



**Programme Evolution, Planning and Implementation  
Zimbabwe Emergency Cash Transfer (ZECT)  
Pilot Programme  
November 2009 to March 2010**



**Elena Ruiz Román,  
April 2010**

# CONTENTS

1. Introduction.....	3
2. Background.....	3
3. Preparatory stages of the ZECT Programme.....	5
3.1. Planning.....	5
3.2. Sensitization .....	6
3.3. Targeting Process .....	8
Level 1: Selection of Wards .....	8
Level 2: Selection of Villages.....	9
Level 3: Selection of Beneficiaries.....	9
4. Implementation of the ZECT Pilot Programme .....	11
4.1. Registration and Verification.....	11
4.2. Beneficiary cards .....	12
4.3. Setting the Amount of the Cash Transfer.....	14
4.4. Cash in Transit (CIT) .....	15
4.5. Distributing Cash to Beneficiaries.....	17
4.6. Monitoring and Evaluation .....	19
4.7. ZECT Security Issues.....	20
5. Conclusions and Recommendations .....	21

**Note:** the photographs of the report cover are from a distribution conducted in Gokwe North district in November 2009 (photographer: Tom Dobbin) and from Mrs. Sara in possession of US16 –her first time to handle US notes (photographer: Tom Dobbin).

## 1. Introduction

The aim of this document is to draw lessons from the Zimbabwe Emergency Cash Transfer (ZECT) Pilot Programme evolution, planning and implementation. Since this was a pilot programme, documentation of the process of its development was viewed as a crucial programme output. The target audience for this report are development practitioners, who are interested in undertaking cash transfers in challenging settings.

## 2. Background

The 2009 Crop and Food Security Assessment Mission (CFSAM)<sup>1</sup> special report for Zimbabwe reported a harvest of 1,382,000 tonnes and 2.8 million people in need of food aid before the 2010 harvest. Out of this the World Food Programme (WFP) and C-SAFE planned to feed 2.2 million people under the vulnerable group feeding (VGF) programme.

In previous years, cash transfers have not been possible due to Government tight control of the maize market as well as the hyper inflationary economy. However with the liberalization of the market and the dollarization, cash transfers became an option as a response to food security across the country.

The CFSAM report suggested that cash transfers should be piloted:

*In view of the lack of access to foreign currencies in the rural areas and the possibility that private traders will be able to supply food products, the opportunities for cash and voucher programmes should be explored.... However, the limiting factor for these programmes will be the scale of these interventions during their necessary pilot phase, insufficient to reach all beneficiaries.*

Over the years, Concern Worldwide (CWW) long-term involvement in Zimbabwe has allowed the agency to test out new ways to save both lives and livelihoods of the most vulnerable. Food aid is one example, and a second example was the decision to pilot cash transfers.

In 2009, Concern in association with WFP planned to pilot a cash transfer programme in 2 wards of three districts –Gokwe North, Gokwe South and Nyanga- where Concern has been operational since 2002. The pilot cash intervention started from scratch. There was no tried and tested method of transferring, delivering and paying cash to large numbers of beneficiaries. There were no previous examples to reveal likely price impacts on staple goods after the cash injection. It was not know how households would spend their money, nor whether the shift from food to cash would create intra-household tension as husbands and wives negotiate right to the new resource.

Concern Worldwide emergency cash transfer programmes in other southern Africa countries<sup>2</sup> demonstrated that the provision of cash is an excellent option for response to

---

<sup>1</sup> <ftp://ftp.fao.org/docrep/fao/011/ai483e/ai483e00.pdf>

<sup>2</sup> 2005-06 Food and Cash Transfer (FACT) Project, Concern Worldwide Malawi  
2006-07 Dowa Emergency Cash Transfer (DECT) Project, Concern Worldwide Malawi

food insecurity as in addition to enabling the targeted household to access their food entitlement while there is a “multiplier effect” resulting from cash being spent in the local economy that benefits the wider community.

The ZECT pilot programme was designed to meet the food needs of approximately 20,000 people (approximately 3,900 households) by distributing cash only in one ward in each district and food and cash in another ward in each district.

The programme had four specific objectives:

1. To enable approximately 1,900 households in Zimbabwe to obtain their Missing Food Entitlement (MFE) for a period of five months (November 2009 to March 2010) by providing direct cash transfers.
2. To enable approximately 1,900 households in Zimbabwe to obtain their Missing Food Entitlement (MFE) for a period of five months (November 2009 to March 2010) by providing 50% direct cash transfers and 50% food aid.
3. To better understand, demonstrate and document market response to cash transfers in rural areas, and to draw lessons both for potential market enhancement programmes and for larger scale emergency cash transfer programming.
4. To better understand, demonstrate and document the community response to cash transfers in rural areas and to draw lessons for future years and potential scale up.

To address the first and second objective, before the commencement of the programme it was essential to conduct a Maize Market Assessment in the three target districts in order to anticipate whether previous years economic meltdown had affected the functioning of the maize markets in the target districts and more specifically it was crucial to ascertain traders’ ability to supply the required amounts of maize when needed in the target areas.

The Maize Market Assessment presented favourable findings for the implementation of the programme, indicating that although maize stocks were different across the target wards, there was a strong likelihood that the local markets would be able to sustain the demand for maize grain.

As indicated above, the ZECT pilot programme had the same objectives as the Vulnerable Group Feeding (VGF) programme that had been implemented in the target wards in previous years, which meant that the pilot was going to replace the food transfer with a cash handout. The cash amount given per beneficiary correlated as closely as possible to the cost of the food basket in the local market.

However, since it was the first time a sizeable cash transfer programme was implemented in Zimbabwe, it was unknown how market prices would react to a major cash injection in the rural areas. Therefore it was decided that the cash transfer would be directly linked to the household size (i.e. the larger the family the larger the transfer) and would be linked to local market prices to ensure that households consumption level were maintained.

The third and fourth programme objectives were addressed by designing and implementing a comprehensive monitoring system that collected M&E panel data that allowed tracking the effect of cash transfer on households, local markets and communities. External consultants and researchers were also brought in to conduct specific studies: gender study, multiplier effect study and external evaluation.

Additionally the third and fourth objective aimed at document lessons learned from the programme implementation, which is why this evolution document has been drafted.

### **3. Preparatory stages of the ZECT Programme**

#### **3.1. Planning**

Planning for the implementation of the ZECT programme started in September 2009, when Concern prepared a concept note and a budget for WFP, who shared it with several donors interested on cash transfers such as ECHO, Swiss Agency for Development and Cooperation (SDC) and DFID.

WFP had been looking for a cooperating partner with knowledge on cash transfers that quickly could take on board this new programme and Concern was in an advantageous position as it had implemented several successful emergency cash transfer programmes in the region, mainly in Malawi, from where lessons learned and other vital programme implementation information could be derived. Yet in spite of all the literature and advice from other countries, when planning the programme unique conditions to this country had to be taken into account such as:

- Limited liquidity in rural areas
- Poor local market structures
- Poor road conditions in rural areas
- Lack on knowledge/ value of the newly introduced currency, the USD
- Many years of food aid assistance

During the planning process other organizations with experience on cash transfer in other countries as well as donors were consulted and the ZECT pilot programme proposal was submitted to WFP in October 2009.

One of the main concerns when it came to planning for the programme was the distribution method to be followed while handing out the cash allocations. Although several banks were contacted and several options were looked into (i.e. post office system), the most appropriate distribution method for the programme was the cash in transit (CIT) option.

#### **Notes:**

1. The novelty of this programme required of new set of directives and operational systems that WFP Zimbabwe did not have in place prior to the commencement of the programme. Therefore additional extra time to prepare and learn about the new systems would have facilitated the programme's operational learning process.
2. Not all the necessary information to successfully implement the programme was in place when it started. As an example, findings from the Maize Market Assessment

which indicated the capacity of local markets to cope with an increased demand on food were only presented a few weeks before first distributions in Nyanga and Gokwe North. At this point, all arrangements had been made and findings from this assessment were not fully utilised towards programme design.

3. WFP sought consent from the Ministry of Social Welfare to implement this programme while Concern informed district authorities about it. The government welcomed the programme and promised to support the partners at all levels.

### **Recommendations:**

- More time should be allocated to plan for the cash transfer programme. At national level meetings with government officials should have been scheduled in order to plan or to go through the programme plans. Also at this level, time should have been scheduled to prepare implementation guidelines where all implementation procedures (i.e. beneficiary card allocation, distribution methodologies, security issues, etc) were clearly defined and explained to the implementers.
- At provincial level, additional efforts need to be placed in order to inform provincial government officials about the programme. WFP should be in charge of informing provincial government officials about upcoming programmes using their close relationships at Sub-office level.

### **Lessons Learned:**

- The flexible approach that was adopted by WFP and Concern while planning for this programme ensured that modifications within the programme could be made on the job in order to address any potential problems encountered during the implementation process.
- The pilot system in place has helped WFP and Concern to put in place special mechanism/ systems (i.e. financial directives) that will help the planning and implementation of future cash transfer programmes in both organizations.

## **3.2. Sensitization**

Sensitization of stakeholders at National, Provincial, District and Ward level was undertaken by Concern and WFP prior to the commencement of the programme.

The initial step was taken by WFP who informed the Director of Social Services about the intention of implementing a cash transfer project within the Vulnerable Group Feeding programme in Gokwe South, Gokwe North and Nyanga. The idea was very well received at national and district level as the programme was in line with the Social Protection Policy of the Ministry of Social Welfare.

Several coordination meetings were also conducted among WFP, Concern and several donors to discuss programme implementation processes. In October 2009, Concern and WFP became members of the Social Transfer Working Group which meets monthly to discuss relevant social transfer topics in Zimbabwe and on the 1<sup>st</sup> and 2<sup>nd</sup> of December 2009 they conducted a joint presentation at the Harare Cash Transfer Conference.

In addition to the above, and keeping with the aim of promoting the understanding of the programme, districts and wards officials (DA, CEO, Agritex and Headmen) were invited to witness the first cash distribution in their wards. The same approach was utilized for donors and other interested NGOs, that were invited to witness one cash distribution on what was called “CT open field days”.

Interaction with the trader community was not as intensive as initially planned. In Gokwe South an initial meeting with the Business Forum was carried out before the commencement of the programme. This meeting aimed at informing the business community about the implementation of the new programme and the need to ensure that commodities were available for beneficiaries.

This initial meeting at the business forum was complimented with regular visits to local markets or growth points where Concern staff assessed the availability of products and discussed with traders relevant issues. Although no formal communication strategy was put in place, continuous communication between traders at local and ward level and Concern staff ensured that commodities were available throughout the duration of the programme, despite poor road infrastructure observed in some areas, especially in Gokwe North.

#### **Notes:**

1. Not all the government officials at district and provincial level had been sensitized by their national offices about the programme, which created some tensions as some officials heard about the programme for the first time from Concern staff.
2. Poor local market structures caused firstly by years of hyper inflationary economy and secondly by lack of cash liquidity in local communities, created difficulties amongst most local traders when it came to re-stock their shops. First, traders did not believe on the cash transfers at first and did not thought that the programme could have an impact on their businesses; and second, it was observed that most wholesalers were not giving credit to small traders, which limited their restocking capacity.

#### **Recommendations:**

- More emphasis should be placed on the dissemination of information from national government levels to provincial and district levels. Following the established protocols, WFP should inform national government officials and should make sure that this information trickles down to provincial and district offices.
- As recommended earlier, provincial government officials need to be involved in the sensitization processes.
- A more structured sensitization and communication plan needs to be put in place so all relevant stakeholders are mapped and sensitized regularly on programme outputs.
- Wholesalers should also be informed before the commencement of a future cash transfer programme so they can support small traders from targeted areas with the provision of credits.

#### **Lessons Learned:**

- Information from the Maize Market Assessment was not utilized to its potential, especially looking at the recommendations on need to strongly interact with the business community to ensure that food commodities are available at all times in the rural markets. This was probably due to the fact that the results of the assessment came late -once the programme had almost started- and there was no time to design a formal communication strategy with local traders. Yet the information provided by the assessment was of use and should be encouraged to assess the rural market before starting any cash programme.
- Transparency with district and local government officials proved to be the best way to ensure that the programme can be implemented without interferences. Regular meetings at district level between the DA and Concern officers helped the programme to run smoothly with the full support of local government officials.

### 3.3. Targeting Process

The celerity by which the programme was planned and initiated did not allow Concern and WFP to think of new targeting methodologies specific to the cash transfer programme. However, since the project was part of the Vulnerable Group Feeding programme, the Community-Based Targeting (CBT) approach was followed. The familiarity with this targeting methodology granted a speedy targeting exercise that helped to set the system in place to start distributions in November 2009.

#### Level 1: Selection of Wards

A few months prior to the commencement of the programme Concern together with WFP met the District Drought Relief Committees (DDRC)<sup>3</sup> in order to discuss ZimVAC results, select wards that would benefit from the programme and define wards' selection criteria.

According to the VGF programme Concern had to feed up to 147,684<sup>4</sup> beneficiaries across 3 districts from October 2009 to March 2010. Of these and once the pilot was approved, one ward per district was chosen to receive cash only and another ward was to receive cash and food.

For 2009/2010 programme the DDRC decided that all ZimVAC proposed wards were to be targeted and proportional targeting based on population figures had to be followed. Therefore programme caseload was not distributed following food insecurity rates per ward, but all wards were treated the same.

The purposive sampling method was used to select wards that would benefit of the cash only and cash with food interventions. These wards were selected by WFP and Concern and priority was given to wards selected by the ZimVAC and located next to wards with maize surplus and with access to functioning markets.

---

<sup>3</sup> District Drought Relief committees are mainly formed by the District Administrator, Agritex, Chief executive officer, council chairperson, chief representative, social welfare and other district stakeholders.

<sup>4</sup> Initial maximum caseload given by WFP to Concern Worldwide was: 52,068 beneficiaries for Nyanga, 67,188 beneficiaries for Gokwe North and 28,428 beneficiaries in Gokwe South (as per September 2009 data).

## Level 2: Selection of Villages

Once the wards were selected by the DDRC, ward assemblies<sup>5</sup> prioritised the villages that needed to be targeted by the programme.

For the 2009/2010 programme, ward assemblies decided not to look at villages' food insecurity rates but decided that proportional population targeting was going to be the most adequate approach as all villages were vulnerable. Therefore, based on the given caseload for each ward, the same percentage of the population was targeted in each village.

## Level 3: Selection of Beneficiaries

Once villages were selected and the number of beneficiaries agreed by the ward assemblies, a caucus meeting was organized where all village heads were informed of the process. At this point the community-based targeting (CBT) methodology was utilised to define household vulnerability criteria and identify and agree on the most vulnerable households as per the criteria defined.

Concern field officers facilitated the community based targeting process to ensure transparency and fairness by taking the following steps:

- The whole community gathers and they are informed by the village leader about the programme and the exercise they are about to conduct. No mention was made at this point of the plan to distribute cash instead of food as it was felt that this information could encourage attempts from the elite to capture the benefits.
- Community-based targeting mechanisms are defined and communities informed on the need of choosing vulnerability criteria that would help to select the most food insecure households.
- Communities define vulnerability criteria and rank community households as per the defined criteria.
- Those household ranked go then to the Concern officer and he/she collects information on household demographics, income sources, assets and livelihood options (wealth data).
- The list is taken to Concern office and entered in the database where household rankings are compared to wealth data collected by the Concern officer. If wealth data is consistent with the community ranking the list is approved and finalized. If wealth data is not consistent with the community ranking, a verification exercise is conducted by Concern officers.
- Verifications can be conducted publicly or at household level. **Public verifications** are conducted when consensus needs to be gather by the all community, especially when ranking does not tallies with wealth data and is believed that some households should not be in the list. **Household verifications** are conducted to check on household sizes, income sources, etc. This type of verification is conducted mainly when household sizes increase considerably from one year to the next.
- Once verifications are conducted data goes back to Concern offices were beneficiary lists are finalized.
- Beneficiaries list are then given to the village head for its dissemination.

---

<sup>5</sup> Ward assemblies are formed by village heads, headmen, chiefs and ward councilors.

The community themselves establish their own criteria, and based on ZECT pilot programme monitoring findings the criteria listed below can be considered indicative of those selected by communities:

1. None or low number of cattle
2. None or low household food crop production
3. No external support/remittances
4. No access to off farm income
5. Households hosting orphans
6. Household hosting elderly people
7. None or low number of goats and sheep.

The targeting criteria indicated above was well accepted by the majority of the households interviewed through monitoring exercises, yet almost a third of them indicated that the coverage caseload was not the big enough to cover most vulnerable households in the villages.

#### **Notes:**

1. The CBT method has been used in Zimbabwe since 2002 and consequently communities are very familiar with this targeting mechanism and its loopholes. As a result we found communities that although they describe the vulnerability criteria in the register forms, they were not targeting beneficiaries but selecting them using a rotating system by which every year different households are selected. This technique ensures that every household in the village has a chance to benefit from the programme.
2. Chances to be targeted were also defined by the number of relatives the household has in the village. Relatives were reported to be supporting each other granting their inclusion in the beneficiary list, while other more deserving households saw their chances diminish as they do not have relatives in the village that can support/vote for them.
3. The omission of the type of support to be distributed required of additional verifications. During previous programmes it was known that some communities were sharing the food aid received, therefore registration exercises were not taken very seriously as in the end all households would benefit from the food. Yet when the cash was first distributed, they realized that cash was not going to be shared due to its value. Therefore an increase on the number of complaints was noted at several help desks where beneficiaries asked for further verifications.
4. Mechanisms to verify targeting accuracy at village level are in place, as verifications can be conducted whenever needed. Yet the same mechanisms are not incorporated at district and ward level, reasons why it felt that accuracy is achieved at village level but this can be distorted by inaccurate targeting at higher levels.

#### **Recommendations:**

There are endless possible ways to target resources and different ways of classifying targeting methods. One classification is in terms of the level of targeting –geographic, household or individual- , a second type of classification is according to the institutional

arrangements of the targeting process that is “who does the targeting” –administrative targeting, community-based targeting and self-targeting- and a third classification of targeting methods is according to the informational basis of selection or “targeting criteria” (Watkins 2008<sup>6</sup>).

The ZECT programme includes a variety of targeting methods that go from geographical targeting (level 1 and 2) and community-based targeting (level 3).

Although it is considered that community members have a particular informational advantage on households’ characteristics that should be more or less accurate to means-testing targeting, the risk of favouritism within the community which affects the end result of the exercise was observed. This plus the knowledge of this community-based mechanism make CBT subject to community bias.

Therefore there is need to look for additional solutions to targeting methods which should be related to food insecurity prevalence and severity rates, rather than the selection of all wards and villages. The best feasible option is likely to be a combination approach with geographic targeting used in combination with CBT (where community structures are appropriately equitable), means-testing and multiple proxy approaches. Yet before a new targeting system is defined there is the need to conduct an independent study to analyze the highest potential gains (i.e. the greatest possibility of excluding non-poor households and capturing extremely poor ones) of each methods or a combination of methods.

Since targeting becomes the most important step to guarantee the success of a programme to tackle food insecurity and ensure the resources provided are spent adequately, a study on methods for targeting cash transfer/vouchers to highly food insecure/vulnerable groups should be commissioned.

If a study cannot be commissioned then it is recommended that for future programmes verifications of previous year’s registers are conducted and data on households’ characteristics (pre-determine food security indicators) is collected through these exercises. Data collected by verifications should then be collated in a database which could create a list of beneficiaries based on means-testing or other demographic criteria predetermined by the programme.

## **4. Implementation of the ZECT Pilot Programme**

While Concern has extensive experience of distributing commodities in Zimbabwe, it was the first time that distributed cash to households. The management of the process necessitated a great deal of innovation and “learning by doing” that can hopefully be replicated in similar contexts of Zimbabwe and elsewhere.

### **4.1. Registration and Verification**

Registration of beneficiaries and issuing the beneficiary card was an important aspect of the project as without the beneficiary card the beneficiaries would not be able to get their monthly cash allocation.

---

<sup>6</sup> Watkins B. (Kimerica LTD), 2008: Alternative Methods for Targeting Social Assistance to Highly Vulnerable Groups

Registrations were conducted following VGF principles by which several Concern officers collected beneficiary household information on the registration forms. Since the registrations started before the cash transfer programme was approved, registrations followed VGF steps and only when the cash was approved communities were informed about the change on type of assistance.

With changes on the type of assistance additional information from beneficiaries was required in the registration forms reason why during community sensitization beneficiaries were given the chance to revise again the beneficiary list and those selected had to choose and register two additional recipients.

**Notes:**

1. Not enough time was given to conduct registrations. Registrations were hurriedly done hence increasing potential beneficiary inclusions and exclusions.
2. For the first distribution, there was not enough time to inspect registers and to ensure accurate data input in the electronic registers. This registers were later corrected for subsequent distributions.
3. As mentioned earlier food aid was not perceived the same way as cash by most households, thus changes on type of assistance encouraged several household to ask for further beneficiaries' verifications. Although verifications should have been conducted randomly across targeted villages, lack of staff and time called for verifications only in those villages that had issued complaints.

**Recommendations:**

During programme registration exercises, beneficiaries were not informed that they were going to receive cash as this was thought to reduce the chance of influential people in the community trying to get into the list. However during sensitizations, when Concern staff informed that cash was to be received instead of food, households in several villages requested for a verification of the existing beneficiary list. Thus was the result of households realizing that with cash distribution there would be less sharing of cash as compared to food distributions, so they only way to benefit from the programme was to be in the beneficiary list.

Although there is chance that influential people in the community will try to get in the list if cash is going to be distributed, it is extremely important that registrations are done after informing beneficiaries on the type of support they are going to receive and their entitlements for the duration of the programme. This is not only a beneficiary's right but also if not done so, the length of verifications and sensitizations exercises increases, as many communities (those who requested for a verification exercise) had to undergo further scrutiny and additional information (such as names and ID numbers of two additional recipients) had to be included in the registration lists.

## **4.2. Beneficiary cards**

After registration and sensitisation, on the day of the first distribution, cash recipients received from Concern staff a beneficiary card that had to be kept for the duration of the programme and produced at each distribution point.

The information on the beneficiary card was exactly the same as the one on the beneficiary registers, which contained the name of the district, distribution point, ward, household head name and ID number, name of two nominated recipients, family size and village vulnerability ranking.

Once the beneficiary reached the cash distribution table, he/she would show the beneficiary card and the ID card to Concern staff and Safeguard and would sign the register before being given the cash envelope.

In the absence of one or both documents, village heads were asked to identify and support the recipient. However during the first distribution, one district decided to take a much firm approach and those recipients failing to produce one of the two required documents were sent home without the monthly allocation.

**Notes:**

1. Not all recipients have ID cards, which affects the length of the distributions as these have to be identified and supported by the village heads.
2. It was felt that the submission of both documents –the national ID and the beneficiary card- was excessive, as similar information is in both documents.

**Figure 1. ZECT Pilot Beneficiary Card**

		<b>CASH TRANSFER PILOT</b>			
District: Gokwe North		FDP: Chinyenyetu			
Ward: Makore 1		Village: GOODZI			
HHH: KONDORA MURONDEWA					
HHH ID: 26009631M26					
Recipient1: MUKWANGWANURA JANE					
Recipient2: LIDIA CHIKEZA					
Family Size: 4			Rank: 1		
Nov	Dec	Jan	Feb	Mar	
21					

**Lessons Learned:**

- Cash recipients should not produce both beneficiary cards and national ID as similar information is in both documents. Therefore it is recommended that during registrations all beneficiaries and his/her two recipients bring the national IDs, so they can be entered in the registration forms. After registrations those having ID cards will use this document to receive their monthly allocation and no additional programme document will be given to them. Those recipients that do not have a national ID card will be issued with a programme Beneficiary Card that will have to be produced at every distribution point.

**Recommendations:**

- Beneficiary cards issued to recipients without national ID should have a serial number to be able to identify the cards in case of loss or theft.
- Clear guidelines need to be put in place with information on security procedures to be followed when a beneficiary card is lost or stolen, i.e. how do you report a stolen or loss card? Is a new card going to be produced for this recipient? Where this need card has to be collected and who has the right to collect it?

### 4.3. Setting the Amount of the Cash Transfer

Information on prices of basic commodities<sup>7</sup> was routinely gathered by Concern M&E officers in each district. This data was collected thrice a month –prior to the distribution, after the distribution and on the 17<sup>th</sup> day after the distribution- aiming at monitoring changes in basic commodity prices. This approach was used to ensure that the price of food and the amount transferred correlated as close as possible to local market prices. Price information was taken in the target areas rather than using national averages as the programme participants purchased food in their locality and it was expected that the prices in the food insecure areas differed from national averages. Price data was collected prior and after the distribution in order to capture any degree of price volatility that could undermine the value of the transfer.

**Table 1. Calculation of the Monthly Cash Transfer allocation, November 2009 to March 2010**

District	Commodities	Quantity (kgs)	November		December		January		Quantity (kgs)	February		March	
			Cost	Cash Transfer	Cost	Cash Transfer	Cost	Cash Transfer		Cost	Cash Transfer	Cost	Cash Transfer
Nyanga	Maize	10.00	0.30	\$3.00	0.29	\$2.90	0.35	\$3.50	10.00	0.30	\$3.00	0.34	\$3.40
	Beans	1.00	2.00	\$2.00	2.00	\$2.00	2.00	\$2.00	1.80	2.00	\$3.60	2.00	\$3.60
	Veg. Oil	0.60	2.00	\$1.20	2.17	\$1.30	2.17	\$1.30	0.60	2.17	\$1.30	2.17	\$1.30
<b>Cash transfer per person per month:</b>				<b>\$6.20</b>		<b>\$6.20</b>		<b>\$6.80</b>			<b>\$7.90</b>		<b>\$8.30</b>
Gokwe	Maize	10.00	0.20	\$2.00	0.17	\$1.70	0.29	\$2.90	10.00	0.23	\$2.30	0.23	\$2.30
North & South	Beans	1.00	2.00	\$2.00	2.00	\$2.00	2.00	\$2.00	1.80	2.00	\$3.60	2.00	\$3.60
	Veg. Oil	0.60	2.00	\$1.20	2.53	\$1.52	2.53	\$1.52	0.60	2.16	\$1.30	2.17	\$1.30
<b>Cash transfer per person per month:</b>				<b>\$5.20</b>		<b>\$5.22</b>		<b>\$6.42</b>			<b>\$7.20</b>		<b>\$7.20</b>

The initial cash transfer was based on basic commodity prices provided by the Market Maize Assessment. The tool used to calculate the total amount was a very simple tool which calculated the average price of 1kg of the maize (or any other commodity included in the food basket) in the different local markets of target area and this average was multiplied by the number of kg a single person was supposed to received. After calculations for single allocation (1 person) had been made this amount was multiplied by the number of members in each household (see tables 1 and 2 for further reference).

**Table 2. Monthly Cash Transfer per family size**

Family size	Actual entitlement (i.e. March-Nyanga)	Transfer	Family size	Actual entitlement (i.e. March-Nyanga)	Transfer
1	\$8.30	\$8.00	6	\$49.81	\$50.00
2	\$16.60	\$17.00	7	\$58.11	\$58.00
3	\$24.91	\$25.00	8	\$66.42	\$66.00
4	\$33.21	\$33.00	9	\$74.72	\$75.00
5	\$41.51	\$42.00	10	\$83.02	\$83.00

#### Price volatility

As it can be seen in Table 1 some degree of price volatility was observed during the implementation of the programme. Yet it was agreed that there are a set of factors that played an important role in price volatility that were not related to the ZECT programme:

- The late rains in many areas of the targeted wards had led farmers to keep previous year stock of maize and reduce the maize offer in some markets. This forced an

<sup>7</sup> Basic commodity prices refer to maize, maize meal, sugar, salt, vegetable oil, pulses and soap.

increase on the price of maize towards the last months of the programme mainly in Gokwe North and Nyanga districts.

- Poor road network, especially in some areas of Gokwe North and Gokwe South, affected the prices of commodities. High transport costs are a major constraint, as transporters assume heavy maintenance costs and high risks during each trip (especially during rainy season), which ends up affecting the overall commodity cost.
- Poor market infrastructure leads to lack of market competitiveness which forces households in pretty isolated areas to purchase products in the very few shops available in their areas. The isolation and therefore the high transport costs stopped them from going regularly to the main growth point.

Despite all, the monthly cash allocation handed-out to households seem to be reasonably accurate as it increased consumption and purchase capacity if compared to cash and food beneficiaries and food only beneficiaries (see the ZECT M&E consolidated report for further information).

### **Lessons learned:**

- The short duration of the programme calls for a simple tool that can calculate monthly cash transfers rapidly. The tool utilized in this programme was quick, accurate and provided the right amount of information on a monthly basis.
- Monthly cash transfers need to be calculated for each district and not combining districts, as it was done on the ZECT for Gokwe North and Gokwe South. Differences on agriculture production, market infrastructure and road conditions, influenced an increase on commodity prices in Gokwe North as compared to Gokwe South.

## **4.4. Cash in Transit (CIT)**

As mentioned earlier one of the main concerns when it came to planning for the programme was the distribution method to be followed while distributing the cash allocations. Although several banks were contacted and several other options were looked into (i.e. post office system), the most appropriate method for the current programme was going to be the cash in transit (CIT) option. Several security companies were contacted and after a tender Safeguard Security Company was hired.

Cash for the ZECT programme was issued to beneficiaries in pre-printed envelopes which included the same information as written on the beneficiary cards plus the amount of cash in the envelope.

The actual process of printing the stickers to be attached to the cash envelopes was done by Concern IT officer in Harare, while filling and sealing the envelopes was done by the Cash in Transit Company.



Metallic safe box containing all the cash to be distributed at an FDP.  
Photographer: Elena Ruiz/ Zimbabwe

The arduous task of filling more than 4,000 envelopes with the accurate amounts of cash was exclusively done by Safeguard, after receiving the information on the monthly cash transfer to be put in each envelope from Concern officers and collecting the registration lists and the beneficiary stickers and envelopes.

CIT would then prepare the envelopes and would pile them following household vulnerability rankings to facilitate their distribution. All the envelopes were placed in a metallic safe box that would only be open at the distribution point.

Two CIT teams were allocated for this programme: one based in Harare in charge of the distributions in Gokwe North and Gokwe South and a second team based in Mutare in charge of the distributions of Nyanga.

Cash distributions would take place consecutively in each district until all the cash had been distributed. Therefore CIT teams were in each district for a full week each month. These teams were in charge not only of filling in the envelopes and transporting and delivering the cash to the distribution point but also to ensure security at the distribution point while distributing the cash envelopes to beneficiaries.

At the end of every distribution, Safeguard would produce a report with the amount of cash and envelopes that have been distributed on that point and the excess of envelopes and cash not distributed. This report was signed by Safeguard senior officer and Concern distribution manager or alternate.

#### **Notes:**

1. Poor road infrastructure jeopardized a few distributions especially during the raining season.
2. Discrepancies between beneficiary distribution registers and paying list were found at several distribution points. This was due to failure in communicating amendments done in Harare to district office on time.

#### **Lessons Learned:**

- One of the main constrain faced in rural areas was the lack of cash liquidity and therefore the lack of small USD denomination notes. Consequently, it was crucial that ZECT cash envelopes contained the smallest USD denomination notes possible. This presented a challenge to CIT as small denominations were also hard to find in Harare. Yet the large amount of CIT clients handling small cash allowed them to collect enough change to put in the envelopes. In this respect it is extremely important that cash envelopes are filled in a place where small cash denominations are available rather than in smaller administrative units such as districts or wards where small denominations are difficult to find.

#### **Recommendations:**

- In order to avoid discrepancies between beneficiary distribution registers and paying lists, it is recommended that Concern Harare systematically sends beneficiary distribution registers to the districts just after it has given it to the CIT.
- It is also recommended that a master list with the names of villages, wards and distribution points is created and circulated at the beginning of the programme and used

by all programme officers, to ensure harmonization when writing village, FDPs and ward names.

- For security reasons it is recommended that CIT vehicles have a communication system that allows communication between the two CIT vehicles to be used in case of attack, vehicles breakdown, etc.
- During the implementation of this programme an assessment was conducted in order to assess appropriate social transfer mechanism<sup>8</sup>. This study plus additional research done by Concern and WFP has shown that although the cash in transit mechanism is not the safest one, it is currently the only system possible in rural areas with no mobile phone coverage. Therefore while mobile banking and/or mobile network does not reached Zimbabwe's most rural areas, CIT is still the only possible system when transferring cash to rural households.

#### 4.5. Distributing Cash to Beneficiaries

Before starting any distribution, a public address conducted by a Concern officer was conducted. During these addresses recipients were informed of the amount of cash they were about to receive based on the number of people living in the household. Since the cash allocation changed every month, detailed explanations on how the amounts for the month were calculated were also given. In addition to the public address, Concern officer displaced in visible locations posters with information on the amount of cash to be received based on food commodities value.



Public address in one FDP of Gokwe North.  
Photographer: Tom Dobbin/ Zimbabwe

MHHRI	MARI	TOTAL
1	\$ 7.20	\$ 7.00
2	\$ 14.40	\$ 14.00
3	\$ 21.60	\$ 22.00
4	\$ 28.80	\$ 29.00
5	\$ 36.00	\$ 36.00
6	\$ 43.20	\$ 43.00
7	\$ 50.40	\$ 50.00
8	\$ 57.60	\$ 58.00
9	\$ 64.80	\$ 65.00
10	\$ 72.00	\$ 72.00
11	\$ 79.20	\$ 79.00
12	\$ 86.40	\$ 86.00

Area	Amount
1. CHEACE/MAPEUNDE	\$ 2.30
2. BHINZI	\$ 3.60
3. MAUTA	\$ 1.30
<b>TOTAL</b>	<b>\$ 7.20</b>

Information display: Amount per household members and calculation of transfer, Gokwe South.  
Photographer: Elena Ruiz/ Zimbabwe

Once information on monthly entitlements was clearly disseminated, recipients were called and organized by village at each distribution point. The village leader was in charge of making sure that all recipient households were present. Then, recipients were organized and called as per the order on the beneficiary list.

A Concern officer would then make sure that the recipient had the correct documentation (i.e. ID and beneficiary card) and if all the documentation was correct he/she would send the recipient to the cash distribution table. At the cash distribution table, a Concern officer would check the beneficiary card and national ID against the registration list. If all the information was correct the Safeguard officer then asked the recipient to sign the beneficiary list and handed out the cash envelope.

<sup>8</sup> Wylder and Dengu, 2009: Assessment of Appropriate Social Transfer Mechanisms in Zimbabwe.



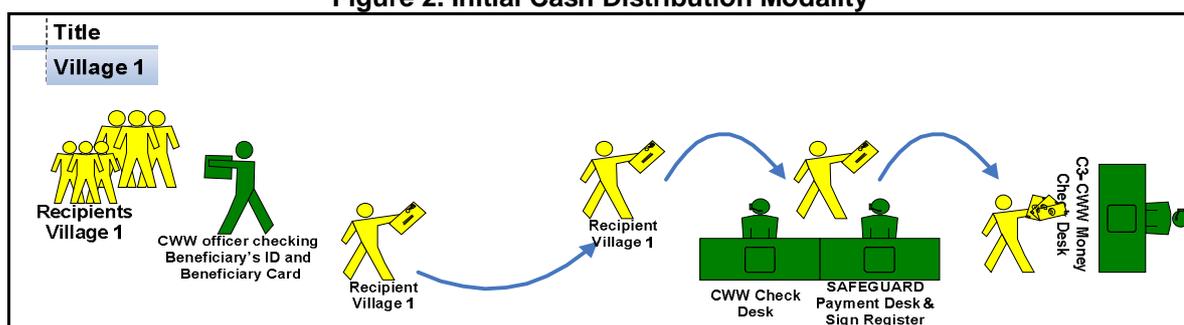
Mrs. Moyo collecting her cash allocation at Chinyenyetu DP, Gokwe North.  
Photographer: Elena Ruiz/ Zimbabwe



Mrs. Dube counting the amount received with a Concern staff, Gokwe North.  
Photographer: Tom Dobbins/ Zimbabwe

Once recipients got the cash envelope they went to the last desk where a member of Concern or Safeguard opened the envelope in front of them and checked together that the correct amount was in it. If all in order, the Concern officer marked the box allocated in the beneficiary card for the month. In order to speed the process two villages were served concurrently.

**Figure 2. Initial Cash Distribution Modality**



At each distribution point one help desk was in place to collect any issue –administrative, political, favours, etc- reported by beneficiaries. These help desks are formed by one Concern staff, one WFP staff, village leaders and councillors. However during monitoring exercises it was recorded that several households (beneficiaries and non-beneficiaries) felt the use of this desk was not maximized as political and favour complaints could not be addressed to the desk as councillors and village heads were at those desks.

**Notes:**

1. Cash and Food distributions in Nyanga were not done on the same day, as the number of Concern staff was not enough to manage both distribution processes at the same time. However it is expected that with the distribution modality recommended below, the number of Concern staff needed at the cash transfer point will be reduced and therefore it could be increased at the food distribution point.

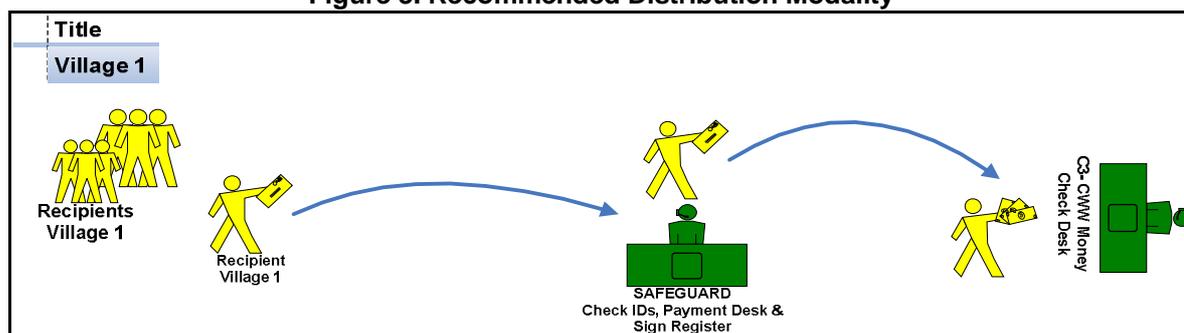
**Recommendations:**

- It is recommended that a modification of the distribution modality is made and tested during future distributions. The modality proposed will only include a safeguard staff -

to check the ID or beneficiary card, ask the beneficiary to sign the register and hands out the cash- and one Concern staff who will check the money received by the recipient. This Concern staff will also have the registration list and randomly will cross-check the beneficiary's information with the registration list to make sure that no mistakes are made by Safeguards officials.

This new modality should enhance the distribution process by increasing its efficiency and reducing beneficiaries' waiting time.

**Figure 3. Recommended Distribution Modality**



- The majority of beneficiaries have to travel between 5 to 10kms to the distribution point. To reduce beneficiaries opportunity cost and programme operational costs, it is recommended that distributions are carried out bi-monthly. If so, Concern must widespread information on the distributions cycles so beneficiaries can plan their budgets accordingly.

## 4.6. Monitoring and Evaluation

In addition to the first and second objective of meeting the target populations missing food entitlement the ZECT also had two other objectives which focused on better understand and document market, community and household responses to the cash transfers and draw lessons both for potential market enhancement and for larger scale emergency CT programming.

A robust and comprehensive monitoring and evaluation system was developed ascertaining:

1. Monthly progress of programme activities as compared to planned activities
2. Beneficiaries' use of cash
3. Beneficiaries' consumption patterns
4. Households' preferences for food and/or cash
5. Impact on gender issues at intra and inter household
6. Impact on local markets

Qualitative and quantitative monitoring data together with additional external studies (baseline survey, final evaluation and gender study) contribute to a full operational understanding of the impact that cash transfers have on these parameters.

Three ZECT M&E officers based in the target districts and one ZECT M&E Advisor based in Harare designed and implemented the system. WFP field staff also supported field monitoring exercises during the five months the programme was implemented.

The collection of high quality monthly monitoring panel data from 50 beneficiaries and 10 non-beneficiaries in each district allowed us to identify changes or short-term impacts the programme had on households, communities and local markets. Although the findings from those households were not representative to the whole sample, monthly routine monitoring done to the same households over a period of 5 months provided well-built evidence on household trends.

**Table 3. ZECT Pilot Monitoring Tools and Targets**

Tool	Collection Date	Total Monthly targets	Informants
1. Distribution Monitoring	On distribution day	48 interviews (8 per distribution * 6 distributions/month)	Recipients
2. Distribution Process Questionnaire	On distribution day	6 interviews (1 per distribution* 6 distributions/month)	Own Observation
3. Market Price Monitoring	Prior to distribution	6 interviews (1 market per DP * 6 DP)	Traders
	After distribution	6 interviews (1 market per DP * 6 DP)	
	17th day after distribution	6 interviews (1 market per DP * 6 DP)	
4. Trader/Miller Monitoring	17th day after distribution	12 interviews (2 interviews (one trader and one miller) per market * 6 DP)	Traders and Millers
5. PDM	3rd week after distribution	50 beneficiaries and 10 non-beneficiaries (17 beneficiaries + 3 non-beneficiaries per ward * 3 wards)	Beneficiaries and Non-beneficiaries
6. Gender FGDs	Anytime after the distribution	Men & women from targeted HH (2 men FGDs & 2 women FGDs per district)	Men & women from targeted HH

#### **Lessons Learned:**

- As this was a pilot project a comprehensive but lengthy monitoring system was put in place. Yet the system as it is should not be reproduced for future programmes but only information on relevant indicators should be collected monthly.
- Limited time frame did not allow the M&E team to test the tools prior to the commencement of the programme. Therefore tools changed regularly as per programme's information needs.
- Despite our efforts to indicate to households that their responses would not affect their selection or deselecting from programme, the fact that we represented Concern and WFP made respondents understandably guarded. At times it was clear we were being told a sort of "clean" version of the truth. For instance, since beneficiaries had been instructed by project staff not to 'waste' ZECT money on drinks and other unproductive items, they categorically denied any such irresponsible behavior/ expenditure, fearful of being excluded from the programme.

#### **4.7. ZECT Security Issues**

Since the ZECT pilot programme was part of the VGF, and due to the limited timeframe WFP and Concern had to plan for this new programme, some security issues were not taken into account, but should not be overlooked in future distributions.

All ZECT distributions were conducted in the grounds of primary schools or secondary schools. Firstly, the large amount of people that gathers at a distribution point disrupt the normal school activities on the distribution day. But more importantly, the distribution of cash poses a potential risk that was not there with food distributions. In order to ensure the safety of the cash and its beneficiaries, the CIT company guards carry firearms with them. In case of an armed attack the incident would happen in school grounds putting at risks not only adult beneficiaries but also school children attending classes.

Therefore it is recommended that new distribution points need to be identified for future cash distributions. Also, the open space where distributions take place is not the safest space as potential attackers have a many options for manoeuvring.

Although no incidents were reported during the five months the programme was implemented, when discussing security issues with Concern staff involved in distributions they felt they need basic information on how to securely behave in case of a violent attack.

### **Recommendations:**

- New distribution points need to be located for future cash distributions. This distribution points should have an enclosed room from where cash can be distributed and should be located in public grounds where only beneficiaries gather.
- Before the commencement of the distribution, all CIT and Concern staff involved in the distribution should survey the area and come up with an “evacuation plan” in case of a violent attack.
- Basic security training should be facilitated for all Concern staff directly involved on cash distributions. This training should provide basic information on how to behave in case of attack, evacuation techniques, etc.

## **5. Conclusions and Recommendations**

In spite of the novelty of the programme and the celerity by which it was put in place, the ZECT pilot project was successfully implemented and has provided important learning material to support the planning, implementation and monitoring of future emergency cash transfer programmes.

It is however important that the cash transfer programme is seen on its own and not as a component of the VGF. The fact that VGF and CT share the same objectives does not mean that the processes to be followed for its planning, implementation and monitoring have to be same. Targeting, delivery methods, security issues should not be reproduced from the VGF but newly created specifically for this programme.

As an example of that we can highlight issues of targeting which differ quite considerably if we compare food aid interventions with cash transfer interventions. Although the targeting methodologies to be utilized are just the same, results from a bad targeting does not have the same impact on a food aid programme as on a cash transfer programme. If food aid is distributed to a household, whether it is the most food insecure or not would not differ much, as at the end the household will eat the majority of the food. However if we distribute cash to the wrong household, most likely the money will not be used in basic

commodities but in other stuff. Therefore it is extremely important to look for additional targeting methods for a cash transfer intervention.

Another important conclusion we have drawn from this programme is the ability that programme implementers' shown when dealing with a great deal of innovation and "learning by doing". Due to this no formal operational guidelines were drawn for the project but there were more guidance notes that would be modified as the programme advanced based on the "learning by doing". However we believe that after the implementation there is a great deal of information that should allow future implementers to put together a formal programme operational guidelines where issues like targeting methods, implementation methods, beneficiary card distributions, dealing with lost beneficiary cards, changes in household numbers, dealing with political complaints, how to assess the security of a distribution point, etc, are clearly discussed and guidance provided.

Although cash in transit is the only option if cash transfer has to be conducted in the most rural areas (that do not have mobile network), additional security measures need to be put in place to ensure safety of programme recipients and other people that might be present in the area. As indicated below, a set of safety procedures need to be put in place. These procedures should start with the selection of new distribution points separated from schools or from any other busy sites. The distribution of cash should be done in a close space and before the distribution start an evacuation plan should be discussed between CIT and Concern staff in case of an armed attack.

Another consideration to be taken into account if a future cash transfer programme is implemented is to conduct bi-monthly distributions. Spreading cash distributions every two months would reduce beneficiaries opportunity cost and would reduce the programme operational costs. However changes on distribution lengths should be accompanied by widespread information campaigns so beneficiaries can plan accordingly.

However, in practice, despite all the recommendations highlighted in this report, it is crucial that enough time is allocated for planning and stakeholders and beneficiaries' sensitization. The ZECT programme was very successful in spite of the great deal of uncertainty on how households, community, markets, and local authorities, would react to the cash disbursement. Yet this uncertainty did not hinder the project. Therefore we believe that with adequate planning and sensitization campaigns this programme could run smoothly and effortlessly throughout its duration.