



Evaluation of The Cash Component of the Oxfam Zambia Flood Response 2007

Full Report

Oxfam GB Programme Evaluation

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ACRONYMS

CSO	Central Statistics Office
DAC	Development Assistance Committee
JCTR	Jesuit Centre for Theological Reflection
MoU	Memorandum of Understanding
NRC	National Registration Card
OECD	Organisation for Economic Cooperation and Development
Oxfam GB	Oxfam Great Britain
PACO	Provincial Agricultural Officer
PPS	Peoples Participation Service
VAC	Vulnerability Assessment Committee
WFP	(United Nations) World Food Program

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GENERAL INFORMATION

Project number	ZAMA 48
Title of Project	Zambia flood response
Location of Project	Mongu District, Western Province, Zambia
Duration	6 months (15 th March – 15 th September 2007) 4 months of cash distribution (May - August 2007)
Overall Project Objective	To prevent water related diseases and reduce suffering amongst 13,000 flood affected people.
Cash Component Objective	To prevent malnutrition, harmful levels of asset depletion and/or the undertaking of negative coping strategies by the poorest and most affected 3000 flood-affected households.
Number of Beneficiaries	Total = 3000 HH (13000 people)
Budget	£479,640
Donors	Oxfam GB, NOVIB (Oxfam Netherlands), Oxfam Hong Kong, Oxfam Australia, Trustees

MAPS OF PROJECT AREAS

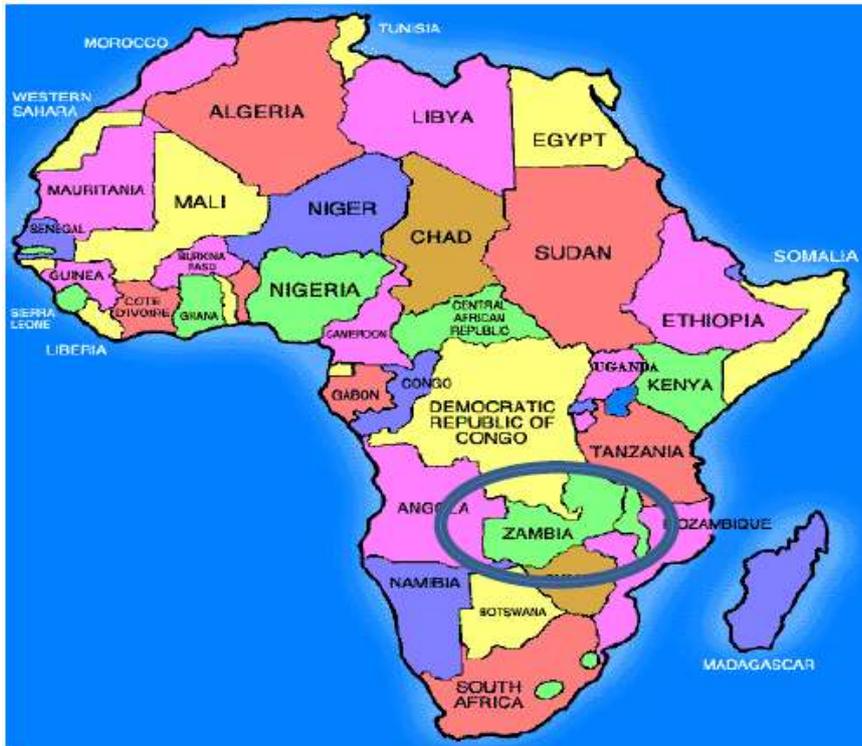


Figure 1 Map of Africa showing location of Zambia

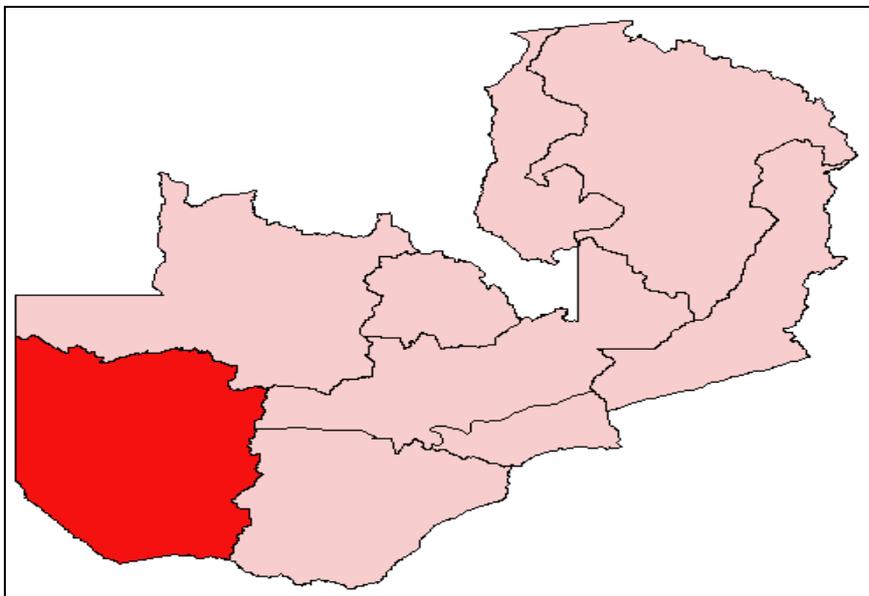


Figure 2 Map of Zambia showing location of Western Province

EXECUTIVE SUMMARY

Oxfam Zambia responded to the flooding in Western Province by providing unconditional cash grants to 2100 households over a four month period (May – August 2007) in two wards of Mongu District – Ushaa and Lumbo. The grant was designed to prevent malnutrition and harmful levels of asset depletion and the undertaking of negative coping strategies. The cash distribution targeted the poorest and most affected 2100 flood affected households and was valued at 100,000Kw (£12) per month, the value of a household food aid ration¹.

This evaluation has determined that cash assistance was an appropriate response despite households travelling long distances to the main market in Mongu.

The team has worked in difficult conditions, with flood waters remaining on the ground during the early project period. This limited access to some project areas and was a major challenge for the team. Partly as a result, the team has faced considerable difficulties with beneficiary targeting. In addition, **communities felt that all households were equally affected and had difficulties determining who should be on the beneficiary lists.** In some areas **households have taken advantage of cash being provided and have split themselves into smaller units in order to receive more.** Also, some of the community committees responsible for beneficiary registration have ignored selection criteria in favour of registering their friends and relatives.

The majority of the project staff was new to cash programming and unfortunately have not effectively utilized the experience of the previous cash project staff members. Some of these targeting problems may have been avoided if previous experience was utilized as some of the same problems were highlighted in the evaluation of the previous Oxfam cash response in 2005.

The payment process used in this response has also caused some problems. In order to get the cash to the beneficiaries, the team has contracted the services of Standard Chartered Bank, as they did for the previous cash response in 2005. However, the payment process has been problematic for a number of reasons including a decision taken to decrease the number of pay points to reduce transaction costs and as a security precaution. There were also significant delays in the cash arriving at the pay points. As a result, **beneficiaries have walked long distances and waited long periods at the pay points in order to receive their grant.** The agreement between Oxfam and the Standard Chartered Bank therefore needs to be re-examined and possible alternative payment processes be examined. However, **at the pay points, the actual cash distribution process and the formal accountability mechanisms have been strongly appreciated by the community and could be replicated in future projects.** No security incidents occurred during the project.

The cash grant has had a positive impact for the beneficiaries as it allowed them to purchase their staple foods (maize and cassava) at a time when food supplies were low. The value of the cash transfer was based on households' food needs alone and households have indeed spent more than 80% of the grant on food items. However, they have also prioritised the purchase of non-food items such as blankets, clothes, paraffin and soap. As a result, the food items purchased with the cash grant provided only 75% of households' daily energy requirements. However, **the cash grant has enabled the household to improve their dietary diversity and has prevented the use of negative coping strategies during the project period.**

The project also had a strong gender aspect and much effort was put into community sensitization messages around intra-household decision making, HIV prevention and prevention of sexual exploitation. **It is clear that these messages have helped improve gender awareness within the communities.**

¹ The value of the grant was based on the cost of a typical food aid basket plus soap, and transport and milling costs.

BACKGROUND

In December 2006/January 2007 wide spread flooding along the Zambezi River and its tributaries displaced thousands of people in the Western Province of Zambia causing extensive damage to crops, shelter, livelihoods and infrastructure (Oxfam Zambia, 2007). Flooding of the Zambezi is common place during the rainy season and the people living on the Barotse flood plains frequently keep two homes, one on the plains where they cultivate their crops, and one in the upland areas where they move during the rainy season. In normal years this flooding assists with productivity of winter cropping and agricultural production as the receding water improves the fertility of the soil.

However, the 2006/7 rainy season **started earlier than normal, and was also much heavier. The seasonal flooding occurred before the summer crop could be harvested, leaving many households without their main source of food.** In addition, agricultural land in some areas was covered by the flood waters for over three months, which prevented families from planting other crops.

The people of Western Province are the poorest in Zambia - the Central Statistics Office (CSO) estimated in 1998 that 89% of the population of the province live with poverty, with 78% living in extreme poverty. **The province is highly dependent on agriculture and households have limited other income sources when crops fail.**

After the flood, the Zambia Vulnerability Assessment Committee (VAC) established that immediate food assistance was needed in March and April for 295,148 people affected by the floods and requested international logistic assistance to deliver the aid (FEWSNET, 2007).

Since many households were left without food and without opportunities to replant, and the high water levels posed a public health threat, Oxfam decided to intervene and an integrated public health and livelihoods project was planned. The livelihoods component consisted of the provision of cash grants to flood-affected households to help them meet their basic food needs and to prevent the use of harmful coping strategies. The project also included a public health component that provided households with jerricans, buckets and chlorine as well as health promotion messages.

This report is an independent evaluation of the cash component of this project. The public health component has been evaluated separately and is therefore not discussed in this document except where the cash and public health interventions have interlinked. The final project report indicates that 20% of the targeted cash beneficiaries also received public health assistance (Oxfam Zambia, 2007).

OBJECTIVES OF THE EVALUATION

The purpose of the review was to evaluate the effectiveness and appropriateness of cash transfer as a tool for addressing food security in Mongu District.

The objectives of the evaluation, as stated in the terms of reference were as follows -

- Assess the timeliness, appropriateness, effectiveness and relevance of the cash transfer project.
- Assess and analyse cash utilization by different vulnerable groups (from the post distribution monitoring data).
- Assess and analyse the impact of the project on beneficiary food security and any multiplier effects in terms of social and economic spin off.
- Assess the registration and distribution process.
- Analyse gender implications/ issues of the cash transfer project.
- Make a comparative analysis of the food aid provided by the government, and the cash transfer by Oxfam.
- Provide recommendations on key learning to feed into future programming.

The Terms of Reference for this evaluation can be found in the annexes.

METHODOLOGY

The evaluation took place during a 12 day period from October 11th to 22nd, 2007. Time was spent in Lusaka, for briefings with Oxfam staff, and for review of secondary documentation, as well as in the field site – Mongu District, Western Province. A timetable of the evaluation can be found in the annexes.

Key informant interviews were held in Mongu town with project staff, partner staff, and the drama group that was used for the community sensitisation. Interviews were also held with other key stakeholders including the Disaster Management and Mitigation Unit (DMMU) and Concern Worldwide staff. Discussions were also had with traders in Limulunga and Mongu.

The complete list of key informants can be found in the annexes.

The evaluation team consisted of an independent consultant and two translators (one male and one female). For two days of the field work, the team was also accompanied by an Oxfam staff member from the Lusaka office that had not been part of the project team.

As part of the field visit, each community (area) that participated in the cash project was visited. In each village the team conducted each of following activities:

- Meeting with village leaders (*indunas*) and project committees
- Semi-structured focus group discussions with beneficiaries (men and women interviewed separately).
- Interviews with non-beneficiaries
- Observation especially related to planting and agricultural activities

As well as visiting the project implementation sites, visits were made to two other areas – Katongo and Lealui wards where it was initially planned that Oxfam would implement the cash project.

As part of the evaluation process, there has also been a review of post-distribution monitoring (PDM) data, project reports and financial records. As much as possible, these sources of secondary information have been verified during field visits.

The evaluation was designed to collect information based on the OECD – DAC criteria for evaluating humanitarian action.

Limitations of the evaluation

- The evaluation team spent only a short time in the office in Mongu to discuss with partner and project staff. Most of the time was spent in the field in the project areas.
- While all effort was made to maintain the independence of the evaluation team, one Oxfam staff member from Lusaka participated for two days as an evaluator. In addition, the translators, although not Oxfam staff, were two members of the local drama group that had conducted the community sensitization.
- Given the limited time for field work and the need to conduct focus groups with men, women, the relief committee, community leaders and non-beneficiaries, the “translators” at times conducted the focus groups themselves and then the information was confirmed with the groups during a short interview with the evaluator. Some information may therefore have been missed by the evaluator.
- Distances covered were large and much time was spent travelling between project sites rather than evaluating the project per se.
- The project manager was no longer present in Zambia so a number of long distance telephone interviews were conducted to ensure his input.
- Comparison with food aid was difficult because coordination in the district meant that areas receiving cash assistance were not targeted for food and there was not enough field time to visit other areas. In addition, WFP staff members in Mongu were unavailable during the evaluation period therefore the team was unable to obtain clear information about the food aid that had been provided for the flood response through the WFP pipeline.
- The evaluation team was unable to visit Mabili and Kama wards during the field visit due to time constraints. These were wards that were originally allocated to Oxfam by the Disaster Management & Mitigation Unit for cash intervention but were later removed in favour of food aid.

Table 1 Total number of people participating in field interviews

WARD	AREA	VILLAGE LEADERS	RELIEF COMMITTEE	MEN	WOMEN	NON-BENEFICIARIES	TOTAL
Lumbo	Nganga	1	7	18	20	2	48
	Mutalaiti	0	7	40	106	11	164
	Liyoyelo	5	4			7	49
	Tapo	1	5	15*	18*	6	12
Ushaa	Sisiye	1	6	35	26	14	82
	Likutwe	1	2	23	13	20	59
	Sitoya	1	4	17	7	1	30
	Maonga	0	5	14	12	0	31
Lealui	Katongo	0	6	0	0	5	11
	Lealui	3	1	0	0	0	4
TOTAL		13	47	162	202	66	490

*Liyoyelo and Tapo beneficiaries were present in the same focus groups meetings

CONTEXT DESCRIPTION

The Western Province of Zambia, formerly known as the Barotseland, is in the western part of Zambia (see Figure 2). Its provincial headquarters is Mongu town, within Mongu District. Together with Mongu, the province consists of six districts - Kaoma, Senanga, Lukulu, Kalabo and Sesheke (see Figure 3).

The people in Mongu District largely depend on agriculture and fishing. The majority of households are involved in agriculture, with much of the population living on the flood plains of the Zambezi River. Seasonal flooding is common and households have overcome this problem by migrating to the higher uplands to avoid the loss of household assets when their homes are destroyed during the rainy season.

There is only limited infrastructure in the district outside of the main town of Mongu, and it is not uncommon for households to travel by foot for six hours or more to go to the market in Mongu. In the rural areas, physical market places are uncommon but a small number of traders are present and extensive bartering goes on between households and between villages.

It is not common for households in the area to rear livestock, with estimates of only 10 - 20% of households (Oxfam GB, Concern Worldwide, DMMU, MoA, Keepers Zambia Foundation, Young Womens Christian Association, 2007). However, this ranges from a few chickens in poorer households, to more wealthy families with pigs, donkeys and cattle. Other livelihoods activities include piecework for larger farmers, collecting and selling of grass and firewood, and small-scale trading/commerce between villages and towns. This latter activity is particularly important to women, who have small businesses selling maize and vegetables at markets.

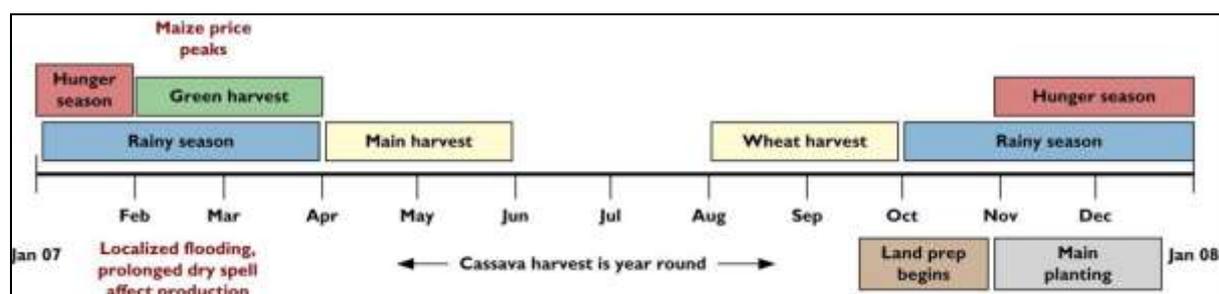
Western Province has the highest level of HIV and AIDS infection in the country – 22% compared to 16% for the country. This increases household vulnerability as the productive members of the families are often the ones infected, leaving their households labour constrained, with few income generating opportunities and caring for children.

There are two main planting seasons: The summer crop is usually planted on the plains following the first rains, around November, and harvested in February before the seasonal floodwaters arrive. The winter crop has traditionally been planted on the fertile plains after the floodwaters have fully subsided (July/August) and is harvested around October/November. However, with the silting of canals these dates have crept forward over the years so that a December/January harvest is not unusual.

Almost all households are involved in fishing during the open season. However, from December to February there is a fishing ban in place, and the community report that fishing during this time of the year does not yield much result, as the floodwater makes it difficult to fish.

The seasonal flooding is usually a positive event as it brings with it fish harvest increases, improvements in soil fertility and increased water in the soil for irrigation.

Seasonal Calendar



Source: FEWSNET, 2007

Specific additions for Mongu District include:

December - February: Fishing ban in place

February – May: Seasonal migration to upland areas to avoid flooding

OXFAM NEEDS ANALYSIS

Joint assessment – January 2007

Oxfam staff members were part of a joint rapid flood impact assessment towards the end of January 2007. The agencies involved in this assessment were Oxfam GB, Concern Worldwide, Disaster Management & Mitigation Unit (DMMU), Ministry of Agriculture, Keepers Zambia Foundation, Young Women's Christian Association, and the District Disaster Management Committee (DDMC).

The assessment found that the most affected areas of Western Province were the four districts of Mongu, Lukulu, Senanga, and Kalabo. The Provincial Agricultural Coordinator (PACO) ranked the Districts in the following order in terms of impact of the flooding on the summer harvest – Kalabo (1st), Mongu (2nd), Lukulu (3rd), Senanga (4th).

The assessment found that **the early arrival of the flood found households unprepared as they usually move to the upland areas in February**. Households without upland contacts had been displaced without anywhere to go and the rising water level forced them to move regularly.

This assessment found that within the four month period prior to the flood, there had been a series of events which had impacted on peoples' capacity to cope with this year's flooding:

- (i) The normal summer planting season of 2006 was delayed due to the late arrival of the first rains.
- (ii) A subsequent period of drought then delayed the maturation of these summer crops (the flooding actually arrived before the rains).
- (iii) The seasonal flooding arrived very early (January) and very fast moving due to heavy rains in the upper reaches of the Zambezi basin, destroying the late summer harvest.

As a result of these three factors, households lost their summer crops at the maturation stage. The summer crop is the main crop of the year and **its loss caused households to be without their usual maize stocks for the year. The loss of maize also meant that women, who usually receive small amounts of income from the sale of maize, had lost an important income source.** Barter trade would also be affected, as many households trade maize for other goods, as the main market is far away.

The assessment also investigated **the coping capacity of affected households at the time and found that they were selling assets such as cattle, pigs, and chickens and farming equipment**

to buy food. It was noted that this would have a longer-term impact on people's livelihood options. The assessment also found that despite the fishing ban, some families are illegally trying to catch fish.

Many reports were also circulating at the time that indicated that households were relying on the collection and sale of wild fruits and tubers. While there was only limited piecework (casual labour) available, some households were lucky enough to get assistance in the form of remittances from relatives in Mongu/Lusaka, while others were able to brew beer, sell firewood or make handicrafts and clay pots for sale.

After the assessment, the team made a number of recommendations:

Immediate

- Targeted food distribution and/or cash transfers to affected and vulnerable populations.
- Distribution of short-duration vegetable seeds for farmers to develop "upland" areas.
- Provision of shelter grants or materials to vulnerable families who have a destroyed/damaged house.
- Ongoing monitoring of food security situation in affected communities

Longer term

- Distribution of crop production assets (seeds, seedlings and tools) and knowledge.
- Promoting the use of simple irrigation techniques such as treadle pumps, to facilitate earlier planning of winter and summer crops
- Promoting the use of early maturing crop varieties
- Canal maintenance work to improve access, productive water supply availability and quick draining of floodwaters
- Cash or asset transfers to support people to resume their earlier livelihoods activities

One of the problems faced by the joint assessment team was that they had difficulty accessing some of the flood affected areas. It was therefore recommended that there was a need for a more in-depth assessment at a later stage, to gather more qualitative and quantitative data to support organisations in planning appropriate responses. As a result, Oxfam hired an independent consultant in April 2007 to conduct a market assessment.

Market survey – April 2007

Even at the time of the market assessment, four months after the initial needs assessment, the flood waters had not yet subsided. However, the market assessment team was able to access a larger geographic area than the original needs assessment. The market assessment confirmed the findings of the joint assessment and investigated the appropriateness of cash programming in the district. The main additional findings of this follow up market assessment were as follows: (Bwalya, 2007)

- The flood waters, in addition to being far reaching, took longer than usual to recede. **This prolonged flooding had delayed cultivation of vegetable and relish crops on the plains.** These crops could have helped assist affected household rebuild their food supplies and cope with floods.
- **Many households (64%), especially those with dwellings on the plains, had their houses submerged in floods and destroyed. They also reported loss of basic household goods and livestock, mainly pigs.**
- It was clearly stated by key informants that some women have increasingly turned to prostitution to raise cash income to keep their families.
- Limulunga and Mongu Central markets are the most visible markets accessed by a major of households in the assessed area. **These markets are fairly competitive and well integrated** with markets in neighbouring districts (Kaoma, Mumbwa and Sesheke).

- Village markets are rudimentary and in most cases non-existent for most key food items. Although these markets are far from villages targeted by the program these markets are fairly accessible to residents of Ushaa and Lealui wards.

The recommendations from the market survey were as follows:

- Cash transfers that include transportation costs and which are flexible enough to accommodate any unexpected changes in the cost of the “food basket” are recommended for households in Ushaa and Lealui wards.
- People living in Mabili ward, the most flood-affected area, are unable to access markets therefore it is recommended that this ward receive direct food assistance.
- While humanitarian interventions to alleviate hunger and starvation among households in the study area should conceivably start in April and end in August (already determine to be the period of Oxfam intervention), **a switch to other forms of assistance targeting livelihood recovery may be recommend after July/August.**

THE PLANNED PROJECT

The Oxfam response to the flood was implemented in Mongu District, in Western Province, Zambia. It was initially planned that 3000 households from five affected wards within Mongu District (Ushaa, Katongo, Mabili, Lumbo and Kama) would be targeted to receive both cash assistance and public health interventions. However, the number was later reduced to 2100 for the cash component and provided in only two wards – Ushaa and Lumbo due to the changes in allocation by the Disaster Mitigation and Management Unit (DMMU).

Based on the needs analysis, the project team decided to provide an unconditional cash grant to affected households at a rate of 100,000Kw (£12) per month for a period of four months. The grants were distributed from May to August 2007.

The objective of the cash component of the project was to “prevent malnutrition, harmful level of asset depletion and/or the undertaking of negative coping strategies by the poorest and most flood-affected households” (Oxfam, 2007).

EVALUATION FINDINGS

Coordination

The provincial level Disaster Mitigation and Management Unit (DMMU) is a relatively new department set up in 1994 under the Office of the Vice President to coordinate and manage relief activities. The DMMU is supported at district level by the District Disaster Management Committee (DDMC) which has a more hands on role in the coordination of activities.

During this flood response, it was the responsibility of the DDMC to make decisions about which agency would be working where. Oxfam staff, particularly the project manager participated regularly in coordination meetings with the DDMC, with the DMMU and with a number of other aid agencies.

Unfortunately **the inability of the DDMC to take quick and consistent decisions has affected the implementation of this project.**

On the basis of the joint assessment and the market survey, Oxfam decided to work in five wards of Mongu District - Ushaa, Katongo, Lealui, Lumbo, and Kama. However at the first meeting with the DDMC, Oxfam was allocated only three wards for cash intervention. These wards were eventually changed again and again until they were finally agreed in early May.

It appears that the indecision of the DDMC is partly related to a discussion about food versus cash. In 2005/6 the Oxfam Zambia team implemented a cash project in Mongu District in response to drought. However the DDMC had since undergone a number of staff changes and the current members were unfamiliar with cash programming. As a result Oxfam staff had to explain and discuss the appropriateness and feasibility of cash programming from the start.

Despite the DDMC's lack of familiarity with cash programming, the debate about what interventions to provide where and why, has however, been largely to other agendas, and a wish to provide food aid to certain areas. As a result, even though cash programming has been determined to be more appropriate than food aid in Lealui ward (from the market assessment), the DDMC took on the responsibility of providing food assistance to that ward.

Once the wards were finally decided and agreed, the cash team was left with a shortened window of time in which to sensitize, mobilize and register beneficiary households. This has therefore affected the implementation of the project. The timeline of decision changes relating to the wards allocated to Oxfam can be seen in the table below.

Table 2 Changes in wards allocated to Oxfam for cash intervention

DATE	MEETING	WARDS ALLOCATED TO OXFAM
	From joint assessment data it was determined that the following wards needed assistance.	Ushaa, Mabili, Lealui, Katongo, Lumbo
19 April	Preliminary discussion with DMMU	Ushaa, Kama, Lealui
27 April	1 st meeting with DDMC	Ushaa, Mabili, Katongo
3 May	2 nd meeting with DDMC	Ushaa, Mabili, Lumbo
8 May	Meeting with PPS and DDMC	Confirmed change of Katongo ward to Lumbo ward and removal of Mabili ward.

- **MABILI** was eventually removed from the Oxfam allocated wards once the market survey report was released and indicated that Mabili needed food assistance rather than cash, as they were unable to access markets. To date it appears that Mabili ward has not received any assistance (either from the government or from other agencies) despite being the most affected in the district.

During this period of indecision, the Oxfam cash project team had started community sensitization in Ushaa, Katongo and Lealui wards. Sensitization in Lumbo ward did not start until May when it was allocated to Oxfam.

- In **LEALUI** ward, Oxfam staff had discussed the idea of cash programming with the community but had not gone any further with project implementation before the wards were changed. No committee had been formed and no beneficiaries registered to receive cash.
- In **KATONGO** ward however, the Oxfam team had already formed a cash committee and 650 households were registered to receive cash. The withdrawal of the cash project from this ward caused confusion to the community especially because the Oxfam Public Health team was still implementing their component in this ward.

The evaluation team made visits to both Katongo and Lealui wards to speak with community leaders. From these meetings it was learned that it was not until 12th July that the Oxfam cash team went back to Katongo to formally explain the withdrawal of the cash intervention to the community. This delay was because the Oxfam team had been advised to visit the community together with the area councillor, who did not then make themselves available.

The two wards finally allocated to Oxfam: Ushaa and Lumbo, covered 138 villages.

Project implementation process

The cash component of the project has been implemented by Oxfam in partnership with Peoples Participation Service (PPS). **However, there were only two staff members involved in the project from PPS and they had other partnership agreements with the government to distribute food aid.** This other work took time away from their participation in the Oxfam project. **In reality Oxfam was directly operational for this project and received assistance from PPS when available.**

One of the major challenges for this project was access to the project area. The team have had to use boats, canoes and a far amount of wading to get to the communities.

In addition, none of the project implementation areas had received cash assistance before. **Although it was the same district as the 2005 Oxfam cash intervention, the wards were different which meant that all communities required extensive sensitization on cash programming.** However, the majority of the implementing staff members were new to cash programming and reported to the evaluator that they had real fears about the appropriateness of providing cash, fears of increased domestic violence and fears of corruption. In addition, the communities were also apprehensive about this new type of programming. The lack of experience from the staff members, their fears about cash programming and the short time frame for sensitisation, have all added to inadequate community sensitisation being done. Community sensitization messages were relayed by a local drama group on HIV mitigation, prevention of sexual exploitation, women as the cash collector, and joint decision making within the household.

In each project area, committees were chosen in each community to register beneficiaries and act as liaisons between Oxfam and the community. **Oxfam ensured that these committees were gender balanced and all committee members worked without incentive.**

Appropriateness

To determine if this project was appropriate, a number of factors have been considered – was it necessary for Oxfam to intervene? Was cash an appropriate response to the needs analysis? Was the value of the cash transfer appropriate to meet the objective of the project? Was the project implemented at an appropriate time and for an appropriate duration?

1. Was it necessary for Oxfam to intervene?

Both the joint needs assessment and the market survey clearly indicate that 2006/7 flood was earlier and on a larger scale than the seasonal flooding that regularly occurs in the project area. Households are used to the seasonal flood and have a number of strategies to deal with it. However, the timing of the flood meant that almost 100% of the summer crop was destroyed. Since the summer crop is the main crop of the year, this flood left many households without any food stocks. In addition, the flood waters were more far reaching than usual and took longer to recede. This delayed the cultivation of the winter crop which may have otherwise assisted households to rebuild their food supplies and cope with the initial damage. This meant that households had lost both their main food stock and their ability to plant a supplementary crop as a result of this flood.

The assessments also showed that many households (64%) had lost basic household items and livestock, and that lowland homes had been completely destroyed. Households did not have sufficient income sources available to them to replace their lost assets or meet their food needs and some women were already turning to prostitution to earn money.

It is clear that there was need for external intervention as household usual coping strategies were unable to deal with the size of this disaster.

2. Was cash an appropriate response?

To determine if cash is an appropriate response, it is necessary to make an assessment of the markets to determine if the items required by the targeted households are available in sufficient quantity, at a reasonable price and whether there is a risk of inflation. Oxfam employed an external consultant to make this assessment and it was subsequently determined that **cash was an appropriate response in Ushaa and Lealui wards**. However with the changes in the wards allocated to Oxfam for intervention, Lealui ward was removed, and Lumbo ward was added. No market information was available for Lumbo ward but the cash intervention went ahead anyway due to time constraints.

The Market

Although the market survey indicated that rural markets were not functioning, it found that 60-70% of households felt that despite the long distance (average of 4-5 hours walking each way) Limulunga and Mongu markets were fairly accessible (Bwalya, 2007). **The market survey also indicated that Mongu market was well integrated with neighbouring markets, that no price increase (>10%) was expected during the project duration, and that the number of beneficiary households was too small to create an inflationary effect on the market.** As a result of this information, **Oxfam correctly determined that cash programming would be an appropriate response.**

During the evaluation it was clear that the findings of the market survey were correct, with beneficiaries saying that they were used to travelling long distances. Households in both project wards travelled into Mongu town to purchase the majority of their goods, particularly maize, despite 88%² of households having more than 5 hours walking to get there. Almost all villages had access to a small shop or trader close by (less than 30 minutes walk), and households have purchased small

² From Oxfam PDM data – July 2007

items such as salt, soap and tomatoes locally. In Ng'anga area some household reported purchasing some maize and cassava locally (in Lukona) while in Sisiye, some households purchased maize from Limulunga, but most went to Mongu to get a better price.

Food Aid Issues

Information obtained as part of this evaluation, indicated that **households believe that past food aid distributions in Mongu District have not been accountable or transparent.** Focus groups in both wards felt that the amount of food provided in the past has been inadequate and that it has been subject to corruption and misappropriation. **Perhaps as a result of these experiences households (and particularly the women) have expressed a preference for cash transfer over direct food aid.** Of course, there is an element of beneficiaries appreciating whatever aid has most recently been provided by the agency; however this preference was also reported in the market survey prior to implementation. As many households put it *“at least with cash, even though the amount was too small, we received what was promised and it was then up to us to spend it as we wanted. It gave us choice”.*

3. Was the value of the cash transfer appropriate?

The project intended to provide cash grants of 100,000 Kwacha (£12) per household per month for a period of 4 months. This was later changed to be 200,000Kw (£24) every two months for the same period.

The value of the cash transfer was calculated on the cost of a typical food aid ration for a household (see Table 3 below) and then a 10% buffer was added in case of price increase. With the buffer included, the grant was valued at 100,000Kw for one month. **The calculation of the value of the grant has rightly considered milling costs and transport costs as these were necessary costs incurred by households.** During the evaluation it appears that households have used this component very efficiently and have joined forces to hire ox-carts or canoes to get their food items back to their villages. Overall this **is a reasonable way to calculate food needs. However other household needs were highlighted during the needs assessment that has not been considered in the calculation.**

The needs assessments clearly show that households had a number of other basic needs especially the replacement of household items since their homes had been destroyed. **These needs could have been considered in the calculation of the grant, been addressed through other interventions or been clearly specified as unmet needs and funding sought for them.**

Table 3 Calculation of the cost of the basic food basket

ITEMS	CURRENT PRICE/UNIT	KWACHA
50kg bag of maize	45,000	45,000
5 kg of mixed beans	2,000	10,000
1 litre of cooking oil	7,350	7,350
1 bar of Chik soap	3,000	3,000
50kg milling cost	2,000	16,000
Transport costs		10,000
Total		91,350

Exchange rate in April 2007: US\$1=K4200

Source: Bwalya, 2007

The Oxfam post-distribution monitoring (PDM) shows that 10% of households had 10 or more members, as shown below. **The large household sizes indicate that the cash grant provided would be unlikely to meet the kilocalorie needs of many households.** Larger households in particular, felt that the value of the cash grant was unable to meet their food needs since they needed at least two bags of maize a month. On the basis of the maize required, large households estimated that they needed 200-300,00Kw per month to meet only their food needs.

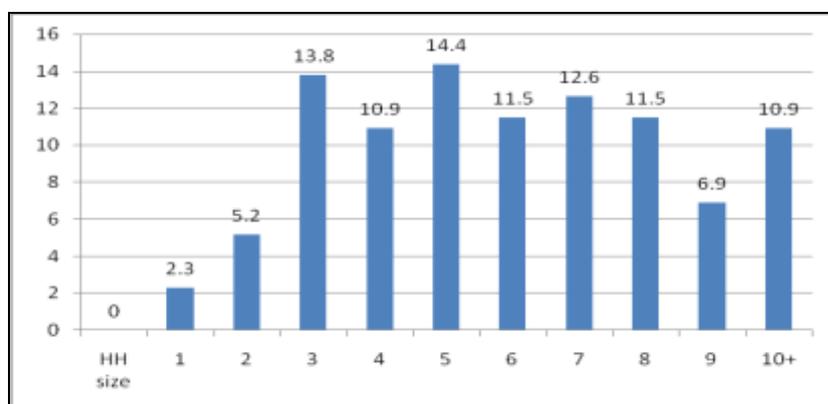


Figure 5 Household size (% of total beneficiary households)

Source: Oxfam PDM data (July 2007)

The issue of large household size has also been cited by The Basic Food Basket compiled by the Jesuit Centre for Theological Reflection (JCTR). The JCTR basket includes food and non-food items and is based on a household of six members but specifies that a “family of six” is misleading with the number of children and other dependents commonly exceeding ten per household (JTCR, 2006). The food items included in the JCTR basket are listed in the annexes.

The problem of how to deal with different households sizes is not particular to this project. WFP provides individual rations to get around this problem and in a recent cash response by Oxfam in Vietnam, cash grants were provided based on the number of people in the household³. This method has met with mixed success and needs to be considered on a project by project basis. Some areas are happy for larger households to receive more, while other areas are not. In fact, during the evaluation it was clear that in Mongu, households (even the larger ones) preferred that all households receive the same, in order to prevent inter-household conflict.

The decision to **change the grant distribution pattern to 200,000Kw every two months, allowed households to purchase more food after each payment and importantly were able to purchase more than one 50kg bag of maize.** Many larger households have purchased >150kg of maize with the Oxfam grant instead of the 50kg budgeted for. This was a more efficient use of the grant money than if only 100,000Kw had been distributed as initially planned.

In addition, during the evaluation, all groups reported that the price of maize, particularly at the smaller sites of Limulunga and Lukona, increased (see Table 4). In Mongu, according to a large trader, prices did not increase although there was increased demand for staple foods. This confirms that beneficiaries mostly travelled into Mongu in order to get a better price, despite other smaller traders being present within the project area.

³ Vietnam typhoon responses (Dunn, 2007)

Table 4 Maize price changes during project implementation

MONTH	MAIZE PRICE (50KG)
APRIL	45, 000
JUNE	50-55,000
AUGUST	60,000

Source: Beneficiary reporting (confirmed by trader in Limulunga) – Evaluation findings

4. Was the project implemented at an appropriate time and for an appropriate duration?

Timing of assistance

The flood occurred in December 2006/ January 2007 and the first cash payment was not made by Oxfam until June 2007. However, other agencies were not able to respond much faster due to lack of adequate information on the situation, and access issues caused by the flooding. **Given the access issues in the project area, particularly in Ushaa ward, it seems unlikely that the distribution could have been made earlier than May.** The first Oxfam payment was initially planned for April but was then delayed due to problems with the bank and delay in sensitisation due to changes in wards allocation by DMMU.

Before households received the Oxfam cash grant, they were surviving on wild foods and fish and some cassava that had been grown in highland areas. These foods are often consumed at that time of year although usually households have access to maize as well.

Fishing was being done, particularly in Lumbo ward despite the annual fishing ban being in place. In addition, the fish in the area were found to be affected by a skin disease apparently caused by bacteria called *Aeromonas Hydrophila*. The bacteria caused the formation of small blisters on the fish's skin. However, in light of the lack of food in the district, the Ministry of Agriculture did not make any announcement on the subject, nor did authorities enforce the annual fishing ban.

The distribution of the cash grant meant that households were able to consume maize again in addition to the wild food. However, one of the most common complaints from beneficiaries during the evaluation was that the project stopped just at the beginning of the hunger gap. **Since the winter crops were late in planting (still not planted in some areas in Ushaa), households are still without food stocks and often not in a better position than when the first payment was made.**

Duration of assistance

The period of 4 months of assistance was determined based on the available resources rather than on the needs of the households. The market survey indicated that *"if we assume a normal agricultural season, households should certainly be to plant their winter crop in August and should begin to access other coping strategies such as fishing and casual employment as floods subside and markets become more accessible"* (Bwalya, 2007).

The survey also specified that households had lost their seed stock and would therefore be unable to plant the next summer crop without assistance. At the time of the evaluation it appears that there has not been a 'normal agricultural season' after the flood. Some areas had not yet planted sufficient winter crop by the time of the evaluation because of the slow receding flood waters. Many households had however, started preparing the ground for their summer crop but reported **not having sufficient seed to plant their usual acreage.**

It appears that many households require assistance until the next summer harvest (Jan/Feb 2008) and at the very least, **they require seeds to enable them to plant sufficient summer crops.** Households requested that early maturing seed be provided quickly so that the crops can be harvested earlier than usual in case of early flooding again next season.

From discussion with project staff it is clear that originally the team had intended to provide seeds but were unable to do so due to funding constraints and lack of interest by donors. Perhaps if the team had adequate assessment data on this issue (from project monitoring or follow up assessments) they would have been in a better position to provide evidence of the need for seed or other items and been able to advocate for additional assistance from other agencies and donors.

Project coverage

It was a major challenge for the joint assessment team (January 2007) to build a clear understanding of the scale of the flood. In view of this, there was consensus amongst member agencies to use the figures provided by the DMMU based upon a census of people living in high-risk flooding areas in the affected districts. These figures indicated that there were 12,449 households (60,863 people) living at risk. The Oxfam project reports indicate that the total population of Mongu District is 180, 937 (Oxfam Zambia, 2007) therefore the population living in the high risk flood areas is 33% of the district.

The project initially targeted 3000 households, a number based on the available resources and the capacity of the team rather than the number of affected households. As previously mentioned, the number of targeted households for the cash component was eventually reduced to 2100 in order to provide a larger grant and because the number of wards allocated to cash was reduced by the DMMU.

A more detailed assessment of the specific wards allocated to cash, would have been useful to determine the true extent of the needs, compared to the available funding. With this information the team would have been in a better position to lobby donors and other agencies to fill gaps if required.

The cash project coverage of 2100 households represented coverage of around 16.8% of the households likely to have been affected by the flood. Concern implemented a cash project for an additional 288 households within Mongu District and the remainder were to be assisted with food from the government.

Targeting

The project has used a community based targeting approach, with project committees responsible for beneficiary registration. In both project wards Oxfam asked the community to form new committees specifically for this project. Members were elected by community voting in each area as per Oxfam's criteria –

- Members should be hardworking and willing to work for the community without incentive payment
- Committees should consist of 5 members in total – 3 women and 2 men.
- Members should be from different villages to ensure they represented the whole area.
- Village chiefs should not be on the committee

The role of the committee was to -

- Register beneficiary households
- Make sure that all registered households received the cash grant

- Receive complaints/ suggestions from the community
- Assist on the payment day, and help with crowd control

The market survey (April 2007) had determined **that there was a high level of need** in Mongu District and that even with diligent targeting, not less than 50% of households would be found to be in need of assistance in Ushaa and Lealui wards (Bwalya, 2007). However, the need for diligent targeting was complicated by the fact that in both project areas – Ushaa and Lumbo wards, the **community members and leaders felt that all households were equally affected and therefore had difficulty identifying the most affected households**. This is a common phenomenon, particularly after a disaster and it requires a strict targeting process in order to ensure that the most vulnerable are assisted.

When the number of wards allocated to cash programming was reduced, the team decreased the number of cash beneficiaries to 2100. Within the project area, the team then determined how many beneficiaries would be allocated to each village by using -

- Population figures provided by villages leaders (believed to be inflated) in Usahaa Ward
- 75% of the public health beneficiary households (in Lumbo ward) as the public health team had already prepared registration lists.

Partially as a result of the allocation of beneficiaries per area and the wish of the community to assist everyone, the project team have faced a number of problems related to targeting.

The project reports indicate that ten beneficiary selection criteria were used to ensure that the most vulnerable households were targeted within the allocated numbers. However, the evaluation found no evidence to this effect. Rather, **it was reported by all communities that two selection criteria have been used – those affected by the flood and those who are poor**. These two selection criteria were too inclusive and the community believed that everyone fitted these criteria.

1. Ushaa Ward:

This ward was inaccessible at the time of beneficiary registration therefore the team has relied on population figures provided by the village leaders even though they were believed to be inflated. On the basis of these figures each village was allocated a number of beneficiaries and the committees asked to prepare beneficiary lists. During the evaluation, **committee's reported that they registered all households that were present in the area at the time**, as they believed all of them were poor and affected by the flood.

In some areas, the numbers had to be cut back later to fit with the allocated number of beneficiaries. To cut back the list, households where the head of household was under 25 years were removed as they were believed to have relatives who could assist them if necessary. In two villages those with jobs (mostly teachers and health workers) were removed. The village chiefs and all committee members remained on all the beneficiary lists.

In this ward, there are coverage rates of 68-94% (see Table.5).

2. Lumbo Ward:

In Lumbo ward the situation was quite different and the targeting process in this ward has caused project staff more problems than in Ushaa ward. This was largely because the number of allocated beneficiaries per area was a lower proportion of the total households, thereby excluding more households.

In addition there have been a number of other problems in this ward, each of which has had an impact on the success of the targeting process.

- Some committees reported that they were **unable to prepare a satisfactory list because they were scared that households that were not included would “witch them”⁴**. Committee members who conducted registration by themselves were particularly susceptible to this. Members that conducted the registration process in pairs or groups were less likely to be corrupt and register people incorrectly. In the end this issue was sorted out by chiefs and Oxfam staff members in community meetings
- Lumbo ward had in previous years received food aid assistance which the community felt had been inadequate. On hearing that they would now be targeted for cash assistance, in some areas **the committees and some households took advantage and split themselves into smaller units in order to receive more money.**
- After the first payment was made in June, issues were raised through the Oxfam suggestion box (accountability mechanism) regarding the committees: they had registered dead people, had registered only people from their own villages, and had registered more than one person per household so that those households would receive more money. Many better-off households were also included in the list.
- One committee ignored any selection criteria and instead registered their friends and relatives. In addition, **one committee member also apparently asked for money from households in order to be included on the list** (this investigation is still ongoing). Households were also registered from outside the area, and some whole villages were missed.

As a result of these findings, **the Oxfam project team conducted verification of the registration list between the first and second payments** and targeting errors were corrected. This was mainly to ensure that only one person per household was registered, rather than to check that they met the selection criteria. A lot of the inclusion errors were addressed in this round as all the teachers and other workers were removed from the list.

The two areas of Tapo and Liyoyelo within Lumbo ward were included in the project later than the other areas and only 90 beneficiaries were allocated to each area to remain within the budget. In order to find the most suitable 90 households per area, the committees were told that they should ensure that elderly, disabled and those looking after orphans should be included, and households that were better-off should not be included. Only 8 households were not included due to being better off (4 teachers, 3 medical officers and 1 agricultural worker). All the village chiefs and all the committee members were registered. Non-beneficiaries simply reported that they were not included on the list because *“the allowed number had already been reached”*.

In Tapo, some households were not clear where the money was coming from and felt that it was coming from “Satan”. As a result, **many households refused to be registered**. This was also the case in the Concern cash project in a neighbouring ward. This made it somewhat easier for the committee to produce the registration list, as they did not need to consider those households. The committee (and beneficiaries) did however feel that there was still a large exclusion error as many people fitting the selection criteria could not be included within the allowed 90 households. Again, all the committee and the village chiefs have been included in the beneficiary lists.

These targeting processes and problems resulted in area coverage rates ranging from 14.5 to 74.4%.

⁴ Have a curse or hex put on them

Table 5 Project coverage by area

WARD	AREA	TOTAL NUMBER OF HHs	TOTAL NUMBER OF BNF HHs	COVERAGE
Lumbo	Ng'anga	830	522	62.9%
	Mutalaiti	450	302	67%
	Liyoyelo*	137	102	74.4%
	Tapo*	627	91	14.5%
Ushaa	Sisiye	250	188	75.2%
	Likutwe	500	344	68.8%
	Sitoya	356	336	94.4%
	Maonga	242	220	90.9%
TOTAL		2922	2100	71.8%

Source: Evaluation data

Some of these targeting problems were **identified during the external evaluation of the previous cash project** and may have been avoided if the project team had reflected on previous learning and efficiently utilized the experience of the 2005 team members.

The most pertinent lessons from the previous cash project are shown in the box below.

BOX 1 Extracts from the independent evaluation of the Oxfam Zambia 2005/6 cash response (Harvey, 2006)

- Targeting was also problematic in that the onus was on the committees to make their own judgements about how to choose the most vulnerable. Oxfam could perhaps have done more work with committees to develop more detailed criteria for identifying the poorest households and communicating criteria more clearly. In particular, there appears to be confusion over the concept of vulnerability, with relatively wealthy households using the presence of an elderly or ill person or orphans within their household to justify their inclusion.
- Oxfam was alive to the fact that committee members were likely to abuse the targeting process, and so the agency scrutinised members and cross-checked with key informants and through verification at community meetings.

Perhaps some of these targeting problems may have been avoided if:

- More rigour and time taken for verification of beneficiary lists before payment.
- More time spent on sensitization of the community especially on the targeting criteria (although Lumbo ward was only added to the project in early May).
- The project team had more experience on emergency programming, and cash programming in particular.
- More time for reflection on lessons identified from the previous cash project.
- Better utilization of the experiences from the previous cash project team.
- More technical support made available from Lusaka and/or the region to facilitate the process of reflection and lesson learning.

To improve the targeting process next time, the following additional points should also be considered -

- Ensure that selection criteria are not too inclusive.
- Strict adherence to selection criteria once they are agreed with the community and signed off by Oxfam.
- Ensure committee members are representative of the entire area
- Committee members should conduct beneficiary registration at least in pairs or in groups to avoid corruption.

- The use of a prioritization matrix may help the community think through who is more vulnerable and why. A prioritization matrix including vulnerability and impact was recently used by Oxfam in Vietnam to overcome the same challenge of communities unable to select the most vulnerable (Dunn, 2007). The matrix used recently in Vietnam can be found in the annexes.

Monitoring and reporting

The project had a monitoring framework (based on the 2005 cash intervention) outlining the indicators to be monitored during the project. However many of these indicators have not been effectively used and the second post-distribution monitoring (PDM) data had not been analysed by the project team at the time of the evaluation. The evaluator has therefore analysed the complete data set and reported it as part of this evaluation.

The Oxfam PDM data has been collected by casual staff from the Kololo Little Theatre group (also used for community sensitization) and the data entered by casual staff. The analysis that was done on the first PDM round was done by the Project Manager.

The Monitoring and Evaluation Project Officer present in Mongu has not participated much in monitoring of this project or in the analysis of the data because they were involved in other projects. However, they provided considerable advice on monitoring systems to the Concern team who were doing cash programming for the first time (Mwaba & Mjumphi, 2007).

Post-distribution monitoring

The team has collected PDM data in July (after the 1st distribution) and in October (after the 2nd distribution). The first round of data collected information from 174 households (8.2% sample). In contrast, the second round only collected information from 59 households (2.8% sample).

Information on project impact was also collected during the focus groups and other evaluation interviews. This information together with the PDM data sets has been used to report on project impact in the next section.

Impact

At the time of the Oxfam needs assessments it was already clear that households were using negative coping strategies in order to obtain enough income and food.

Box 2 Coping strategies of households at the time of the joint needs assessment (January 2007) and the market survey (April 2007)

Sale of household assets to obtain cash, decreasing the number of meals per day, increasing wild foods, increase consumption of non-preferred foods such as cassava, increase in illegal fishing during ban, increasing production of items for sale such as reed mats or clay pots, increase in prostitution.

The objective of the project was to “prevent malnutrition, harmful levels of asset depletion and/or the undertaking of negative coping strategies by the poorest and most affected flood-affected households. Each of these components of the objective is reported separately below.

- **Prevent malnutrition**

The value of the cash transfer was based on households’ food needs alone and households have indeed spent more than 80% of the grant on food items. However, they have also prioritised the purchase of non-food items such as blankets, clothes, paraffin and soap (see beneficiary spending

described ahead). As a result, the food items purchased with the cash grant provided on average only 75% of households' daily energy (kilocalorie) requirements. **This is insufficient to prevent malnutrition and therefore this component of the project objective has been not met.**

More than 80% of the sampled households purchased less than 100% of their food needs. Larger households had more difficulty meeting their daily energy requirements as seen in Figure 6.

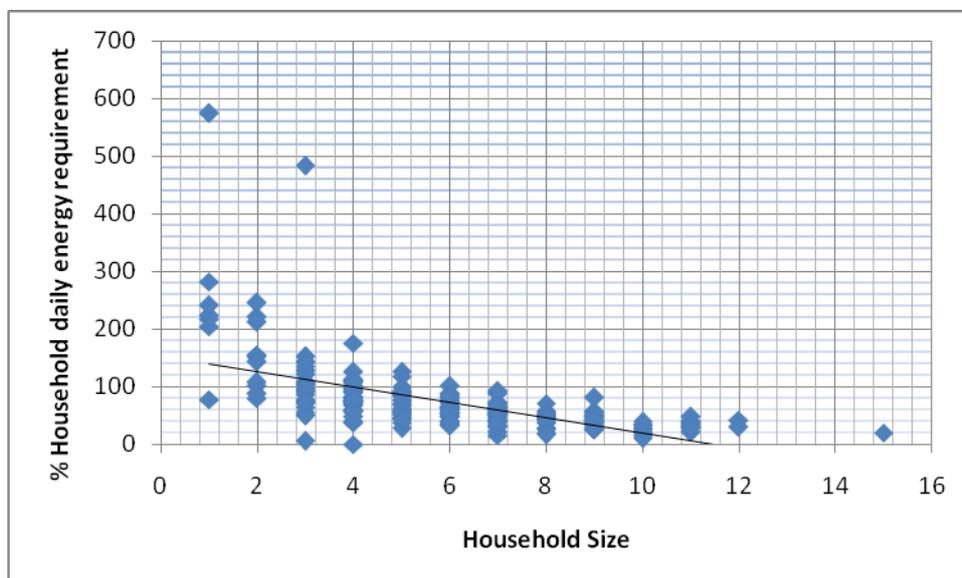


Figure 6 Purchased food contributions to household's energy requirements

Source: Oxfam PDM data

In addition to specific nutrition data (kilocalories), the Oxfam PDM data contains information on the number of meals consumed per day as a proxy for nutrition. In the project area, the usual consumption pattern is two meals a day for adults and three for children.

One of the first coping strategies to food insecurity in the area is for households to reduce the number of meals they consume per day. The PDM data indicates that after the first grant distribution, there were 14% of households where children were eating less than three meals and 2% of adults eating less than two meals.

These numbers increased after the second distribution to 38% of households with children and 10% of adults. This confirms the concern of the beneficiaries that the project ended too close to the start of the hunger gap period.

- **Prevent harmful levels of asset depletion**

There is insufficient information in the PDM database to determine if households were dealing with harmful levels of asset depletion as the PDM questionnaire does not include such any question related to sale of assets.

- **Prevent the undertaking of negative coping strategies**

Evaluation interviews indicate that over the 4-month period of the project, **the use of the negative coping strategies highlighted in the needs assessments, have decreased.** Therefore this component of the project objective has been met. However, at the time of the evaluation (October) there were numerous reports that households had started to use these coping strategies again, to meet their basic needs.

If Oxfam had not have intervened, the level of harmful strategies may well have increased throughout the project period.

Beneficiary spending

The data from both the first and second round of PDM activities shows **that the majority of the grant (>80%) was spent on food.** Most households (81%) reported that they shared some of this food with other households, increasing the number of indirect beneficiaries of the project. In contrast only 8% reported that they shared or lent a portion of the cash itself.

i. Post distribution monitoring – July 2007

Figure 7 shows a breakdown of food expenditure as a proportion of the total grant as reported by beneficiaries during the first round of PDM data collection.

The beneficiary food spending clearly shows that households spent the majority of their money on three staple foods – maize grain, maize meal and cassava. It total these three items alone account for 129,800Kw (63.7% of total grant).

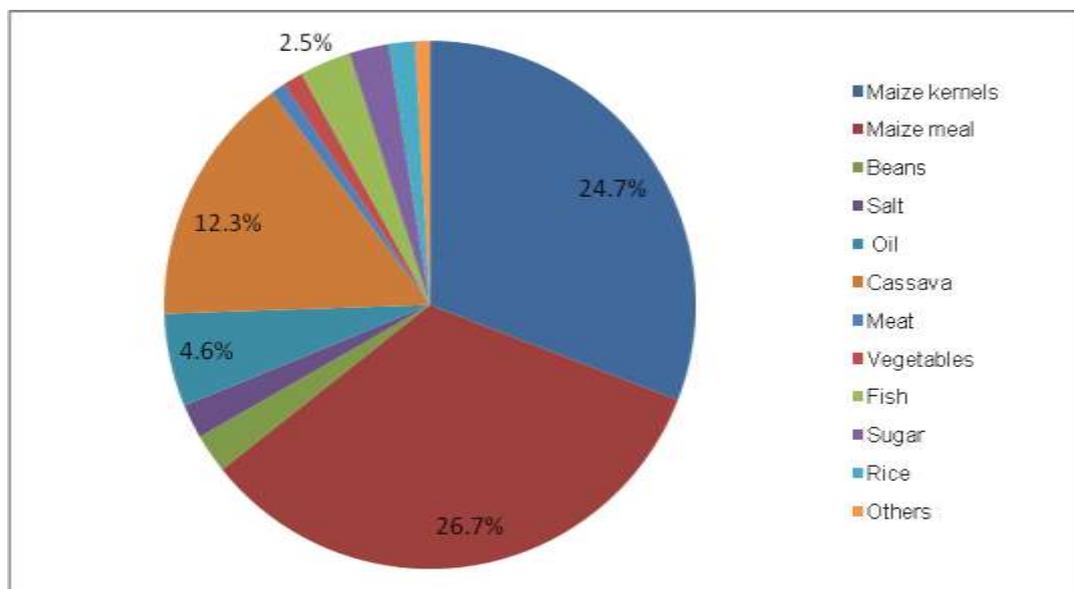


Figure 7 Beneficiary expenditure on food items - 1st cash distribution

Source: Oxfam PDM data

During the evaluation **households reported purchasing less food than they required so that they could keep money for non-food basic needs.** This has been reported in other cash projects and is one of the reasons **that the value of the cash transfer needs to consider more than just food needs.** When other basic needs are not met it is difficult for interventions (either food or cash) to meet peoples food needs as households will sell or barter part of their food, or spend part of their cash to meet their other needs.

Figure 8 shows that the beneficiary spending on non-food items (12% of the grant) after the first cash distribution was mainly on clothes/blankets, soap and paraffin. Of the non-food expenditure only 5% was spent on household items and less than 2% on livelihood inputs (seed, livestock or fishing nets). Other non-food spending included the repayment of debt and payment of school fees and education materials.

Less than 0.5% of the grant was reportedly spent on unproductive uses. Women who collected the money reported during the evaluation giving “a small amount” to their husbands and they reported

that he used it for tobacco or beer. This helps verify the unproductive spending of 400 Kw noted in the PDM data.

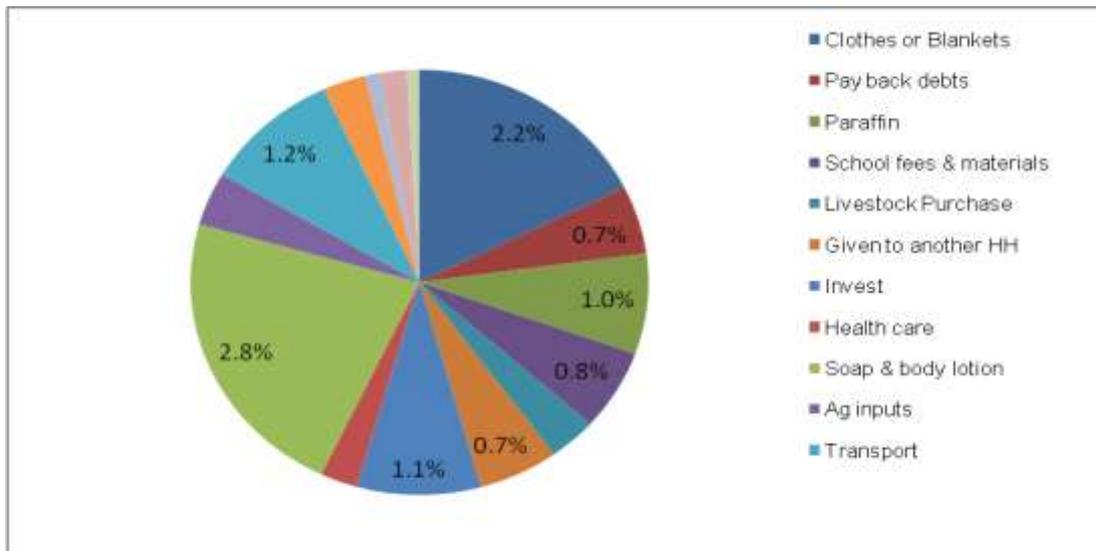


Figure 8 Beneficiary expenditure on non-food items - 1st cash grant distribution

Source: Oxfam PDM Data

ii. Post distribution monitoring – October 2007

The second round of PDM data collection shows similar trends to the first. Again, the majority of the grant was spent on food and the staples of maize kernels, maize meal and cassava makes up the majority of the food spending (68.7% of the grant).

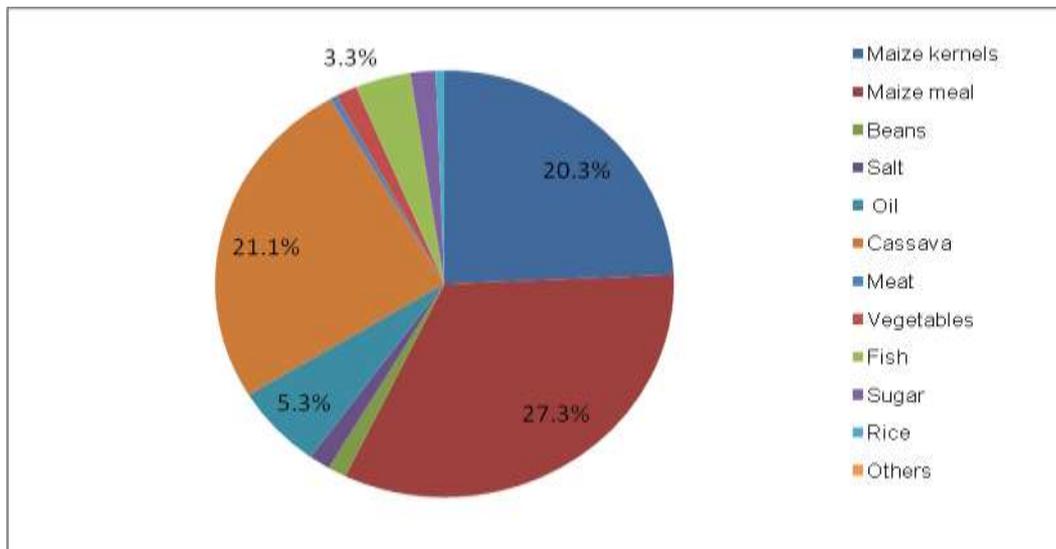


Figure 9 Beneficiary expenditure on food items - 2nd cash distribution

Source: Oxfam PDM Data

However, the non-food spending after the second distribution is slightly different to the first. Although the amount of money on non-food spending was small, the second round of data shows an increase in spending on agricultural inputs and investments and a decrease in the purchase of clothes and blankets.

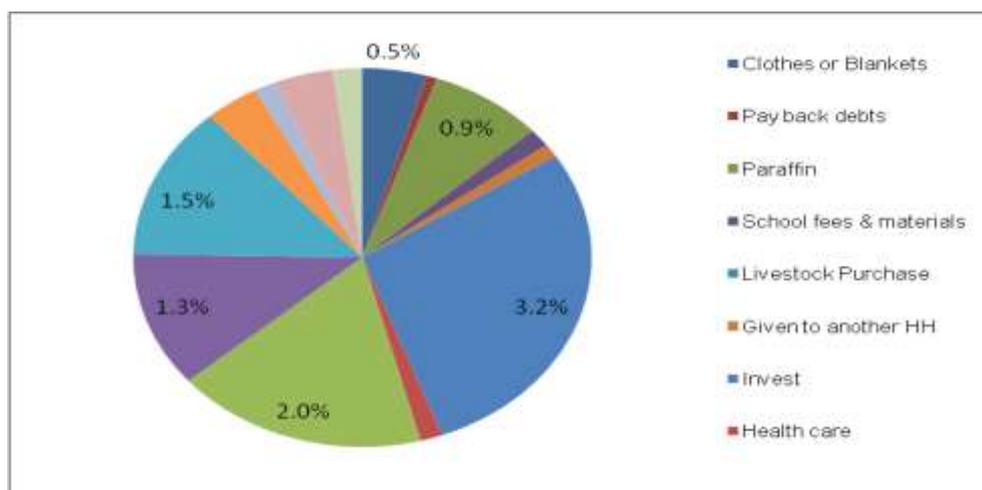


Figure 10 Beneficiary expenditure on non-food items - 2nd cash grant distribution

Source: Oxfam PDM Data

Table 6 compares the spending patterns of beneficiaries after both cash distributions.

Table 6 Beneficiary spending of the cash grant

ITEM	PDM 1		PDM 2		AVERAGE
	AMOUNT SPENT (Kw)	% OF TOTAL GRANT	AMOUNT SPENT (Kw)	% OF TOTAL GRANT	
Food (including milling and transport)	162,000	81	167,000	83.5	164,500
Non-food	25,600	12.8	22,400	11.2	24,000
Unproductive	400	0.2	0	0	200
Unspent	12,000	6.0	10,600	5.3	11,300
TOTAL	200,000	100%	200,000	100%	200,000

Source: Oxfam PDM data

Overall, beneficiaries have used their cash grant assistance well to purchase both food and non-food items to meet their immediate needs.

A significant impact of the project is an increase in household dietary diversity. A typical food aid basket includes maize, beans and oil (and maybe salt). However, with this cash distribution, households have purchased a range of food items including maize, beans, cassava, dried fish, oil, salt, sugar, some meat and some vegetables (see Table 7). This range of food items meant that households could now consume a wider range of nutritious foods compared to the wild foods and fish they were consuming immediately before the intervention.

Table 7 Food items purchased with cash grant

Typical household food aid ration	Average beneficiary purchase of food items with cash grant
50kg maize	49.8 kg maize kernels
5kg beans	48.9 kg maize meal
1 L cooking oil	31.8 kg cassava
(salt)	2.2 kg beans
	1.2 L cooking oil
	1.1 kg salt
	2.0 kg dried fish
	0.9 kg sugar
	0.2 kg meat (including chicken)
	0.5 kg of other foods (sweet potato, ground nuts etc)

Source: Oxfam PDM data

One of the objectives of the evaluation was to assess and analyse cash utilization by different vulnerable groups using the PDM data. Expenditure patterns of specific vulnerable population groups were therefore examined to look for differences. The results can be found in Table 8.

The PDM data indicates that **all groups had similar expenditure patterns with no notable differences on the items purchased.** There was also no statistical difference between the spending of male or female headed households. All groups had an unspent portion of the grant (average of 11,500 Kw).

The two main differences noted between the groups were as follows:

- Households looking after orphans had a larger average household size (6.83) than average (5.8).
- Households with chronically ill members had higher non-productive expenditure (1209.70 Kw) than other groups (200 Kw average). The majority of this spending was loans and gifts of cash to other households.

Table 8 Expenditure patterns of different population groups

	Total No. of HHs	Average household size	Food (Kw)	Non-food items (Kw)	Non-productive (Kw)	Unspent (Kw)
Female headed households	103	5.71	164,684	25,806	388.56	9,121
Households with orphans	101	6.83	159,644	27,416	643.57	12,296
Households with chronically ill members	62	6.19	164,919	23,806	1209.67 ⁵	10,065

⁵ Included cash lent to other households and gifts of cash to friends or relatives

Elderly headed households	53	5.52	158,111	27,963	185.2	13,741
Male headed households	130	5.84	159,272	25,805	507.69	14,415
Total PDM sample	233	5.8	164,500	24,000	200	11,500

Source: Oxfam PDM data

Other impacts

In addition to allowing project beneficiaries to purchase much needed food and non-food items, the project has had a number of other impacts.

- Economic effects: One of the common fears around cash programming is that the injection of cash into the economy will result in inflation, causing beneficiaries to be able purchase less than originally intended. **In this case, the price of maize has increased over the project period but was not due to the cash distribution.**

Traders in Mongu (Shoprite) and in Limulunga said that the price rise was due to an increase in demand throughout the district as a result of the flood. They felt that usually between January and September/October, households would be consuming their own food stocks and would have no need to purchase grain. However, this year because households lost their maize crops they were forced to purchase maize much earlier in the year.

A positive spin-off for the trader in Limulunga was that more households purchased food items in his shop as a result of the cash distribution. A few beneficiary households in Sisiye reported purchasing maize there, and many households purchased salt and soap there. Limulunga is only two hours walking from Sisiye while Mongu is 6 hours away.

- Gender: As a result of the joint-decision making messages put forward by Oxfam during community sensitization, women have had more input into household decision making.
- No negative impacts were reported during the evaluation.

It is important to note that this project was an emergency response and it was never intended to have a long term impact on food security.

Gender and HIV

One of the objectives of this evaluation was to assess any gender implications or issues arising from the cash transfer project. It is clear that **gender issues have been considered throughout the project and a positive impact has been had** - through community sensitization messages, gender balanced committees, women collecting the cash in the majority of households, and discussion and drama on joint decision-making within the household.

The evaluation team found that ALL the women in the focus groups preferred to receive cash over food. They appreciated the choice that cash gave them in allowing them to purchase any item their household needed. Generally men agreed with this although the men were more divided in their preference for food or cash than women.

Both men and women appreciated Oxfam's efforts at having the women collect the money and the messages about joint-decision making seem to have taken hold. When intra-household decision making was discussed during the evaluation, **women reported being happy to be more involved in the household decisions.** It appears that before this cash project it was common for women to be in charge of the income they earned, and the men to be responsible for their income. **As a result of the project however, couples discussed together what was needed for the household and how best to spend the money.** The PDM data shows that from the 130 male headed households, 53% of them have used joint-decision making to decide how to utilise the cash assistance.

The market survey found that most respondents, female and male alike, expressed fear that men would misapply the cash transfer and hence preferred that women be the principal recipients (Bwalya, 2007). Some of the men in the evaluation focus groups felt that *"even if they had wanted to collect the money and be in charge of it, they didn't want to be blamed for bad spending therefore they were happy for the women to take the responsibility"*. Of the 2100 households, 1155 had women collecting the grant, and 945 men. **The PDM data does not show any significant difference in the spending patterns of these households.**

The possibility of the cash increasing intra-household violence was discussed with the committees, community leaders and with the focus groups during the evaluation but none was reported. Apparently there were a few incidences of divorce during the project period, one of which was put down to the woman now having the means to leave her husband after collecting the cash!

HIV messages were also provided during community sensitization focusing on HIV mitigation and the inclusion of HIV infected/affected households in the registered beneficiaries. Some of these messages were also included on the back of the beneficiary entitlement card during the payment process.

Efficiency and cost effectiveness

Staffing

For the first few weeks of the project implementation **there was only one Oxfam staff member (Project Coordinator) assigned full-time to the cash component of this project.** The staff member had no previous experience of cash programming and was sent for cash training in May 2007 and received materials on cash programming. The Project Coordinator worked together with one project officer from the partner organisation PPS. Unfortunately, although there were at least five Oxfam staff members with previous cash experience still present either in Mongu District or in the neighbouring Kaoma District **their experience has not efficiently been utilised during this project.** This was due to people being posted to other projects (in Kaoma) or not being employed under the humanitarian project.

As a result, learning from the previous Oxfam cash program in 2005 has not been adequately taken into account and much of the learning identified from that project has been identified again here in this evaluation.

From **early April an experienced project manager was put in place to manage the relief intervention** – both the cash and the public health components. Since the project manager had previous experience of cash programming, and the public health component of the project was well resourced, much of his time was spent supporting the project coordinator.

From early May, six community sensitizers (from a local drama group – Kololo Little Theatre Drama Group) were hired on a temporary basis to conduct drama sessions and radio messages. These six people were later used to collect PDM data as well.

Two Oxfam finance assistants were involved in the payment of the grants, together with two bank staff from Standard Chartered Bank.

It is the opinion of the author that there was insufficient project staff members allocated full time to this project. This is possibly one reason why inadequate community sensitization was carried out and why the project had so many difficulties with beneficiary targeting.

The Budget

The donors for this project were Oxfam Netherlands (NOVIB), Oxfam Hong Kong, Oxfam Australia, the State of Jersey, and Oxfam GB (CATFUND). The total project budget was £479,640. This included costs for the public health component, the cash distribution, the logistics and other support costs, as well as monitoring and evaluation costs. The cost per beneficiary (13,000 people) of the project is £36.90.

The budget for the cash component was £120,347.78 of which £50,400 (42%) has gone directly to the beneficiary households⁶.

This low percentage can partly be explained by the difficult terrain in the project area and significant logistic spending – particularly on running the office and the purchase three new vehicles (£61,457) and fuel (£18,426).

⁶ 2100 households @ £12 x 2 distributions = £50,400

Table 9 Project budget

Budget	GBP	% of Total Budget
Direct Project Implementation Costs	£479,640.93	100%
<i>Breakdown of project implementation costs</i>		
Staff and support costs (including health promotion)	249,987.67	52.12
Public health component	84,636.59	17.65
Food security component – cash grants	120,347.78	25.09
Visibility, monitoring and evaluation, planning and training	21,787.36	4.54
Total Budget	£479,640.93	

The pay points

Oxfam has signed a Memorandum of Understanding (MoU) with the Standard Chartered Bank (as in 2005) to distribute the cash and accept the risk of carrying large sums. The bank has then sub-contracted a security firm to make the actual distribution. The Oxfam team sought and obtained permission from the Oxfam GB Director, Barbara Stocking to have armed guards present.

The bank charged a fee of 10 million Kw (£1200) per distribution day. In order to stay within budget, the project team initially used only 2 pay points (one in Ushaa and one in Lumbo) so that only one day would be needed for the payment in each ward to stay within budget. There had also been a spate of robberies in the area and it was felt that reducing the pay points would be a prudent security precaution.

This decision has affected the efficiency of the project as problems and complaints from beneficiaries were received. With only one pay point per ward, households had to travel long distances and waited a long time at the pay point before the bank vehicle arrived. **The PDM data indicates that 34.5% of beneficiaries travelled for at least 3 hours to reach the pay point and then 58% of them waited more than 3 hours for their payment.**

At the first distribution, 123 households failed to arrive at the pay point due to the long distance. People from Sisiye were especially disadvantaged by the small number of pay points and were expected to walk 43km to Sitoya to receive their payment. However when households failed to arrive at the pay point in time, Oxfam staff have facilitated 63 community representatives transport and accommodation for two nights in Mongu to collect the payments of households who missed the initial distribution. At the second distribution an extra pay point was added in Ushaa, closer to Sisiye.

After the second cash distribution, even though an extra pay point was added, the distance beneficiaries walked remained similar with 35.6% walking more than 3 hours and again more than 50% waited longer than 3 hours at the pay point. The elderly and the sick that were unable to walk the required distance, nominated a proxy to collect the money on their behalf.

It is recommended that the Oxfam team revise the use of Standard Chartered Bank, and either look for alternative distributors, or develop a better MoU with the bank.

Table 10 Distance beneficiaries travelled to market and to the project pay points

WARD	AREA	DISTANCE TO MONGU MARKET	PAY POINT	DISTANCE TO PAY
Lumbo	Nganga	8 hours paddling (not able to walk during project)	Ng'anga/ Sindui	<1 hour walking
	Mutalaiti	7 hours paddling	Ng'anga/ Sindui	1 ½ hours walking
	Liyoyelo	6 hours walking or 9 hours paddling	Ng'anga/ Sindui	3 hours paddling
	Tapo	2-3 hours walking	Ng'anga/ Sindui	5 hours walking
Ushaa	Sisiye	6 hours walking	Sitoya (later changed to Ushaa)	2 days walking 2 hours to Ushaa
	Likutwe	18 hours walking	Sitoya	2 hours walking
	Sitoya	Two days walking	Sitoya	< 1 hour walking
	Maonga	Two days walking	Sitoya	3 ½ hours walking

The cash distribution process

Two staff from the Standard Chartered Bank counted the money in the bank in Mongu and prepared individual beneficiary envelopes. During the second payment this process was done by Oxfam finance staff inside the bank as the bank staff members were unavailable.

At the pay points banners were hung stating the basic information about the project in both English and Lozi. This information included the project area, the targeted beneficiary numbers and the cash entitlement. **Community members felt this was a good aspect of the project as the banners clearly stated the promised amount so it was difficult for them to receive less than the agreed value.**

The steps of the cash distribution process can be seen below and include the signing on both a registration list and on a beneficiary entitlement card (see annex) provided at the start of the process and returned at the end. This card provided a double financial record that beneficiaries had received the cash.

BOX 3 Steps involved in receiving the cash at each pay point

- Step 1 – Beneficiary name called and given entitlement card
- Step 2 – Entitlement card and National Registration Card verified
- Step 3 – Thumbprint/ signature on register and on entitlement card
- Step 4 – Receive money and return entitlement card
- Step 5 - Count the cash and exit payment area

The PDM data indicated that 88% of beneficiaries were satisfied with the payment process and felt it was transparent. Households were also satisfied with the security at the site and safety on the way home. Oxfam had advised beneficiaries to travel home in groups to avoid security incidents and this advice was taken seriously. **No security incidents were reported.**

Only one problem was mentioned in relation to the cash distribution process:

- Between the first and second distributions when household verification was done and the registration lists updated, the team unfortunately decided to re-use some of the entitlement cards

from previous beneficiaries. This caused some confusion during the second payment when newly registered households went to collect cash and were provided with a card saying that they had already collected 200,000 Kw in the first round. This problem could have been easily avoided with the use of new cards.

ACCOUNTABILITY

There has been a concerted effort throughout the project to ensure that beneficiaries' voices were heard. The team had an "accountability plan" to be followed as a checklist to ensure that different activities were carried out. These activities included regular, internal sharing of project information, the development of a monitoring framework, and ensuring that complaint mechanisms were put in place.

The complaint mechanism used was a series of suggestion boxes utilized on the payment days, where community members could put in anonymous notes. **This suggestion box has worked well and was one of the mechanisms that allowed the project team to understand that problems with the targeting and registration process.** All the complaints and suggestions received were then typed up and translated (from Lozi) and then community meetings were held to clarify some of the issues. Perhaps if there had of been a formal process put in place before the first pay day, some of the targeting and registration issues would have come out earlier.

The financial accountability of the project also appears to be high. The evaluation team could not find any case where incorrect monies had been paid out, or of beneficiaries that were registered and then failed to receive payment. The local chief (*induna*) of each area has signed the final payment form to confirm that all the beneficiaries received payment.

LESSONS IDENTIFIED

Lessons identified by the Oxfam team in the project reports

- Improve coordination between Cash Transfer and Public Health teams as it led to friction with some communities.
- Strengthen community structures by having regular community meetings
- Committee should do beneficiary registration in groups or at least more than one member so as to avoid threats and corruption.

Additional lessons identified during this evaluation

- Households prioritise non-food needs as well as their food needs. Non-food needs should therefore also be considered when calculating the value of the cash grant to be provided.
- When project implementation problems occur, communities should be told as quickly as practically possible in order to avoid confusion.
- Communities need to understand where money is coming from and why it is being provided. This will help to avoid misunderstandings.
- Targeting criteria needs to be determined together with the communities and should be adhered to once signed off by both parties.
- A prioritization matrix may help to avoid inclusion and exclusion errors during targeting.

- The relationship between Standard Chartered Bank and Oxfam needs to be revised as considerable problems were faced due to the small number of pay points and delays in cash arrival at the pay points.
- The process of providing cash at the pay points has been successful and may be replicated if another cash project is implemented.

CONCLUSION

Oxfam's cash intervention in response to the 2006/7 flooding in Western Province **was an appropriate response** and has been greatly appreciated by the beneficiaries. It was initially well intended and planned to be an integrated program with both public health and cash components in all project areas. However, due to circumstances beyond Oxfam's control, this integrated aspect has failed to eventuate in full.

The main area of concern was the targeting with inclusion errors noted in all areas, as well as exclusion errors in Lumbo ward. The lack of adequate targeting was due to a number of factors including insufficient project staff, the inability to access some project areas, lack of time to conduct adequate community sensitization, high community interest in cash, and a reliance on incorrect population figures. There were also government delays in allocation of wards and erratic changes in geographical targeting, as well as insufficient capacity at senior management level to fully monitor the project due to a visa delay for the incoming Country Program Manager.

In addition, the selection criteria that were reported to the evaluator to have been used were too inclusive and the community felt that all households met the two criteria – poor and affected by flood. More resources should have been devoted to targeting given that there were some similar problems in the previous cash project of 2005/6.

Improvements could also have been made by improving the calculation of the grant value to include other basic needs highlighted during the needs assessments. Perhaps next time, the team will be in better position to use assessment data to clearly specify **the total needs of the households and how much Oxfam can cover with its available resources.** This will put them in a better position to advocate to other agencies, donors and the government to ensure that all basic needs of disaster-affected households are met.

Decisions related to the payment process and the relationship with Standard Chartered Bank also need improvement as the number of pay points for the project were too few, and beneficiaries travelled long distances and waited long periods to collect their grant.

Despite the problems encountered during project implementation, **there have been a number of positive impacts from this project including improved gender awareness within the communities, a transparent cash distribution process and a strong accountability process.**

The cash grant has had a positive impact on the beneficiary households as it improved dietary diversity and allowed households to purchase much needed food and non-food items.

During the project period, **the cash has also had a positive effect in reducing the use of negative coping strategies and has therefore this objectives of the project has been met.** However, the project has ended at a critical time for these households – the start of the seasonal hunger gap and households are in danger of reverting back to the negative coping strategies that households were employing prior to the project.

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Annex 3 Food items included in the JCTR "basic food basket" for a family of six, for one month

NB. This food basket is clearly based on urban food preferences and is not indicative of the food preferences of rural households. However, it shows better the range of foods that are considered as "basic".

3 x 25 Kg bags mealie meal
2 Kgs beans
2 Kgs Kapenta
1 kg Dry Fish
4 kgs• Meat (mixed cut)
2 units of 10 Eggs
7.5 Kgs Green vegetables (rape)
4 kgs Tomato
4 kgs Onion
1 x 2 litres or 4 x 500 millilitres Milk
2 x 2 litres or (8/5) x 2.5 litres Cooking Oil
30 x 1 loaf Bread
8 kgs Sugar
1 kg Salt
1 x 500 g Tea (leaves)

Annex 4 Prioritization matrix - Typhoon Response, Vietnam

While implementing cash responses to typhoons, the Vietnam team faced targeting problems because the community felt that everyone was in need of assistance. As a result, the community were unable to prepare a beneficiary list. In order to overcome this problem, the team developed a prioritization matrix, based not only on vulnerability but also on impact. The process of going through the matrix allowed the community to think through why some people might be more in need of assistance than others. **This method may be useful in the Zambian context as well as other areas where project teams have faced the same problem.**

The beneficiary selection criteria specified below is only intended as an example and would need to be adapted to the context. Below is the example used in Ben Tre, Vietnam in response to Typhoon Durian in December 2006 (Dunn, 2007).

Oxfam used the following beneficiary selection criteria to identify potential beneficiaries –

- Poor households that had lost household materials
- Poor households whose houses had collapsed or were damaged by the typhoon
- Poor households with children, elderly people or pregnant woman.
- Poor women-headed households
- Poor households who were dependent on selling their labour

Villages allocated each household a score depending on how many of the above selection criteria they met.

Households meeting all five criteria were then determined to be the most vulnerable.

Households were also then rated based on the degree of impact as seen below.

Households determined to be in category 1, 2 or 3 were the prioritized for assistance and placed on the beneficiary list.

During a recent evaluation it was found that all the households meeting 4 or 5 of the above selection criteria (category 1 and 2) have all been assisted and **no exclusion errors were found during the evaluation.**

For the households meeting 3 criteria (category 3), the community voted to ensure those more affected would be assisted.

Vulnerability	Degree of Impact		
	Severe	Moderate	Small
First group	<i>Category 1 (5 criteria met)</i>	2 (4 criteria met)	4 (2 criteria met)
Second group	2 (4 criteria met)	3 (3 criteria met)	5 (1 criteria met)
Third group	3 (3 criteria met)	4 (2 criteria met)	Not targeted

NB. Those households in ***ITALICS*** were prioritized for assistance.

Annex 5 Beneficiary entitlement card used during payment process

Front view – beneficiary signature against amount collected

Reg No. ZAMA48-1224

Oxfam GB

**ZAMBIA FLOOD RESPONSE PROJECT
CASH TRANSFER COMPONENT
BENEFICIARY ENTITLEMENT CARD**

District: MONGU Village: KOMBE MWA Distribution Point: CPH SCHOOL

Name of Head of Household: SILILO MUKONDE NRC No: 23 6539 (521)

Date (Day/Month)	Beneficiary Entitlement/Month	Amount Received	Beneficiary Mark
08/06/07	K100,000.00	K100,000	
08/06/07	K100,000.00	K100,000	
	K100,000.00		
	K100,000.00		

Rear View – Sensitization messages on HIV, joint decision making and prevention of sexual exploitation.

KAZA OXFAM:
Oxfam ni katengo kafu tusa batsi, ka ka belekizana ni tutengo totumu ku komo bubotana ni manyando. Oxfam ibeleka mwa tukwata totulofu to li; za sipundamukela, za zwelopili ni za patolaza. Mutomo wa nisebezi ya Oxfam u yemi fa lika ze talu ze belekizana ze li, kukopanya ni kutokomela. Oxfam ibelekele mwa naha ya Zambia mwa ilimo ze fitolela 25.

KWA KUNGA MAKANDE KAMBA KELEZO AKUNANI PILAELO
Haba mu ulwa (kubona) kuli kunani kusaza hande, burnutendesiya, kusa tokomela hande kapa zefwi cwato ze foseza litwanelo za mina, ze nga sibaka hakuze ku abelwa mashelefi ni kuifolisa, mutihe fitaba zzo kwa batu ba ba riwri mwa tasi. Munani swanelo ya ku bilalela ni ku kupa kuambala ni mina haba mwa ezwa bamaswe kapa ku fosezwa kabakefisa mibelekefo.

YEMIRWI YA MITALA YA KU FOSEZWA KAPA KUSA EZWA HANDE KI:

- Ku kupiwa (ku hapelenwa) kuzi banyazi kuli mu rohwe ku ba babafwi ku fitaba fumana taso ya mashelefi.
- Ku hapelenwa ku somano kuli mu kono ku fitaba kufumana taso ya mashelefi.
- Ku sabisa ku zasa sibaka za mina fo mufozwi ha musali nti yofwi kwa kutengo.
- Ku kufazwa ha zefwi (zina ku awakawakwawo) mawole ni filama ze mu za mutibi wa mina.
- Ni zefwi ze muzatobeli ka mibelekefo.

HAMUNANI PILAELO LUKIPA KULI BU EBHE KWA BIKU BANA BATAMA KULI MUFUMANE KELEZO

1. Katengo ka kabona za kuiba mashelefi.
2. Batu ba ba kofwe mwa sibaka sa mina ku bilima lipalalo.
3. Ma membela ba katengo ka zwelopili mwa munzi.
4. Ma membela ba katengo ka satelite.
5. Manduna ba bazwa kwa kutengo kwa Oxfam ni PFS.
6. Yo muhulu wa katengo ka Oxfam mwa bakazi - kwa office ya Mongu mwa mukwakwa wa Lyambai.
7. Yo muhulu wa Oxfam mwa naha - kwa office ya Luzaka mwa sibaka sa Roma.

Mwa kona hape ku dota lipalalo za mina ni kuli beya mwa box ya ze mu batsi ye belwe fa sibaka fo mu holela.

AIDS KI YA NITI! MUZIBE MO MUINELA KU AMA HIV KACHENU KULI MUPILE BUPILO BO BUTELELE.

Annex 6 Evaluation terms of reference (cash component)



TERMS OF REFERENCE – REVIEW OF OXFAM HUMANITARIAN RESPONSE, WESTERN PROVINCE, ZAMBIA, OCTOBER 2007

Background

The 2006 – 2007 wide spread river and flash flooding along the Zambezi River and its tributaries displaced thousands of people in Western Province causing extensive damage to crops, shelter, livelihoods and infrastructure. In seven districts, the floods caused extensive damage to agricultural land (with field crops submerged for over three months) resulting into 75%-100% crop loss. The floods affected 1,443, 563 people with 295,148 people in need of emergency aid. With all water sources submerged leaving people without sources of safe water there were threats of an increase in waterborne diseases.

Oxfam in collaboration with its local partner Peoples Participation Service is implementing a six months public health and food security project in Mongu District as part of the emergency and recovery response. The project aims to prevent water related diseases and reduce suffering amongst 13,000 flood-affected households. The project has two specific objectives; to prevent malnutrition, harmful levels of asset depletion and or the undertaking of negative coping strategies, and reduce the risk of increased water and sanitation related diseases during the current flooding period among the poorest and most affected 3,000 flood-affected households. The main project activities include; distribution of cash grants to 3000 vulnerable households over 4 months, construction and rehabilitation of water sources and hygiene promotion and distribution of hygiene kits.

The project is implemented in five wards of Mongu District; Ushaa, Katongo, Lealui, Lumbo, and Kama wards. Except for Ushaa all targeted communities will benefit from both cash transfers and public health activities. The beneficiaries are vulnerable households displaced by excessive flooding that affected much of the Barotse Plains. Although the targeted communities are traditionally able to cope with normal floods due to livelihood diversity; farming, livestock rearing and fishing. The current floods came at a time when the communities coping mechanisms were greatly weakened following a period of drought, which affected their summer winter. Due to the floods most beneficiaries were displaced from permanent homes and lost crops, livestock and households assets.

As part of the ongoing review and learning process, Oxfam is planning for the evaluation of the emergency response. The evaluation has been divided into two aspects; Public Health and Cash transfer. While independent teams will collect data separately, they will come together at some point and the two documents will be compiled into one report to provide a full picture of the action.

CASH TRANSFER REVIEW

Purpose:

Assess effectiveness and appropriateness of the cash transfer as a tool for addressing food security in Mongu.

Cash review Objectives:

- Assess the timeliness, appropriateness, effectiveness and relevance of the cash transfer project.
- Assess and analyse cash utilization by different vulnerable groups (from the post distribution monitoring data).
- Assess and analyse the impact of programme on beneficiary food security and any multiplier effects in terms of social and economic spin off.
- Assess the registration and distribution process that is,

- How effective were the targeting mechanisms in selecting beneficiaries,
- How effective and cost effective was the delivery system
- Access to distribution points and markets
- How effective was the monitoring systems and complaint mechanisms
- Analyse gender implications/issues of the cash transfer project. Specifically,
 - How are decisions made regarding the use of cash in the household? Is this different with cash from a humanitarian intervention than normally earned household income? Is there a difference in how cash is spent if men are given it?
 - Were there any negative gender impacts of the cash transfer e.g. in terms of women being targeted for robbery or because of having to travel long distances to shop?
 - What are the positive impacts of the cash on women? Do they like it better than getting in-kind items? Are they happy with the distribution modalities?
- Comparative analysis of the food aid provided by the government, cash transfer by concern and Oxfam (not detailed).
- Recommendations on key learning to feed into future programming.

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