew Kardan. The remaining team members are Sarah Bailey, Paul Harvey, Molly Scott and Helen Morris. For further information contact andrew.kardan@opml.co.uk.

The contact point for the client is Philip Christensen philip.christensen@care.ca

Oxford Policy Management Limited
Registered in England: 3122495

Level 3, Clarendon House
52 Cornmarket St
Oxford OX1 3HJ
United Kingdom

Tel +44 (0) 1865 207 300
Fax +44 (0) 1865 207 301
Email admin@opml.co.uk
Website www.opml.co.uk

Executive summary

CARE International and World Vision International (WVI) in Zimbabwe implemented the UK Department for International Development (DFID)-funded project 'Emergency Cash First Response to Drought-Affected Communities in the Southern Provinces of Zimbabwe' from August 2015 to April 2017. The project transferred an estimated $40.9 million to 73,718 households (about 400,000 people) through mobile money, reaching families that had been selected through community-based targeting and who were living in drought-affected areas. The Cash First response is potentially a game-changer in a country where food aid has dominated previous relief responses because it solidifies cash transfers as a viable, large-scale alternative to delivering food and offers a potential model for future cash responses. Cash has the potential to be more effective and efficient, to allow greater choice and flexibility for beneficiaries, and to have positive effects on local markets.

Context and programme

From 2015 to 2017, Zimbabwe faced the repercussions of severe drought driven by one of the strongest El Niño events of the last three decades. The drought reduced households' subsistence production and income, limited livelihood options, constrained access to food and resulted in livestock deaths. A state of national disaster was declared in February 2016, and 4.1 million people were projected to be food insecure between January and March 2017. A liquidity crisis emerged in 2016, and the depletion of cash nationally led to increased use of mobile money.

The objective of the Cash First project was to enhance the food security of vulnerable and drought-affected households in four provinces. The project began providing transfers in September 2015 and was planned to finish in March 2016, but was extended when rains failed for a consecutive season. A monthly transfer to each household was initially $5 per each household member and subsequently increased to $7 in August 2016, with households on average receiving $615.63 across 17 payments.

Appropriateness

Worsening food security indicators and projections on crop deficits indicated the need for a food assistance intervention in southern provinces. The decision to use cash transfers was justified on the basis of an initial market assessment, evidence that Zambia would have an exportable surplus and analysis that food aid had been inappropriate in the previous response. DFID's stance on cash transfers was interpreted by some as helpfully championing cash and by others as creating an unhelpful dichotomy between cash and food responses when both would become elements of the humanitarian effort. There was a contested and fragmented evidence base on which to make judgements about the right balance of food aid and cash in the response; better coordination and evidence on which to make decisions should be a future priority.

The choice of cash transfers was, however, an appropriate one; people receiving them were able to purchase food on markets. Mobile money was a logical delivery choice given its reach and efficiency, although a liquidity crisis in 2016 limited or halted people's ability to get cash. Had the objective of the programme been to put physical cash in the hands of beneficiaries, mobile money would have ceased to be appropriate. However, the objective was to meet immediate food needs and the agencies' rightly determined that mobile money continued to be appropriate because people could purchase food with it through merchant payments and person-to-person (P2P) transfers.

In August 2016, the programme transfer value was raised from $5 to $7 per person, based on the programme's robust monitoring determination that the initial value was too low to meet its aims, the evolving context of drought and the creation of a common transfer value by the Cash Sub-Working Group in July 2016. The $7 cash transfer does appear to have accomplished what was intended and enabled people to meet their immediate food needs.

Most recipients who were consulted by this study preferred cash to food on the basis of its flexibility, which is a change from the mid-term evaluation findings where beneficiaries mainly preferred food because the cash transfer value was too low and because they faced some challenges accessing payments. The probable reason for the shift in preference is that data for the mid-term evaluation were collected in February 2016, after which point the transfer value was increased, recipients became more familiar with the programme, and the technical challenges lessened.

Implementation

Recipients could use their e-wallets to 'cash out', transfer money to another person, make a purchase with a registered merchant and purchase airtime. Cashing out became more difficult with the onset of the cash crisis and impossible in some areas from around October 2016, leading to an increase in merchant payments and especially P2P transactions to make purchases. Beneficiaries continued to access priority goods and services through mobile money purchases, but made efforts to get hard currency on the basis that cash is more flexible, can be used for anything (e.g. transport, milling, school fees, etc.) and incurs no fees when used for purchasing. Beneficiaries could sometimes get cash back from mobile money purchases from certain shops, but not all, and rarely in large amounts.

Other than cash becoming limited or entirely unavailable, the main challenges faced in accessing payments were registration obstacles (e.g. 'recycled' SIM cards leading to failed transactions and/or delayed payments), blocked SIM cards from multiple PIN entries and, initially, long wait times to cash out. These challenges decreased in the second phase of the programme owing to the increased mutual experience of the implementing non-governmental organisations (NGOs) and partner mobile network operators (MNOs), as well as the increased familiarity with mobile money on the part of beneficiaries. In places with limited network coverage, beneficiaries still knew when the transfers arrived and made purchases in areas with a mobile signal (even if this meant walking with the shopkeeper a small distance). This suggests that the critical aspect of network coverage is that the beneficiaries can access shops that have a mobile signal (or one close by) as opposed to needing a signal in their village.

The community-based targeting of households was perceived as participative and fair by most of those consulted; its main weaknesses was that people could nominate those that they knew and liked and that vulnerability criteria chosen by communities (e.g. widows or households with orphans) were sometimes overly emphasised. There was also a challenge in terms of systematically determining how many people should benefit from each village, with the communities consulted feeling that some poor and needy people were left out. A physical verification was done of more than 14,000 households in the second phase, resulting in the removal of 531 households (3.7%) and identification of 424 households to replace them. Increasing such verification could further decrease inclusion and exclusion errors. However, this might undermine community choices and priorities given that it was the communities that had selected the households.

The depth and quality of the monitoring system made it a core strength of the programme. Greater reliability in assessing how outcomes are changing over time would be valuable, which could be

improved by increasing the consistency of post-distribution monitoring (PDM) questions and their analysis across different rounds of data collection. Another strong element was the comprehensive accountability system, which facilitated problem-solving and enabled feedback, including anonymously. The types of complaints and queries varied considerably throughout the programme, with the vast majority related to outstanding payments, the mobile money account or a request for information. A tip-off line managed by Deloitte enabled anonymous feedback; about half of the issues raised through this channel related to targeting (mainly inclusion errors). Particularly integral and effective were the gender accountability focal point persons (GAFs) added in the second phase, who provided front-line problem solving.

The funding of two phases meant that the NGOs had time to learn and change, which they did through modifications to the targeting process (increasing verification), transfer value (increasing it) and accountability (adding GAFs). The working relationship between the NGOs and MNOs strengthened as they better understood one another, including their respective limitations. Coordination of cash transfers and CARE's role within it were routinely cited as strengths by key informants, who viewed the consortium as playing an important role in promoting learning and information-sharing.

Effectiveness and impact

The cash transfer was a critical source of household income, particularly in the lean period when other sources were reduced or non-existent. The money went primarily to food (mainly to maize/mealie meal and vegetable oil), but for some it enabled increased spending on household goods, school fees and agricultural/livelihood inputs (particularly in October 2016 when an additional $40–$60 larger transfer was provided). Some people were able to use a portion of the money toward school fees, school debt repayment, uniforms and school supplies, but overall the transfer had little impact on access to services because people prioritised food needs.

The main change that beneficiaries experienced was increased food consumption and eating a 'normal' diet, which had been reduced and modified as a result of the drought. People had less hunger and told us that they 'glowed' as a result. These changes appear to be related to consuming more food and more preferred foods, with no substantial changes in the types of food groups consumed.

Subsistence farming, which is the most common livelihood in the areas visited, was extremely vulnerable to the impacts of drought and was also the livelihood perceived as most affected by the cash transfer, because some people purchased inputs, had more time to spend in their fields (owing to not pursuing casual labour), and more energy to work.

Recipients spent their combined millions of dollars at local village shops, business centres with more and/or bigger stores and larger towns and cities with cheaper prices (and in some cases with industrious traders who transported goods to villages). Economic actors that appear to have been big winners are local shops (stocking maize or mealie meal) in rural or isolated villages, some of which reported dramatically increased profits. The programme led to some changes that were outside its objectives, including increasing exposure to and understanding of mobile money, increasing ownership of SIM cards and handsets, encouraging applications for national IDs (for a small number) and, in some cases, increased goods available at rural local shops.

Cash transfers were viewed by most as not having an impact on social relations or as improving them, because fewer people needed to ask for food and more had something to give. Some leaders and non-beneficiaries were concerned that unequal access to the cash had made people jealous and that those helped were not sharing sufficient food with their neighbours and relatives.

Findings on household relationships were consistently positive. Cash was described as improving household relations because it resolved stresses and tensions related to the lack of food. Registering women as the recipient was viewed by most as a good approach, on the basis that women knew better the household needs and how to manage household resources.

Good working relationships between DFID and the implementing NGOs, and particularly with CARE given its role as the lead agency, created an enabling environment for learning and adaptation. Aid agencies delivering cash and food assistance also reported strong coordination – communicating lessons, sharing monitoring data and arriving at a common transfer value. CARE took on a leadership role in the coordination of cash transfers by co-chairing the Cash Sub-Working Group with the World Food Programme (WFP), and influenced humanitarian agencies through sharing market monitoring data, which also served to demonstrate the feasibility of continuing to use mobile money during the liquidity crisis.

Under this programme, for every $100 delivered to the recipients of the programme, $29 was spent on the administrative and running costs of the programme. While global benchmarks on such ratios are lacking, this appears to be quite positive on efficiency. Using cost estimates from two previous food aid programmes in Zimbabwe, delivering cash through the Cash First programme appears to have been substantially more cost-efficient than delivering food in Zimbabwe (costing about one-third to deliver cash compared to food).

Lessons and questions for future responses

The programme is the first time that cash transfers have been used as a large-scale alternative to food aid in Zimbabwe and the first large-scale provision of cash transfers through mobile money. This makes it a useful source of learning for future cash programmes and for thinking more broadly about the role of cash transfers in future responses. Key lessons include the following:

- Once a cash transfer programme is in place, it is easy to provide an additional transfer, as shown by the addition of a multipurpose grant.
- Mobile money is viable even when recipients cannot fully cash out, if they can access goods/services via mobile money.
- Mobile money can work in villages with extremely limited coverage so long as the places where people make their transactions have a signal.
- The programme duration provided time for people to familiarise themselves with technology, but some people could not independently conduct mobile money transactions.
- Having a cash working group provides an important forum for national-level coordination among agencies, including for harmonisation of the transfer value.
- Community focal points played a key role in resolving payment challenges.

Programmatic recommendations

- Continue with **good practices** identified – including market monitoring, consulting leaders, regular meetings with communities to verify receipt of transfer and resolve problems, and putting in place GAFs.
- Consider varying the **transfer value** between different intervention areas if some are experiencing more severe impacts or face higher prices.
- Take into account households' minimum expenditures and incomes when **calculating a future transfer value.**

- Consider ways to bring in communities' focus on equity and analyse trade-offs between breadth and depth **in targeting and calculating the transfer value.**
- Continue with a **community-based targeting** approach that includes facilitation and verification by independent enumerators, and provide more guidance to teams and enumerators on how cut-offs are decided within villages and wards.
- **Mobile money** should be used where people can access goods and services through digital transactions or cashing out.
- If liquidity remains a challenge and certain services are not payable by mobile money (e.g. hospital fees, milling, transport, etc.), work with MNOs to **engage with local businesses**, mill owners, school committees, transporters, etc. to increase their adoption of mobile money.
- Consider moving to a **basic needs** approach where cash is not seen only as a replacement for food aid but as a tool for flexibly contributing to a range of basic needs that people face as a result of drought.
- While the **monitoring system** was a strength of the programme, there are ways that it could be further improved to better understand the outcomes that are outlined in the report.

Looking ahead

No crisis is ever the same, and the appropriateness of cash, food or another tool will always be an issue for analysis rather than an automatic assumption. That said, it is probable that cash transfers will continue to have a role to play in the future. This recent experience of their large-scale provision creates a useful opportunity to think about how cash can be provided most effectively and how it can best complement other forms of humanitarian action.

- Donors made individual decisions about whether cash or food was appropriate. There is clear scope for more coherent approaches to deciding on the right mix of modalities (cash and food). While the Zimbabwe Vulnerability Assessment Committee (ZimVac) and the Famine Early Warning Systems Network (FEWS NET) provided a good starting point for decision-making, there may be scope to complement this with further analysis. In particular, ways should be found to work with the government and private sector on forward projections on the likely level of food imports.
- When, as in the recent response, donors, agencies and government come to different interpretations of the data and analysis of the risks of cash and food, ways should be explored to ensure greater complementarity between cash and food. This should include reviewing the types of food aid provided, the geographic and household targeting of cash and food, and the setting of objectives for cash.
- Cost efficiency of the various interventions is an important dimension of appropriateness of the response. Common metrics should be agreed upon to allow for comparisons of efficiency across interventions.
- The cash working group provided effective coordination at the technical level. This should be built upon and linked to other existing coordination structures to ensure that the role of cash is strategically considered within overall humanitarian responses.
- The 2015–17 response ended up with two cash consortia, one funded by DFID and another funded by ECHO. There is clear scope for greater donor coordination to enable one primary cash mechanism, thus reducing transaction costs and increasing efficiency in line with Grand Bargain commitments.
- There is enormous scope to build on the successes of the 2015–17 response to more firmly embed cash in preparedness and contingency planning. Agencies should explore pre-agreements with MNOs, agreed triggers for drought or flood response and linking cash-based responses to insurance mechanisms.

- While embedding cash more strongly in preparedness, aid agencies should also explore further possible links with longer-term social protection and continue to work constructively with government and at national and local levels when possible. Ways should be explored to enable cash to be delivered as ‘directly as possible’ to national and local actors in line with Grand Bargain commitments.

Table of contents

List of figures, tables and boxes

List of abbreviations

Agritex	Agricultural Technical and Extension Services
CIT	Cash In Transit
CFSM	Community Food Security Monitoring
CSI	Coping Strategies Index
CTP	Cash Transfer Programme
DDS	Dietary Diversity Score
DFID	UK Department for International Development
ELAN	Electronic Cash Transfers Learning Network
ENSURE	Enhancing Nutrition, Stepping Up Resilience and Enterprise
FAWG	Food Assistance Working Group
FDMP	Food Deficit Mitigation Programme
FGD	Focus Group Discussion
FEWS NET	Famine Early Warning Systems Network
GAF	Gender and Accountability Focal Point Person
HHS	Household Hunger Scale
HRP	Humanitarian Response Plan
IFRC	International Federation of the Red Cross and Red Crescent Societies
KII	Key Informant Interview
LFSP	Livelihoods and Food Security Programme
MNO	Mobile Network Operator
MT	Metric tonnes
NGO	Non-Government Organisation
OPM	Oxford Policy Management
OVCs	Orphans and Vulnerable Children
PDCFSM	Post-Distribution and Community Food Security Monitoring
PDM	Post-Distribution Monitoring
POTRAZ	Postal and Telecommunications Regulatory Authority of Zimbabwe
PSM	Propensity Score Matching

P2P	Person-to-person
ToC	Theory of Change
USAID	United States Agency for International Development
WFP	World Food Programme
WVI	World Vision International
ZimVac	Zimbabwe Vulnerability Assessment Committee

1 Introduction

1.1 Context

In 2015 to 2017, Zimbabwe faced the repercussions of severe drought driven by one of the strongest El Niño events of the last three decades. Inadequate rains during the consecutive planting seasons of 2014/15 and 2015/16 led to two years of substantially reduced harvests and decreased water availability. Maize production in 2016 was only half of the annual five-year average, and the national cereal deficit for the 2016/17 season was estimated at 1.6 million metric tonnes (MT) (FEWS NET, 2016c). The drought reduced households' subsistence production and income, limited livelihood options, constrained access to food and resulted in livestock deaths (16,600 cattle deaths between October 2015 and January 2016) (FEWS NET, 2016b). The president of Zimbabwe declared a state of national disaster on 2 February 2016. Based on July 2016 ZimVac findings, an estimated 4.1 million people were projected to be food insecure during the lean season between January and March 2017, with the highest numbers in Manicaland and Masvingo provinces.

Research from a DFID-funded livelihoods programme offers insights into the factors influencing changes in food security during this difficult period of drought. A May 2016 report found that the main factors immediately contributing to worsened food insecurity were reduced income, production and remittance inflows and increased market prices. Factors that increased or prevented a decline in food security were selling or bartering assets, performing casual labour, increased crop/animal production and food aid (Coffey, 2016).[1] However, casual labour opportunities, wage rates and in-kind payments for labour were lower than usual (FEWS NET, 2016a).

A liquidity crisis emerging in 2016 increased the challenges facing poor and food insecure households. The liquidity challenges have worsened terms of trade for these households and decreased demand for labour and wages, resulting in negative impacts on rural and urban livelihoods and on access to goods and services. People have resorted to barter in rural areas due to a lack of hard currency (FEWS NET, 2016).

The depletion of cash in circulation is one factor leading to an increase in the use of mobile money. Between January and July 2016, electronic payments increased from $4.1 billion to $5.5 billion (Reserve Bank of Zimbabwe, 2016). The growth of mobile money has been facilitated by a high rate of mobile phone penetration, with nearly 85% of the adult population subscribing to mobile services (POTRAZ, 2016). In 2014, there were 3.2 million active mobile money subscribers. This represented 22% of adults in Zimbabwe, which was double the average in Sub-Saharan Africa (by contrast, just 17% of Zimbabweans had accounts at formal institutions in 2014).[2] By late 2016 the number of mobile money subscribers had increased dramatically to 12.7 million (POTRAZ, 2017). Zimbabwe's three mobile money service providers offer a variety of products including bill payment (e.g. utilities, school fees, etc.), money transfers, payment collection, merchant payment and savings with interest. The largest provider, Econet, accounts for nearly 98% of active mobile money subscriptions (POTRAZ, 2016). In rural areas, people often turn to informal mechanisms for savings, credit and payments services, such as storing cash at home, borrowing from friends and family, and sending remittances with transport drivers (Willis, 2016).

[1] The Livelihoods and Food Security Programme (LFSP) cohort study has been designed to track and attribute the reasons for changes in beneficiaries' food security and dietary diversity status, livestock and asset holdings and crop yields. The LFSP is a four-year programme aiming to increase agricultural productivity, increase incomes, improve food and nutrition security, and reduce poverty in rural Zimbabwe.
[2] World Bank Findex data (2014), available at www.worldbank.org.

The drought exacerbated problems of chronic food insecurity linked to governance and poverty in a country where 72% of the population live under the poverty line.[3] Since the late 1990s, Zimbabwe has reversed the social and economic gains it had made since independence, and hyperinflation emerged in 2006 due to poor macroeconomic management (World Bank, 2013). In 2008, inflation rose to 14.9 billion percent, and formal sector unemployment rose to about 95% in 2009. Closures occurred in the agriculture, mining and transport sectors; health and education service provision declined; and in 2008, GDP dipped to a low of minus 14.6%. Basic food products became unavailable in local shops and many urban supermarkets closed; fuel shortages disrupted rural agricultural marketing and urban transport flows (FEG Consulting, 2011). In June 2009, the government disbanded the Zimbabwean dollar and introduced the use of multiple foreign currencies, dominated by US$ and Rand in the southern parts of the country.

During the political turmoil of the past 17 years, food aid has been consistently used as a tool for political control. The ruling party, ZANU PF, has access to state resources, which it uses to campaign for ruling party politicians. During party rallies for by-elections during the drought, state food aid was distributed as a 'gift' from ZANU politicians. The ruling party is also able to control the state structures for distributing food aid. There are consistent reports across the country that citizens without ZANU PF party cards are prevented from getting onto state food distribution lists (Zimbabwe Human Rights Commission, 2016).

The two provinces where fieldwork was done for this evaluation are Matabeleland North and Masvingo. Matabeleland North is the poorest province in Zimbabwe, with 85.7% of people living in poverty (Zimstat, 2015). The province consistently has much lower rainfall than other provinces and the soil is too poor to sustain intensive farming. Subsistence farming, however, is a common source of food production and has been severely impacted by the drought. Owing to the pervasive poverty, high numbers of able-bodied workers migrate to South Africa or Botswana for better economic opportunities. Most of the province's population is from the Ndebele ethnicity rather than the Shona majority, which is one factor that contributes to its marginalisation. Masvingo is actually the third richest province, with 68.7% of people living in poverty. However, it was one of the provinces worst hit by the drought (Ibid.).

1.2 Humanitarian response

An inter-agency Humanitarian Response Plan (HRP) was issued in 2016, requesting $352 million to provide food and nutrition assistance and ensure access to basic services (OCHA, 2016). It was 74% funded ($263 million, which is notably higher than the global average of 54% in 2016). At least 53% of the funding went to the food security sector (likely more, as one-third of funding was unclassified).[4] Funding to WFP accounted for 47% of the total international humanitarian financing, and CARE and WVI collectively accounted for 25%.[5] About 1.1 million people received emergency assistance in August 2016 through the HRP, an increase from 768,000 beneficiaries in July of that year.

The Government of Zimbabwe responded by implementing a Food Deficit Mitigation Programme (FDMP) across all rural districts, supporting vulnerable and labour-constrained households with a monthly ration of 50 kg of maize. The FDMP also consisted of a public works component targeting vulnerable, non-labour-constrained households who work on community projects for the same monthly ration. The Social Welfare Office, under the Ministry of Public Service, Labour and Social Welfare, also ran a grain distribution-based food-for-work scheme to provide relief for households

[3] See data.worldbank.org
[4] OCHA Financial Tracking Service, accessed February 2017.
[5] OCHA Financial Tracking Service, accessed February 2017.

affected by the drought. Vulnerable families received one 50 kg bag of maize per household each month for working on tasks such as repairing schools. The programme was being carried out across the country, with a focus on Masvingo province, based on the results of the 2015 Crop Assessment. The overall humanitarian response from October 2016 until March 2017 was projected to reach 5 million people, with the government assisting 3.2 million (64%) of them.[6] However, as noted above, the Zimbabwe Human Rights Commission has investigated and corroborated some concerns that villagers in opposition parties in some areas are being discriminated against and excluded from government food aid. The government turned to imports to meet the harvest gap, and announced in January 2016 that it would import between 500,000 and 700,000 MT of grain.

The government also issued permits for private companies to import grain. However, owing to the cash crisis, Zimbabwean importers were unable or faced major barriers to purchase grain to sell locally because of the depletion of nostro accounts (i.e. an account that a bank holds in a foreign currency with another bank, often used to settle foreign exchange and trade transactions).[7] DFID partnered with the Grain Millers' Association of Zimbabwe and Crown Agents to organise a Grain Market Facility. In November 2016, DFID enabled the commercial grain traders, under the Grain Millers' Association, to purchase and import 59,000 MT of maize. Crown Agents, a British development company, assumed the risk of waiting for the availability of foreign currency to receive payment for the grain. DFID did this by exchanging the foreign currency that it was providing for the Cash First project for in-country funds held by grain millers, thus enabling grain imports and cash distributions with the same resources. Grain traders benefiting from this facility committed to selling the imported grain at agreed, affordable prices.[8]

Between October 2016 and March 2017, the food assistance response was estimated to be 52% cash and 48% in-kind,[9] with cash previously being a higher proportion before food aid actors increased their response in 2016. In addition to the government, WFP was a large provider of food aid. A full food aid ration (i.e. 2,100 kilocalories) was intended to be distributed by WFP and its partners, although a 'pipeline break' in the first half of 2016 resulted in some ration cuts (WFP Zimbabwe, 2016b).

1.3 The Emergency Cash First Response programme

CARE International and WVI in Zimbabwe are implementing the DFID-funded project 'Emergency Cash First Response to Drought-Affected Communities in the Southern Provinces of Zimbabwe' from August 2015 to April 2017. The project transferred an estimated $40.9 million to 73,718 households (representing 400,279 people) through mobile money, reaching households that had been selected through a community-based targeting approach, who were living in drought-affected areas that were selected based on needs assessments and consultations with aid agencies and government officials.[10]

[6] Data from Food Assistance Working Group, 'Food Sector Coverage by District Oct–March'.
[7] Former Reserve Bank of Zimbabwe governor Gideon Gono explained nostro accounts as follows in an article for the Zimbabwe Independent: 'A nostro account is a bank account held in a foreign country by a domestic bank, usually denominated in the currency of that foreign country. The word "nostro" is borrowed from a Latin word "noster" which translates to "ours". A "nostro" account is interpreted as "our account of our money, held by you". On the other hand, a "vostro" account derived from "voster" ("yours") is a bank account of foreign bank held with a local bank in domestic currency. A "vostro" account is interpreted as "your account of your money, held by us"' (Zimbabwe Independent, 2012).
[8] Interview with Head of DFID, Annabel Gerry. www.newsday.co.zw/2016/12/08/trade-finance-action-dfidgrain-millers-import-facility/
[9] Data from Food Assistance Working Group, 'Food Sector Coverage by District Oct–March'.
[10] Data on the amount transferred from 'DFID Cash Transfers from September 2015 to February 2016' and 'Summary of Cash Transfers DFID CTP Phase II' (CARE, 2017a and 2017b).

The objective of the project was to enhance the food security of vulnerable and drought-affected households in four provinces. The project's specific outcome was to ensure that beneficiaries could cope with food shocks and meet their basic food needs during the 2015/16 and 2016/17 agricultural periods. The cash transfers were also intended to support the retention of assets and discourage negative strategies. The first phase of the project ended in February 2016. Given the second season of failed rains, the project continued into a second phase, with most of those transfers being delivered from July 2016 until April 2017. It began by supporting 67,200 households in the first phase and increased to 73,718 by April 2017 (CARE, 2017b).

The monthly transfer to each household was initially $5 per each household member and subsequently increased to $7 in August 2016 (for households with three or more members). Small households of one or two persons initially received $10, but the amount was increased to $15 in January 2016 based on project monitoring finding that $10 was insufficient for small households. Econet and NetOne were contracted to facilitate the payment of cash transfers via mobile money (respectively through the Ecocash and One Wallet products), with the disbursements made into the electronic wallet of the registered beneficiary (Tirivayi *et al*., 2016). Households on average received $615.63 across 17 payments.[11]

1.4 Cash transfers in Zimbabwe and globally

The provision of mobile money transfers in Zimbabwe is of course tied to global trends and discussions on both digital financial services and cash transfers in humanitarian response. Cash-based responses were estimated to account for $1.9 billion of international humanitarian assistance in 2015 (approximately 7%) – roughly evenly split between cash transfer and voucher responses (Spencer *et al*., 2017). Several recent high-profile initiatives have highlighted the acceptance of cash transfers as a humanitarian tool and advocated for their increased use where appropriate, most notably the Grand Bargain which fed into the World Humanitarian Summit. The High Level Panel on Humanitarian Cash Transfers published an influential report in 2015 that called for cash transfers to be used more and in ways that increase the efficiency and effectiveness of the humanitarian system (High Level Panel on Humanitarian Cash Transfers, 2015). The High Level Panel on Humanitarian Financing endorsed those calls (High Level Panel on Humanitarian Financing, 2015).

Initiatives such as the Better Than Cash alliance are advocating for a global shift to digital payments owing to their potential advantages over manual payments, such as increasing security for recipients, reducing costs and improving traceability and transparency (World Bank Group *et al*., 2014). Donors, aid agencies and businesses are also increasingly looking at mobile money in humanitarian response as a way to deliver money accountably and connect people to digital financial services. Despite both these trends, however, there is a tendency for aid agencies to turn to custom solutions to deliver money rather than leveraging existing digital payment systems critical to providing access to financial services to the poor (Bemo *et al*., 2017). All these issues are particularly relevant for Zimbabwe given the extensive network coverage and mobile phone penetration. Research was even conducted by the Electronic Cash Transfers Learning Network (ELAN) examining the update of digital financial services by people receiving humanitarian cash transfers via mobile money for a small Save the Children programme in 2014/15 (Willis, 2016). A summary of previous programmes using cash transfers in Zimbabwe is found in Annex D.

[11] Analysis based on 'DFID Cash Transfers from September 2015 to February 2016' and 'Summary of Cash Transfers DFID CTP Phase II' (CARE, 2017a and 2017b).

1.5 The evaluation

1.5.1 Purpose of the evaluation

This DFID-funded cash transfer programme creates a prime opportunity for learning to inform humanitarian agencies, donors and the government because it is the first large-scale humanitarian cash transfer programme in Zimbabwe and the first in Zimbabwe to use mobile cash transfers for an extended period. Indeed, this is one the longest uses to date of mobile money in a humanitarian programme globally. A mid-term evaluation of the programme was completed in May 2016 looking at the impact of the programme until that date, but the programme was subsequently extended in terms of both duration and number of beneficiaries reached. This end-of-programme evaluation is primarily forward looking, with the aim of capturing lessons learned to inform future cash programming.

1.5.2 Evaluation questions

The evaluation approach and questions take into consideration the OECD-DAC humanitarian evaluation criteria, while adding a strong emphasis on lessons learned. They consider the appropriateness of the response design, the effectiveness and the impact of the programme. In particular, the final evaluation sought to address the key questions in Table 1.

Table 1 Evaluation questions

Evaluation question	Sub-questions
Was the provision of an unconditional cash transfer the right response?	Was the programme design appropriate for what it sought to achieve? Was the transfer value and duration adequate to meet needs in the context of the programme? Was targeting fair and focused on those worst affected by the drought and most in need of external assistance? Was mobile money the most effective way to get the transfer to people? How did the project fit into the overall response and relate with government, civil society and other components of the response?
How well was the programme implemented?	Was it: Successful in delivering its intended activities and outputs? Able to identify, adapt and address the challenges it faced during the design and operationalisation of the programme? Successful in building strong, well-managed and appropriate arrangement with private sector partners? Done in a cost-efficient manner? Adequately considerate of gender dynamics?
What is known about the effectiveness and impact of the programme?	Has the programme reduced food insecurity and negative coping strategies and improved household food consumption? What are the preferences of recipients for future programmes and what reasons underpin these preferences? Has the programme affected gender dynamics within the household and communities, including related to decision-making, and have these dynamics influenced programme results? Have recipients accessed additional digital financial services through mobile money (other than cashing out their transfer)? Has the programme resulted in any wider economic effects and impact on the markets?
Based on the lessons, what should future cash response in Zimbabwe look like?	How can future programmes improve the role of cash within humanitarian action in Zimbabwe and more globally?

1.5.3 Approach and limitations

The evaluation is based on qualitative data collected by the evaluation team, analysis of secondary quantitative data collected by the implementing agencies, and a review of documents, reports and assessments on the impacts of the drought, the cash transfer programme and other relevant humanitarian programmes. Fifty key informants from the implementing humanitarian organisations, other humanitarian agencies and the government were interviewed at the national and district levels, and 32 focus group discussions (FGDs) were conducted in eight villages of female beneficiaries, male beneficiaries, leaders and non-beneficiaries, as well as in-depth interviews with 16 beneficiaries and eight non-beneficiaries.

The evaluation was conducted under a short timeframe (February–May 2017). As a qualitative-led enquiry, this evaluation is limited in the level of inference it can make about the impact of the programme as a whole and on the population of the beneficiaries. It relies on PDM data collected by the programme and involved a quality analysis that sought to understand and articulate the limitations of these data (see Section 3.5.2). Findings from the eight village cases, combined with evidence from other sources, will nevertheless provide useful insights into some of the achievements of the programme, the challenges faced and the lessons learned. Annex A describes the approach and challenges in more detail.

1.6 Structure of the report

The remainder of this report focuses on the results of the evaluation:

- Section 2 **Appropriateness** considers whether the 'cash first' programme had the right aims and whether it was designed in the right ways;
- Section 3 **Implementation** analyses how the programme was implemented, including strengths and weaknesses;
- Section 4 **Effectiveness and impact** explores the results of the programme in relation to households as well as its intended and unintended impacts on people, communities and the economy; and
- Section 5 **Lessons, conclusions and looking ahead** proposes lessons and conclusions emerging from the findings and outlines recommendations and future opportunities.

2 Appropriateness

Key points

- Worsening food security indicators and projections on crop deficits indicated the need for a food assistance intervention in southern provinces.
- The decision to use cash transfers was justified on the basis that market assessment findings supported that cash would be appropriate in most areas and evidence that Zambia would have an exportable surplus.

  DFID's stance on cash transfers was interpreted by some as helpfully championing cash and by others as creating an unnecessary dichotomy between cash and food responses when both would become elements of the humanitarian effort.
- While mobile money was a logical delivery choice given its reach and efficiency, the national liquidity crisis changed the underlying assumption that people would access cash. Had the objective of the programme been to put physical cash in the hands of beneficiaries, mobile money would have ceased to be appropriate. Since the objective was to meet immediate food needs, agencies rightfully determined that mobile money continued to be appropriate because people could still purchase food with it.
- In August 2016, the transfer value was raised from $5 to $7 per person, based on the programme's determination that the initial value was too low to meet its aims as the context worsened with the onset of El Niño and owing to the creation of a common transfer value by the Cash Sub-Working Group. The $7 cash transfer achieved what was intended – enabling people to meet immediate consumption needs. However, there are trade-offs between the breadth of the programme (number reached) and depth (amount of assistance provided and impact).
- Most recipients consulted preferred cash transfers to food based on their flexibility, which is a change from the mid-term evaluation findings, where beneficiaries mainly preferred food because the cash transfer value was too low (and there being some challenges accessing payments). The probable reason for the shift in preference is that the transfer value was subsequently raised and technical challenges lessened.

2.1 Relevance of the programme

Concerned about the limited 2014/15 rainfall and worsening indicators and projections on food security, DFID funded the Cash First programme to meet immediate food needs in the 2015/16 lean season (beginning in September 2015). The caseload was increased and the duration extended until March 2017 when food security further declined. Food assistance was appropriate given the impacts of the drought and projections of food insecurity outlined in the previous section, as well as the dependence of much of the rural population on subsistence agriculture as a food source. FEWS NET predicted that, without assistance, poorer rural households in the southern region would likely move from 'stressed' (IPC Phase 2) to crisis (IPC Phase 3) from July through September 2015, because they had produced almost nothing and would continue relying on purchasing food. Emergency (IPC Phase 4) food security outcomes were expected between October 2015 and March 2016 in the southern region (FEWS NET, 2015a). DFID determined that the risks of not intervening outweighed the costs of acting, because of the potential negative impacts on vulnerable populations and on future resilience programmes. DFID too was concerned that not intervening posed a threat to its reputation as a donor (DFID, 2015). The United States Agency for International Development (USAID) and the International Federation of the Red Cross and Red Crescent Societies (IFRC) also supported food assistance in 2015–2017, and an ECHO-funded NGO consortium and the government provided drought relief food assistance in 2016/17.

A main source of data and analysis on the effects of the drought was the Rural Livelihoods Assessment conducted by ZimVac. The ZimVac report is an annual food security assessment (conducted since 2002) by the government in collaboration with aid agencies, which examines issues including crop production, household income and expenditure, food consumption, food security and access to basic services and markets. The ZimVac was not the only assessment and

analysis informing the response, however. Aid agencies (including CARE and WVI) undertook rapid assessments on food insecurity and markets. FEWS NET too undertakes regular analysis on prices, crop production and food insecurity, as well as contributing to the ZimVac.

Some key informants identified areas where the ZimVac assessment could be improved, such as through more representative sampling, and a minority were quite critical of the extent that it was used to inform the response. Generally, though, the ZimVac assessment was viewed as a good basis for guiding major decisions on whether to mount a response, the priority districts and estimates on the number of people in need of assistance. The international humanitarian response in Zimbabwe was better funded than other drought responses in southern Africa, and some informants think that the ZimVac played a role in this by contributing to a common narrative on the humanitarian needs among donors, aid agencies and the government.

2.2 Programme design

2.2.1 Cash transfers

Markets

DFID strongly advocated for cash transfers and specifically requested a cash response. Cash transfers had been used in the past for relief but at a small scale. DFID's call was therefore a departure from previous drought and lean season assistance in Zimbabwe, which was based heavily on in-kind food aid. This choice was made based on analysis that markets were functioning and a projection that they would supply the necessary food products through government and private sector imports. DFID's business case outlines the logic for cash over food (DFID, 2015):

- A review of DFID's last response found that food distribution was not appropriate given that markets were mostly functional;
- Initial findings from a July 2015 WFP-led market assessment supported a 'cash first' approach for most of the affected areas; and
- Evidence that Zambia had an oversupply of cereal stock relative to its total national requirements and would have an exportable surplus of approximately 877,000 MT (based on data from FEWS NET Zambia Food Security Outlook Update from May 2015).

CARE and WVI's proposal to DFID stated that food gaps were expected to be met through the market and observed that private traders were already moving cereal from areas of surplus to areas of high demand. It further noted that the Government of Zimbabwe had granted a significant number of import permits to private traders to bring in additional cereal from neighbouring countries (CARE, 2015). On the government side, the national Food and Nutrition Council endorsed the use of relief responses that supported markets, although some government officials and leaders at the district and ward levels expressed that they had initially been sceptical on cash (but were convinced once the programme was implemented).

Cash transfers were on DFID Zimbabwe's radar before this drought. DFID globally had been advocating for the use of cash transfers at scale where appropriate. It had funded research on cash transfers as part of a broader evidence agenda and convened the High Level Panel on Humanitarian Cash Transfers in 2015. By strongly advocating for cash transfers, DFID was instrumental in shifting the food assistance discussion in Zimbabwe to focus on the potential large-scale use of cash – a role that some viewed very positively as paving the way for a better approach. Some, however, felt that DFID's strong 'push' for cash created an unnecessary dichotomy between cash and food aid by undermining the case for food aid, when food aid would

inevitably become a key element of the food assistance response, given its long history and the presence of some uncertainty surrounding imports. They felt that questioning the appropriateness of food aid was counter-productive at a time when donors needed to be more focused on securing funds to respond rather than debating their different views on cash and food.

As touched on above, there was some concern about whether grain would be adequately imported during the 2015/16 lean season. Zimbabwe was expected to have a deficit of 900,000 MT, and harvests 22% and 15% lower than five-year averages were predicted in the region's main exporting countries South Africa and Zambia, although both had bumper crops from the previous year (FEWS NET, 2015b). USAID's analysis of the situation led to the choice of solely using in-kind food aid, even though it had previously provided some cash assistance in Zimbabwe. In 2016, DFID also saw a risk of limited food imports owing to the cash crisis and funded the Grain Market Facility, which enabled the importation of 59,000 MT of grain. CARE put in place a market monitoring system and produced bi-monthly reports to track availability and prices.

A subsequent market assessment drafted in March 2016 by ZimVac, which was based on interviews with 2,061 people in 410 markets in 51 drought-affected districts, found that the availability of food, financial infrastructure and communication networks suggested that cash was a viable option in 42 of the 51 drought-affected districts. The factors considered were: capacity of markets to supply adequate amounts of food basket commodities against the requirements, road quality, strength of mobile networks, number of traders and their trade volume size, traders' ability to absorb additional demand, food price stability, historical trade trends and previous intervention modality experience in the district and security (ZimVac, 2016). A combination of cash and food aid was recommended for three districts in more accessible areas and in-kind aid alone was recommended for six of the districts, but with the option to use cash transfers in five of them if agencies dealt with issues of network coverage and accessibility (also referred to as 'cash with reservations') (Ibid). In fact, the Cash First programme by that time was already providing cash assistance in one of the 'cash with reservations' district (Lupane) and two of the 'cash and food' districts (Nkayi and Umguza).

The programme's market monitoring system did find that key food products continued to be available for purchase, with prices of grain generally kept in check by subsidised sales through the Grain Marketing Board in rural areas. Recipients could purchase these with money that they had cashed out or through mobile money purchases with shopkeepers and vendors. The Cash First programme firmly established that cash 'worked' in the response. The IFRC began a smaller cash transfer programme in late 2015 (starting with 2,166 households) (IFRC, 2016). An ECHO-funded NGO consortium subsequently launched cash transfer programmes in 2016, while the government and USAID supported food aid (WFP did cash responses and food aid using funds from different donors).

Preference

Preference is another aspect of appropriateness. Recipients consulted generally preferred cash over food aid because cash is flexible and allows both food and household purchases (see Box 1). Food aid grain needs to be ground (which in turn requires cash or giving a portion of the food to the mill owner) and may include foods that people do not want and then sell or trade – one FGD brought up beans as a past example. The preference for cash is a departure from the mid-term evaluation's findings that 50% preferred food aid, 19% cash and 24% a combination of both (the remainder were indifferent) (Tirivayi *et al*., 2016).

Why the apparent shift? The main reasons provided in the mid-term evaluation for the food preference were that food aid met immediate consumption needs and the cash transfer value was too low; other reasons included irregular cash disbursements, challenges with mobile technology

and problems accessing services from mobile money agents. The data for the mid-term evaluation were collected in February 2016, and these weaknesses and challenges were subsequently largely addressed. The technical challenges on SIM registration and payment delivery were concentrated at the beginning of the programme, and CARE and WVI raised the transfer value by 40% in August 2016. One WVI district team member linked the change in preference to such improvements:

> *In the first phase some people wanted food, but now they get it. This could be because [cash] was new before and people resist change. But now it seems that they are embracing it. People always say that they like cash. World Vision is more efficient now. On the 29th or 30th people know that the money is coming. There are rarely any failed transactions now that Econet took care of the recycled lines and World Vision is now meeting with [beneficiaries] monthly to see how things are going.*

A minority of recipients consulted did prefer food, many of whom were elderly people who found food simpler than cash. There were also people who stressed that they would take anything ('aid is aid and beggars can't be choosers'; 'there is no difference because those who are given cash will end up buying food'). Compared to recipients, some non-beneficiaries and leaders were more ambivalent on cash or preferred food aid. Their preference for food though was often discussed in terms of what they think should be provided by the NGO, rather than what they personally would want. For example, one group of non-beneficiaries felt that food aid would ensure that more people would benefit ('if they brought food, then at least we would all get a cup of food'). Others raised some concerns that cash made people lazy or could be wasted, but without raising examples of people being irresponsible with the humanitarian cash transfer.

Box 1 Choice, value and access: the factors behind preference

The reasons underlying preference fall under three inter-related headings – choice, value and access. Recipients nearly always raised the *choice* afforded by cash and the ability to spend it on different things as the primary reason they preferred it ('I can budget and buy my things in bulk in one month, then use it for school fees the next month'). Even some recipients' who stated that all the money went to food brought up that they could buy certain types of food that they preferred (e.g. mealie meal).

The *value* of the transfer was a primary reason behind the stronger preference for food in the mid-term evaluation because people felt that they got more food through in-kind aid than with cash. In Musungo village (Gutu district), one reason some people preferred cash was that cash recipients got more compared to food, which was divided between many people.

Access, meaning people's ability to access food and other priority goods and services as a result of the assistance, was compromised for some recipients (mainly early on in the programme) when they faced delays in getting the transfer and challenges accessing their money. This contributed to the preference for food aid in the mid-term evaluation.

In two isolated villages visited, a different aspect of access was stressed – the ability of the government and aid agencies to reach the village with assistance. Nengu, for example, is 89km from Nyaki and is difficult or impossible to reach following rains because of poor roads that are crossed by streams and rivers. Focus groups there stressed that food aid was sometimes not feasible during the rainy season. As of March 2017, they had not received food from Social Welfare since the previous September, even though they had an ongoing food-for-work programme. Picking up food rations also requires travelling 7 km to Sebhumane, whereas the mobile cash transfer can be spent at local shops. People consulted in Nengu preferred mobile money cash transfers because they were seen as more reliable than in-kind aid for providing access to food; money could be transferred to them regardless of the road situation.

2.2.2 Delivery mechanism

The use of mobile money is a critical aspect of the programme design as it was the channel through which money was transferred to people and how the recipients subsequently accessed goods and services. Two delivery options were considered – mobile money and 'cash in transit' (CIT). CIT entails hiring a security company that retrieves the cash from a bank, ships it in a truck and distributes it to recipients alongside aid agency staff. CARE, which managed the cash transfers for both their recipients and WVI's, had previous experience with CIT in Zimbabwe but not mobile money. Mobile money was chosen because it was assessed by CARE to be the most efficient option and logistically the least time-consuming, given that CIT requires engagement with the security companies on disbursement arrangements, travelling with them to distribute it and mobilising communities on distribution days. The ECHO consortium, which was led by Save the Children and included Plan International, CARE and WVI, also chose to use mobile money.

A striking development during the programme was the national liquidity crisis unfolding in 2016. As the country began to run out of cash, beneficiaries' ability to obtain physical currency from mobile money agents also declined. The government introduced a new legal tender (the bond note) in November 2016 as a 'temporary' measure to ease the cash shortage, but liquidity remained a challenge and lack of confidence in bond notes has decreased their value. As discussed in more detail in section 3.2, the declining availability of cash led to a shift from recipients fully 'cashing out' the mobile money transfers (and then purchasing goods and services) to recipients purchasing goods and services using mobile money merchant payments and P2P transfers to shopkeepers. Had the objective of the programme been to put cash in the hands of beneficiaries, mobile money would have ceased to be appropriate once they could not fully cash out.

However, the objective instead was to meet immediate food needs. CARE and WVI concluded from a June 2016 assessment on liquidity 'that as long as food commodities continue to be available in the local shops, the cash beneficiaries will not be stuck with the money in their e-wallet; the cash crisis will persuade them to embrace plastic money or electronic purchases' (CARE and WVI, 2016). This was summed up by an implementing agency key informant in the following terms: 'we realised that it wasn't about being able to cash out; it's about being able to transact'. While the way that people accessed food changed, monitoring showed that they could continue to access it and mobile money therefore remained appropriate. CARE and WVI closely followed the issue and added a liquidity assessment to their market monitoring in June 2016.

It would be easy to downplay the decision to stick with mobile money given the logic behind it, but it was a bold choice because it represented a conceptual shift from 'distributing money for food' to 'enabling access to food'. The ECHO consortium NGOs also stayed with mobile money, but other agencies providing cash transfers looked elsewhere. IFRC continued with mobile money but decided to ensure that its small caseload of beneficiaries could cash out, because physical cash was more flexible and there were concerns that mobile money could limit purchase options.[12] WFP used CIT (having trialled mobile money, smart cards and CIT), which UNICEF also uses for social protection programming. A WFP presentation for a cash coordination meeting, which brainstormed ideas on managing the impacts of the cash crisis, noted the need for a 'system that allows beneficiaries to acquire essential food items without using cash, but still maintaining free choice' (WFP Zimbabwe, 2016a).

[12] IFRC began using mobile money in 2015 but then took a hybrid approach between mobile money and CIT by ensuring funds for cashing out. IFRC used GetCash, a platform created in 2016 that provides mobile money transfers and other services across different mobile networks. GetCash worked with a bank to ensure liquidity and arranged the transport of cash to cash-out points so that beneficiaries could access the money. The IFRC intervention was of a smaller scale compared to the Cash First programme and thus required less cash (from January to March 2016 the IFRC caseload was less than 4% of the eventual Cash First caseload).

Table 2 Cash transfer delivery mechanisms used in the 2015–2017 drought response

Delivery mechanism	Agencies using	Service provider examples	Description	Potential advantages	Potential disadvantages
Mobile money	CARE, WVI, Save the Children, Plan	Econet, NetOne,	Provision of payments through mobile phones	Low fees; most efficient; connects people with digital financial services; does not require physical cash	Ability to access cash limited in a liquidity crisis; dependent on network coverage, SIM registrations
CIT	WFP, UNICEF	Securico	Physical delivery of cash by security companies	Ensures recipients access cash	Labour-intensive; requires sufficient liquidity
Hybrid	IFRC	GetCash	Money transfer to mobile phones and cash delivered to cash-out points	Ensures recipients access cash	Requires sufficient liquidity

The Cash First programme included contingency funding to switch over to CIT if limited network coverage or other challenges meant that mobile money was not feasible in certain programme areas. The contingency measure was not used, however, although putting it in was a good idea given that there was some uncertainty on network coverage and that other problems could have been encountered.

Recipients consulted had varying preferences on mobile money. Some brought up that mobile money was better than receiving a transfer through ZimPost, because the cash shortage resulted in people queuing or sleeping outside banking halls and post offices in efforts to get cash. Some raised privacy benefits, such as no one knowing that the money came (although in group discussions it was often mentioned that everyone in the village always knew when the transfer came). Other people would rather have hard cash than mobile money because they might end up buying some unneeded groceries at one store or visiting multiple stores to track down different items, losing money through fees for multiple transactions. However, people understood that distributing cash was not realistic given the currency crisis (one respondent said that no one expected the NGO ‘to drop money from the sky’).

2.2.3 Working with businesses

Analysis of the delivery mechanism goes hand-in-hand with examining the relationship between the implementing agencies and the MNOs providing mobile money services – Econet and NetOne. CARE delivered WVI’s transfers, which simplified the programme’s engagement with MNOs in Harare (compared to CARE and WVI each working with the MNOs) and reportedly caused no problems in terms of assisting the WVI beneficiaries. As a result, WVI’s main working relationship with NetOne and Econet was in Bulawayo (and Beitbridge for Beitbridge District) focused on resolving technical issues faced by recipients – such as registering lines, unblocking SIMs and providing training. CARE meanwhile managed these issues for its own recipients as well as working with the MNOs on payment delivery and reporting.

The engagement between the NGOs and MNOs is a rich source of learning and something of which all parties involved are proud, having worked together to reach large numbers of drought-affected people amid practical constraints affecting the use of mobile money in rural areas. The MNOs provided people who worked alongside the NGO teams throughout the registration process and who addressed communities at meetings to explain issues and resolve problems. Econet even helped ease transport challenges in some districts by ferrying enumerators to and from the registration points (CARE and WVI, 2016). At the provincial and district levels, the NGOs had focal points in the MNOs who were readily available and who worked quickly to resolve issues such as blocked SIMs.

The working relationship between the MNOs and NGOs was not without challenges. Econet is the MNO in Zimbabwe with far and away the most mobile money experience and most extensive payment infrastructure. It had previously worked with Save the Children on a much smaller-scale programme, and thus had some familiarity working with NGOs. However, Econet overpromised on what it could deliver at times, for example on the number of phone lines it could provide and register within a short period (some lines in first programme phase were 'recycled', meaning that they had previously been registered to someone else, which caused a problem for payments if the former owner had been registered for mobile money). Over time, and in response to CARE's needs, Econet provided a dedicated person in Harare who was less of public relations/client manager and more of a technical partner, and this strengthened the working relationship.

NetOne technically is not part of the private sector since it is government-owned, but it is a business. NetOne was new to both working with NGOs on cash transfers and even to providing a mobile money platform. Some WVI programming areas had NetOne coverage but not Econet, thus eliminating the Ecocash option, and CARE approached NetOne to gauge the options for providing mobile money in those areas. NetOne was fine-tuning its mobile money platform OneWallet, and saw the partnership as an opportunity to deploy their product as well as develop relationships with NGOs for future potential business. NetOne rather quickly created a payment ecosystem – registering shopkeepers and even schools in the intervention areas as NetOne merchants, as well as wholesalers that shopkeepers purchased from. It was reportedly open and realistic with CARE about its capacity limitations, which helped with planning.

Both Econet and NetOne subsidised SIM cards for the beneficiaries – NetOne for free and Econet for $0.50 in the first (paid for by beneficiaries if they needed a SIM card, or they could use their own if it was registered in their name) and $0.25 in the second phase. Both MNOs saw this as a way to make a contribution to the programme, and the move also expanded their customer base. NetOne in particular viewed the programme as an important investment in its nascent effort to get a foothold in the mobile money marketplace and was very willing to outlay resources and staff to deliver it successfully. This required more of an investment for NetOne than Econet, because the former was developing systems and not benefiting from similar economies of scale to the latter, given their limited number of beneficiaries (about 3% of the programme caseload).[13]

2.2.4 Setting the transfer value

The objective of the programme was to meet immediate food needs. The initial value of the transfer was $5 per person per household – an amount negotiated mainly between CARE and DFID. There was no cap on the maximum household size. This value was intended to cover an estimated household food gap (equivalent to a half ration) and estimated food commodity prices based on market data across different intervention areas and projections that prices might increase

[13] Based on 'DFID Cash Transfers from September 2015 to February 2016' and 'Summary of Cash Transfers DFID CTP Phase II' (CARE, 2017a and 2017b).

in November 2015 (which they did not). That calculation had actually resulted in an estimate of $6 per person; it was lowered to $5 per person in consultation with DFID based on what was deemed more realistic for securing funding and reaching more recipients. DFID also wanted to be within a close range of what it was disbursing under the Harmonised Cash Transfer Programme ($10–$25 per household depending on size). A contingency budget of 2.5% was included in case the transfer value needed to be increased or if the programme needed to switch to CIT.

By mid-2016, multiple programmes were providing cash transfers of varying amounts to different beneficiaries (ranging from $5 to $10 per person). A Cash Sub-Working Group (under the Food Assistance Working Group: FAWG) was created in June 2016 to promote more coordination among the cash programmes. This included harmonising the value across agencies, which was being requested by donors such as ECHO. At the same time, the Cash First implementing agencies were concerned from their programme monitoring that $5 was too low. CARE and WVI had already raised the value of transfers to small households (one or two people) from $10 to $15 in January 2016 on the basis that $10 was not enough to purchase the required food. The mid-term evaluation also found that nearly 90% of the cash transfer was spent on food and particularly maize meal, leaving very little for other food and non-food expenditures (Tirivayi *et al*., 2016). Another impetus for this change was El Niño, which represented a second year of drought and the depletion of opportunities for people to earn other resources. In August 2016, the programme transfer value was raised to $7 per person, based on the analysis of a value agreed by the Cash Sub-Working Group in July 2016. The $7 was based on meeting 70% of minimum daily calorie requirements (see Table 3).

Table 3 Calculation of the $7 transfer value

Commodity	Per person per day – 70% of 2,100 kcal requirements					Five-person household	
	Cost per Kilo/Litre	Kcal/kg	Quantity (kg)	Total kcal	Cost per day ($)	Cost per day ($)	Cost per month ($)
Maize	0.45	3650	0.33	1204.5	0.15	0.74	22.28
Beans	1.5	3400	0.03	102	0.05	0.23	6.75
Vegetable oil	2	9000	0.02	180	0.04	0.20	6
Total				1487	0.23	1.17	35.03
$ per person							7

The $5 and $7 transfer values were both based on the cost of purchasing food to cover calories ($5 to purchase 1,250 calories and $7 to purchase 1,470 calories). While assessments such as the ZimVac calculate numbers of food-insecure people based on whether they can meet minimum food needs, the evaluation team did not locate an average food calorie gap in the assessments. Knowing more about how these gaps were identified would be helpful for analysing whether they corresponded to identified needs. An alternative way to calculate the transfer value would be to analyse households' minimum expenditures and their income from production and other livelihoods activities rather than calories (or, better still, doing both calculations to inform the decision).

As is discussed further in Section 4, data from PDM and the qualitative research suggested that the $7 cash transfer did do what was intended, i.e. enable people to meet immediate consumption needs. While it was an appropriate value, it is difficult to say that $7 was the only 'right' value. Even with the increase to $7, the qualitative fieldwork came across some cases of people having to borrow to get through the month, and a slightly higher value might have prevented this (using the same price data in Table 3, each additional dollar per person would enable a household to buy 212 more kilocalories per person per day). Recipients also often bought mealie meal rather than

unground maize, which was more expensive than $0.45/kg (e.g. $0.57–$0.59/kg). On the other hand, FGD participants and leaders often emphasised the importance of increasing the number of people assisted, even if that meant reducing the amount everyone received. Lowering the transfer's original value by 20% (i.e. to $4 per person per day) would have allowed an estimated 12,874 more households to be assisted (17% more than the programme's 73,718 beneficiaries).[14] There are, of course, trade-offs between the breadth of the programme (number reached) and depth (amount of assistance per household). Choosing a higher or lower value from the one established by the Cash Sub-Working Group might also have caused problems or at least unfairness if people from the Cash First programme received more or less than agencies assisting others.

In addition to the regular transfer, the project also provided a separate 'lump sum' multipurpose grant transfer of $40 (1–2 household members) or $60 (3+ household members) to enable recipients to meet household needs demands during the planting period. During this time the purchase of agricultural inputs usually constitutes a household expenditure on top of meeting other needs. Some recipients consulted were under the impression that the grant was meant to help them purchase inputs, but more described it as a 'bonus'. Project monitoring found that households spent an average of $34.00 of the grant on agricultural inputs; people consulted also spoke of the grant as having been useful for food. In several areas visited for this evaluation, heavy rains washed away seeds or resulted in leaching, which the people consulted felt would severely reduce their harvest (some in Matabeleland North thought that it would be even worse than the drought, because the rains also destroyed gardens near rivers). This concern dominated their discussion of the multipurpose cash transfer in the fieldwork.

Table 4 Transfer values of the Cash First programme

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 multipurpose grant $40 per household
	3+	Additional multipurpose grant $60 per household

Source: Cash Assistance Value History

2.2.5 Gender

The project proposal included an explanation of how women and men access and control resources in the household, based on the experiences of CARE and WVI and previous

[14] The programme transferred $40.9 million. Had the transfer been reduced by 20%, reaching that same number of people would have required $32.2 million (freeing up $8.2 million). The total payment per household would decrease to $492.51. Using this transfer value and the estimated delivery and administrative costs (see Section 3.7), this would have served an additional 12,874 households.

programmes, a review of savings and loans projects, and a gender analysis conducted for the USAID-funded ENSURE project:

- Spending decisions generally were made in consultation between spouses, but men usually have the final say over the use of cash resources.
- Women usually had leeway to make decisions over income use when the source of income is 'women's projects' or if the amount was small.
- Women provide most of the services related to food consumption and family welfare, and any income earned and controlled by women is usually allocated to these areas.
- Women are mostly the guardians of household money, with men giving most and sometimes all their income to women for safekeeping because women are perceived as better able to save money and resist temptation to spend money outside of the family (women are able to exercise some authority and influence over spending, but this is limited and permission is still required to spend) (CARE, 2015).

Based on women's roles managing food and household resources and the intent that the transfer be directed toward these aims, CARE and WVI encouraged women to be registered as the recipients and explained the rationale to leaders and in community meetings. Leaders and community members consulted for the evaluation usually endorsed this approach (though sometimes the explanations reflected stereotypes that women were more responsible than men). Male beneficiaries who were registered indicated that their wife lacked an identity card, that they had decided together with their spouses that it would be better for the husband to do it, or because they wanted to be registered on the basis of them being the head of the household.

Monitoring systems also incorporated tracking of issues of gender-based violence potentially related to the programming, including citing the number of reported cases of domestic violence among beneficiary households and analysis on whether the violence was linked to the programme (see Section 4.9). Community meetings included messages related to gender-based violence. In the second phase, GAFs were put in place to increase the implementing agencies' understanding of gender and accountability, as well as to provide a resource person in communities who could easily access the NGOs to resolve any programme-related problems (see Section 3.6.1).

2.2.6 Targeting, monitoring and accountability systems

Targeting, monitoring and accountability are discussed in the following section, as analysis of their design and implementation cannot be easily separated.

3 Implementation

Key points

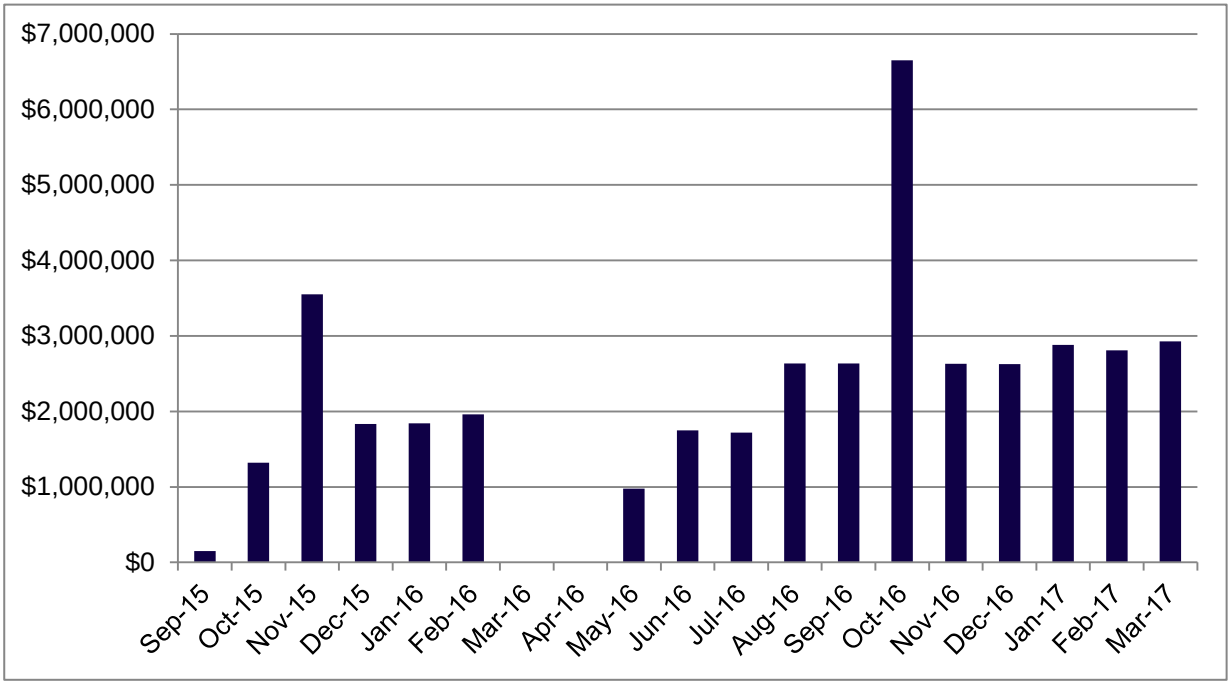
- Between September 2015 and March 2017, over 1 million payments were made through mobile money totalling $40.8 million; a household enrolled through the entire period received on average $615.13.
- Recipients could use their e-wallets to 'cash out', transfer money to another person (P2P transfer), make a purchase with a registered merchant and purchase airtime. Cashing out became more difficult with the onset of the cash crisis and impossible in some areas from around October 2016, leading to an increase in merchant payments and especially P2P transactions to make purchases.
- Beneficiaries continued to access priority goods and services but made efforts to access hard currency because cash is more flexible, can be used for anything (e.g. transport, milling, school fees, etc.) and incurs no fees when used for purchasing. Beneficiaries could sometimes get cash back from mobile money purchases from certain shops, but not all in all cases, and rarely in large amounts.
- Other than cash becoming limited or entirely unavailable, the main challenges faced in accessing payments were registration obstacles ('recycled' SIM cards leading to failed transactions/delayed payments), blocked SIM cards from multiple PIN entries and, initially, long wait times. These challenges decreased in the second phase of the programme owing to the increased mutual experience of the implementing NGOs and partner MNOs, as well as increased familiarity with mobile money on the part of beneficiaries.
- The community-based targeting of households was perceived to be participative and fair by most consulted; its main weaknesses were that people could nominate those they knew and liked, that vulnerability criteria chosen by communities (e.g. widows or households with orphans) were sometimes overly emphasised and the challenge of systematically determining of how many people should benefit from a given village.
- Physical verification of more than 14,000 households by the NGOs found an inclusion error of 531 households (3.7%), which prevented an estimated $220,000 from going to the 'wrong' households. Increasing verification could potentially further decrease inclusion error, and the costs of the process would be justified by the money reallocated to deserving households. However, this might undermine community choices and priorities given that communities had selected the households.
- In places with limited network coverage, beneficiaries still knew when the transfers arrived and made purchases in areas with a mobile signal (even if this meant walking with the shopkeeper a small distance). The critical aspect of network coverage is that beneficiaries can access shops that have a mobile signal (or one close by) as opposed to needing it in their village. This is because they can find other ways to know when the mobile money has arrived.
- The depth and quality of the monitoring system were notable strengths of the programme. Greater reliability assessing how outcomes are changing over time would be valuable, which could be improved by increasing the consistency of PDM questions across different rounds of data collection.
- A comprehensive accountability system facilitated problem-solving and enabled feedback, including anonymously. The types of complaints and queries varied considerably throughout the programme, with the vast majority related to outstanding payments, the mobile money account or a request for information. A particularly integral and effective component of the system was the GAFs added in the second phase, who provided front-line problem solving.
- Coordination of cash transfers and CARE's role within it were routinely cited as strength by key informants, who viewed the consortium as playing an important role in promoting learning and information-sharing.

3.1 Payments

The programme transferred $40.8 million to recipients between September 2015 and March 2017. A total of 1.1 million payments was made; a household enrolled through the entire period received

on average a total of $615.13 ($164.42 in Phase 1 and $451.21 in Phase 2).[15] As shown in Figure 1 October 2016 was the month with the largest amount transferred because of the multipurpose cash transfer addition ($40–$60 per household). There was also a spike in December 2015 when the programme provided all outstanding transfers to households who had not received them in September, October or November 2015 owing to a delay in the rollout and issues with registering people for mobile money. Transfers were paused in March and April 2016 (between the first and second phases of the programme) in order to on re-target and to enable the transfers to run through to March 2017.

Figure 1 Amounts of money distributed (September 2015–March 2017)



Source: 'DFID Cash Transfers from September 2015 to February 2016' and 'Summary of Cash Transfers DFID CTP [Cash Transfer Programme] Phase II' (CARE, 2017a and 2017b).

3.2 Mobile money transactions

3.2.1 Types of transactions

Mobile money can be redeemed for cash ('cashed out'), transferred to a person or shopkeeper ('P2P transfer'), used to make purchases at a registered merchant ('merchant payment') and used to purchase airtime ('top-up'). People can also deposit cash ('cash in') to their mobile wallet. The full range of mobile money products varies from company to company and might also include loans, bill payment, interest-earning savings, insurance and other services, but the aforementioned ones are most relevant for this report.

The best data on how people transacted their mobile money can be found with the MNOs, which keep track of use cases. NetOne granted the evaluation team access to anonymous data on beneficiary transactions, totalling nearly 70,000 transactions between December 2015 and April

[15] Based on data from 'DFID Cash Transfers from September 2015 to February 2016' and 'Summary of Cash Transfers DFID CTP Phase II' (CARE, 2017a and 2017b).

2017 across 2,461 households (approximately 3% of the Cash First recipients).[16] Econet provided a report on transactions made between October 2015 and March 2017, covering 1,309,650 transactions. The different types of transactions made by beneficiaries are summarised in Table 5.

Table 5 Total number of transactions by type

Service type	NetOne customers (Dec 2015 – April 2017)		Econet customers (Oct 2015 – Mar 2017)	
	# of transactions	% of total transactions	# of transactions	% total transactions
P2P PAYMENTS: Transfers between customers who are both registered on OneWallet	38,258	55%	390,887	28%
TRANSFER: Transfer to a person who is not registered on OneWallet	1,044	1%		
CASHING OUT: Funds cashed out or withdrawn at OneWallet agents	12,606	18%	481,693	37%
TOP-UP: Customer topping up airtime to another customer's number	10,561	15%	370,626	28%
SELF TOP-UP: Customer topping up airtime to own number	6,574	9%		
PURCHASE: Purchases by beneficiaries from vendors using Merchants Codes to receive payments	538	1%	63,534	5%
CASHING IN: Topping up OneWallet by paying in cash at an agent	132	0.2%	N/A	N/A
ONEWALLET TRANSFER: Transfer from OneWallet to bank account	3	0.0%	268	0.0%
P2P reversal	3	0.0%	N/A	N/A
BANK TRANSFER: Transfer from beneficiary's bank account to OneWallet	1	0.0%	N/A	N/A
BILL PAYMENT	N/A	N/A	2642	0.2%
TOTAL	69,720		1,309,650	
Sources: NetOne beneficiary transactions data, Dec 2015–April 2017; Econet Ecocash report on CARE beneficiaries, Sept 2015–March 2017				

The table uses Econet data beginning from October 2015. The following assumptions are made from the Econet report: the Econet data titled 'Send Money' refers to P2P payments both between customers registered on Ecocash and transfers to people not registered; and the Econet data titled 'Airtime' covers both topping up to the recipients own phone, as well as to another phone.

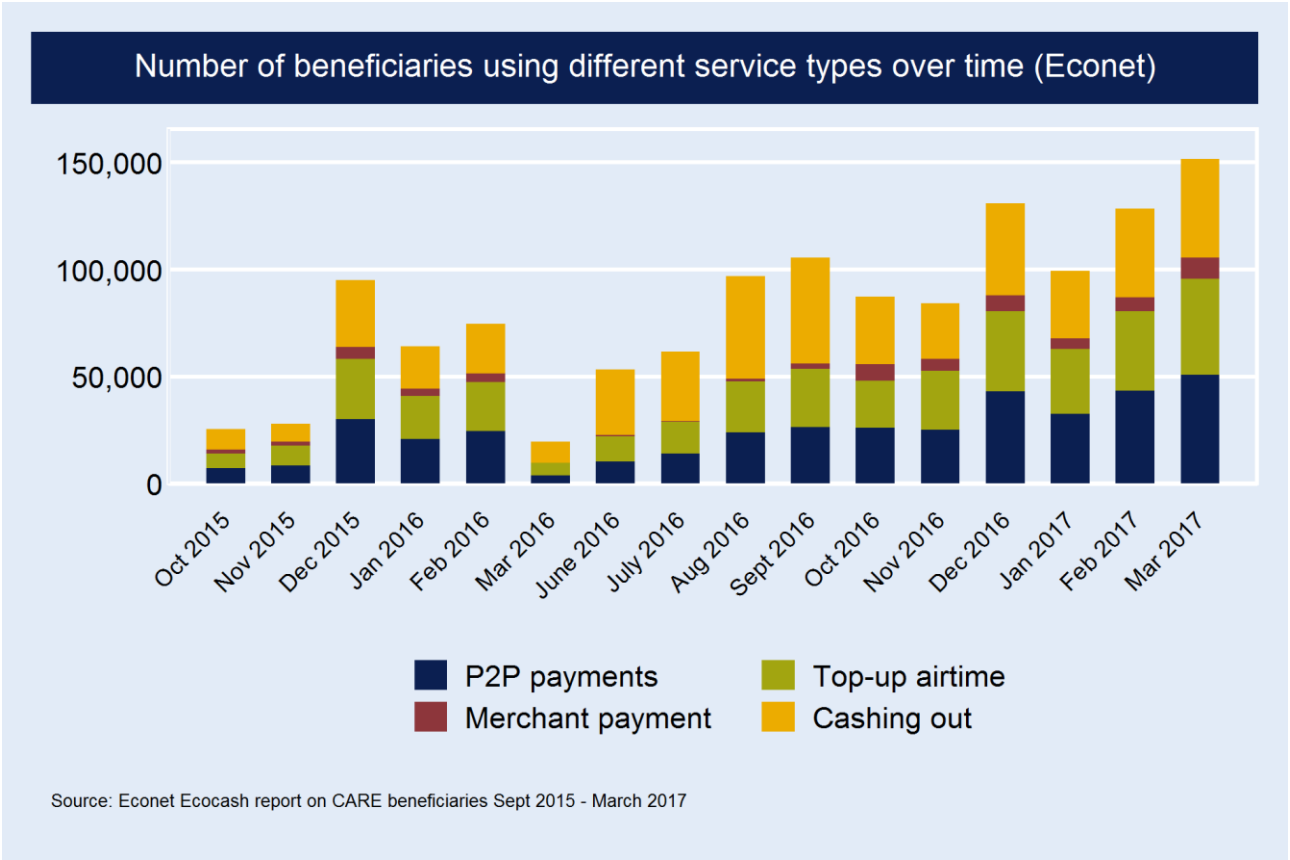
The data from Econet and NetOne show that cashing out, P2P payments and mobile phone top-ups were the most common transactions. Notable findings are that:

- Most (55%) NetOne transactions were P2P transfers; the average amount sent was $14. Based on FGDs we conclude that these P2P transfers were mainly purchases of food and other commodities from merchants, as opposed to people sending money to friends or relatives. For Econet customers, P2P transactions represented a smaller proportion (28%) of total transactions made.
- For Econet, 37% of transactions were cash-outs, compared to 18% of NetOne transactions. Top-ups of airtime accounted for 24% of NetOne transactions. Most (68%) of these top-ups were to another mobile company's SIM while 32% topped up the SIM provided through the programme; these were low-value transactions averaging around $1 each. Top-ups accounted for a similar proportion (28%) of Econet customer transactions. The data also show some

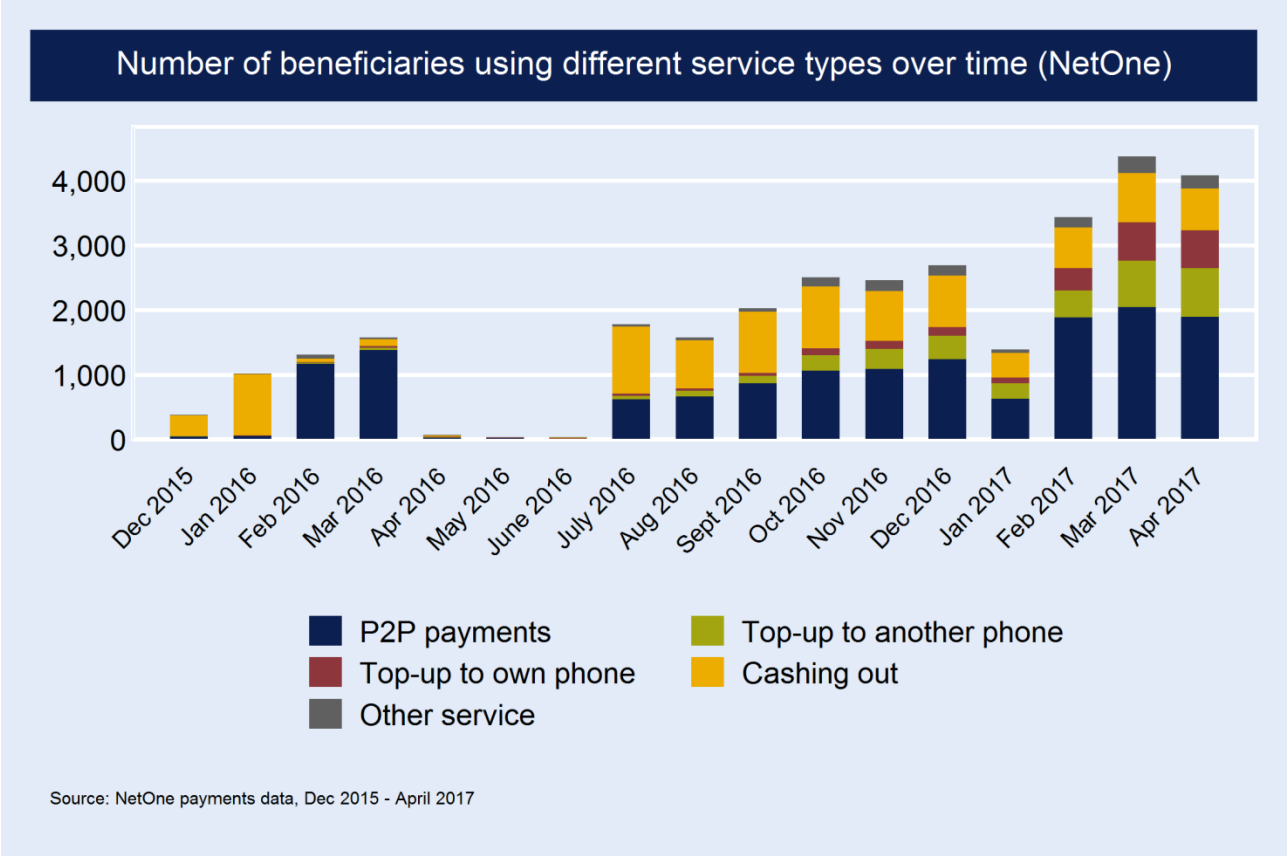
[16] The data was anonymised, meaning that no names or other identifying information of recipients were provided in the data, due to Zimbabwe's privacy laws.

interesting differences between the kinds of transactions made by Econet and NetOne customers. Over the course of the entire programme, a relatively higher proportion of recipients served by Econet made cash-outs relative to P2P payments, and vice versa for the NetOne customers. The likely explanation is that NetOne did not have in place mobile money infrastructure before the programme started, whereas Econet had a large network of agents who were more readily accessible for cashing out as liquidity worsened in the country. There was also an increase in overall number of transactions since the programme began, as illustrated in Figure 2. In March 2017, for example, each beneficiary made an average of about two transactions each. The increase in using different services is driven by more beneficiaries doing top-ups and P2P transfers, which is probably explained by growing familiarity with mobile money services over time (i.e. becoming more familiar with how to top-up) and the cash crisis (i.e. having to make more purchases through P2P transfers).

Figure 2 Number of beneficiaries using each type of service

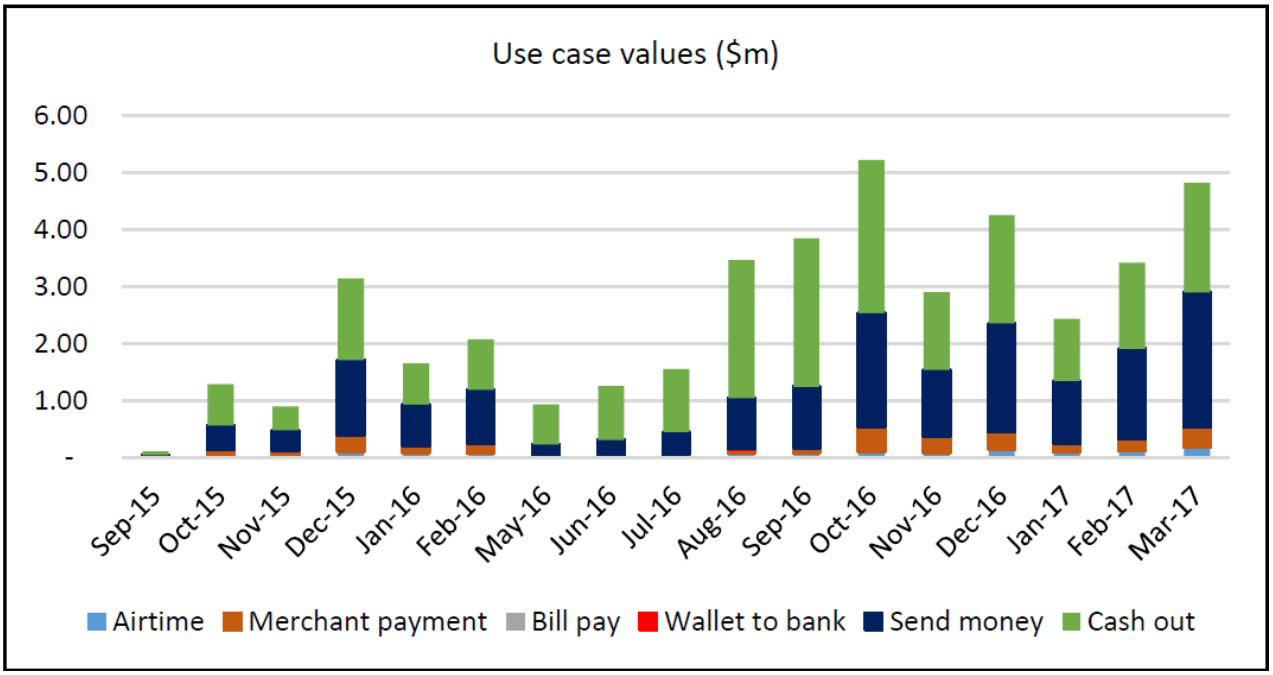


Source: Econet Ecocash report on CARE beneficiaries Sept 2015 - March 2017



The value of transactions for different mobile money services has varied over time as well, as illustrated in Figure 3 for Econet and Figure 4 for NetOne. In the first months of the programme, P2P transfers accounted for a minority of the total amount of money transacted; at the end of the programme they were the largest. This trend is greater with the NetOne recipients. The decreasing amount of mobile money being cashed out is undoubtedly due to the liquidity crisis.

Figure 3 Total transaction values over time (Econet)



Source: Econet 'CARE beneficiaries Sept 2015 – Mar 2017 presentation'

Figure 4 Total transaction values over time (NetOne)

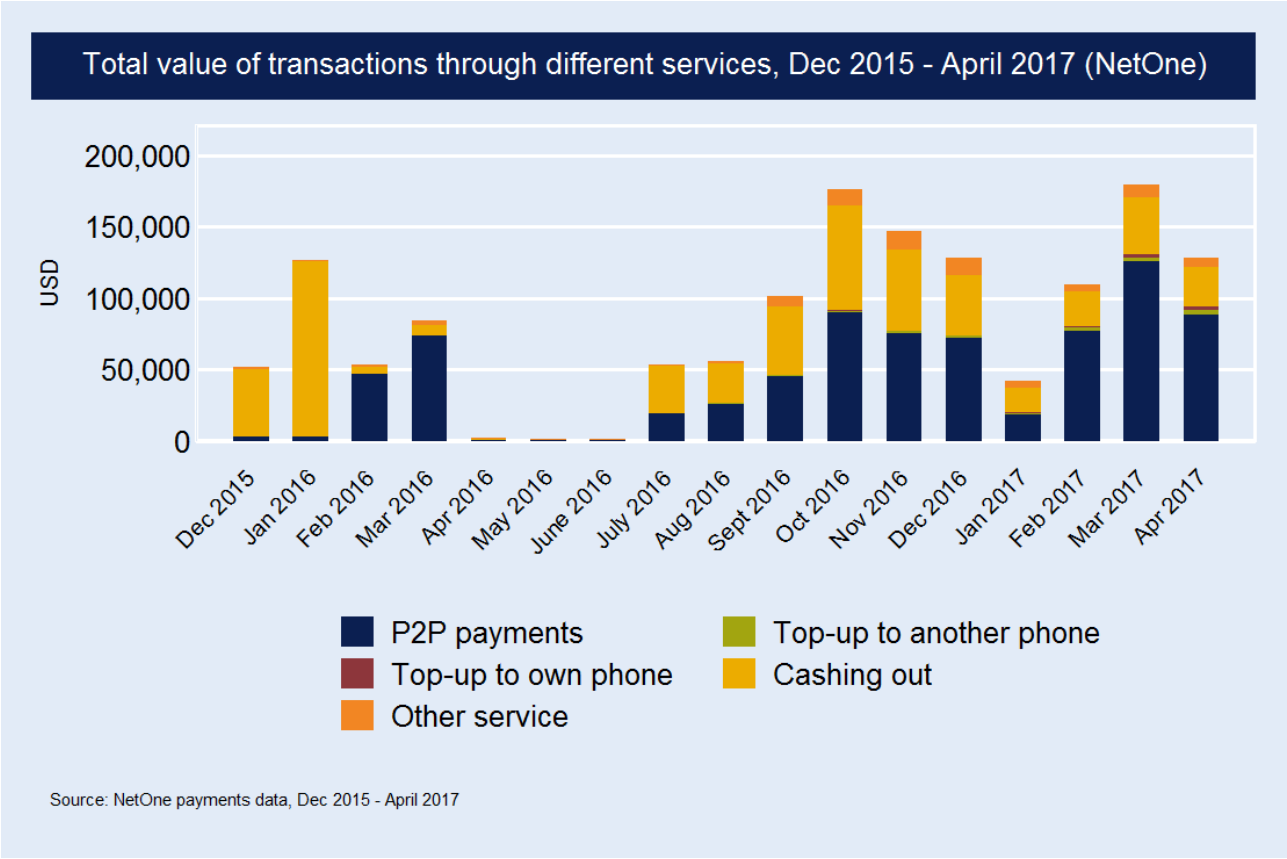


Figure 3 and Figure 4 demonstrate another interesting trend. The total value of transactions made by customers is greater than the amount of money that the programme transferred to them. For Econet, the transactions totalled $43 million, which is 26% greater than the $34 million distributed by the aid agencies. This suggests that transfers from the programme are being transacted multiple times (for example, one recipient could send the money to another recipient through a P2P transfer, who then uses it with a merchant or cashes it out). It also possible that recipients are receiving money to their phones from other sources (e.g. remittances or income).

Table 6 below shows the average value of NetOne transactions, as well as the smallest and largest amounts that a beneficiary transferred, cashed out, topped up, etc. The table shows that the maximum value of the transaction is relatively high across several of the transaction types – a small number of people made high-value P2P transfers, merchant purchases, cash-outs and cash-ins of up to $500.

Table 6 Average value of transactions, Dec 2015 – April 2017 (NetOne only)

	Amount ($) per transaction			Value ($) of all transactions	% of total value of transactions
Service type	Average	Min	Max		
P2P PAYMENTS: Transfers between customers registered on OneWallet	$20.10	$0	$500	$767,079	53.3%
CASHING OUT: Funds withdrawn at OneWallet agents	$45.50	$1	$495	$573,083	39.8%
TOP-UP: Customer topping up airtime to another customer's number	$1.30	$1	$105	$14,158	1.0%
SELF TOP-UP: Customer topping up airtime to own number	$1.10	$1	$20	$7,233	0.5%
TRANSFER: Transfer to a customer who is not registered on OneWallet	$21.80	$0.10	$450	$22,768	1.6%
PURCHASE: Purchases from vendors that use Merchants Codes to receive payments	$56.50	$2	$500	$30,420	2.1%
CASHING IN: Topping up OneWallet by depositing cash at an agent	$182.40	$1	$500	$24,072	1.7%
ONEWALLET TRANSFER: Transfer from OneWallet to bank account	$53.30	$25	$75	$160	0%
P2P reversal	$31	$11	$47	$93	0%
BANK TRANSFER: Transfer from a beneficiary's bank account to OneWallet	$15	$15	$15	$15	0%
Source: NetOne beneficiary transactions data, Dec 2015 – April 2017					

Looking at the issue of high-value transactions more closely in Table 7, we see that, among NetOne transactions made between December 2015 and April 2017, there were 145 transactions of $300 or over. These were made by 50 beneficiaries, with 20 of them making more than one type of high-value transaction over the period (50 recipients represent 0.07% of the overall caseload). Transactions of this value typically represented a very small proportion of overall transactions, but the exception is for beneficiaries 'cashing in', where high values represented around 32% of all 132 cash-ins made over this period. It is impossible to know from the data alone why a small number of people were depositing such large amounts of money, and this issue did not come up in the qualitative data collection. Possible explanations could be inclusion error (e.g. shopkeepers making deposits), recipients pooling funds to make large purchases, people who are sending remittances via mobile money or people depositing remittances that they received in cash.

Table 7 Total high-value (>$300) transactions, Dec 2015 – April 2017, NetOne

Service type	Number of high-value transactions	number of beneficiaries making high-value transactions	Percentage of transactions that are high value
Cash out	55	31	0.4%
Cash in	42	18	32%
P2P	25	19	0.1%
Merchant purchase	19	5	3.5%
Transfer (not to OneWallet recipient)	4	2	0.4%

Source: NetOne beneficiary transactions data, Dec 2015 – April 2017

3.2.2 Dealing with decreased liquidity

When cash became less available from mobile money agents, beneficiaries (and other mobile money customers across the country) turned to shopkeepers more and more to get cash. Some shopkeepers had liquidity if customers were making purchases in cash, unlike mobile money agents who generated liquidity by relying more on people to 'cash in' or giving agents cash to be transferred to someone. To get cash from a shopkeeper, a customer making a mobile money purchase at the shop transfers more money than the total cost of the commodities. The difference is provided as 'change' (this is often referred to as 'cashback', whereby an amount of money is added to the bill at a supermarket, which is paid with a credit or debit card, and the cash is then provided by the cashier).

The practice of receiving 'change' is not made explicit in data on mobile money transactions, given that a P2P or merchant payment transaction is used. In some areas visited for this study, this practice was portrayed as widespread, with respondents describing general criteria on how much money could be obtained (for example, someone who spent $10 could get $10 cash, spending $20 could get $20 cash, etc.). In other places, there was no hard rule but there were limits (in Nengu, Nkayi district, one could spend $10 and receive $30, but one could not spend $2 and expect $38 in change). In Mungone (Lupane district) and Chikondori (Zaka district), receiving money as change was not commonplace but traders could be sympathetic and provide a few dollars if they were needed for transport, hospital fees or milling. In Musendo and Mazankila villages, respondents stated that it became impossible to get any cash after the cash crisis took hold. In Menda and neighbouring Nyaki (Nkayi district), not only were cashing out and/or getting money as 'change' non-existent, shopkeepers charged $1 for purchases made with mobile money under the auspices of covering their own cash-out fees. However, recipients reported that cash-out fees were lower than $1 (cashing out $20–$30 costs $0.90).[17] In all areas respondents stated that the amounts of cash that they could get varied on what the shopkeepers or agents had. The ability of someone to provide cash influenced decisions on where to spend the mobile money transfer. As discussed in Box 2 below, it is not possible to make the assumption that villages close to major towns will necessarily have an advantage in terms of cashing out.

[17] See www.econet.co.zw/ecocash/tariffs-limits.

Box 2 Show me the money: unpredictability in who can cash out

The cash crisis in Zimbabwe led to people sleeping outside banks and post offices on the street in hopes of being able to get money out, with cash difficult or impossible to get from Ecocash agents in programming areas after October/November 2016. However, some beneficiaries did continue to get cash to varying extents until the programme ended, mainly through shopkeepers. One might infer that the laws of supply and demand would dictate that beneficiaries living near busy towns with numerous Ecocash agents and shopkeepers would have a better shot at getting cash than people in more isolated or rural areas. The qualitative research in eight villages found that that was not necessarily the case.

Out of the eight FGD villages, only in Gwayi (Lupane district) did respondents indicate that they could consistently obtain cash. Gwayi is located 11 Kilometers from Lupane town, close to a business centre with eight shops and three Ecocash agents, along a major road leading to Victoria Falls. There are 100 households in the village (about 500 people), who started living there around 2001 as part of a resettlement programme. FGDs indicated that they could get cash and rarely used mobile money to make purchases, though sometimes it took multiple trips to get cash over the course of a few days or a week. They said that each agent had his or her own system on how much cash to provide to whom when liquidity was low and that agents usually tried to be fair on how the limited cash was allocated. Members of our research team tried to cash out at the main agent villagers use, but was were told cash was not available. It is possible our timing did not coincide with available cash or perhaps that agents prioritise locals who are more likely to spend in their shops.

In December 2016, programme monitoring found that 60% of recipients were making e-purchases – a shift that implementing staff encouraged them to do rather than making multiple or lengthy trips to mobile money agents in an attempt to cash out. In addition to making mobile money purchases at shops, they were paying school fees, purchasing maize from travelling vendors and selling their chickens all through their e-wallets (CARE and WVI, 2017). One woman described buying a goat by giving the seller her phone, the seller spent the mobile money with merchants and then returned the phone to the beneficiary. In Gwayi (Lupane district), a dozen beneficiaries would combine money to purchase bulk maize from a trader, who would deliver it to the village and accepted the payment via mobile money. Another community worked with the school committee to nominate someone to receive school fees via mobile money.

Nonetheless, recipients' efforts to get cash indicate that they prefer accessing hard currency over purely engaging in digital transactions because cash is more flexible and can be used for anything (e.g. for transport, milling and school fees in places not accepting mobile money). It also incurs no fees when used to buy something compared to merchant payments and P2P transactions (although accessing cash does incur a fee if cashed out from an e-wallet). Some people consulted also mentioned creative ways of accessing cash. For example, one woman obtained cash by waiting near a school for someone who was coming to pay school fees in cash, and then would ask the person for the cash and transfer money to the school with through her electronic wallet. Even during this research one of the evaluators would have the national researchers pay for lodging and then give them the cash equivalent at their request.

The overall picture on payments therefore was one of beneficiaries accepting the changing availability of cash, adapting the way they bought goods and continuing to access food. Adapting though was not just about the mode of payment: recipients changed their purchasing habits to accommodate the limitations of mobile money. FGD participants reported making purchases at fewer shops because they did not want to do multiple mobile money purchases incurring multiple fees (for example, someone who would normally buy oil at one store but mealie meal at another would choose a shop that had both) or choosing a shop that had slightly higher prices but where the shopkeeper provided change.

3.3 Challenges faced

The proportion of respondents saying that they faced a challenge receiving cash fluctuated throughout the programme – with most issues occurring when people were being registered, when they first accessed payments and when the cash crisis worsened. More than one-third of people faced problems in November and December 2015 – a time when the programme was still relatively new. Initially, the main challenges faced were distance to reach the pay agent and long waiting times. The portion of people facing challenges dropped to only 6–8% in February and March 2016 but increased in July 2016 to 20%, perhaps a reflection of the reduced transfer values that month. Challenges increased to 33% in October 2016 and spiked at 40% in November 2016 owing to the cash crisis (the main challenge reported was agents not having enough cash). The proportion of beneficiaries reporting 'forced purchase' reached a high of 12% during the October to November 2016 reporting period too. All these challenges decreased in January 2017. Cash had not become more available but rather people had adapted more to using e-wallets for purchases.

Figure 5 Proportion of beneficiaries reporting challenges in receiving cash

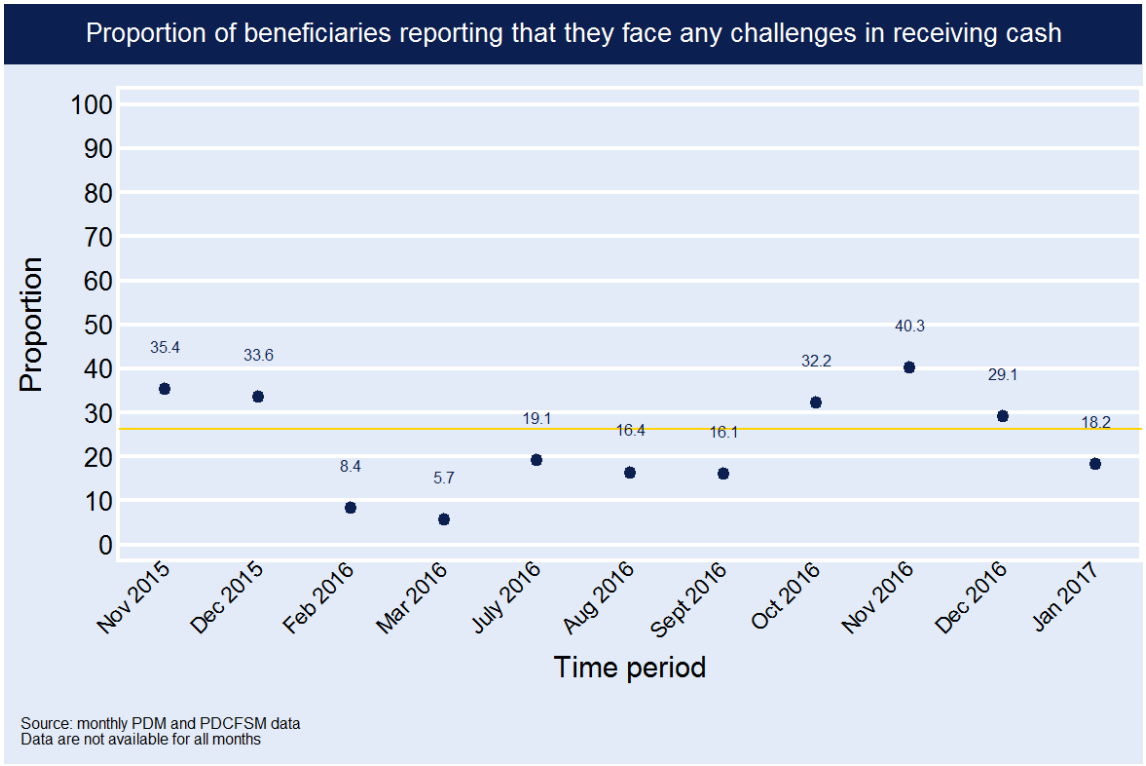
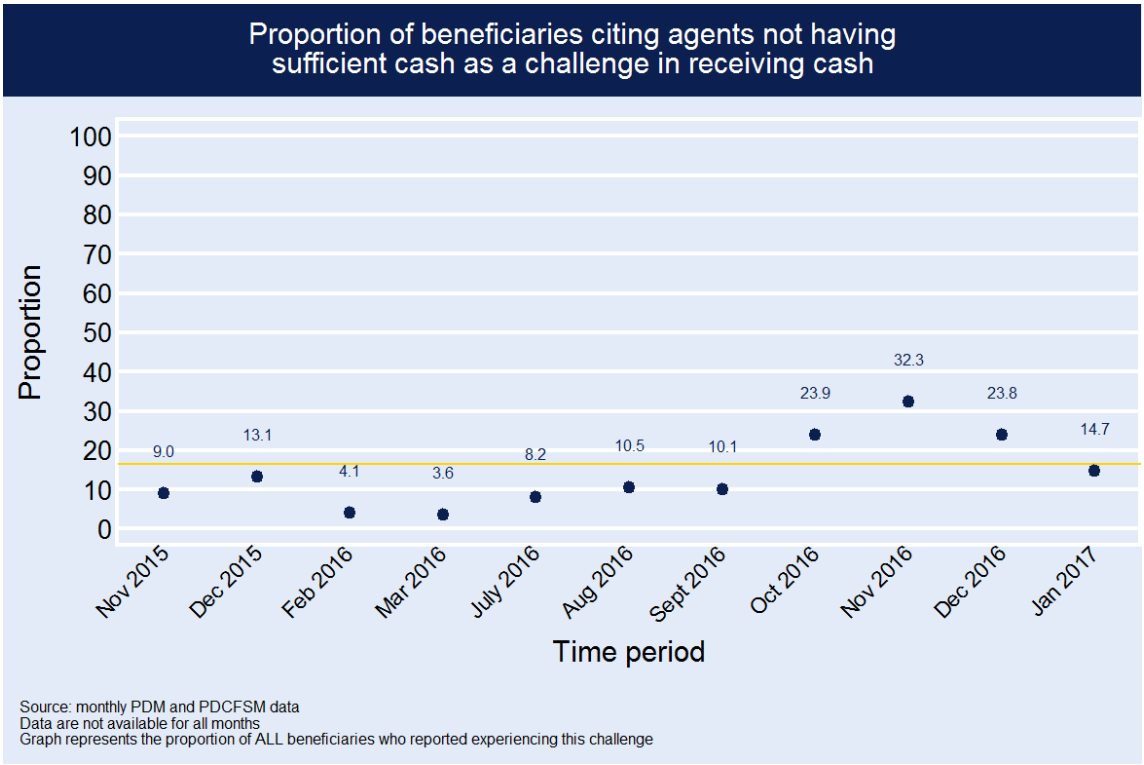


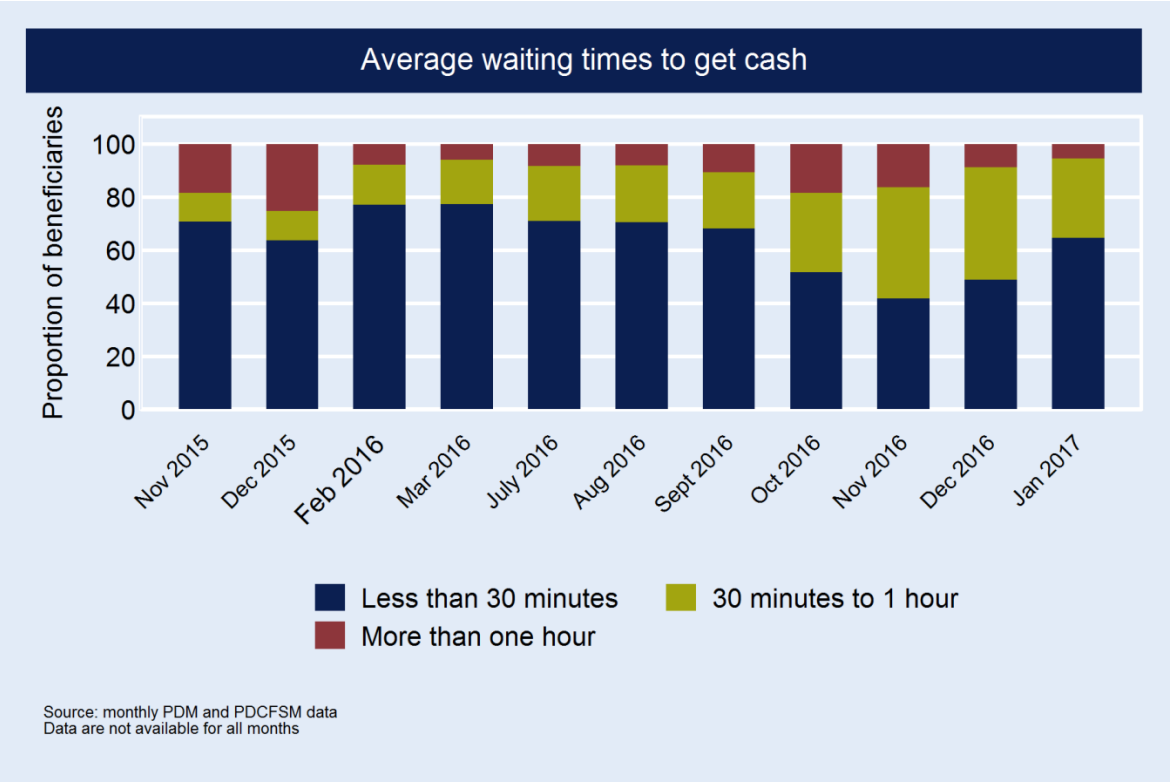
Figure 6 Reports about agents not having sufficient cash



Waiting times and distance to agents

Recipients generally had good access to agents and merchants. In a typical month, most respondents waited less than half an hour to get cash. There was an increase in the proportion of respondents waiting more than one hour for cash in December 2015, which may have been because during the early phases of the programme multiple disbursements were paid to some recipients, potentially causing longer queues. An increase in waiting times also occurred in October and November 2016, which then improved somewhat through January 2017 (again coinciding with the worsening liquidity crisis, suggesting that people spent more time trying to get cash) (Figure 7). The challenge of long distance to agents also reached a high of 15% in December 2015, but was never cited by more than 6% of beneficiaries after that time. Waiting times and distances were rarely raised as challenges in the qualitative data collection.

Figure 7 Average waiting times



Mobile network coverage

While Zimbabwe has good mobile network coverage, some individual wards do not. The research team visited one site with particularly limited coverage to better understand how this affected the receipt and use of the transfer. In Musungo (Gutu district), FGD participants reported that only one household in the whole ward had network coverage network. The grandson of the woman who lived there would send the message to others that the transfer had arrived. People would then go to the shops and walk with the shopkeeper 200–500 metres to do the mobile money transaction at a spot that had coverage. WVI field staff similarly described how, even though some villages have no mobile signal in the ward with the worst coverage, beneficiaries find out quickly that the transfer has been made (‘The day that the money comes they all know. I don’t know how’). The limited coverage created an additional step of people notifying one another, but so long as recipients and shopkeepers can easily go to a place that has coverage they can receive and use the mobile transfer regardless. This suggests that the critical aspect of coverage is that the beneficiaries can access shops that have a mobile signal (or one close by) as opposed to needing coverage in their village. This is because they can find other ways than receiving a text notification to know when the transfer has arrived.

Technology and identity cards

CARE and WVI staff, mobile money agents, shopkeepers and GAFs all underlined that recipients have gotten better at making transactions owing to practice and receiving instructions from others (e.g. other beneficiaries, shopkeepers, mobile money agents, headmasters, GAFs, etc.). A few shopkeepers estimated that about half of the beneficiaries could perform e-wallet transactions on their own. They all also noted that some people never improved, or even tried, particularly older people who relied on the shopkeeper or mobile money agent to do the transaction. Informants consistently reported that having shopkeepers or agents do transactions has not led to abuse or fraud, although the team did hear of a small number of cases of elderly people being taken advantage of after asking someone they knew, often a grandchild, to retrieve their money. One

issue that did result from challenges with technology is that SIM cards would be blocked when the PIN code was incorrectly entered three consecutive times (discussed in Section 3.6).

Most of the targeted recipients did have identity cards, evidenced by the fact that they were able to register SIMs and create mobile wallets (which require ID documents). Women were encouraged by CARE and WVI to be the recipients, but some men were registered for their household because the wife had no ID. In Nengu, a GAF described how a local leader was the registered recipient for three women who lacked identity cards (later only two, after one woman obtained a card). The NGOs did not take specific measures to help people obtain identity documents and let people who were unable to access the transfer or register for mobile money designate a 'proxy' to receive the funds. In these cases, a social contract was drawn up with the proxy and follow-up enquiries were done to check if the aid was received. In most cases the husband or wife had the necessary documents to open the account, and cases of proxies taking advantage of the situation were not raised in the FGDs.

3.4 Targeting

3.4.1 Process and criteria

The targeting process involved a prioritisation of districts, wards and villages and then ward meetings where communities selected households through a discussion and ranking exercise led by trained enumerators (see Table 8).

Table 8 Approach to targeting

Level	Process	Actors	Supporting data
Districts	CARE and WVI triangulated data from the 2014/15 Second Round Crop and Livestock Assessment Report, the 2014/15 ZimVac Rural Livelihoods Assessment, rapid assessments and market surveys to determine the districts and wards most in need CARE and WVI liaised with other food assistance actors (mainly WFP) to divide districts between them based primarily on presence	CARE, WVI, DFID, WFP, other food assistance aid agencies	ZimVac assessment, aid agency rapid assessments
Wards and villages	Ranking the food insecurity and vulnerability of wards and villages	District CARE and WVI offices, district drought relief committees (district administrators, Ministry of Social Welfare, Agricultural Technical and Extension Services (Agritex))	ZimVac assessment, crop assessments
Household	Leaders call a meeting of all households in the ward; the project is explained and households are divided into villages (or sub-groups according to village headmen) Enumerators trained on targeting process and criteria facilitate a discussion on vulnerability criteria (with emphasis on access to food) and conduct a ranking process with community members Another group of enumerators conduct a verification of households through random selection and snowballing	CARE and WVI district offices, community leaders (counsellors, secretaries, village head men), community members	Targeting criteria and process established by CARE and WVI, household demographic data collected

Source: Drought Response Zimbabwe 2015 – DFID Proposal (CARE, 2015)

For the community-based household targeting, enumerators were trained to develop criteria relevant to food insecurity with the community. They were trained to keep the focus on food when eliciting criteria (e.g. if a person says ‘orphans’ as a criterion, then the enumerators will ask them to consider whether the household has access to food). Once the criteria were in place, the enumerator asked the community members to rank everyone in the village, starting with the most vulnerable people (using the criteria). In one district, this process of household targeting was described as taking about three weeks for 10 wards, using 13 enumerators (eight for the targeting process and five for verification) and two NGO staff, which resulted in the targeting of 3,337 households.

CARE and WVI’s approach to determining the number of households per village was to hold ‘meetings between CARE and WVI with ward-based stakeholders (including Agritex officers, chiefs, village heads, headmen, etc.) to jointly allocate projected figures to each targeted village, based on levels of food insecurity’ (CARE, 2015). The ZimVac provided an approximate basis of food-insecure households (based on percentages of food insecurity), which provided a starting point for planning figures. However, district NGO staff also described the importance of not ‘giving a number’ to leaders and communities, since otherwise they will arrive at registering that number regardless of whether more or fewer households are in need. CARE indicated that, in Phase 2, the

villages ranked as most food insecure were targeted first, and the households deemed as most food insecure by the community were included. And while a ward and village ranking process was done through the District Drought Relief Committee and in some cases with local leaders, implementing NGO informants also conveyed that translating this process into providing more or less assistance in neighbouring wards and villages sometimes ran into challenges that local leaders preferred that villages benefit relatively evenly. We had trouble figuring out exactly how the cut-off was systematically determined in the area visited, which could reflect the limited amount of time we could spend on each topic with agency staff and/or that there was some level of improvisation and judgement exercised by the teams in different areas. Deciding where to draw the line on inclusion is a critical question and one that may require more attention in future programming.

3.4.2 Community perceptions on targeting

A proportional piling exercise was done with FGD participants (usually non-beneficiaries) to understand the different levels of poverty and wealth in each community and to explore which types of people benefited most. Groups first came up with different categories of wealth and used stones to represent the proportion of people in the village who were part of each category. The groups then divided the stones to show the proportion of people from each wealth category who had benefited from the programme. The results are summarised in Table 9, which shows the following trends:

- Groups consistently categorised most of their village as being ‘poor’ (sometimes creating two categories to distinguish between the ‘poor’ and ‘poorest’).
- The number of beneficiaries was often viewed as too low compared to the number of people who were poor (i.e. there was exclusion error).
- Nearly all groups described how some better-off people made it into the programme. It should be noted that the percentage of inclusion error often appears high in Table 9 but the number of ‘wealthy’ people were few (in Mazankila, for example, only 14% of the population was seen as better off, but 74% of them were portrayed in the exercise as being included in the programme).

Table 9 Non-beneficiary perceptions of the extent that different wealth groups benefited

District/village		Wealth categories*				Observations
		Poorest / those who do not have / worse off	Poor / those who do not have	Less poor/ middle class / moderate	Better off / those who have	
Gutu district, Musungo	**% of village population**	92%	8%			All population seen as poor. Vast majority of population perceived as 'poorest'
	% in programme	*16%*	*0%*			*Perceived exclusion error – too few people benefiting*
Gutu district, Musendo	**% of village population**	72%			28%	Groups are those 'who have' and those 'who have not' (most)
	% in programme	*44%*			*0%*	*Perceived exclusion error – too few people benefiting*
Zaka district, Chikondori	**% of village population**	20%	56%		24%	Three groups, most people are 'poor'
	% in programme	*100%*	*50%*		*33%*	*Poorest benefited, some poor excluded, small amount of inclusion error*
Zaka district, Murambi	**% of village population**	60%		24%	16%	Three groups, most people are 'worse off'
	% in programme	*19%*		*0%*	*0%*	*Perceived exclusion error – too few people benefiting*
Lupane district, Mazankila	**% of village population**		60%	9%	14%	Most population seen as poor
	% in programme		*73%*	*53%*	*71%*	*Some exclusion; majority of small number of better off included*
Lupane district, Gwayi	**% of village population**		90%	6%	4%	Vast majority of population seen as poor
	% in programme		*49%*	*0%*	*0%*	*Perceived exclusion error – too few people benefiting*
Nykai district, Menda	**% of village population**	12%	58%	22%	8%	Most population seen as poor
	% in programme	*100%*	*69%*	*18%*	*25%*	*All poorest included and most poor; some inclusion error*
Nykai district, Nengu	**% of village population**		66%	34%		Most population seen as poor, one-third as 'moderate'
	% in programme		*39%*	*35%*		*Most poor left out, some 'moderate' benefited*

* Wealth categories are not consistent across villages because each focus group determined how many groups to have and how to describe them.

Source: Based on FGDs with non-beneficiaries

In most areas, non-beneficiaries described the community-based targeting process as being mainly fair. However, in two cases non-beneficiary groups described the process as having been

co-opted by influential people. Even in places where the process was seen as fair, people described the ranking process as having led to community members proposing people that they knew.

In all the areas we visited, the people consulted routinely cited categories of people assisted (e.g. households with orphans, households with someone ill, large households) rather than emphasising issues of poverty and insecurity. Some cases were described where someone met the criteria (e.g. having orphan grandchildren in the household) but was not among the poor. This suggests that, while the categories were meant to help the community identify vulnerable households, in some cases people took them literally or used them as a way to get included or suggest a household that was not particularly vulnerable.

Although some people in communities expressed critiques, more had praise. The approach was seen as the best way to do targeting by the vast majority of those consulted. FGD respondents routinely referenced the community participation as being a strength, often saying something along the lines of 'we chose' and 'we decided'. They also rarely had an alternative when asked. Occasionally a person would suggest that leaders choose, but others often disagreed. They felt that such an approach would not resolve issues of favouritism because leaders, too, could nominate who they like. The findings suggest that the targeting process as designed is good but that fine-tuning its implementation would be beneficial, notably the community-ranking and the process of determining cut-offs discussed above.

3.4.3 Verification and inclusion and exclusion error

The community-based targeting process was conducted again in the second phase because more beneficiaries were added and because households' needs and vulnerability might have changed because of the evolving drought or receipt of the cash assistance. Compared to the first phase, the second phase included a more robust and well-documented physical verification process of 14,307 selected households (approximately 20% of the caseload), conducted by a team of independent 'verifiers' in all 15 districts. Of these households, 6,330 were randomly selected, 5,216 were identified through snow balling, 2,002 were larger households (10+ members), and 659 were complaints-based verifications (CARE and WVI, 2016c). The verification led to the removal of 531 households (a 3.7% inclusion error) on criteria determined by the implementing NGOs related to income, assets, harvests, false information and 'double-dipping' (receipt of assistance from Social Welfare). Through the process, 424 households that met the criteria were identified and added (Ibid.).

The transfers to these 531 households in Phase 2 would have amounted to approximately $220,365 (an average of $415 was transferred to beneficiaries in Phase 2) (see Table 10). Had the same number been identified and removed in Phase 1, it is estimated that the programme would have saved or reallocated an additional $106,200 (i.e. a total of $326,565), not including the costs of the verification process.

Targeting is a challenging process and inevitably there were still some households that did not meet the criteria. Indeed, we met a few during the fieldwork whose asset ownership and income should have excluded them and, as discussed above, FGD respondents indicated some issues of inclusion error. However, the actual inclusion error may not be as high as the 3.7% that was estimated through the Phase II targeting verification exercise, because the snowballing sampling approach should have led to more suspect households being signalled to the verification team. If we use an inclusion rate of 1.5% (the estimate in the DFID Annual review) and the caseload of 73,718 households, then households may have been included that did not meet the programme requirements. In theory, if all those 1,106 households were identified from the beginning of the

programme through a physical verification, then the $680,190 that they would have received in transfers could have been reallocated (see Table 10).

Table 10 Cost of inclusion error

Verification	HH verified	Inclusion error (n)	Inclusion error %	Total transfer per HH	$ saved
Phase 2 14,307 HH verification	14,307	531	3.7%	$415	$220,365
Est. if 14,307 HHs verified at beginning	14,307	531	3.7%	$615	$326,565
Est. if 73,718 HHs verified at beginning (with 1.5% inclusion error)	73,718	1,106	1.5%	$615	$680,190

Source: Based on data from CARE and WVI (2016c) Emergency Cash First Response to Drought-Affected Communities in the Southern Provinces of Zimbabwe, Quarterly report, June 2016.

At the same time, there is also an argument for not expanding verification. Doing an entire physical verification process could undermine the communities' decisions on who should benefit, and communities may value certain criteria more than the NGOs. For example, people from one village discussed how that they deliberately included a few better-off people so that they could then rely on them for casual labour in the future. In other words, what would be the point of having a community-based targeting process only to essentially re-do targeting through an entire physical verification? Indeed, in some of the areas we visited, a few people expressed concern that some people nominated for lists eventually were not included (which presumably was a result of the verification).

3.5 Monitoring

3.5.1 Description of the programme's monitoring system

The programme administered a comprehensive monitoring system to track progress in the delivery of the cash transfer and monitor outcomes among households across the 15 programme districts. The main elements are summarised in Table 11. Information from each of these sources was compiled into monthly monitoring reports produced under the programme, which in turn fed into quarterly progress reports.

Table 11 Programme monitoring system

Instrument	Description	Sample
PDM survey	A monthly survey collecting information on: • The beneficiaries' experience in collecting their cash entitlement (including how much was collected, the distance travelled and time waited to obtain it, prior information received about the disbursement, etc.) • Food expenditure and consumption • Dietary diversity • Coping strategies	A random sample of 1,500 beneficiary households per month (100 per district)
Community	Monthly survey to monitor the food security situation across	Random sample of 960

Food Security Monitoring (CFSM)	programme districts on: • Household agriculture and crops • Livestock ownership and trading • Availability of staple foods • Sources of income The CFSM and PDM questionnaires were conducted from November 2015. In early 2016 the instruments were combined (see below).	beneficiary and non-beneficiary households each month (comprising 32 beneficiary and 32 non-beneficiary households per district)
Post-Distribution and Community Food Security Monitoring (PDCFSM)	In early 2016 the PDM and CFSM tools were combined to form the PDCFSM. PDCFSM surveys were conducted monthly, collecting the same information as the former PDM and CFSM instruments, and analysed to produce monthly monitoring reports.	A random sample of 1,500 households per month (50 beneficiary and 50 non-beneficiary households per district). The sample size was increased to over 3,000 from the September 2016 reporting period
Market assessments	Bi-monthly tracking of prices and market conditions.	Interviews with formal and informal traders
FGDs and key informant interviews (KIIs)	A series of qualitative interviews and FGDs were conducted during programme implementation to better understand attitudes and opinions relating to the programme and local context, including gender relations.	Various FGDs and KIIs conducted each month

3.5.2 Quality of the monitoring system

Overall, the depth and quality of the monitoring system represent a core strength of this programme. The data collected through the monitoring system was rich in breadth. Beyond tracking implementation progress (such as whether cash was disbursed on time, to the intended people and in the expected amounts), the monitoring system gathered a range of other relevant information concerning household outcomes, the local economy and perspectives about the programme. It employed a range of tools and techniques (including quantitative and qualitative methods) to do this, resulting in detailed information being collected through the system that provided a strong basis for informing programming decisions. The monitoring system informed the decision to raise the transfer value for smaller households and from $5 to $7 per person in January 2016. The data collected were also used to determine the continued appropriateness of cash transfers (i.e. that key food commodities remained available in markets) and delivery through mobile money (i.e. that people could access food through mobile money) as the situation evolved. These data and analyses were used by the Cash First programme and also by other aid agencies engaged in cash transfers; several key informants from other organisations spoke of the usefulness of the Cash First data for their own programming.

This evaluation has focused in particular on the PDM data because they are a key source of evidence on the effectiveness and implementation of the programme. Our overall assessment is that these data are a valuable resource for this programme and that the surveys were conducted to a good standard. The data are most useful for understanding the situation facing households in a

given month. Their main weakness is that they provide limited scope to conduct analysis of trends over time because of some inconsistency on how data were cleaned and analysed across different rounds of data collection. The reasons for these inconsistencies were explained by the monitoring team. They reflect the need to adapt the instrument over time in response to emerging findings, requests made by key stakeholders for additional types of enquiry to be explored over time and the experience of data collection teams in administering the survey. Therefore, the changes to the instrument are in some ways a strength too as they reflect the programme's effort to adapt and learn. However, this comes at the cost of an ability to more accurately assess how outcomes are changing over time, which is a highly valuable function of monitoring that could be improved in the future. Detailed analysis of the quality of the PDM and of the *mid-term* evaluation is provided in Annex C.

3.6 Accountability and complaints

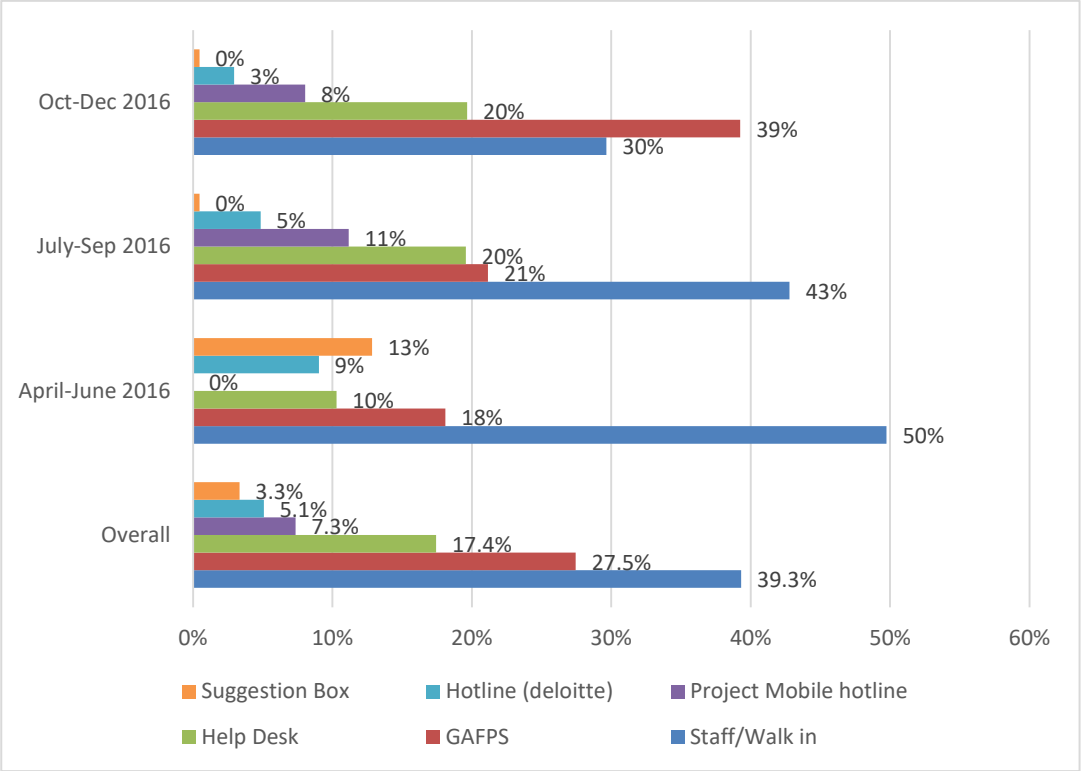
The programme had in place a comprehensive complaints and feedback mechanism whereby community members could access information on the programme and raise complaints and queries through 'face-to-face' engagement and anonymous channels. The components were:

- Contacting the Help Desk (a table at community meetings that included NGO and MNO staff);
- Contacting the toll free 'Tip Offs Anonymous' hotline managed by Deloitte;
- Placing a written issue in the suggestion box available during community meetings;
- Calling district helplines (since August 2016) when district mobile phones were purchased to create a new complaint mechanism for beneficiaries;
- Contacting implementing staff directly in all the districts; and
- Contacting GAFs in each village or ward, who were put in place to assist beneficiaries by resolving minor problems and providing information especially around ways to access transfer money.

Figure 8 shows differential use of feedback and complaint mechanisms between April 2016 and December 2016.[18] Face-to-face communication seems to be the preferred means of lodging a complaint either by contacting programme staff or by speaking with the GAFs, while the help desk is the third most used complaint mechanism. The presence of so many feedback mechanisms provided diverse channels for people to provide feedback, including anonymously. The GAFs and help desks were developed as the programme evolved and the need for more local problem-solving became apparent.

[18] There is no information on the use of the various complaint mechanisms in the programme quarterly reports for September–December 2015 and January–March 2016.

Figure 8 Amount of feedback received per accountability mechanism (April–December 2016)



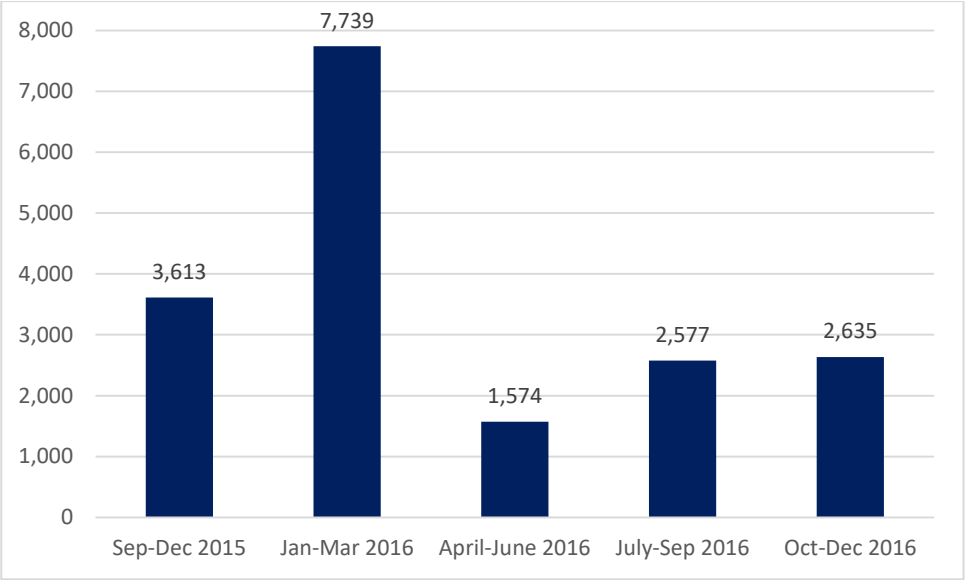
Source: Programme quarterly reports.

The number of channels does seem to have complicated the storing of information. We could access feedback records in three different databases and a number of word documents reporting specific issues collected through the Deloitte hotline.[19] Analysis of the programme quarterly reports suggests that the complaint records found in the three databases and in the Word files are only a small part of the overall complaints received and dealt with since September 2015. Indeed, we find that from September 2015 to December 2016 over 18,000 complaints were received according to the quarterly reports. The complaint database managed by CARE does not appear to be fully updated, and the Deloitte summary reports seem to contain only resolved cases. These issues may be explained by the high turnover of staff working on project accountability. The following analysis of complaints therefore relies on programme quarterly reports.

According to the programme quarterly reports, 18,138 complaints or information requests were received between September 2015 and December 2016. The peak of complaints received was registered between January and March 2016 (see Figure 9).

[19] Specifically, complaints collected by CARE can be found in two separate Excel files of 712 and 439 records respectively; complaints collected by WVI are in a third Excel file of 187 records; and information on resolved complaint cases collected through the Deloitte hotline can be found in Deloitte summary reports in Word format.

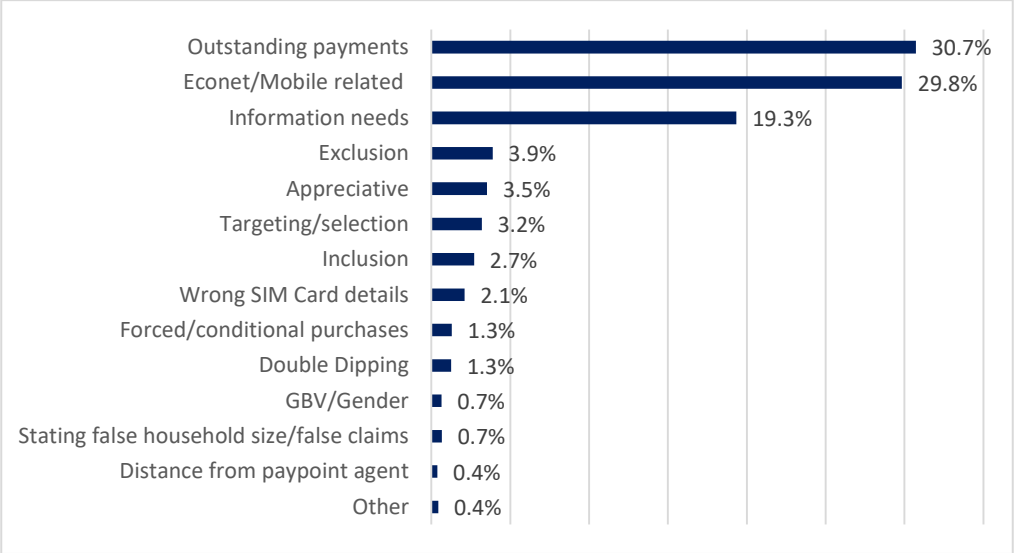
Figure 9 Number of feedback/complaints by quarter



Source: Programme Quarterly reports.

Figure 10 shows that the majority of complaints concerned delayed or outstanding payments (30.7%), followed closely by complaints concerning Econet or mobile-related issues (29.8%) and by more general requests for information (19.3%).

Figure 10 Complaints by type (September 2015-December 2016)

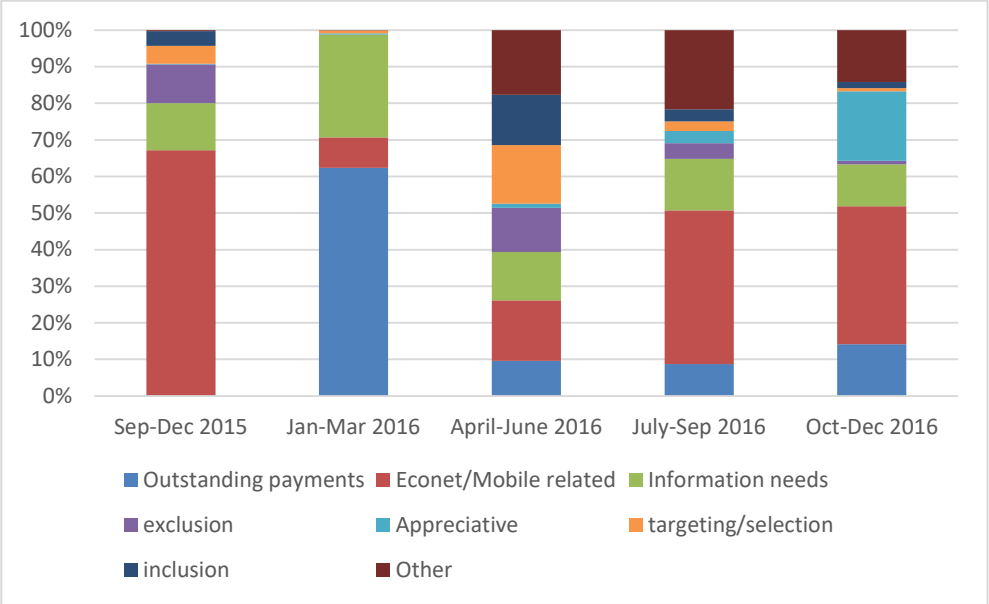


Source: Programme Quarterly reports.

The evolution of complaint types over time is shown in Figure 11. The great majority of complaints at the beginning of the programme were about challenges in receiving money due to issues with Econet or the phone line. In the second quarter, most of the complaints instead related to delayed or outstanding payments followed by information requests about project processes, dates of cash disbursement or how to access cash. A considerable percentage of complaints related to the liquidity challenges facing mobile cash agents. In the third quarter, the types of complaints seem to be more varied – with the emergence of more complaints about targeting. Between July and December 2016, most of the complaints are again payment-related; beneficiaries reported challenges navigating the mobile platforms and issues with blocked or lost lines. This is likely

owing to new people being included in the second phase of the programme, thus leading to a new round of registration and payment issues.

Figure 11 Feedback and complaint types over time (September 2015–December 2016)



Source: Programme quarterly reports.

Focus groups, GAFs, NGO staff and MNO representatives indicated that the main problems for accessing payments were line registration issues and blocked SIMs. In the first phase of the programme, people faced challenges registering their lines because they needed proof of residence and copies of their ID. While MNO staff did accompany the NGO team to register lines, in some cases people did not have their documents, which led to delays for their registration (in Nengu, Nykayi district, a local solution was found whereby the school headmaster reportedly helped them register by taking a photocopy of a beneficiary's ID to the Econet office when he went to Bulawayo each Friday; by Tuesday the problem would be rectified if all the documents were correct).

Blocked SIMs occurred when people incorrectly entered their PIN code three times. In most instances, the problem could be rectified through the GAF by texting the NGO counterpart. In other cases, however, the recipient needed to go to the MNO office to get a replacement SIM, which could be time-consuming and expensive. Again taking the example of Nengu, a roundtrip ticket to Bulawayo costs $20 and the trip takes five hours (three people out of 38 beneficiaries there had to make the trip to resolve an issue).

During the 32 FGDs in the eight villages, we never heard of a case of a payment problem (e.g. blocked SIM, no receipt of payment, etc.) going unresolved. During discussions on filing a complaint or raising problems, respondents stated that the GAFs were their first port of call, and that they could speak to NGO staff at the monthly meetings (i.e. the help desks). Suggestion boxes and being able to go to the MNO or NGO were also often mentioned as options for contact.

Respondents rarely raised the Deloitte line as a channel for raising an issue, and some respondents were unfamiliar with it. CARE and WVI had created a paper sign with instructions, the Deloitte number and their logos. We saw these signs in shops and mobile agents in all areas visited. It is unclear why the phone number was not brought up more – it may be because the group discussions on problems routinely took a turn to issues with accessing payments, which were most relevant to GAFs, help desks and approaching the NGO or MNO, or that some people

were genuinely unaware of the line despite the signs and information provided by the NGOs. Concerns about targeting accounted for about half of the issues raised through the Deloitte line, mainly related to people who should not be in the programme. Given the concerns raised in FGDs about exclusion error and beneficiary numbers being too low, it is not clear why this was not a more common complaint.

3.6.1 Gender and Accountability Focal Point Persons (GAFs)

The GAFs deserve particular attention as they became the local backbone of the accountability system, and by the end of the programme GAFs were the channel that handled the most complaints. There were on average 11 GAFs per ward in the second phase of the programme. CARE and WVI created the position to increase accountability to communities, better monitor gender issues and have people in the community that could be the point person for resolving payment problems locally. The GAFs were beneficiaries who were selected by communities, on the basis that they were respected people who could help solve problems. Some were previously unfamiliar with mobile money. They received training to perform their role. The Ministry of Gender and Women's Affairs facilitated training in collaboration with CARE and WVI staff. In July 2016, 961 GAFs were trained (44% males and 56% females) (CARE and WVI, 2016b).

Recipients were encouraged to turn to the GAFs as the first line of problem-solving on payments. This was based on the logic that the community has more access to people living locally and to save the time of having to approach the NGO or MNO. The GAFs provided a vital layer of problem-solving and maintained a log of complaints and outcomes, providing a receipt to the beneficiary for their records. The GAFs we met described having excellent access to the district NGO staff, and district NGO staff in turn praised the GAFs for communicating and resolving issues. In one district there was a WhatsApp group of the district NGO monitoring officer and GAFs so that communications could be more easily shared. GAFs were not compensated for their role, and that is not an issue we are well placed to comment on given that payment could set a precedent that the aid agencies do not wish to set. One future option though would be providing mobile phone credit to ensure that GAFs can readily communicate with staff and as an indirect form of compensation for the time that they spend carrying out their role. Village leaders, too, played a role in resolving some problems, as shown below.

Box 3 Local justice

An older male beneficiary in Ward 4 in Zaka district was unable to use a mobile phone and unable to read. Although his mobile account was receiving the cash transfers, he had not used them because he did not understand the system. He needed some money, so he approached his friend, another beneficiary, to ask how to get the money out of his phone. The friend noticed that all the money had been withdrawn at Jerera Growth Point. They realised that the man's grandson must have taken the phone to Jerera and withdrawn the cash for himself. The beneficiary gathered together the elders in the village and they decided they needed to intervene. They called the grandson before them and told him off. They then called the old man before them and taught him how to use the phone, so that he could be in control of his finances.

3.6.2 Signing for receipt of transfer at monthly meetings

Monthly meetings became more regular in the second phase of the programme, because a lesson from the first phase was that the district NGO staff needed to meet more regularly with beneficiaries to promptly resolve any issues they were facing. During the monthly meeting, the help desks were available. CARE and WVI added a process of having recipients sign to confirm receipt of the transfer, since MNO records show that transfers are made to a mobile money account but not that the intended person accessed it. District NGO staff felt that this was extremely helpful for dealing with scenarios where recipients said that they had not received the transfer.

3.7 Efficiency

Our analysis of efficiency involves consideration of the costs of providing programme outputs (in this case, the costs of providing the cash transfer). A very large proportion of the costs incurred by the programme was the value of the transfers made to programme recipients. As shown in Table 12, 78% of the actual expenses for the period August 2015–April 2017 were the value of the transfers and a further 3% related to the cost of delivering the transfers (both transfer fees and withdrawal fees for the first cash-out).

Overall, the cost of delivering the transfers through mobile money amounts to 4.2%[20] of the total transfer value, which programme officials reported to have been lower than quotes received from the private sector for delivering the cash through CIT firms. As the quote based the delivery costs on the kilometres travelled by the company, the days cash would be stored, days security staff must spend in the field, hours spent distributing, etc. it is not easy for this evaluation to use it for a direct efficiency comparison with mobile money. One CIT firm indicated that they charged about 4.1% (plus a bank fee of 0.5%) of the transfer value; an NGO concurred that they had paid about 4.6% to use CIT. While those estimates are only slightly less than the mobile money transfer and cash-out fees, NGOs emphasised that CIT required more staff time and work because staff had to coordinate travel logistics with the companies, attend distributions, etc.

Table 12 Programme expenditure by category as percentage of total expenditure

Categories of expenditure	Share of total expenditure
Supplies and materials	82%
Cash transfers	78%
Cost of delivery (transfer fee and withdrawal fees)	3%
Contingency	0.02%
Targeting and registration (including sensitisation)	0.4%
Transport and logistics	2%
Logistics and overheads	1%
Staffing and support	4%
Monitoring and evaluation	2%
Equipment/capital expenditure	0%
Total direct costs	90%
Indirect costs	10%
Total costs	100%

Source: Project budget.

A common metric used for assessing the efficiency of cash transfer programmes is a ratio of the programme's administrative cost to the amount transferred by the programme (referred to as the 'cost-to-transfer ratio').[21] Under this programme, for every $100 delivered to the recipients of the

[20] Cost of delivery divided by the value of cash transfers.
[21] Analysis of the amount transferred compared to the administrative/programmatic costs can be expressed in different ways. The Total Cost-to-Transfer Ratio is the total programme costs divided by the total value of the transfers provided to recipients. The 'alpha ratio' is the administrative costs divided by the total budget.

programme $29 was spent on the administrative and running costs of the programme.[22] While global benchmarks on such ratios are lacking, this appears to be quite positive on efficiency.[23] It compares similarly with other emergency programmes that have delivered cash transfers in Zimbabwe and in eastern Africa (Table 13). The High Level Panel on Humanitarian Cash Transfers stressed the importance of more data on costs globally, and suggested spending $0.33 to transfer $1.00 as a potential target (High Level Panel on Humanitarian Cash Transfers, 2015).

Table 13 Cost–transfer ratio of emergency cash transfer programmes

Programme	Year	Cost-to-transfer ratio (admin costs / transfer value)
Zimbabwe 'Cash First' humanitarian response	2015–2017	0.29
Zimbabwe Emergency Cash Transfer programme (cash only)a	2009	0.34
Nairobi Urban Livelihoods and Social Protection Programme (Kenya)b	October 2009–March 2011	0.64
Marsabit County Emergency Response Programme (Kenya)b	2012–2013	0.29
Emergency Cash Transfer Programme (Somalia)b	2011–2012	0.20

Source: [a] Kardan *et al*. (2010), [b] O'Brien *et al*. (2013).

It is important to note that higher cost–transfer ratios do not necessarily mean that the programme with a higher ratio is inefficient as this indicator is influenced by a number of contextual factors. These include the number of transfers provided, the value of the transfer (the higher the amount the lower the ratio), security/transportation costs, consortia arrangements and investments in technology. Nevertheless, this indicator provides a useful starting point for exploring whether a programme is cost-efficient and for building up a basis for comparing programmes in Zimbabwe.

A perennial question arising in the implementation of CTPs is cost-efficiency vis-à-vis food transfers. Under the Zimbabwe Emergency Cash Transfer programme implemented by Concern in 2009, it cost $1.01 to deliver each $1 of food aid (Kardan *et al*., 2010) and analysis of cost estimates of WFP's food delivery in 2016/17 suggests that it cost $0.90 to deliver each $1 of food.[24] These numbers suggest delivering cash to be more cost-efficient than food in Zimbabwe (using the previous examples, the Cash First cash transfers cost about one-third to deliver compared to food).[25] However, discussion with various stakeholders implementing food and cash transfer modalities suggests that the premise of cash being cheaper to deliver than food has not

[22] This includes all the direct and indirect costs of the programme based on the financial records on actual expenditure provided by the programme for the period August 2015–April 2017.
[23] ECHO did conduct an evaluation of its use of different transfer modalities, which analysed cost ratios across all its cash programming. It found that on average it cost $0.93 to transfer $1.00, but that these costs ranged dramatically from $0.10 to $3.55, owing to different programme scales, contexts and types of organisations (Maunder *et al*., 2015). Because the methodology used at the types of partners (both UN and NGO) might vary from this evaluation, we have not included them as a basis for comparison.
[24] This is based on total costs to the programme (both direct and indirect) minus the commodity cost, divided by commodity costs.
[25] These analyses do not consider some of the other costs related to efficiency. One is the cost of food paid by aid agencies versus the cost paid to people in local markets. However, even if aid agencies pay less because of bulk procurement, it seems unlikely that this could make up for the large difference in delivery costs of cash and food. The analyses also do not consider any efficiency issues if some food aid is sold. They also do not consider costs to recipients in terms of time, travel and fees to access the assistance or make purchases. For example, if recipients do multiple transactions (e.g. more than one P2P transfer), then they may pay an additional fee.

been fully accepted. This in part arises from how these calculations are made and the lack of transparency in how they are derived. Future endeavours to agree on common cost-efficiency metrics and guidelines as to what they should include would go some way toward resolving this debate in future.

Implementing staff at the district level mainly described the efficiency issues in terms of staff time. Food aid requires more work – including receiving the food, weighing, stacking, transporting and distributing. Their comparisons always included a broader emphasis on the ease of implementation and operational challenges, however. They emphasised that they faced more challenges getting food to people than getting mobile money transfers to them. Any problems with various actors along the chain, such as suppliers being late or unreliable transporters, became the NGO team's problem because it compromised their ability to deliver. On the other hand, they felt that they had developed a handle on being able to resolve problems related to mobile money by working with MNO staff. Mobile money also circumvented problems of access that were time-consuming in the rainy season (in Nkayi, WVI staff noted that Social Welfare programmes were having difficulties accessing certain areas with food, whereas WVI could send aid with 'the click of a button').

3.8 Coordination

Although an emergency was declared in Zimbabwe, international aid actors did not switch structures to a humanitarian coordination structure (i.e. the Resident Coordinator did not become a Humanitarian Coordinator and clusters were not rolled out). This approach was in line with government priorities and how aid agencies work with one another. While they coordinated through bodies that were already in place, additional temporary coordination bodies similar to clusters were, however, specifically created to focus on the drought response (see Table 14).

Coordination of cash transfers and of food assistance more broadly was routinely cited as a strength in KIIs, who often cited the harmonisation of transfer values and sharing of data. The FAWG tracked numbers of households assisted compared to numbers of households identified as food insecure, including whether agencies provided cash or food aid (which is surprisingly rare among food assistance and cash coordination groups). Particularly singled out for the praise by key informants was the Cash Sub-Working Group, which was created under the FAWG in June 2016. Not only was coordination generally seen as good, so was CARE's participation in it as the consortium lead and co-chair of the Cash Sub-Working Group (one interviewee described CARE 'as at the table the whole time'). CARE also shared its bi-monthly market monitoring reports, which several agencies found useful. The consortium was seen as playing an important role in promoting learning and information-sharing, for example for NGOs that subsequently used mobile money in the ECHO consortium and agencies that added or plan to add a Deloitte hotline number.

Table 14 Coordination bodies

	Body	Chair	Description	Highlights on cash transfer
Pre-existing coordination bodies	Heads of Agencies	Rotating	Forum of NGO heads working in development or humanitarian programming	
	Fishmongers	Rotating	Donor coordination group	Included donors supporting cash transfers and food aid
	District Drought Relief Committee	District Administrator	Coordination of drought assistance at district level, including Social Welfare, Agritex, NGOs	Prioritised wards for cash assistance
Created /activated for drought response	Humanitarian Country Team (de facto)	Resident Coordinator	Not technically an Humanitarian Country Team, but provided high-level coordination of drought response	Included key agencies and donors supporting cash
	FAWG	WFP	Coordination of food assistance interventions	Maintained comprehensive 'who what where' list on food assistance, including tracking by transfer modality
	Cash Sub-Working Group	WFP and CARE	Formed to coordinate drought response CTPs (under FAWG)	Created in June 2016, led the harmonisation of transfer value
	Agriculture and Food Security Sector Working Group	WFP and FAO	Formed to coordinate food security activities in response to El Niño-induced drought (reports to FAWG and Agriculture National Steering Committee)	

There was some thinking about whether other donors could use the consortium as a vehicle for supporting cash programming – essentially becoming joint backers of the programme with DFID – but this never evolved past informal discussions. ECHO, which would have been a likely candidate given its policy closeness with DFID on cash transfers, funded its own consortium. CARE and WVI were members of both, which led to some practical coordination and lessons-sharing between those teams within the organisations.

A good working relationship between DFID and the implementing NGOs, and particularly with CARE given its role as the lead agency, created an enabling environment for the adapting that occurred throughout the programme. DFID was flexible in terms of accommodating design changes such as increasing the transfer value, and CARE and WVI were able to justify their actions through evidence from the programme.

3.9 Working with government and local leaders

District government staff portrayed a strong and open working relationship with the implementing agencies, with the District Drought Relief Committee being the key forum for prioritising intervention areas and coordinating different relief efforts. Some district administors or their assistants were actively engaged in the programme – visiting sites, engaging with councillors and observing the ward meetings about the programme. In nearly every site visited, though not all, the

leaders described the implementing agency as having engaged them in the process, discussing the purpose and details of the programme, before holding a meeting with the community (at one, the community and leaders were informed of the programme details at the same time). Other than the Social Welfare assistance, no other agencies (government or NGO) were providing food assistance in the areas visited.

4 Effectiveness and impact

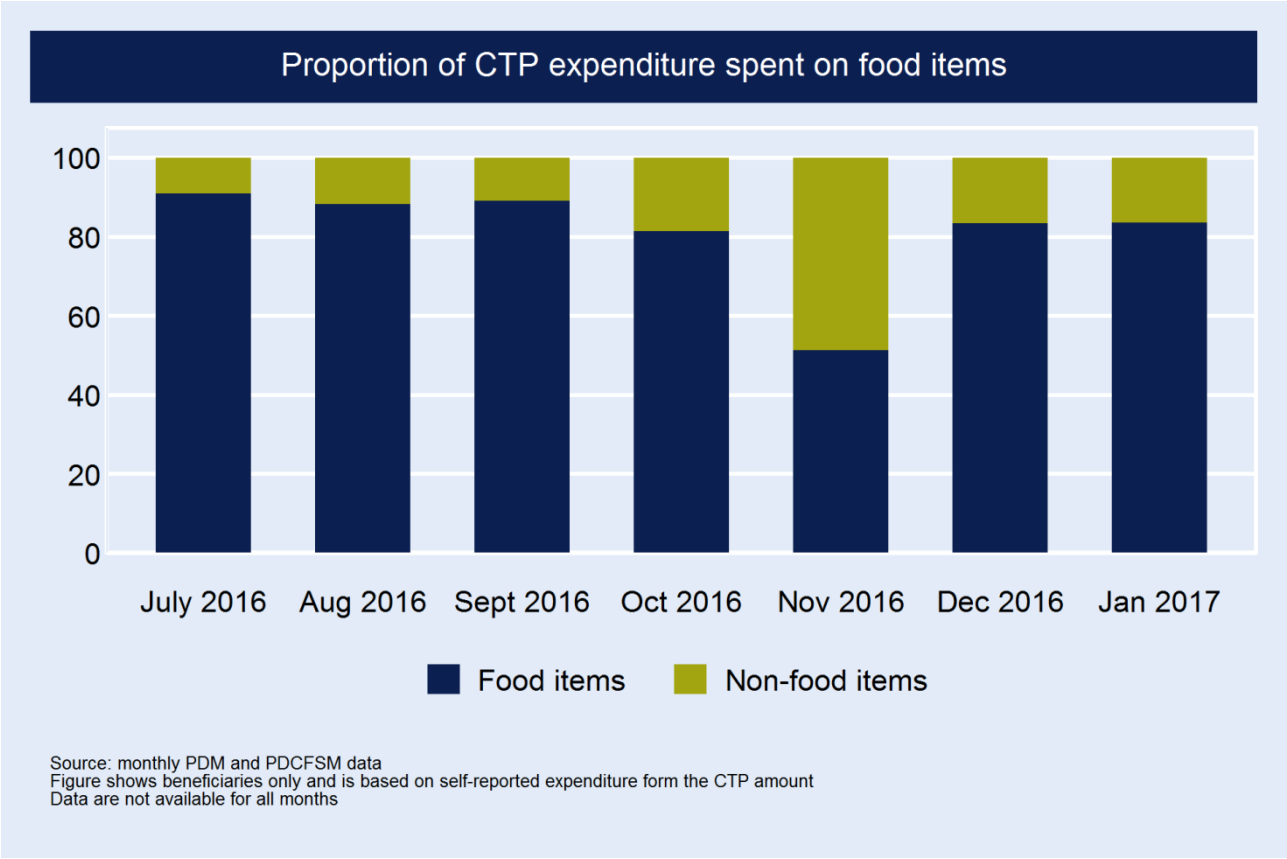
Key points

- The cash transfer was a critical source of income, particularly in the lean period when other sources were reduced or non-existent. The money went primarily to food (mainly maize/mealie meal and vegetable oil), but for some enabled increased spending on household goods, school fees and agricultural/livelihood inputs (particularly in October 2016 when the additional $40–$60 larger transfer was provided).
- The main change beneficiaries experienced was increased food consumption and eating a 'normal' diet, which had been reduced and modified as a result of the drought. People had less hunger and 'glowed' as a result. These changes appear to be related to consuming more food and more preferred foods, without substantial changes in the types of food groups consumed.
- Subsistence farming, which is the most common livelihood in the areas visited, was extremely vulnerable to the impacts of drought and also the livelihood perceived as most affected by the cash transfer, because some people purchased inputs, had more time to spend in their fields (owing to not pursuing casual labour), and more energy to work. However, subsequent heavy rains in Matabeleland North may undermine or wipe out these efforts.
- Some people were able to use a portion of the money toward schools fees, school debt repayment, uniforms and school supplies, but overall the transfer had little impact on access to services because people prioritised food needs.
- Recipients spent their combined millions of dollars at local village shops, business centres with more and/or bigger stores and larger towns and cities with wider selections and cheaper prices (and in some cases with industrious traders who transported goods to villages). Economic actors that appear to have been the big winners are local shops (stocking maize or mealie meal) in rural and isolated villages, which reported dramatically increased profits.
- Cash transfers were viewed by many as not having an impact on social relations or as improving them, because fewer people needed to ask for food and more had something to give. Some leaders and non-beneficiaries were concerned that unequal access to the cash had made people jealous and that those helped were not sharing sufficient food with their neighbours and relatives.
- Cash was described as improving household relations because it resolved stresses and tensions caused by the lack of food. While some men did represent their household as the beneficiary, registering women was viewed by most as a good approach on the basis that women knew better the household needs and how to manage household resources.
- The programme led to some changes that were outside of its objectives, including increasing exposure to and understanding of mobile money, increasing ownership of SIM cards and handsets, encouraging application for national IDs (for a small number) and, in some cases, increased goods at rural local shops.

4.1 Household expenditures

FGDs and individual interviewees consistently conveyed that the income from the cash transfer went primarily to food, particularly for purchasing maize/mealie meal and cooking oil. The cash transfer did enable some people to make non-food expenditures including household items (e.g. soap), services (e.g. hospital or school fees), payment of school debt, purchase of agricultural inputs (particularly with the multipurpose cash grant), purchase of animals/livestock (e.g. chicks or goats) and savings. For some households, such purchases were already part of their normal expenditures and they increased them. For others, they added things that they had not been able to purchase during the drought. An older man in Ward 26 in Zaka district, for example, was proud to say that he could now afford to purchase soap, so his grandchildren could go to school with clean feet and clean school uniforms. However, the cash transfer, even when combined with households' own income, was usually insufficient to cover larger costs like purchasing animals and school fees (with some exceptions).

Figure 12 Proportion of CTP expenditure on food

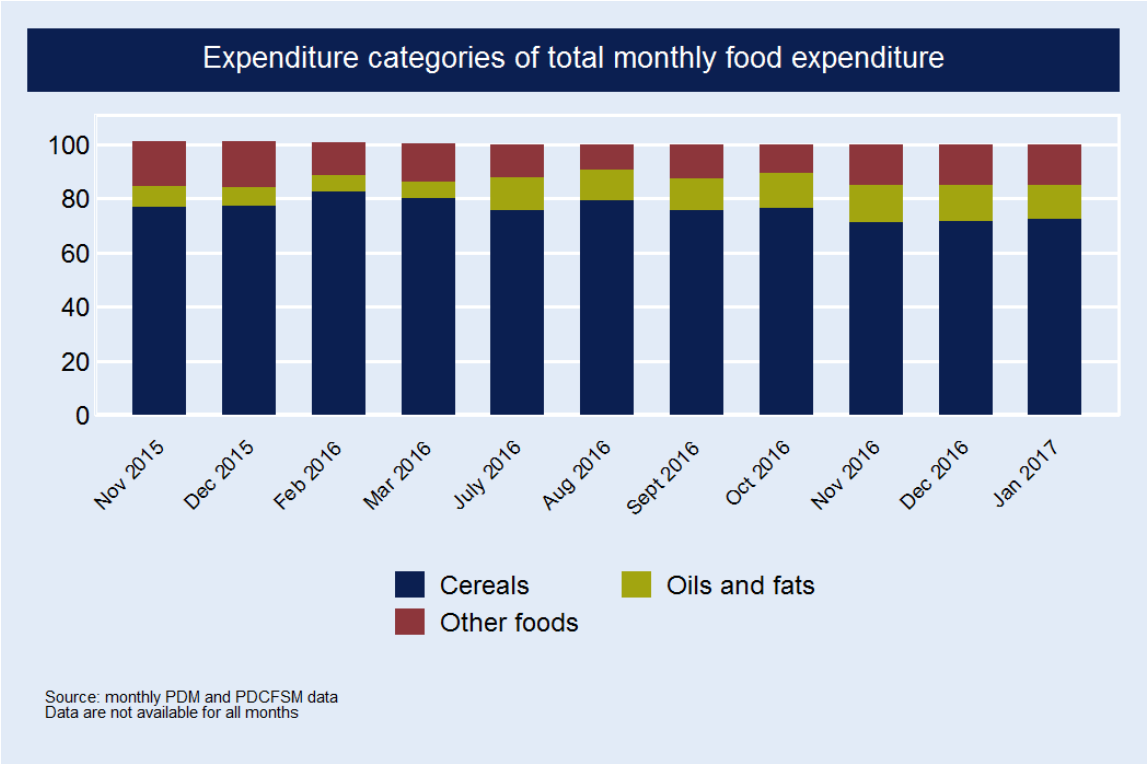


Source: monthly PDM and PDCFSM data
Figure shows beneficiaries only and is based on self-reported expenditure form the CTP amount
Data are not available for all months

As seen in Figure 12, PDM data confirm that a high proportion of the cash transfer amount was spent on food, which accounted for an average of 88% of the expenditure of the cash transfer.[26] This was dropped in the November 2016 monitoring period because of the larger grant provided in October (meaning that, if a similar amount of household money was spent on food, it accounted for a smaller portion of the overall grant money). We also find that a consistently high proportion (around 80%) of total food expenditure was spent on cereals and staple food items.[27] This is illustrated in Figure 13 below.

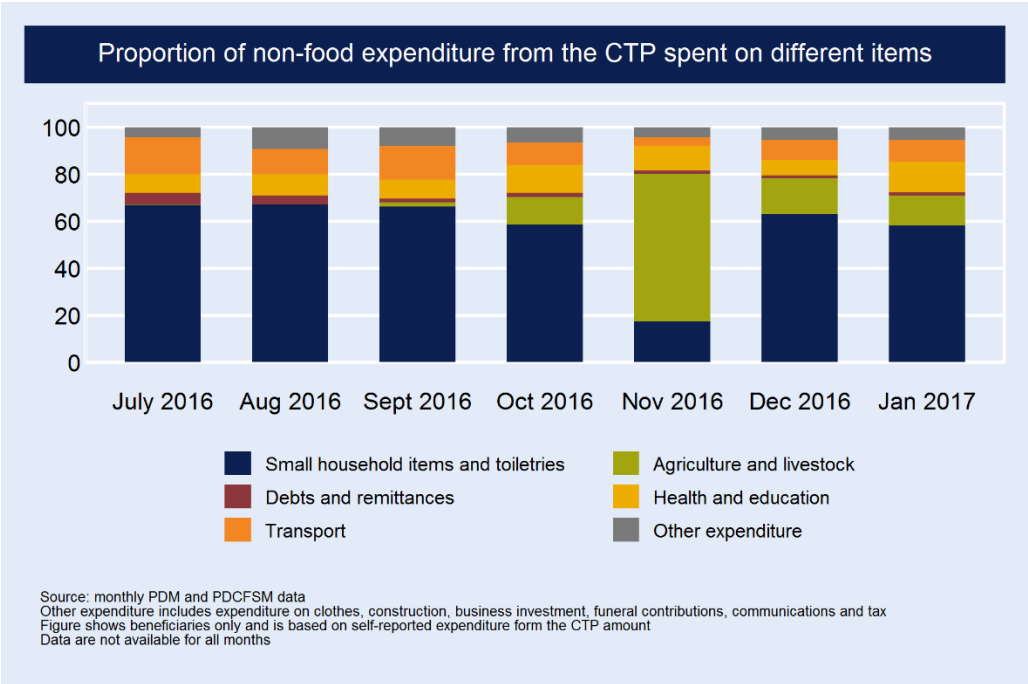
[26] Calculated between July 2016 and January 2017, for when PDM data on this indicator is available.
[27] The food expenditure data collected by the PDM surveys is not well suited to conducting analysis over time, due to a large number of changes in the number of food categories and definitions of food expenditure categories added to the survey over time.

Figure 13 Expenditure categories of total monthly food expenditure



Analysis of PDM data on how the non-food expenditures were spent shows that these were mainly for household goods, with the exception of November 2016, when agricultural inputs dominated these purchases. This is owing to the multipurpose additional grant that was provided around planting time (Figure 14).

Figure 14 Non-food expenditures using the CTP



Proportional piling with stones was done in individual interviews with recipients to understand in detail how their household income and expenditures changed as a result of the cash transfer.[28] The cash transfer was consistently the largest source of income in the previous month; for many interviewed it was their only source of income that month as they depended on agriculture and it was the lean season. The cash transfer was also a large, if not the largest, source of income in the previous year, but other income was obtained through activities including subsistence agriculture (albeit greatly reduced compared to usual), casual labour, gardening (near rivers that had not dried up), raising chickens, selling eggs, fishing/hunting, making pottery/baskets/lace and building houses/fences (where there were also fewer opportunities than usual). In several cases, while the amount of money spent on food went up as a result of the transfer, the proportion of household income going to food decreased because before they had had to dedicate all or the vast majority of their declining income to food purchases. For some very poor households interviewed, they continued to spend all of their income on food even after the cash transfer.

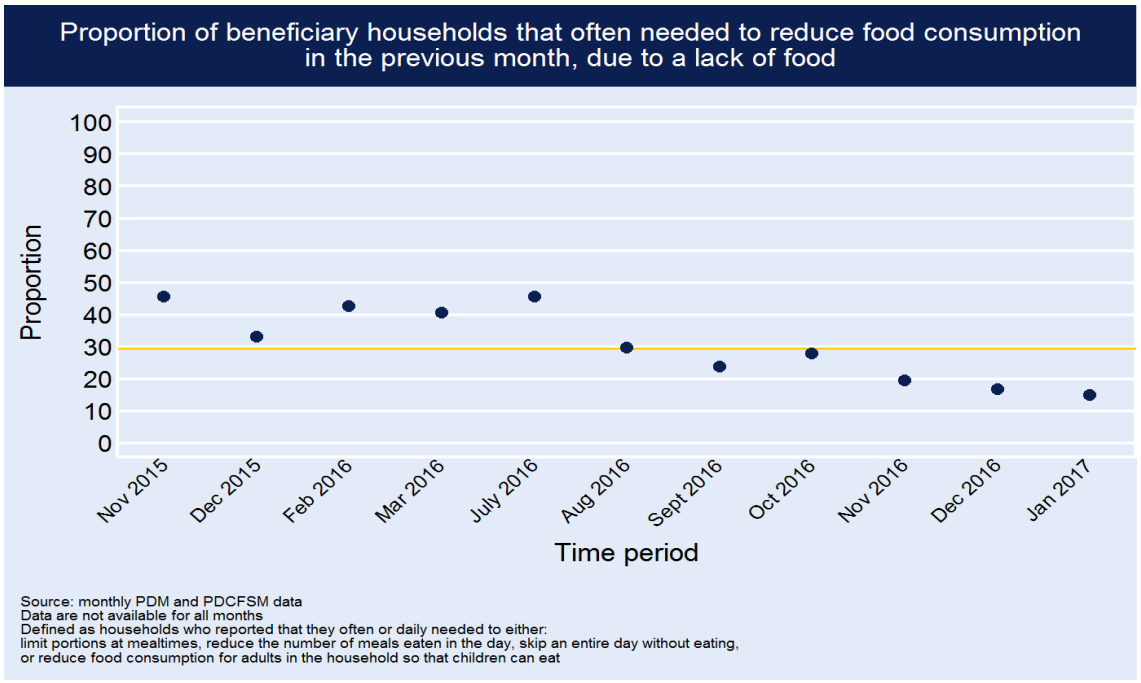
4.2 Food consumption and hunger

FGD participants never spoke of the impact of the cash transfers on their lives without talking about having more food in their household. It was usually the first thing mentioned and regularly cited as the most important. People consistently indicated that the cash transfer improved food consumption in the household because they could afford to purchase sufficient food (especially mealie meal, cooking oil and vegetables) to feed their families adequately.

Various beneficiaries reported that they could now afford to purchase 'treats', such as tea or sugar. A woman in Gutu was particularly proud to report that, in addition to providing three meals per day for her family, she could now make her grandchildren porridge with sugar before they left for school in the morning. Women often described themselves as 'glowing' now, showing the skin on their arms as evidence that they were looking healthier than before. As stated by a woman in Nkayi: 'that [the transfer] is why you see our skin shining' ('*yikho ubona sicazimula*'). People reported that cash 'solved' problems from before – eating one meal per day, 'drinking some water and then going to sleep', boiling vegetables and stopping using oil, children fainting at school and not having enough food in the house. Looking at the food consumption component of the Coping Strategies Index (CSI), PDM found that the percentage of households that often reduced food consumption declined over the period (see Figure 15).

[28] The recipients first listed all of their sources of household food production and income, including the cash transfer. These were written on a large sheet of paper. Participants were given 25 or 50 stones and asked to divide them between the categories, with the amount of stones representing the proportion of the income source. The same was done with household expenditures. The interviewee was asked to move the stones to represent how the distribution of income and household expenditures changed before and after the cash transfer was received.

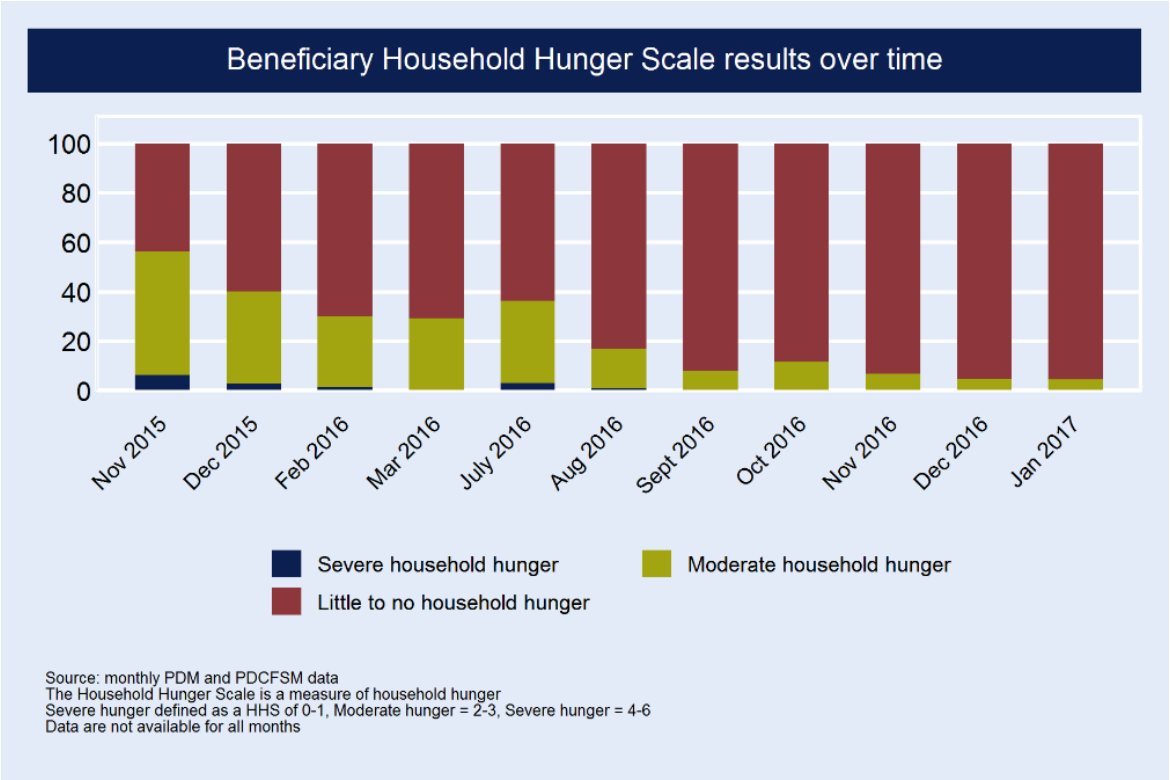
Figure 15 Households reducing food consumption (CSI)



Monitoring of household hunger through the Household Hunger Scale (HHS) also supports these findings. HHS is an indicator calculated based on three questions about hunger and whether people are going without food in their household.[29] It is therefore a reflection solely on having enough food in the household and does not capture issues of diet quality. Project monitoring shows steady improvements in the HHS over the period from November 2015 to January 2017, as fewer households are classified as having moderate hunger. By January 2017, the vast majority are recorded as having little or no household hunger (see Figure 16).

29 These questions are: Was there ever no food to eat of any kind in your house because of a lack of resources to get food? Did you or any household member go to sleep at night hungry because there was not enough food? Did you or any household member go a whole day and night without eating anything at all because there was not enough food?

Figure 16 Beneficiary households' HHS results over time



The changes in food consumption score (FCS) and dietary diversity score (DDS) indicators are more tepid and inconsistent (see Figure 17 and Figure 18 below). These indicators consider the diversity of foods consumed and indicate that beneficiaries' diets did not increase much in variety or were inconsistent. Both FCS and DDS improved from November to December 2015 but decreased in February 2016. There are other smaller dips in July 2016 and October 2016. For FCS, by January 2017 9% of households have poor food consumption, 57% are borderline and 36% acceptable. The FCS and DDS improvements and declines follow similar trends, which is logical since both ask about different food groups consumed (FCS uses a reference period of seven days and DDS uses one day).

If we reported back to the beneficiaries consulted that the project monitoring did not find a substantial change in their food consumption from November 2015, they would almost certainly disagree. There are two likely explanations for the divergence between the qualitative findings and the FCS and DDS indicators. The first is that the indicators are not capturing changes in diet quantity (i.e. calories). If beneficiaries are eating larger quantities of foods at meals or switching to more preferred foods (e.g. sadza over porridge), such a change will not be reflected since DDS looks at numbers of food groups and FCS considers the number of times a food group is consumed in a week (not the amount). The second is that the monitoring questionnaires used to collect data and the food groups used to construct the DDS changed across rounds, which may have compromised the ability to interpret changes over time (see Annex C.1); however, these changes were quite minor and therefore appear unlikely to have played much of a role.[30] It is also possible that the qualitative findings from the eight villages visited were not typical of the programme experience, although implementing agencies have a good overview of the activities and believe that improved consumption was occurring more generally.

[30] The number of groups changed in the second round of monitoring (December 2015) and again in the July 2016 round of monitoring when the number of food groups included in the questionnaire increased from 15 to 18.

Figure 17 Beneficiary households' FCS over time

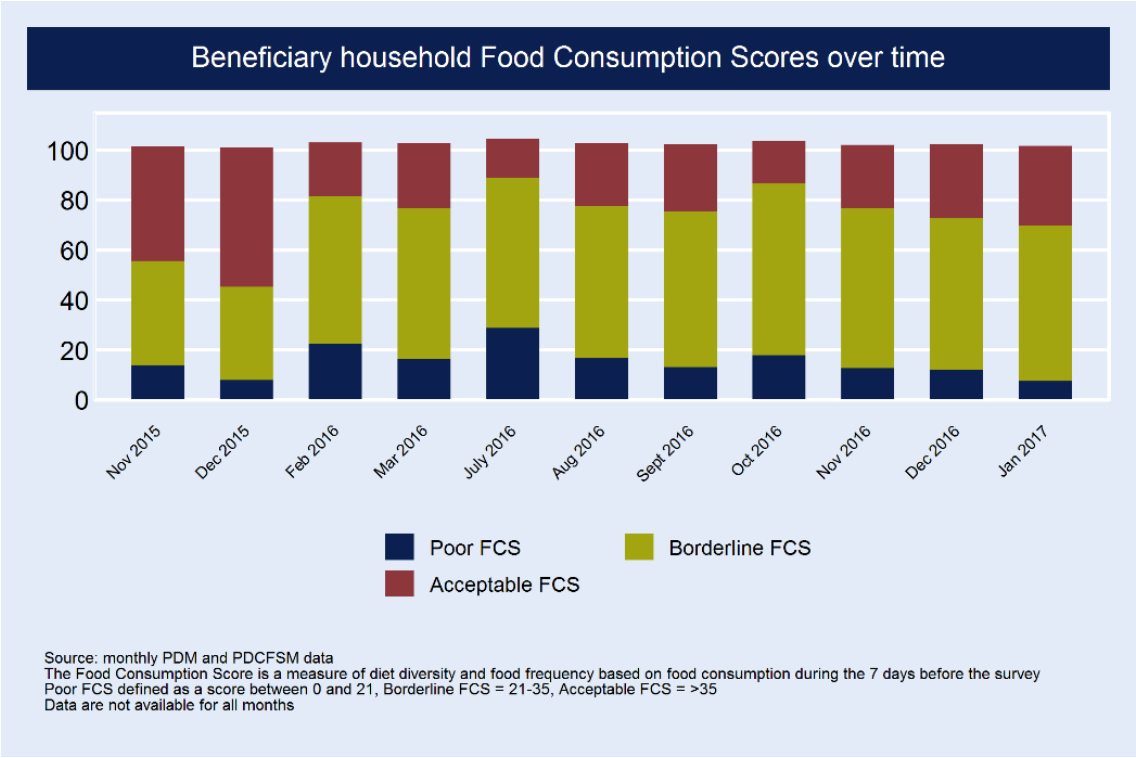
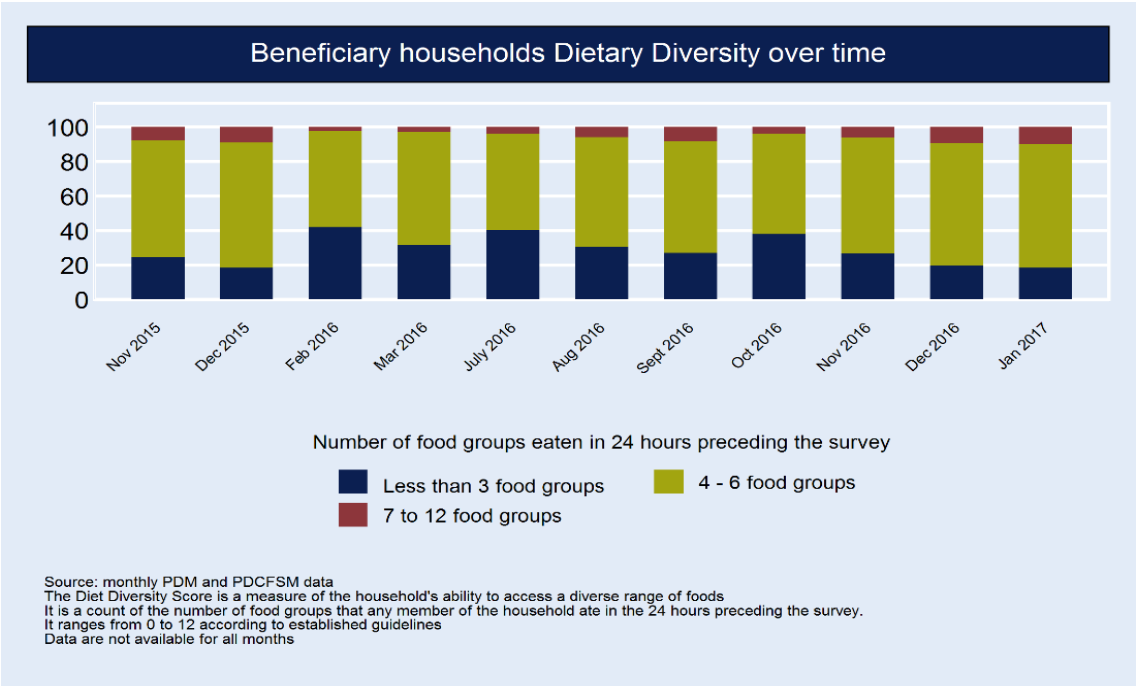


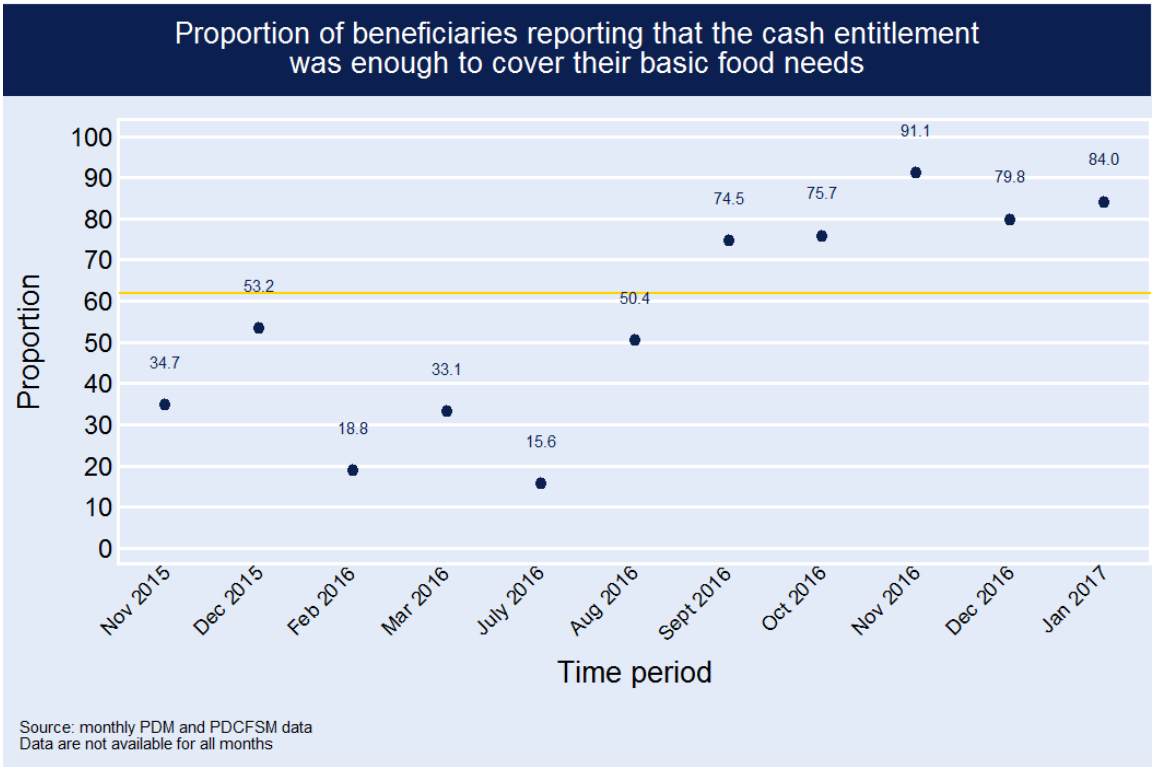
Figure 18 Beneficiary households' DDS over time



The proportion of recipients reporting that the cash entitlement was enough to cover their basic food needs has varied over the life of the programme, but has broadly improved since August 2016 and hovered around 80% in January 2017. Figure 19 shows a clear jump after the increased transfer in August/September 2016. The low of 16% in the July 2016 reporting period coincides with the period where the cash entitlement was capped. During the qualitative fieldwork in March 2017, people described 'eating normally' and having enough food in the household. A few exceptions were found – people indicating that they still did not have quite enough because they

had no other income. Several described ways of making their money go as far as they could, such as purchasing goods in bulk.

Figure 19 Sufficiency of cash to meet basic food needs

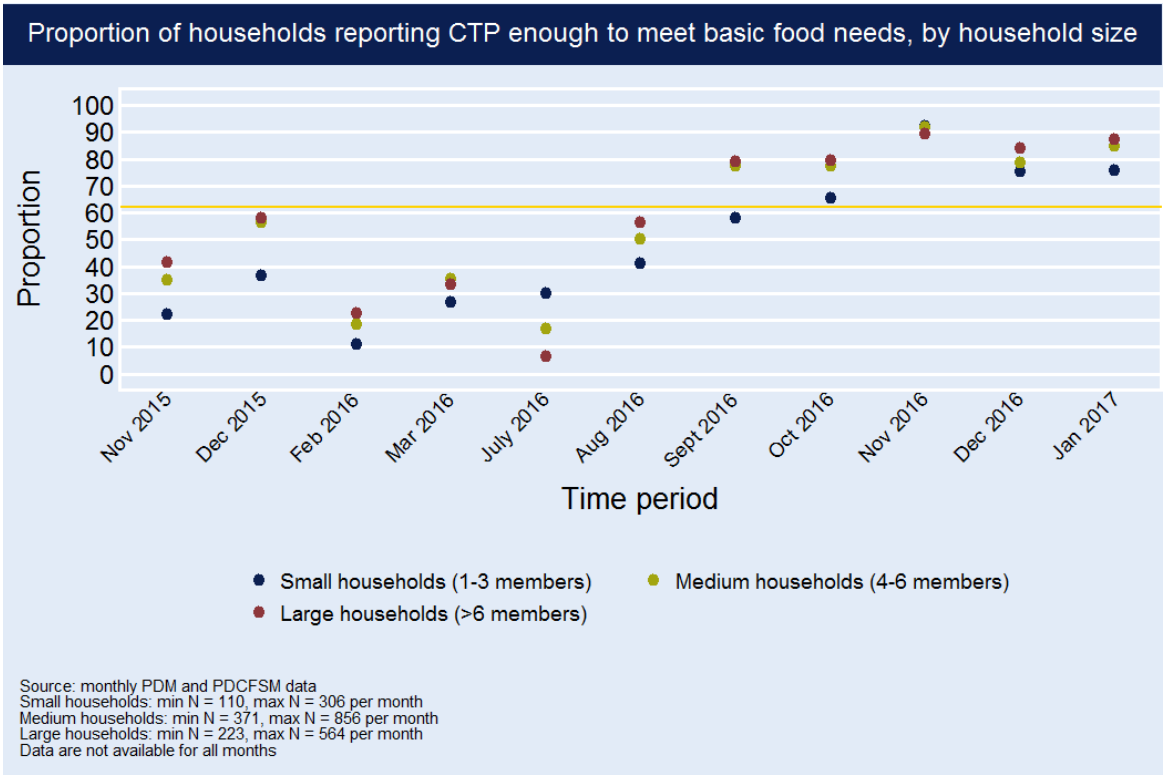


4.3 Disaggregation by gender and household size

The PDM data do not provide evidence of any differences in the levels or trends over time in indicators related to coping strategies, food consumption and food insecurity according to the gender of the household head. The data suggest that male- and female-headed households followed very similar trends in terms of the proportion reporting that the cash transfer is sufficient to meet their food needs in each month, their FCS, DDS and HHS scores, and the average number of meals eaten per day by household members over and under five years of age

Similarly, the results did not differ much according to the size of the households. An exception is the proportion of households indicating that the transfer was enough to meet their food needs, which was nearly always lower for small households (with 1–3 members) compared to medium- and large-sized households. This alone though does not lead to a strong argument for further increasing the minimum transfer amount to these households given that their food consumption indicators did not vary by much (Figure 20).

Figure 20 Sufficiency of cash to meet basic food needs (by household size)



4.4 Coping and negative strategies

In both provinces, FGD participants described taking measures to meet food needs such as engaging in casual labour, borrowing food from neighbours, using donkeys rather than cows to plough fields and increasing school fee debts. Some people resorted consuming wild foods that they would not normally eat and some of which were hazardous, including a report that children had died after ingesting poisonous fruits.. There were also reports of women engaging in transactional sex in order to secure food for their families.

During the drought people were finding it hard to keep their livestock alive with the limited water and also needed money for household food. Livestock were being traded for grain (e.g. a goat for a 10-litre bucket of maize worth $7) or sold at greatly reduced prices. Cows were being sold for as little as $90 or traded for 100kg of grain, when the normal price of a cow is $400 to $500. Chickens normally sell for $6 but were selling during the drought for $2. Cattle are a symbol of wealth in rural areas; families can work for an entire year and not be able to purchase a single cow. The fact that some people were selling these assets for 20% of their value shows the seriousness of the situation.

The cash transfer was reported to have helped or resolved most of these issues because people no longer needed to resort to them. A woman in Gutu, for example, said that her family could now keep their goats and chickens to sell at the beginning of the term to pay for the children's school fees instead of selling them whenever the family was running low on food. A few people met had bought chicks to eventually build up their flocks again after having sold chickens to purchase food. However, others consulted indicated that they had no animals (to sell or not) and needed to use the cash transfer on more immediate and basic household needs. People also described how the cash could not resolve all of their issues; for example, some continued not to pay school fees because they needed all the money for food.

The CSI was used in project monitoring to measure frequency and severity of household strategies for dealing with food insecurity. The strategy that the most people reported often using at the baseline was reducing food consumption, which improved from 46% of people often reducing consumption in November 2015 to 15% in January 2017 (see Figure 15). People continued to often rely on less expensive food to varying extents throughout the programme (this percentage never dropped below 25%). Other strategies that were used often and changed little throughout the programme were reducing education expenditure and reducing health care expenditure.

4.5 Livelihoods

Discussions on livelihoods during the fieldwork centred on the creation of a 'livelihoods matrix' showing primary sources of livelihoods, the impact of the drought on them and the extent that they were affected by the cash transfer. The most common livelihood was subsistence farming (e.g. maize, millet, cowpeas and groundnuts), followed by gardening (particularly near rivers and water sources) and casual labour (e.g. plastering houses and tilling soil for men and fetching water and washing clothes for women).

Subsistence farming is done by both men and women in the household, with the food going to household consumption, except in very good years when a small amount would be sold. FGD participants felt it was the livelihood most impacted by the drought because it greatly reduced or entirely wiped out their harvest. It was also seen as the livelihood most beneficially affected by the cash transfer because some recipients purchased agricultural inputs (especially with the 'bonus' transfer in October 2016) and people had more energy to work in fields and more time to work on their own land if they had been doing casual labour. However, in Matabeleland North sites, discussants stressed that their hard work in the fields and any purchase of seeds had been undone by the heavy rains. Some people reported with frustration and sadness that they had planted multiple times only to watch the rain wash away the crops, or that if they had known that the rains would be so severe they would not have bought seeds with the money.

Maricho (casual labour) is another common income source, although for some it is more of a coping strategy to get money in difficult periods than a consistent livelihood. Once the programme started, some people reportedly stopped seeking casual labour because they no longer needed the extra cash and could work in their own fields. There were other examples of people no longer engaging in certain activities to which they had turned to make ends meet. In one village, a small number of older women made pottery for cooking, an activity losing significance because young girls no longer take an interest and most women prefer using modern cooking pots. The trade garners very little income and food is received. The FGD respondents reported that it was impacted by the cash transfer because the older women 'no longer have to engage in this futile task'.

Box 4 Drought and the cash transfer: stories of three families

Lot, Nkayi district, Matabeleland North – A very poor family[31]

Lot is 77 years old. His wife is 10 years his junior, and they look after their youngest child (age 18) and seven grandchildren (aged 5–17 years). He farms and gardens, growing sorghum in clay soil and maize in the sandier soil. The drought was very difficult on the household. The grandchildren ate much less, and he believes that at least one would have died were it not for the cash transfer. The cash transfer went almost entirely to food. He paid no school fees and has a $224 school fee debt, not including this year's. Even with the money going to food, it was not quite enough most months, and his wife would borrow some food from neighbours toward the end of the month. Nonetheless, the grandchildren are eating much better now and have more energy. He spent $20 on seeds from the extra $60 transfer, with the rest going to food.

He was registered for the transfer because he is the head of his household. However, it is his wife who spends the mobile money because she is smart and younger and understands how to do it. They discuss together how to spend it. This approach is the norm for them, because 'people living together cannot do things separately'.

He was a beneficiary in the second phase of the programme, but not the first. He attended the meeting where people were nominated to be beneficiaries for the first phase but no one nominated him. People nominated people they knew, including friends and relatives, but those people were in need. In the second phase, he was not present at the meeting but the village head came with a list of three elderly people that should be included and he was one of them.

Masimba, Gutu district – a large family

Masimba is 48 years old. He lives with his two wives, who together have 17 children. When the rains are good, his crops will sustain his family for less than half the year. He owns three goats and three chickens. He rears these animals to sell for school fees. He can only sell a goat for $15, which covers a fraction of the school fees. His wives have a garden, where they grow vegetables to sell to people. However, the drought meant that no one in the community has had enough cash to purchase extra vegetables. The three adults in the household also try to do *maricho*. This has grown increasingly difficult over the past year, because no one in the community has had money for bricks and people's crops have been too poor to require extra labour. By the time CARE began the programme his family had no income, aside from selling the occasional goat.

With the $72 that he receives, he can afford to buy enough mealie meal for his entire family. He also buys other groceries, like teabags and sugar. Because of the programme he has stopped selling goats. He is the registered recipient of the transfer rather than his wives because as a man he is stronger and able to walk every month to sign that he received the money. However, once he receives the text saying that the money is available, he tells his senior wife. She then plans how to spend the money on food with the junior wife. They consult with him, and he agrees to what they suggest. He thinks it is sensible to leave these decisions to his wives because they have always been in charge of the food. He has not noticed any problems between his two wives about spending of money. He sees the programme as benefiting everyone in his family equally because they are all looking healthier.

When the programme first started, he would withdraw the cash but this became impossible, so then he paid for groceries through Ecocash. This is more expensive because of charges – for $10 of groceries, the shops will take as much as $1 in commission. He gives some of the food to his relatives and neighbours who are not in the programme. Sometimes he even gives food to other people who come to beg from him because he used to have to beg for food himself sometimes.

Lindiwe, Lupane district – a better-off family

Lindiwe was one of the better-off beneficiaries consulted. She has an older husband who was injured in the liberation struggle. They have three children together and five of his children, as well as the son of his deceased brother. Their income last year was mainly from gardening (28%), chickens (24%), turkeys (12%), farming (16%) and the cash transfer (16%). In the preceding month, the cash transfer was about 44% of their income – the rest came from the chickens and turkeys.

[31] Names have been changed.

When the cash transfer was received, each month 40% of their total expenses went to food, 36% to school fees, 16% to school supplies and 8% to savings. Looking at before the cash transfer was received, about 48% went to food and no money was saved, suggesting that a shift with the CTP was being able to save money for difficult times. The day she was interviewed, Lindewe had $12 on the phone from the previous transfer. The cash transfer has enabled her to purchase food in bulk, and avoid borrowing from neighbours. It is helping to pay for school fees for their children. The family's diet is also improving; with the transfer they have been able to buy beans and even kill a chicken from time to time. The cash transfer did not come for a couple of months at first and when the large amount of money came, they purchased a calf.

With the first round of cash transfers they would go to Lupane and cash out the money. Now they are buying locally. There are four merchants who accept NetOne and a trader who comes from Lupane with mealie meal, cooking oil, soap and even some school supplies and farming tools. She makes decisions with her husband. They sit down and decide what to plant and how many chicken eggs to sell and what to do with the money. They did this with the cash transfer too. Last month they decided to use the transfer to cover the secondary school fees of their daughter, and they have decided to pay the school fees of their sons in primary school with the next one.

She had never used mobile money before the programme. It was hard at first. Her line was even blocked – an issue that was resolved promptly. Then they were taught by the NetOne people and things improved, although at times she still gives her phone to the shopkeeper to do the transaction. Now she can also pay school fees with mobile money.

4.6 Access to services

Most of their income from the transfer went to food, but there were also examples of beneficiaries using the transfer for paying school fees or paying down school debts (some beneficiaries reported debts of up to $250, and indicated that making a small payment would smooth over relations with the school and village authorities). Others indicated that their debt continued to mount as they still could not afford the fees. There were anecdotal examples of cash transfers being used to cover health costs, particularly when someone visited a hospital. While it is not possible to verify, FGD participants and leaders stated on multiple occasions that more people with HIV and AIDS were dying as a result of the drought, because they lacked the proper nutrition while taking ARVs, and that the cash transfer had decreased such deaths because now HIV positive people were eating better. The cash did not help people to access water, which in Gutu and Zaka was raised as one of their greatest daily challenges, owing to boreholes having stopped working and water sources drying up.

4.7 Local economy

The project injected more than $40.9 million into the businesses and service providers frequented by rural Zimbabweans. On the other hand, food aid purchases would likely have primarily benefited wholesalers in South Africa and Zambia and transporters. We cannot know precisely how locally recipients spent their money, since even in the places we visited people expressed diversity in whether they spent in local shops, business centres or major towns. That said, the fieldwork and expenditure data do give a good sense of the main types of businesses benefiting:

- Village shops (especially ones with maize and mealie meal): These were frequented by people who did not want to travel for better prices or more diversity. In some isolated areas we visited that had only a few shops, shopkeepers described huge profits and stated that beneficiaries had made up most of their sales in the previous year. A few indicated that they had increased their overall stock as a result; two were opening new shops nearby. Most shopkeepers reported being registered as a mobile money merchant or having an application being processed, and using mobile money to procure goods from wholesalers.
- Shops at larger business centres (especially ones with maize and mealie meal): Some people chose to purchase goods at centres located near the village or within a distance accessible by

walking or public transport. Because there were more shops at these areas, their individual benefits were less. Some shopkeepers noticed that it impacted their business while others reported that it did not substantially increase their profits. Shops that provided 'cash as change' in the second phase probably benefited more than others because people would concentrate their purchases where they could get some cash.

- Shops in towns and cities (especially ones with maize and mealie meal): People living close to major towns or willing to travel opted for those shops because of their lower prices compared to ones near their villages. In Lupane town, some merchants were aware of the programme and its impact on sales. One said that before the programme they only looked forward to the police getting paid on the 19th of each month, but now they tended to see shops flooded with villagers at a similar time each month, during which turnover would go from $100–$200 to $400–$500 per day. Village and regional shops also procure from larger towns and cities (e.g. Bulawayo).
- Mobile money agents: local mobile money agents were big winners when cash was available to cash out, as they receive a portion of the fee charged by MNOs. The precise commission varies on the amount cashed out. As an example, if agents had an average commission of 1% and $20 million worth of cash transfers were cashed out, they would have made $200,000 in income.

The fact that PDM found 'distance to cashing out' to not be a problem could suggest that people mainly cashed out and made purchases locally. People in FGDs tended to travel to nearby business centres and local shops (in the case of more isolated areas), but we cannot generalise. Adding a question in a future PDM on the number and types of shops frequented (e.g. small village store, business centre, wholesaler, etc.) would help with more analysis on who was benefiting most.

We did not hear about cases of opportunistic price increases or tiered pricing, whereby a shop owner might charge a separate price for something paid with cash compared to paid with mobile money. In Nkayi, traders were adding $1 for P2P transactions for purchasing goods but this was for all customers – not just programme participants. While examples were given of the prices of certain goods increasing, given the market monitoring and price trends in other areas, there is no reason to think that the programme played a role in such rises.

4.8 Social relations

Cash transfers were viewed by many leaders and beneficiaries we met as being either helpful or as not having an impact on social relations. For those who thought the programme was helpful, their justification was that fewer people needed to ask for help and more people had something to give if someone did. The drought had previously limited people's ability to help one another. Some respondents even described taking steps during the drought so that neighbours would not see they had food, such as disguising food in travelling bags, because people might come to the house to ask for food and at the end of the day 'you will be left with nothing'.

However, some village headmen brought up concerns about jealousy, particularly in the Masvingo sites. They were concerned that the unequal access to the cash had made people jealous and that the beneficiaries were not sharing sufficient food with their neighbours and relatives. Some non-beneficiaries agreed (as one said, 'I feel jealous because there are people getting money, while I receive nothing' (*kagodo katoripowo nekuti zvinorwadza kuti umwe arikupihwawo mari ini ndisinga wani*)). Another, in a different group, stated, 'someone else is receiving but I am not, so there is no way I am going to be happy about it'). In Ward 4 in Zaka, the non-beneficiaries were afraid to even complain about being left out, because they believed that the beneficiaries could use witchcraft on

them as a punishment (a non-beneficiary who had complained publicly at the beginning of the programme suffered a stroke the next day, which was widely believed to be a result of witchcraft).

4.9 Household relations and gender

FGD participants consistently stated that the food shortages had caused stress in family life. Children looked to the mother for food and the mother looked to the father of the children. Some women went to the extent of secretly preparing food for their children, excluding the husband. No one was happy: children could no longer be seen playing outside, a husband and wife had very little to say to each other and often had unkind words. The situation was described as more pronounced for those who had a lot of children as they had more mouths to feed.

Cash was described as improving household relations because it took away the trigger for worsening relationships – lack of food. As one person described, if there is food 'the conversation between husband and wife will be smooth and positive' (*ingxoxo kababa lomama iyabe imnandi*). Men routinely said that the cash reduced stress or tensions because their wives expected them to source food ('the snake is thrown at the father of the house'). Some also reported being at home more rather than seeking casual labour, which was described as 'bringing the family back together'. The stress went beyond relationships only between husbands and wives. An older man in Ward 19 in Gutu reported that his teenage daughters would sometimes go many days without speaking to him because he could not provide food for them. After the cash transfer he described how, now, 'my family is at peace'.

The implementing agencies tracked cases of gender-based violence involving households participating in the programme and worked with community leadership to help resolve them. From January to March 2016, for example, seven cases were reported (CARE and WVI, 2016d). However, FGD participants conveyed that cash transfers did not cause problems in households, but rather played a role in lessening them. In the rare instances that domestic violence or household tensions were alluded to, they were qualified that it was affecting a household that already had those problems.

It is important to note that there is strong messaging coming from the NGOs and village leaders about not committing domestic violence, which could have influenced responses. In one village we visited, the leaders told the community that the Social Welfare assistance would be suspended if there were any reports of domestic violence. Nevertheless, the national researchers felt that people were being honest about household relations improving and not painting a rosy picture for fear that it could affect future assistance.

On the encouragement of women being the registered recipient, FGD and KII respondents usually endorsed this move on the basis that women knew better the household needs and how to manage household resources (that said, given the justification that the implementing agencies had provided along these lines, it is also possible that they were simply feeding back the message). We also did not meet men from households where the wife was registered and therefore did not get their feedback.

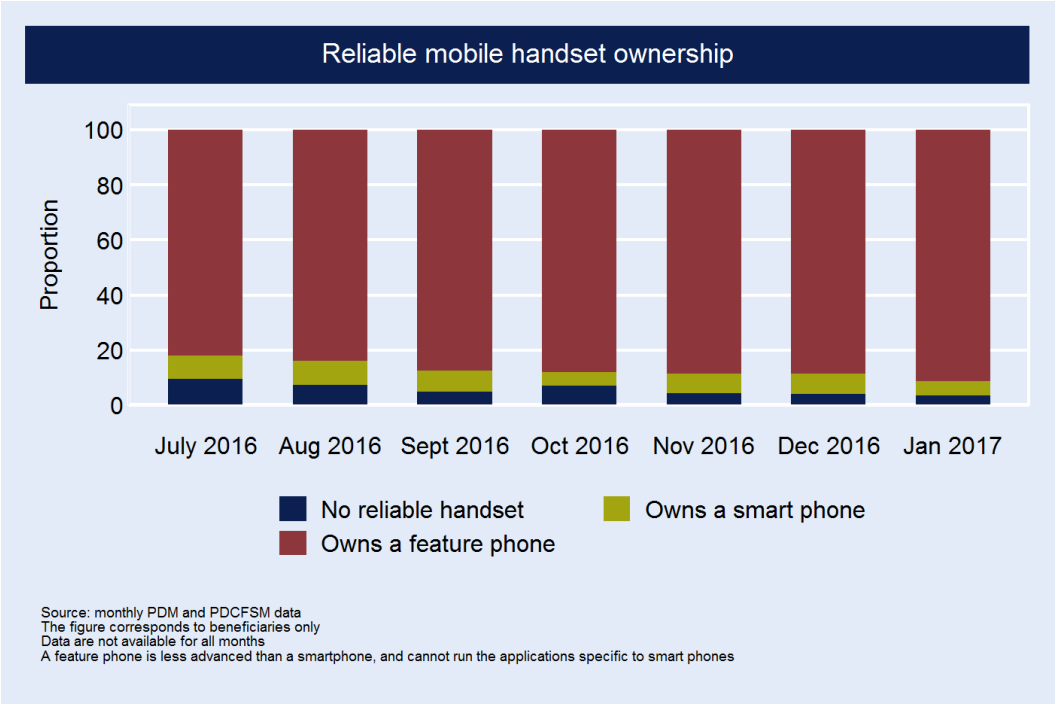
The team did meet with men who were representing their household, who usually did so because their wife lacked an ID card, they already had a SIM registered in their name or because they felt they should be as head of the household. One 70-year old man, for example, wanted to be registered because he was the household head. However, when asked who retrieved or spent the mobile money transfer, he replied that he left that to his wife because she is smart and younger and had learned how to operate the phone.

4.10 Unintended results and other findings

The programme led to some changes that were outside of its intents. Most of these were related to the use of mobile money because beneficiaries that were part of the programme in both phases were exposed to it over a period of 18 months and received approximately 15–17 payments during that time. With the exception of longer-term refugee crises, it is rare for any humanitarian CTP to provide more than 4–6 transfers because they usually have a shorter-term focus. The Cash First programme may be the longest use of mobile money transfers to the same group of people for a humanitarian programme globally to date. We make a case for the following impacts:

- **Increased exposure to/understanding of mobile money.** In a study on the uptake of digital financial services by people receiving mobile money transfers from Save the Children in Zimbabwe, 43% of the beneficiaries could not name any steps in the cash-out process and only 26% eventually used their e-wallets to directly purchase goods and services (Willis, 2016). On the contrary, the vast majority if not all beneficiaries of the Cash First programme purchased goods and made P2P transfers with mobile money because they had to. We do not know what percentage is now able to independently conduct mobile money transactions. However, beneficiaries, shopkeepers, GAFs and implementing agency staff all commented that people had generally improved their ability to operate the technology over the course of the programme – although it was also stated that some elderly people in particular would never 'get it'.
- **Increased ownership of SIM cards and handsets**. The purchase and distribution of SIM cards led to tens of thousands of people having registered SIMs, mainly women. While we do not know how many had them before, the option of being able to use their own SIMs suggests that many did not. Monitoring showed that phone ownership increased during the programme (see Figure 21), although it should be noted that this was only monitored from July 2016 onwards.
- **A small number of people obtained national IDs because of the programme**. Examples were provided of a small number of people obtaining identity documents because an ID was required for registering SIM cards and mobile money accounts.
- **Improved selection in some shops/increased numbers of shops accepting mobile money.** Particularly in more isolated areas, people gave examples of shops stocking more goods and of more businesses accepting mobile money. An example was given of a business centre previously having only one mobile money agent later having six or seven agents and merchants, as well as more places stocking maize grain and mealie meal. At the same time, the increase in mobile money agents and merchants was likely influenced by the overall declining liquidity and increase of mobile money in Zimbabwe.
- **More acceptance and interest in cash transfers and mobile money at the district government level**. Some district-level government key informants discussed being initially sceptical on the provision of mobile money, and that the programme had sold them on it.

Figure 21 Handset ownership



Source: monthly PDM and PDCFSM data
The figure corresponds to beneficiaries only
Data are not available for all months
A feature phone is less advanced than a smartphone, and cannot run the applications specific to smart phones

5 Lessons, conclusions and recommendations

The Cash First programme resulted in several ‘firsts’ in Zimbabwe. It was the first large-scale use of unconditional cash transfers in a relief programme and the first large-scale use of mobile money to deliver cash transfers in Zimbabwe. It was also a long programme that provided exposure to mobile money at a time when it was becoming vastly more relevant in the country. What conclusions and lessons can be drawn to improve future programming?

5.1 Lessons

Lessons can be grouped under six headings – humanitarian cash transfers, mobile money, targeting, coordination, capacity/working relationships and monitoring/accountability. Each lesson raises questions on future programming. These are summarised in Table 15.

Table 15 Lessons from the Cash First programme

Lessons	Relevant questions
Humanitarian cash transfers	
Markets enabled people to access food through cash transfers (although when the decision to use cash was made there was uncertainty on grain imports).	Are there ways that assessments and monitoring systems can be improved for future decision-making on transfer modalities or are these adequate? Is there an opportunity for a more systematic response analysis process among key agencies/donors?
Once a cash transfer programme is in place, it is easy to provide an additional transfer, as shown by the multipurpose grant.	Can this be taken further, and have a programme be the ‘pipes’ and infrastructure for a future cash transfer programme, or would accounts potentially going dormant limit this feasibility?
The transfer value of $7 per person was appropriate for enabling people to access basic food needs, but could have been based on households’ overall needs and not just food (e.g. a minimum expenditure basket).	Would a minimum expenditure basket approach be better in the future? Are there ways that agencies can harmonise transfer values from the beginning (and periodically review)?
Mobile money	
Mobile money can be viable even when recipients cannot fully cash out, because they can access goods/services via mobile money.	Should aid agencies work with MNOs and traders to enable cashing out, or is it sufficient for recipients to access goods/services via mobile money?
Mobile money can work in villages with intermittent coverage when recipients/local merchants adapt.	Are there actions that NGOs/MNOs should take to encourage solutions in these areas, or should it be left to merchants/recipients to find solutions locally? Are there some places where mobile money is not an option in the future? If so, what steps can be taken (e.g. using CIT, working with MNOs, etc.)?
The programme duration provided time for people to familiarise themselves with technology, but some people are not digitally literate, particularly the elderly.	Do any changes need to be made on how elderly people are supported and assisted to ensure they are able to access their assistance?

In some areas, beneficiaries could not use mobile money to pay for some services such as school fees and grinding grain.	Are there opportunities to encourage acceptance of mobile money for these services? In general, are there ways that future programmes can better involve shops/the private sector?
Targeting	
Community-based targeting was well accepted. In a few cases, communities adhered more literally to 'criteria' (e.g. the elderly or orphans) rather than focusing on the most vulnerable.	Can the targeting process more strongly emphasise the importance of vulnerability and poverty in the future (while using criteria/categories to help guide the process)?
It was not always clear to villagers or evaluators how the 'cut-off' (the limit of recipients per village) was determined.	What is the best way to ensure that the 'right' numbers of people are assisted in a village/ward?
Communities prioritise equity and more people being helped more than NGOs, which prioritise helping the neediest with sufficient assistance to impact their lives.	Can community emphasis on equity be taken on board?
Coordination	
The Cash Sub-Working Group was an important forum for national-level coordination among agencies.	Given that this sub-working group was set up in 2016, can cash coordination be more predictable in the future?
At the district level, district drought relief committees enabled information-sharing and ward prioritisation.	Can prioritisation better contribute to appropriately determining numbers of people per ward?
The DFID-funded consortium usefully informed the ECHO-funded consortium.	Should donors combine their efforts and fund one consortium/programme rather than two?
Work is still needed to get beyond the potentially unhelpful cash versus food debate.	Is joint response analysis possible, and if donors agree to disagree, how best can their interventions be complementary? How can it be ensured that agencies implementing food aid do not choose intervention areas based on their capacity if cash is more appropriate in those areas, and vice versa? Are there opportunities to adapt food aid (type of food, targeting, nutritional objectives, etc.) for it to complement cash better?
Accountability / monitoring	
Community focal points played a key role in resolving payment challenges	Do any changes need to be made to the process of selecting and supporting community focal points or the help desk?
Accountability systems appear to have led to complaints and technical problems being identified, catalogued and resolved, but the record-keeping made it challenging to get a comprehensive overview	How can accountability systems better bring together complaints and feedback from various sources for a more comprehensive overview?
Monitoring systems had impressive breadth and depth, but more consistency in questionnaires would have improved the ability to analyse outcome indicators	Are there ways that monitoring systems (including the indicators used and data-collection tools) can be improved?

Changes in increased food intake do not appear to be captured by the FCS indicator	In future monitoring, should the FCS indicator be modified, replaced, added to or left as is?
Capacity/working relationships	
CARE and WVI built the necessary staff capacity and systems to manage the cash programme	Should any of the systems established (e.g. monitoring or data management) be modified? What steps need to be taken now to prepare for future programmes? How can agency capacity be ensured for future programmes?
CARE and WVI established the necessary relationships with MNOs to manage the cash programme	Should one NGO remain the primary payment deliverer in a consortium model? Are there ways that the working relationship with MNOs could be improved? Is a consortium model the best way forward or are there potentially more effective alternatives?
Cash was not a strong part of previous preparedness efforts	Could agencies be better prepared to do cash and could it be better embedded in contingency planning processes? Could households be pre-registered (as in the Kenya Hunger Safety Net)? Could there be automatic drought triggers and/or links to insurance mechanisms?
The government was accepting of the cash response	Is there a need for future advocacy / evidence-sharing / strategy on cash transfers with the government? What would be useful? Are there more opportunities to link humanitarian cash to government humanitarian assistance and/or social protection? Could more be done to coordinate with and try to ensure complementarity with government food assistance?
Drought relief committees at district level were useful for prioritising wards	Are there ways this the prioritisation can better inform the number of beneficiaries per ward, or would that be too prescriptive?

5.2 Conclusions

The mobile money transfer programme was well suited for addressing the impacts of drought and enabled people to meet their immediate needs. It achieved this efficiently and accountably, while also injecting $40.9 million into the rural Zimbabwean economy. The programme faced a real test when a fundamental underlying assumption – that people would be able to turn the mobile money into cash – stopped holding. The decision to continue using mobile money was the right one, and one backed by evidence and analysis that people would turn to directly purchasing goods and services through mobile money when they were unable to cash out.

Some aspects of this programme that stand out are the comprehensive monitoring system, including the market monitoring of prices, availability and liquidity. The accountability system, too, was impressive in its scope and functioning, by enabling anonymous feedback, local problem-solving and links between recipients, NGOs and MNOs. While there was at times over-promising by the main MNO partner, NGOs and MNOs established an effective partnership that strengthened through the course of the implementation. A good working relationship between DFID and the

implementing NGOs (and particularly with CARE given its role as the lead agency) created an enabling environment for learning and adapting. An unforeseen positive aspect of the programme is that it was ahead of the curve in using mobile money, which became much more relevant to the daily lives of Zimbabweans once accessing cash became harder.

A lingering question is 'was there enough of a plan B?' The implementing agencies and DFID backed their choice to do cash transfers with evidence on regional exports and market functionality and then monitored markets closely. DFID also supported the Grain Market Facility. However, we did not analyse the sufficiency of this facility to address the demand for food had the government or Zimbabwean businesses fallen vastly short on food import needs. There are undoubtedly some useful lessons on contingency measures and market support that we are not able to draw out here.

There is also huge scope to build on the success of this programme to embed cash more systematically in planning, preparedness and contingency planning for future humanitarian responses. Given the predictability of periodic droughts and flooding in Zimbabwe, there should be potential to establish pre-agreed triggers, delivery mechanisms and agreements with financial service providers in order to get cash to people in times of crisis even more efficiently and effectively.

5.3 Recommendations

Because the programme adapted as it went, our recommendations on how a future programme might operate focus mainly on fine-tuning approaches.

Good practices

- Continue with the good practices identified – including market monitoring, consulting leaders, regular meetings with communities to verify receipt of transfer and resolve problems, and putting in place GAFs.

Transfer value

- Consider varying the transfer value between different intervention areas if some are experiencing more severe impacts or face higher prices.
- Take into account households' minimum expenditures and incomes when calculating a future transfer value.

Targeting

- Continue with a community-based targeting approach that includes facilitation and verification by independent enumerators, but with more guidance to teams and enumerators on how cut-offs are decided within villages and wards.
- Consider ways to bring in communities' focus on equity and analyse trade-offs between breadth and depth when determining the transfer value.

Payments and access to goods and services

- Mobile money should be used where people can access goods and services through digital transactions or cashing out.
- In the future, if liquidity remains a challenge and certain services cannot be paid for by mobile money (e.g. hospital fees, milling, transport, etc.), work with MNOs to engage with local

businesses, mill owners, school committees, transporters, etc. to increase their adoption of mobile money.

Objectives

- Consider moving to a basic needs approach for humanitarian cash where it is not seen purely as a replacement for food aid but as a tool for flexibly contributing to a range of basic needs.

Monitoring

While the monitoring system was a strength of the programme, there are ways that it can be further improved to better understand outcomes:

- Ensuring that the PDM questionnaire is as final as possible from the start of the programme, such as by piloting it early and making modifications at that time, while remaining open to modifications to incorporate emerging issues as necessary.
- Preserve the consistency of the data by defining a standard routine of cleaning and variable creation that is applied to each and every dataset, including systematic checks for logical errors in the data, range errors and outliers and unexpected missing values, all of which should be documented.
- Maintain one aggregated dataset of PDM data, combining together each batch of data, as well as keeping each file separately, in order to inform the analysis of changes in outcome indicators (while continuing to note the caveats to such an analysis).
- Review the food consumption indicators used and determine whether they should be changed or added to, in order to better capture changes in diet quantity.

5.4 Looking ahead

The fact that cash transfers 'worked' is not news – this has been established by previous programmes in Zimbabwe over the years. What is notable is the large-scale shift away from food aid and a large-scale use of mobile money. Cash went from being a fringe approach in Zimbabwean relief assistance to accounting for more than half of humanitarian food assistance response, driven by this programme. This shift is exciting – it opens the door to rethinking humanitarian food assistance in Zimbabwe and how cash can play a major role in future responses, as it did in this one.

This evaluation is only of one programme and not of the wider humanitarian response, but that programme provides a good basis for proposing questions about the future, particularly about the choice of transfer modality and how different food assistance programmes relate. There appears to be room for a more systematic discussion and analysis on how best to assist people, through which agencies can either jointly agree on the most appropriate modalities in different areas or they can agree to disagree. While overall coordination was impressive, the 'push' for cash in the drought response initially created a dichotomy between cash and food that might be better approached by considering how the different food responses could complement one another.

At a workshop held in Harare to discuss the evaluation findings and their implications for the role of cash in future humanitarian responses, the following issues emerged:

- Donors made individual decisions about whether cash or food was appropriate. There is clear scope for more coherent approaches to deciding on the right mix of modalities (cash and food). While ZimVac and FEWS NET provided a good starting point for decision-making there may be

scope to complement this with further analysis. In particular, ways should be found to work with the government and private sector on forward projections on the likely level of food imports.

- When, as in the recent response, donors, agencies and government come to different interpretations of the data and analysis of the risks of cash and food, ways should be explored to ensure greater complementarity between cash and food. This should include reviewing the types of food aid provided, the amount of cash and food provided, the geographic and household targeting of cash and food, and the setting of objectives for cash.
- Cost efficiency of the various interventions is an important dimension of appropriateness of the response. Common metrics should be agreed upon to allow for comparisons of efficiency across interventions.
- The cash working group provided effective coordination at the technical level. This should be built upon and linked to other existing coordination structures to ensure that the role of cash is strategically considered within overall humanitarian responses.
- The 2016/17 response ended up with two cash consortia, one funded by DFID and another funded by ECHO. There is clear scope for greater donor coordination to enable one primary cash programme, reducing transaction costs and increasing efficiency in line with Grand Bargain commitments.
- There is enormous scope to build on the successes of the 2015–17 response to more firmly embed cash in preparedness and contingency planning. Agencies should explore pre-agreements with MNOs, agreed rainfall triggers for drought or flood response (drawing on experience from the Kenya Hunger Safety Net), and linking cash-based responses to insurance mechanisms.
- While embedding cash more strongly in preparedness, aid agencies should also explore further possible links with longer-term social protection and continue to work constructively with government and at national and local levels when possible. Ways should be explored to enable cash to be delivered as ‘directly as possible’ to national and local actors in line with Grand Bargain commitments.

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Annex A Evaluation design

A.1 Case-based approach

The main source of primary evidence for this evaluation is qualitative data collected at national, provincial, district and village level. Data collected at the village level largely focused on the appropriateness, coverage, effectiveness and impact dimensions of the evaluation, obtained through FGDs, individual beneficiary interviews and KIIs.

The analysis of data collected at the community level is case based. Each village is a case that the evaluation examined in depth, looking at the following issues:

- How it was affected by the drought, how people coped and what support they received;
- When was the emergency CTP introduced in the community, with what level of support (how many households) and for how long;
- The experience of the programme to date and operational challenges related to targeting, enrolment, payments and case management;
- The perceived impact of the programme on recipient households in terms of their food security, livelihoods, risk coping, social relations and intra-household dynamics; and
- The perceived impact of the programme on the wider community and in particular the markets and livelihoods of the rest of the community.

A.2 Sampling

The provinces, districts and wards for qualitative data collection were selected purposively in consultation with CARE and WVI to enable an understanding of diverse situations and challenges. The criteria included accessibility, mobile network coverage and the capacities of the two different MNO partners. The villages within the wards and the beneficiary respondents in those villages were selected randomly. Villages were not considered if the number of recipients in the village would be too low to conduct the necessary FGDs and in-depth beneficiary interviews. As it was necessary to form two FGDs of beneficiaries, we only included villages with more than 20 beneficiaries in the random sampling. These villages were assigned numbers, which were then selected randomly.

Table 16 Qualitative research sites

Province	District	Ward	Village
Masvingo	Gutu	15	Musungo
		19	Musendo
	Zaka	4	Chikondori
		26	Murambi
Matabeleland North	Lupane	11	Mazankila
		24	Gwayi
	Nkayi	12	Nengu
		19	Menda

In each village, a male beneficiary FGD and a female beneficiary FGD were conducted. As the programme encouraged households to register female beneficiaries, in several villages there were exactly enough males for a 7–10-person FGD, so all of the male beneficiaries were invited to the FGD. For the female beneficiary FGDs or in villages with more than 10 male recipients, the participants were randomly selected from beneficiary lists. CARE and WVI then communicated with the GAFs in the village, who mobilised the list of people. In cases where people were not available, another person came in their place.

As we did not have access to a list of non-beneficiaries in the village, the field team relied on GAFs or village head men to create a group of non-beneficiaries. After the first week we let them know that we were particularly interested in talking to recipients of the District Social Services Grain Scheme, because these people often appeared to have similar levels of vulnerability to the cash beneficiaries.

The beneficiaries who were interviewed individually and in depth were usually beneficiaries who had come for the FGD. Before starting the FGD, we would explain to the group that we needed to talk to someone individually and asked them to nominate someone. Groups tended to nominate more outspoken people, which would ensure that the KII would be sufficiently informative, while also ensuring that a person who might otherwise dominate the group too much would be removed from the FGDs. In a few cases, where there were insufficient people to take someone out of the FGD, we asked the GAF or headman to connect us with a beneficiary who lived near the interviewing location.

For non-beneficiary KIIs, we would similarly ask the FGD to nominate someone to talk to us, or would ask the headman or GAF to introduce us to someone living nearby.

A.3 Participatory tools used in FGDs

The FGDs used a combination of participatory tools and question guides in order to understand the village context, drought impact and programme implementation/impact. For example, rather than starting by asking a group ‘did the programme reach the poorest’, an FGD first determined wellbeing categories in the village and indicated through proportional piling of stones how many people in those categories were assisted, which led to a discussion on the types of people that were in or left out of the programme. The tools used were:

- **Social mapping and wellbeing analysis** were used to explore the community poverty profile, with the following objectives: (i) to understand the important infrastructure and social assets within the community; (ii) to understand the characteristics of wellbeing in the community and perceptions of differences in wellbeing among the population; (iii) to elicit estimates of the distribution of wellbeing; (iv) to understand perceptions of the characteristics of the most vulnerable, and cash transfer beneficiaries, in the community; (v) to understand perceptions of the targeting effectiveness of the emergency response; (vi) to explore the impact of the cash transfer on different categories of the population; and (vii) to prompt broader discussion on all other research questions.
- **Livelihood scoring and calendar** were used to elicit: (i) the range and value of different livelihoods within the community; (ii) understand the seasonal dimension of these livelihoods; and (iii) to understand the effects of the cash transfer on the local economy (including changes in markets, prices and employment).
- **Institutional mapping (Venn diagramming)** was used with the following objectives: (i) to understand the importance and value attached by cash transfer beneficiaries and non-beneficiaries to key institutions in their community; (ii) to understand the nature and significance of social connectedness/exclusion among beneficiaries and non-beneficiaries in

their communities; and (iii) to understand the impact of the cash transfer on social relations and with various institutions in the community.

Figure 22 Example of livelihoods matrix

Figure 23 Example of social map

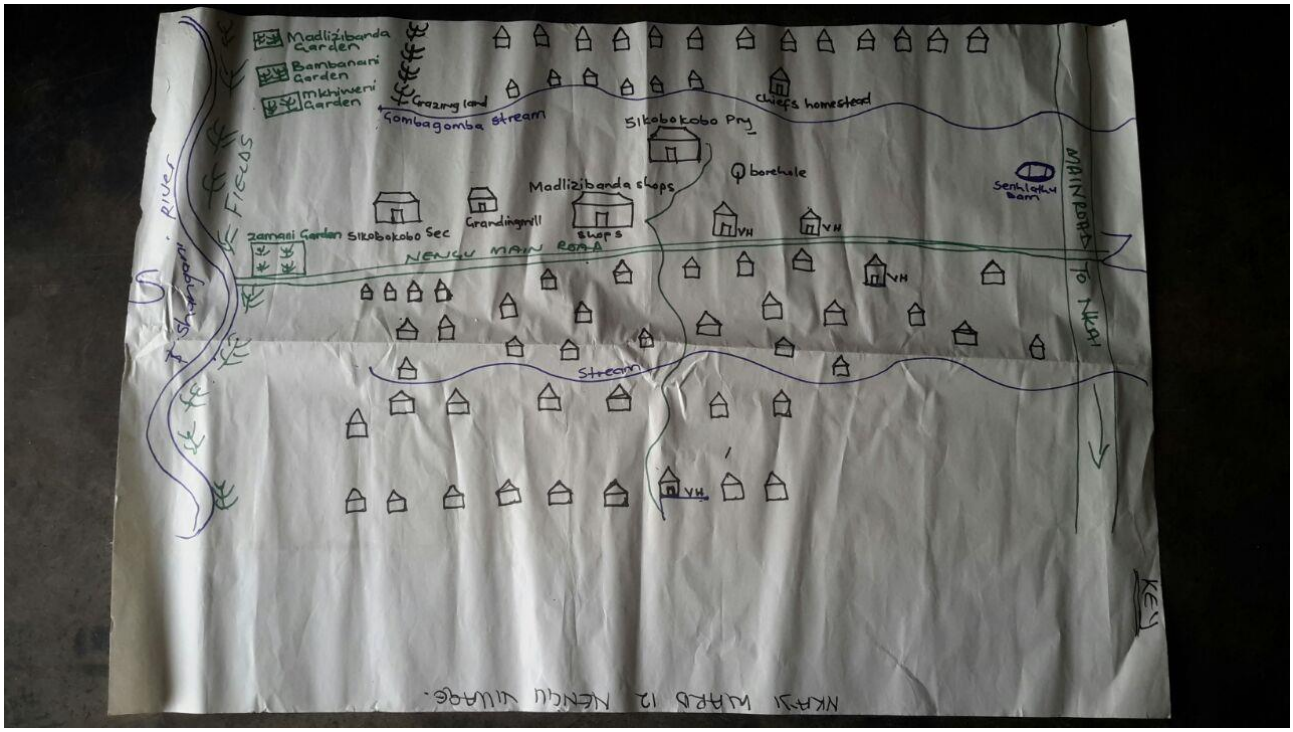

Figure 24 Example of institutional map

A.4 Challenges and limitations

During the qualitative data collection the two teams encountered the following challenges:

- Numbers in FGDs: In many of the Masvingo province villages, when people heard that 'someone from CARE' was coming to interview them, all the beneficiaries would come, regardless of whether they had been invited. Sometimes even people from neighbouring villages would come because they wanted to be sure that they could talk to someone from CARE about the importance of continuing the project. It was very difficult to limit the numbers of people in the FGDs. When people attempted to join, the team would suggest that we could speak to the extra people later. After the main FGDs, the team would then chat with the people who had waited.
- Venues for FGDs: In some cases, the locations for the FGDs were not ideal. In Ward 19 (Gutu), for example, the first day was extremely windy so the discussion was done in a classroom in the school. This meant that the maps could be drawn more easily, but also meant that the participants perhaps felt inhibited in what they could say because of the presence of the headmaster. In Ward 26 (Zaka), it rained heavily all day. The only shelter was the veranda of one of the shops. This meant that anyone approaching the shop could theoretically overhear the FGD responses, which was not ideal. These issues were not experienced in Matabeleland North.
- Political factors: the Government of Zimbabwe keeps a close eye on missions such as the evaluation fieldwork. CARE and WVI had obtained permission for the fieldwork and shared the teams' itineraries with district and provincial authorities. Teams also signalled their presence to the Office of the President in the districts to provide details on the mission. In Lupane, a member of the Office of the President and two police officers accompanied the team to the field. The Office of the President person communicated that they had no intention of interfering with the work (and while keeping an eye on the happenings, kept a distance and did not sit in on FGDs). In another village, a woman attending an FGD was taking notes and tried to attend multiple discussions; it was probable that she was there to report to someone else on the content. While these issues may have affected the openness of respondents in these areas,

the national researchers felt that people were still generally speaking their opinions, based on their responses (perhaps because the team was not asking politically sensitive questions).

- Travel: In Gutu, the heavy rainy season made some of the travel logistics difficult. In Ward 15, an access bridge had been washed away, so our team had to walk into the village. In Ward 26 (Zaka), the roads were very slippery and we were unsure whether we would be able to drive into the area again with the increasing rain, so completed all of the FGDs and KIIs in one day.
- Non-beneficiaries: As the non-beneficiaries have no real motivation to spend time talking to researchers about a programme that does not directly affect them, it was sometimes difficult to gather an FGD of non-beneficiaries. In Ward 19 (Gutu), the team had to return to the village three times in order to get the non-beneficiary FGD. This was not a challenge in Matabeleland North.

A.5 Evaluation ethics

Ethics of evaluation

The evaluation team subscribes to good practices of evaluation, including (1) systematic inquiry; (2) competence; (3) integrity; (4) respect for people – we seek to ensure the confidentiality, security, and dignity of the respondents, programme participants, clients and other stakeholders; and (5) responsibility for general and public welfare.

Independence of evaluation

To ensure its credibility, the evaluation process has been independent from any process involving CARE and DFID's policy-making, management or activity implementation. The evaluation process has been impartial in the scope of the methodology and in considering and presenting achievements and challenges, primarily by working with an independent team of researchers, each of whom have challenged the others on supporting their observations and findings based on the data collected.

Gender and equity mainstreaming

Along the line of the ethics of this evaluation, we have sought to ensure respect for all people by making gender an integral part of the analysis, by giving women and men separate opportunities to provide feedback and describe their unique experiences, as well as considering how gender was incorporated in the programme's design, implementation and monitoring.

Beneficiary involvement

Beneficiaries of the programme are those ultimately affected by this programme and its evaluation. These beneficiaries are core to this evaluation and were key respondents through FGDs and individual interviews.

A.6 Analysis of secondary data

The monitoring reports produced by CARE and WVI were reviewed as a source of evidence related to issues such as amount received, travel time and waiting time, beneficiary satisfaction and whether the cash was enough to meet household food needs and indicators on food consumption, hunger and coping strategies. In addition, we also conducted some further analysis of the raw PDM/PDCFSM data. The main purpose of the new analysis was to allow us to explore additional lines of enquiry that were not already covered in the monitoring reports (in particular, to conduct trend analyses). A secondary purpose was to better understand the quality of the data in

order to assess the likely reliability of the information contained in monitoring reports, and make any recommendations to the CARE and WVI monitoring team.

Annex B Context of evaluation sites

B.1 Masvingo

Gutu, Ward 19, Musendo village

Ward 19 is in Natural Region III, which is somewhat drought-prone. Small grains rather than maize grow better in this region, but in a good season there will be a successful maize crop. Musendo village is next to Guzha, the Ward Centre for Ward 19. The main road from Gutu passes near the village. Transport from Guzha to the nearest shopping centre, Gonye, is $1 and transport to Gutu is $3, so it is not difficult for villagers to access better goods and services than are available in the village. Many beneficiaries travel to Gonye (or even Gutu) to use their cash transfer, because the prices are slightly lower. There are Econet boosters near Guzha, so Musendo has an excellent mobile phone signal.

There is some migration from Musendo, but as the community is slightly wealthier than other communities the migrants seem to find work in the cities or in the diaspora and provide remittances. As many people have mobile phones, they can maintain contact with relatives who have left Musendo and receive Ecocash remittances.

Around 28% of the village is counted as reasonably wealthy by their community – they own cattle, receive remittances, or receive a government pension. With this slightly higher proportion of wealthier people in the village, there is more casual labour available for people without other access to revenue.

Gutu, Ward 15, Musungo village

Ward 15 is in Zone IV – the altitude is low, the area is very dry and drought-prone. The councillor reported that the effects of the drought in Ward 15 were more severe than in other wards. Musungo village is isolated and noticeably more poor than other villages. In the villagers' analysis of poverty levels, they categorised 92% of the village as 'very poor' and the other 8% as 'poor'. Most respondents owned one or two chickens or goats (rather than the multiple cattle and fowl reported in other villages).

Musungo is very isolated. Until the CTP was initiated, there was no road access to the village. When the villagers heard about the CARE programme, they teamed together to build a road to the community, which they call 'Poverty Road'.

There are high levels of migration from Musungo because of the harsh agricultural and economic climate. The nearest areas where work can be found are some days' walk from the village, so migrants leave for extended periods with no clear return date. If a man is gone for a year, his wife is considered a widow because there is no way of contacting him to verify whether he is alive or not. The people who travel for work find basic casual labour, which does not pay enough to bring home remittances that will boost the family's finances.

Zaka, Ward 26, Murambi village

Murambi village is 60km from the District Growth Point, Jerera. It is a similar distance from Chiredzi, a town which is successful because it is funded through the surrounding sugar plantations. As Chiredzi and other sugar plantations are reasonably accessible (the nearest is 20km away), villagers can travel to the sugar plantations for casual labour (many of the villagers

also steal sugar cane from the plantations for survival). There is some migration, but not as much as there might be if the sugar estates did not offer jobs a few hours' walk from the community.

People in Murambi used to grow cotton, which they would sell to Cottco. However, when the government failed to pay the cotton farmers in 2008, most people stopped growing cotton. Now most people grow small grains (it is too dry and drought-prone to grow maize).

The primary and secondary schools near Murambi are significantly better equipped than other rural schools (e.g. solar project, internet, vegetable garden and livestock rearing project). They recently received $5,000 for being the best school in Masvingo province, which benefits the community in the long term, by enabling better education opportunities for the children.

Zaka, Ward 4, Chikoondori village

Chikondori is situated on the main road between Masvingo and Chiredzi. The village is only 30km from Jerera Growth Point. Most of the community's livelihoods are based on the access to the main road. People grow vegetables in their gardens to sell and women gather wild fruits to sell.

There is less migration from Chikondori because the village is close to areas where people might find work. People also mentioned that they can work for the government employees – teachers, nurses and civil servants – who live in the area, earning a small salary or extra food. Overall there seems to be relatively higher levels of opportunity in Chikondori.

B.2 Matabeleland North

Lupane, Ward 11, Mazankila village

There are seven village heads in Mazankila village, with each village head having at most 25 households under him. The village is located 51km from Lupane town and bordered by the Pupu River. People in the village rely mainly on subsistence farming (maize, millet, cow peas and groundnuts because the soil is not very fertile) and gardening. Other activities include brick moulding, roof thatching, gardening and raising chickens or other animals. These activities produce little income. Because the village has no Econet coverage, NetOne was used for the delivery of cash transfers. This prompted some businesses to register with NetOne and community leaders worked with the school to ensure that school fees could be paid via NetOne.

There is a secondary school in the village and a nearby primary school, but for health services people cross the river to St. Paul's, where there is a hospital. This crossing cannot be done at times when the water is high, in which case people may to go to Lupane. While there are four boreholes, none of them are functional so water is primarily obtained from the river (if it runs dry then they dig it up). Social welfare does provide some assistance, but the village's distance from major centres appears to put it at a disadvantage for such assistance. When the village was visited, the previous two disbursements of food had not come.

Lupane, Ward 24, Gwayi village

Gwayi village has about 100 households (approximately 500 people). Located on the border or Hwange National Park, people were allocated land there in 2000 through government land reform. People came from different places in Zimbabwe, including some Shona speakers. Residents are mainly dependent on subsistence farming (maize, millet, cowpeas and groundnut), which is susceptible to both drought and flooding, and does not generate much income beyond contributing to household food needs. There used to be more fishing, but it is not very safe owing to wild

animals, and permits are required. Gardening is not possible because of the presence of wild animals.

Located along a main road that leads to Victoria Falls, the village is easily accessible with several shops supplying basic goods, three of which accept Ecocash. There is a fruit and vegetable market at the shopping centre. The village has a primary school and a secondary school, health clinic, police station, youth centre (with projects including farming), boreholes for drinking water, seven churches, a cemetery, good mobile network coverage and a powerline – although electricity is only supplied to the shops and not the village.

Nkayi, Ward 12, Nengu village

Nengu is an isolated village 89km from Nyaki town. Nykai and Bulawayo are reachable when the roads are dry, but difficult or impossible to access following rains because of the dirt road that crosses streams and rivers. There is uneven Econet and NetOne coverage. Nengu village depends primarily on subsistence farming and gardening, which is less susceptible to the impacts of drought because of Shangani River. Livelihood activities are seen as low-income and extremely vulnerable to drought, other than gardening and the village's two shopkeepers. In the village there are two small shops with basic commodities and a grinding mill that all accept mobile money transfers and a neighbouring village has additional shops.

There is access to primary and secondary education in the village, but no clean drinking water (river only) and moderate access to healthcare with a clinic in Sebhumane village, which becomes inaccessible if the river is flooded (the next option is a mission hospital located 18km away). There is no dip tank for disinfecting cattle.

Nkayi, Ward 19, Menda village

Menda is one of five villages in Ward 19. It is the centre of the ward with easy access to transport. Located only 17km from Nkayi, people often go to Nkayi to access the wider range of goods and services available there. Livelihoods seem more diverse here than in Ward 12, with slightly less reliance on subsistence farming (although it remains the largest livelihood). Other livelihood activities include gardening, fencing, brick moulding, thatching houses, carpentry, shoe repair, basket-weaving and sewing. Some men go to Bulawayo to work. There are savings and lending groups (50 cents every two weeks). Other livelihoods included carpentry and shoe mending. There were no shops in Menda. At Tohwe (located 2.5 km away) there are four shops and a grinding mill, which all accept Ecocash.

For services, there is a primary school but no secondary school, 12 dug wells (all functional), water from the Shangani River and a borehole near the garden (which can dry up around September/October, limiting the number of beds that can be planted). The nearest health clinic is in Ward 17 (8km away) or Nkayi hospital, though a fee of $5 must be paid.

Annex C Data quality

C.1 Analysis of PDM data quality

The greatest strengths of the PDM data are its large sample size, high frequency of data collection and diversity of indicators that were collected. Overall, this is a detailed and wide-ranging data source that provides ample opportunity to explore different dimensions of the programme's implementation effectiveness and household outcomes. The large sample size of households (initially 1,500 households per round, increasing to over 3,000 households in the second half of 2016), is of a sufficient scale to enable descriptive indicators to be estimated with high statistical confidence. It also provides some scope for disaggregated analysis. The intended sample size appears to have been largely attained in most rounds of data collection, indicating successful implementation of the survey according to plans.

However, most of the PDM data are not ideally suited for assessing changes over time because this is not a panel dataset. Rather than interviewing the same households in each round to trace how their situation changed during the implementation period, the PDM surveys targeted a different random cross-section of households in each month, with the exception of the final round of data collection. The cross-sectional structure of the data means that panel data techniques cannot be used to calculate changes over time (which would involve removing the influence of unobserved sources of bias). The absence of a longitudinal design may, however, have been an appropriate choice given the potential trade-offs necessitated in implementing this. Despite the analytical appeal of a panel data structure, collecting such data may have implied required additional resource requirements beyond the scope and core requirements of the monitoring system in this case. An argument can be made that longitudinal data is an unnecessarily high bar given that it is rarely collected in humanitarian interventions.

The greatest limitation with the PDM data is a lack of consistency across the different rounds. We found that a number of changes were made to the survey over time, including in how it was sampled (non-beneficiary households were introduced from 2016), the questions that were asked, the structure of the questionnaire and how indicators were defined. Changes in the sample size and number of variables contained in each dataset are shown in the table below. Different batches of the PDM data were also found to contain different indicators, variable codes and labels. Although we did not have access to the analysis files outlining how the data was cleaned, we infer from this that each batch of data was not subject to an identical process of data cleaning and variable creation before results were generated.

This lack of consistency is not altogether a weakness, because it is in part a reflection of the effort made by the monitoring team to adapt and improve the survey on an ongoing basis to ensure that it was best designed to capture high-quality information, and to respond to emerging hypotheses and requests for information by key stakeholders. It nonetheless poses major challenges for the analysis. Changes to the data structure, cleaning rules and variable definitions over time greatly weaken the possibility of generating meaningful comparisons over time. The lack of consistency lowers confidence in the overall quality of the data, since it suggests that the data were not subject to a consistent set of cleaning processes and quality assurance checks in each round.

As an illustration of this issue, the module used to capture the DDS changed more than once during survey implementation, with additional food groups being added over time. The addition of food groups to the survey means that apparent increases in the DDS over time are difficult to interpret, since they may reflect greater sensitivity of the survey to identifying food consumption rather than increasingly diverse diets. More generally, any changes in indicator definitions (or the underlying variables used to calculate a particular indicator) across rounds pose significant

shortcomings in being able to make sense of changes in these outcomes across rounds. There are also some issues around the quality of the data in terms of missing values, variable definitions, logical consistency errors and outliers.

Table 17 Summary description of PDM datasets

Month of data collection	Dates of survey implementation	Number of variables	Households interviewed	Beneficiary households interviewed
Nov 2015	17–27 Nov 2015	208	1395	1400
Dec 2015	28 Dec 2015–3 Jan 2016	236	1508	1508
Feb 2016	15–19 Feb 2016	362	1497	752
Mar 2016	14–19 Mar 2016	344	1473	735
July 2016	4–8 Jul 2016	367	1496	746
Aug 2016	22–29 Aug 2016	352	1493	744
Sept 2016	16–23 Sep 2016	297	1497	1680
Oct 2016	16–21 Oct 2016	440	3332	1673
Nov 2016	10–22 Nov 2016	494	3364	1668
Dec 2016	13–22 Dec 2016	453	3450	1708
Jan 2017	3–14 Jan 2017	455	3359	1674

1. The increase in the sample size from October 2016 was due to additional funding being made available for the monitoring team, to respond to an interest in better understanding information around decision-making over the cash. The increase in December 2015 was due to Umguza being added to the sample.

2. Duplicate entries (in terms of all variables) were dropped from the data.

A final observation is that the PDM data are not suitable for assessing differences between beneficiary and non-beneficiary households that can be attributed to the cash transfer. We do not consider this to be a limitation of the data, since the primary purpose of the monitoring system is not to generate evidence on the impact of the cash, but we note this point here as it is important to remember when analysing results from the data that differences between beneficiary and non-beneficiary households do not have a causal interpretation (even if they are statistically significant). The reason for this is that beneficiary and non-beneficiary households may be expected to have different average characteristics in the absence of the cash transfer (for example, the beneficiary households are likely to be poorer and more affected by the drought because they were selected for the programme). In addition, some coordination among assistance programmes meant that non-beneficiary households may have received aid from other agencies (mainly the government) to a greater extent than beneficiary households. Thus, simply comparing outcomes between the two groups after one group receives the transfer does not isolate the effects of the cash. Given this, we might question the value of including non-beneficiaries in the sample for the PDCFSM data, since comparisons between the two groups can be misleading and it is not clear what any observed differences between them may represent.

While the monitoring system was a strength of the programme, there are ways that it can be further improved to better understand outcomes:

- The reliability of comparisons over time using PDM data is greatly compromised when changes are made to the survey instrument over time. Ensuring that the questionnaire is as final as possible from the start would mitigate this challenge. This could be done immediately while lessons are fresh. The instrument could then be revised and piloted at the beginning of the next programme, considering any modifications in programme objectives.

- Preserve the consistency of the data by defining a standard routine of cleaning and variable creation that is applied to each and every dataset, including systematic checks for logical errors in the data, range errors, outliers and unexpected missing values, all of which should be documented.
- Greater consistency in how data are processed and cleaned would raise the potential to use the data to understand changes in outcomes over time. The PDM reports and data should undertake this analysis to a greater extent, while noting the caveats of what can be inferred from these sorts of comparisons. To facilitate this, our recommendation is to maintain one aggregated dataset, combining together each batch of data, as well as keeping each file separately.
- There may have been changes in diet quantity that were not captured by the FCS indicator. Tracking calories consumed may not be practical as reliably doing so is time-intensive. However, there may be other options to better reflect diet quantity; review the food consumption indicators used and determine whether they should be changed or added to.

C.2 Assessment of midline evaluation quality

The overall quality of the midline evaluation is judged to be good. This is a detailed report that considers a broad range of evaluation questions using appropriate methods and data sources to do so, and presents clear and balanced conclusions. The evaluation is not without limits in its design, and these are mostly raised and discussed in the report.

One important limitation that is not discussed in the report is the limited generalisability of its findings. The sampling strategy was designed with the core objective of achieving high internal validity (that is, defining a suitable comparison group) given that the intervention was purposefully targeted in districts and wards that had high anticipated food insecurity relative to others. This meant that the sampled wards and districts were chosen with the objective of maximising the comparability between the non-beneficiary and beneficiary groups, at the expense of being representative of a wider population. The integration of qualitative research mitigates this concern to some extent, since an understanding of the context in which the transfers were implemented and mechanisms through which results were achieved may help decision-makers to be able to make a more considered judgement of whether similar findings would obtain if the intervention were scaled up or implemented somewhere else.

A limitation of the report itself is that sample size calculations are not shown. This means that it was not possible to assess whether the sample size was sufficient to detect the changes in outcomes that are reported with statistical confidence, or whether inference can validly be drawn from heterogeneity analysis.

Another issue to highlight is that a Theory of Change (ToC) was elaborated for the evaluation that had elements that went beyond the project objective of enabling food consumption and may have been more appropriate for a longer-term development programme. The ToC was that cash transfers were anticipated to affect food security, assets, coping capacities, gender dynamics and the local economy among other socio-economic factors through the following pathways:

- Alleviation of liquidity and credit constraints, with increased spending on food potentially leading to increased food consumption, enhanced food security and possibly improvements in human capital accumulation, assets, labour allocation and livelihoods.
- Predictability that would help households to better manage risks by preventing the use of negative coping strategies and leading to asset accumulation and income diversification that builds resilience and adaptive capacities.

- Changes in intra-household allocation of food, investments and labour among men and women, adults and children.
- Raising the volume of trade in the local economy and generating spill-over effects in ineligible households.
- Strengthening or diminishing participation in social networks.
- Increasing access to mobile technology and communication, financial services, and economic and social information.

The evaluation also included the criterion of 'sustainability', which is not one of the OECD-DAC humanitarian evaluation criteria (it is a development one). Thus, while the evaluation employed methods appropriate to its aims and provided conclusions supported by findings, the bar set by the evaluation might be different to that set by some of the programme's implementers and other stakeholders, which could affect the use of the results by them.

Our findings against each dimension of the evaluation quality that was assessed are presented below. Many of these aspects have already been commented on through the DFID SEQAS process.

Table 18 Findings on evaluation quality

Dimensions of quality	Proposed questions	Analysis
1. Planning and context	How relevant are the evaluation questions to the priority questions of DFID and CARE?	An evaluation of this transfer programme is argued to be relevant on the grounds that, while there is established evidence in support of the benefits of cash transfers in general, there is less evidence around mobile cash transfers in the humanitarian context.
2. Introduction	Is the evaluation question(s) written simply and clearly?	Yes.
	Is there an adequate description of the intervention to be evaluated (this should include detail on the intervention's target groups, timescale, geographical coverage, anticipated impact, outcomes and outputs, intervention logic and/or ToC)?	Yes. The coverage, targeting, timescale, eligibility, objectives and delivery method of the intervention are very well described. A ToC is also provided (although it is not fully clear if this is the original intervention ToC, or has been designed by the evaluators based on their understanding of the programme). It is not clear whether the assumptions underpinning this ToC have been outlined (they are not presented in the report).
	Is there a discussion of other programmes or interventions that may also affect impact, outcome and output indicators?	Yes, this is discussed. The report outlines that there were a number of other humanitarian responses to the drought implemented across affected regions during the period of this programme. This made it difficult to identify comparison wards not receiving any form of humanitarian assistance. The main other form of humanitarian assistance being implemented in the CARE districts was a government grain distribution programme.
3. Methods	Is propensity score matching (PSM) the most appropriate method to use in this context to assess causality?	Yes, the matching methodology is appropriate given the way in which the programme was assigned and the lack of suitable baseline data. The limitations around this method are discussed to some extent. Where baseline outcomes could be plausibly measured retrospectively, PSM was combined with a differences-in-differences approach to account for time-invariant differences between intervention and non-intervention groups in unobserved variables that may not be sufficiently balanced after matching on

Dimensions of quality	Proposed questions	Analysis
		observable characteristics.
	Did the PSM produce treatment and control groups similar in observable characteristics (i.e. is there sufficient common support, and is this reported?)?	The beneficiary and non-beneficiary samples are shown to be well balanced along the matching variables selected in Annex B. Although there was no alternative in this case due to the lack of baseline data, using the midline data to select the matching covariates does mean that the choice of potential variables is limited to 'persistent' characteristics only. Nonetheless, diagnostic tests on the quality of the matching models perform favourably.
	Which variables have been used for identifying common support? In the case of time-variant variables, when were they measured?	A list of matching covariates is provided in the report. As is recommended when baseline data is not available, the matching model was based on plausibly time-invariant characteristics only. It would be useful if Annex B could provide further information on how the choice of matching variables was made. We understand that variables were chosen based on economic theory and previous literature, but not what the selection criteria were. The reason for raising this is that it appears from Table A1 that the driving factor was association between the covariate and exposure to the MCT. Selection on the basis of whether variables are determinants of receiving the MCT only may not successfully reduce bias unless these variables are also independently associated with the outcome variables of interest. The inclusion of variables that are related to the treatment but not to the outcome will increase the variance of the estimated impact (reducing the precision), without decreasing the bias. It is not clear whether the relationship of matching variables to outcomes was also assessed, and if so which outcomes were tested. Ideally, a different matching model should be derived for each outcome variable of interest (or category of outcome variable).
	Does the midline evaluation discuss and attempt to	Yes, through the combination of a differences-in-differences

Dimensions of quality	Proposed questions	Analysis
	mitigate any outstanding risks of bias after matching?	approach for outcomes where baseline values could be reasonably gathered from the midline survey (i.e. those where the recall of respondents was not thought to be an issue). This approach can remove any additional sources of bias that remain after matching due to in unobserved or unmeasured variables (assuming that these differences remain constant over time).
	Are any biases arising from non-response discussed?	The rates of refusal encountered in the field, possible sources of bias arising from the in-field randomisation approach adopted to select non-beneficiary households, and whether any survey questions suffered from above average rates of non-response is not discussed in the report.
	To what extent are sources of bias in the evaluation likely, and discussed? For example, contamination, spill-overs and selective migration causing selection bias in the sample of respondents?	The evaluation report has a good section on evaluation limitations, and discusses a number of potential risks to the integrity of results. These include the lack of suitable baseline data and the risk to internal validity posed by the purposeful targeting of the most food-insecure wards for the programme. Potential bias due to contamination of the sample is thoroughly discussed. The survey found that non-beneficiaries were more likely than beneficiaries to have been targeted by a government-run grain programme. This raises the risk that this evaluation will under-estimate the impacts of the MCT because the non-beneficiary group was receiving a different level of outside support than the beneficiary group. However, the extent of this difference is shown to be small (only 2% of non-beneficiaries received this assistance more than once).
	External validity: To what extent is the sample population representative of the eligible population in the country? To what extent could the findings be generalised at national level?	Limited generalisability of the results is a key limitation of the evaluation. The sampling of districts and wards was driven by the need to identify an appropriate comparison group; they were not chosen randomly. This means that the sample is not representative of the

Dimensions of quality	Proposed questions	Analysis
		targeted provinces or districts. The quantitative sample is only representative of the particular wards that were selected for the survey.
4. Data	Were the most suitable data sources and collection methods selected?	The evaluation makes use of a good range of data sources that are suitable to answer the combination of questions around impact, efficiency, relevance and operational effectiveness.
	Have the sampling frame and the sampling populations used for data collection been correctly defined?	Yes.
	Is the sampling procedure rigorous and appropriate? (What is the sample representative of?)	As discussed above, the sample is only representative of the wards that were surveyed – it is not representative of the provinces and districts targeted by the intervention, or at the national level. The lack of external validity is a trade-off that was made in pursuit of internal validity (minimising systematic differences between the intervention and non-intervention groups in the sample). Given the objective of identifying a highly internally valid sample, the strategy can be considered appropriate despite its limitations in terms of representativeness. It would be useful if the evaluation report could have described in more detail the approach taken to sampling non-beneficiary households in the field, and any potential sources of bias arising from this.
	Was the sample designed in order to permit heterogeneity analysis (as specified in the evaluation questions)?	This is not clear as sample size calculations are not presented in the report.
	Are the survey instruments well constructed (clear, robust skip patterns, relevant answer codes, etc.) and are they adequately described?	Yes, the household survey is well designed given its objectives.
	Were sample sizes adequate? Were sample size	Sample size calculations and minimum detectable effects are not

Dimensions of quality	Proposed questions	Analysis
	calculations done well and are they presented?	presented in the report. This represents a limitation as it is not clear what effect size the study was powered to detect, and whether inference based on heterogeneity analysis is valid. The sample size of 416 beneficiaries and 422 non-beneficiaries seems small, relative to our experience (especially given the quasi-experimental nature of the evaluation, which implies higher design effects). One further comment is that given the choice to conduct a PSM approach, and known risks in the potential to identify a suitable comparison group given the purposeful targeting of the programme, it may have been advisable to oversample the non-beneficiary group.
5. Data collection	Were data collected in an appropriate and respectful manner, taking into account cultural and ethical aspects, as determined from the protocols submitted for ethical approval, the field manual and the characteristics of the data collectors?	Not discussed.
	Were the instruments tested and validated (e.g. pre-testing of questionnaires)?	Yes, the household survey was pre-tested on 30 households.
	Were the instruments translated and back translated?	Not discussed.
	Were the field teams trained by the same people who made and tested the survey instruments?	Not discussed.
	Has there been an appropriate level of oversight and data quality assurance in the data collection?	Not discussed.
6. Data entry and cleaning	Were the quantitative survey data collected using CAPI?	Not discussed.
	What was the fieldwork procedure for quality assuring data? How were any discrepancies spotted in the field and solved?	Not discussed.

Dimensions of quality	Proposed questions	Analysis
	Was the data cleaning done in a robust, clear and transparent way and did it include both range and consistency checks?	Not discussed.
7. Data analysis	Are the key indicators clearly defined, including how they are calculated?	Yes. Indicators are generally described in the text accompanying results tables, and more precise definitions are provided in the annexes.
	Have sampling weights been used correctly?	The use of sampling weights is not applicable for PSM analysis, as to our knowledge there is no agreement in the literature about whether sampling weights can be accommodated into matching.
	How well was PSM implemented? Were appropriate diagnostic tests used to assess the quality of matching?	Matching was implemented at the individual level, i.e. matching beneficiary households from targeted wards with sampled non-beneficiaries from non-targeted wards. The choice of matching model is well described. A range of tests on the quality of matching was performed to assess the validity of the common-support assumption and covariate balance in the matched sample.
	Has any sensitivity analysis been performed (e.g. in relation to the matching algorithm used)?	Yes. The robustness of the PSM results was checked using inverse probability weighting estimations. To assess the likelihood that the results were affected by contamination, the results were also estimated using a restricted sample that excluded respondents receiving assistance from the government during the evaluation period.
	Are departures from the full sample size (non-response) explained?	The final sample sizes were slightly higher than was planned, so there is no reduction in the planned sample size.
	Is the analysis disaggregated to show how the impact of the intervention varies across different groups of interests (for example by gender) as specified in the evaluation questions?	Yes, heterogeneity analysis was conducted to assess how the impacts vary by gender of the household head and by household size. It is not clear whether the study was adequately powered to allow statistically significant estimates to be obtained at this level.
	To what extent have qualitative data and monitoring data	A strength of the presentation of findings is the integration of

Dimensions of quality	Proposed questions	Analysis
	been integrated in the evaluation?	evidence from different data sources throughout (including from qualitative and monitoring data).
8. Reporting	Are quantitative results interpreted and presented systematically and logically?	In general, the results tables are fairly clearly presented and allow different estimates arising from different models to be compared. There is some inconsistency in how results tables are presented – in some tables the means are provided as well as the estimated impact, and in others this is not done. Another limitation in the results tables is the lack of sample sizes for the PSM estimates. Since we may expect some departure from full sample size due to missing values among any of the matching covariates or outcomes, it would be useful to assess the extent to which this was an issue or not.
	Were negative/discrepant results addressed or ignored?	The evaluation paid specific attention to assessing potential unintended impacts of the programme. Negative, or less positive than anticipated, results are also discussed, e.g. the impact on household size.
	Are the conclusions plausible and coherent?	Yes, the conclusions and recommendations are well considered and proportionate to the results presented.

Annex D Key informants

A summary of KIIs is presented below. The team met with 50 key informants at national, provincial and district levels.

Table 19 Key informants interviewed

Type	No. interviewed	Organisation
CARE and WVI	15	Five national 10 provincial and district
MNOs: Econet and NetOne	8	Three district and provincial (Masvingo) Three provincial (Bulawayo) Two national
Government officials	13	District administrators: 4 District Agritex officers: 4 District social services: 3 Food and Nutrition Council: 1
DFID	3	National
Other aid providers/partners	11	Save the Children FEWS NET World Food Program UNDP UNICEF USAID Plan IFRC Oxfam National Oxfam Gutu Securico

Annex E Overview of Cash transfer programmes from the literature review

Examples of CTPs in Zimbabwe							
Programme	**Donor (implementer)**	**Year**	**Type**	**Objectives**	**Intervention (what was given, for how long, how regularly)**	**Geographical coverage**	**Households (individuals) reached**
Zimbabwe Emergency Cash Transfer Pilot Programme	WFP (Concern World Wide)	2009-2010	Food/ cash transfers	To address short-term vulnerability and transient poverty by enabling households to obtain a Missing Food Entitlement for a period of five months by providing 50% of the entitlement in cash and 50% as food aid. To understand market and community responses to cash transfers in rural areas to draw lessons for scale-up. To test the cost implications of food and cash and food modalities.	Food and/or cash was given monthly for five months. Within each district, in one ward Concern distributed cash, while in the other ward a mixture of cash and food was distributed. Concern continued to provide food aid in other wards in each district. The transfer value ranged from $5.20 to $8.30.	3 districts: Nyanga, North Gokwe, South Gokwe.	6,000 households (29,300 people)
Zimbabwe Harmonised Social Cash Transfer	Ministry of Public Service, Labour and Social Welfare	2012	Unconditional cash transfer	To enable recipient households to increase consumption above the poverty line, reduce the number of ultra-poor households and help beneficiaries avoid risky coping strategies such as child labour and early marriage.	Bi-monthly cash transfers of $10 to $25 per month based on household size.	20 districts (FAO, 2014) Makoni, Chivi, Mangwe, Rushinga, Kariba, Goromonzi, Umguza, Zvishavane, Harare, Epworth, and Bulawayo Urban	55509 households (FAO, 2014)
Promoting Recovery in Zimbabwe (PRIZE)	USAID	2010-2013	Emergency assistance, livelihood support	To reduce food insecurity in eight districts	Provision of emergency food assistance, cash for assets, in the short term, and savings and loans. Livestock initiatives in the second year.	Beitbridge, Bulilima, Gwanda, Mangwe, Matobo, Mberengwa, Mudzi, and Rushinga	202,239 people

Examples of CTPs in Zimbabwe							
Basic Education Assistance Module (BEAM)	World Bank, DFID, EC, AusAid, NzAid, KFW (GoZ)	2012	School fees and school levies	Its objective is to provide quality education to children, notably orphans and vulnerable children (OVCs). It aims to reduce the cost barriers affecting the ability of these children to access education due to increasing poverty levels.	Cash payment to schools.	Nationwide	900,000 primary and secondary school children aged 6–19 years
The Joint Initiative for Urban Zimbabwe	CRS, Africare, Mercy Corps, Oxfam GB, CARE International	2001	Cash transfers, livelihood support	To support the resilience and wellbeing of vulnerable households in high-density urban areas through innovative market-orientated and social protection measures.	Provision of food and support to access education for HIV/AIDS affected households, OVCs and out-of-school children. Monthly cash transfers of $20. Cash is supplemented by income-generating activities, Internal Savings and Lending, home-based care, and market linkages.	Bulawayo, Mutare, Harare, Gweru, Masvingo and Chitungwiza	Cash to 2400 households / 21,000 people
Protracted Relief Programme (Phase II)	28 international and local NGOs and technical partners	2008-2012	Cash transfers, livelihood support	To support development and recovery in urban and rural areas.	Short-term emergency assistance and long-term livelihood support	From 2008 to 2011, the programme operated in all 10 provinces of Zimbabwe, covering a total of 54 rural districts and eight urban centres. In 2011/12, this was reduced to 38 rural districts and eight urban/peri-urban centres.	Over 372,000 households (1.5 million people)
Economic Recovery of Urban Households in Karoi Town	Save the Children	2010	Cash for Work	To enable households to meet immediate food needs and support the economic recovery of poor and very poor urban families in Karoi.	Cash and training on hygiene practices, child protection and health. In addition, training was providing on how to form internal saving and learning groups.	Karoi Town	1,000 households

Examples of CTPs in Zimbabwe							
Community-led CTP in Manicaland	GoZ, Biomedical Research and Training Institute, CRS, Diocese of Mutare Community	2009	Cash transfer	To provide social protection for OVCs across 30 sites (village clusters) in three districts in Manicaland Province through cash transfers and to support OVCs through a package of agricultural inputs and training in parenting responsibilities. To inform the development of the national response to OVCs by making available scientifically rigorous information on the impact and relative effectiveness of conditional cash transfers vs. unconditional cash transfers in Zimbabwe.	Conditional and unconditional cash transfers between January 2011 and January 2012, with the targeted households receiving bi-monthly grants of $18 plus an extra $4 per child living in the household (up to a maximum of three children).	30 communities in Manicaland	2,844 households (1,525 unconditional cash transfers and 1,319 conditional)
Emergency Food Security Cash for Training/Work Project (EFSP)	USAID (Save the Children)	2015	Cash for work and training	To support the food security of households	Six monthly transfers over six months of $28 delivered through Ecocash	Binga	6,500 households