Pilot Project Report On cash for protection assistance to Vulnerable Internally Displaced Persons in Chuiba and Eduardo Mondlane, Pemba, Cabo Delgado







Contents

1.	Context analysis	3
2.0	Project implementation	3
2	2.1 Cash for protection	3
2	2.2. Feasibility of Cash Program and Market Assessment	4
2	2.3 Project presentation	4
2	2.4 Pilot project implementation areas – Chuiba and Eduardo Mondlane neighbourhood	4
2	2.5 Beneficiary registration	6
2	2.6 General summary of beneficiary data	6
2	2.7 Selection of beneficiaries	7
2	2.8. Summary of selected beneficiary data	9
3.0	Assistance modalities for selected families	9
3	3.1. Selection of financial service providers for the project – Mpesa and BCI	9
3	3.2. Distribution of money to beneficiaries	10
3	3.3. Frequency	11
4.0	Complaints and feedback mechanisms	11
5.0	challenges encountered	12
6.0	General PDM findings and recommendations	12
An	nex 1	14
An	nex 2	14

1. Context analysis

It is estimated that around 800,000 people have been displaced in Cabo Delgado because of armed conflict and violence since 2017. Of these, 71.1% are in the host community leaving with their relatives or/and in rented houses, 21.5% in relocation sites and 7.3% in communal transit shelter (UNICEF, 2022)¹. IOM DTM data suggest that as of February 2022 around 151,987 individuals were living in and around the city of Pemba, which has seen its population increase by nearly three-quarters of its 200,000 residents since 2017.² This number may have increased In June 2022 due to Non-State Armed Groups attacks in Ancuabe district, triggering displacement movements within Cabo Delgado province of more than 20,000 displaced persons who are also seeking refuge Pemba.

Despite responses to this crisis, many displaced people in urban areas in Pemba city continue to be unable to meet their basic needs. The increase in population in urban areas has increased the prices of basic commodities and has put pressure on basic public services that people need daily e.g health, education, shelter, water and sanitation. Limited ability to meet daily needs could lead to the emergence and development of harmful copying strategies. These copying strategies could be child labour, early marriages, reducing daily meals, lack of food diversity, borrowing food, relying on the help of friends and relatives and, in some cases, stealing and begging for food. Displacement also disrupts gender norms, thus creating increasing potential for sexual exploitation and abuse of women and girls, transactional sex and sex trafficking.

The District Government and INGD/Emergency Operational Centre has provided IDPs in Pemba with some assistance but do not have capacity to respond on a larger scale. However, in general there continues to be response gaps. There is limited space for intervention as the government is on record in encouraging IDPs to return to area of origin or to relocation sites to receive assistance.

2.0 Project implementation

2.1 Cash for protection

NRC distributed unconditional cash for protection which was intended to allow the recipient some flexibility in deciding how to use the money received to cover a variety of expenses and to meet their needs. NRC made consideration on individual or HH profile which had a multiplicity of needs related to their protection situation and vulnerabilities. The vulnerability criteria was agreed with the authorities in advance of the response. The criteria were defined as the following:

- Families with people at risk.
- Families with pregnant or lactating women.
- Families with people with disabilities.
- Families with people with chronic illnesses.
- Unaccompanied child or elderly person without support structures.
- Families with more than 8 members.
- Families with survivors of protection incidents; gender-based sexual violence (SGBV), gender-based violence (GBV), etc.

These vulnerabilities were assessed at the household level. The specific protection concerns were identified during the registration process through an individual or HH level protection assessment, which was conducted during HH-level interviews. Conducting a protection assessment was essential as it allowed NRC to decide whether cash for

¹UNICEF Main sociodemographic indicators of Cabo Delgado. 2022

²IOM Summary of Results - IDP Baseline Assessment Round 15 - February 2022.

protection was a pertinent type of response. To ensure that cash for protection was effective, it was important for NRC to clearly establish how the provision of cash will address the clearly identified protection risks and produce a direct protection outcome to identified vulnerabilities.

NRC distributed cash for protection to vulnerable population in ED Mondlane and Chiuba neighborhood to allow the households targeted to have specific protection outcomes. The transfer value that NRC used was 5,500 which was intended to cover needs related to the particular HH including transport and access to services. NRC used this frame of reference from ICRC cash for protection interventions.

2.2. Feasibility of Cash Program and Market Assessment

As a justification to implement this project and activities NRC took into account the following CVA feasibility aspects

- CVA Feasibility assessment in Pemba city which includes information on network coverage, the
 existence of financial service providers capable of responding to the program's demand and the
 preference of beneficiaries in relation to the assistance modality.
- Market assessment that includes information about the existence of functional markets and services around the site locations and assessed neighbourhood and that can be easily accessible to beneficiaries, the existence of sufficient basic products to absorb the demand that could increase with the implementation of CVA.

Feasibility survey for CVA program and market assessment were essential triggers for the pilot interventions. Pemba City and its environ and neighbourhood have adequate network coverage and markets have enough capacity for CVA interventions. NRC had implemented MPC program in an urban area (Pemba City. In this regard NRC used this previous assessment as a frame of reference for this project. In addition, daily observation and knowledge of the context provided sufficient indicators on the feasibility of the cash program in the implemented contexts and locations. In addition, NRC incorporated feedback and information from the previous cash programs of other organisations such as ICRC and WFP feasibility study and market analysis carried out by WFP in Cabo Delgado province.³

2.3 Project presentation

NRC presented pilot project proposal to support 100 displaced and vulnerable families in Pemba city through cash assistance to the Pemba district government on the 28th and 29th of June 2022. After discussion between the parties and joint field visit, the neighbourhoods of Chuiba and Eduardo Mondlane were chosen as primary pilot locations. This consideration was made because these two neighbourhoods had recorded a significant high number of new IDPs.

2.4 Pilot project implementation areas – Chuiba and Eduardo Mondlane neighbourhood

NRC undertook this pilot in Pemba city in two neighbourhood namely o Chuiba and Eduardo Mondlane. Despite the escalation of the wave of violence perpetrated by NSAG against civilian and public infrastructure in Cabo Delgado province, Pemba city is considered safe and accessible. The pilot neighbourhood where NRC has worked are located within a radius of 4 kilometres from NRC office in Pemba. The security situation is calm in these neighbourhoods and with no access constraints. However, it is important to mention that during the fieldwork, NRC program team took all security measures and informed the NRC security focal point (MOVICOM) about the movements. This included ending daily activities on schedule.

In both neighbourhoods, NRC team explained to local authorities, community members and leaders the

³Market and Cash Feasibility Assessment - Cabo Delgado Province Report - by WFP VAM - CBT

objectives of the project, the approach to collecting data from the beneficiaries and the selection criteria that would be applied. The presentation meetings were attended by the leaders of the respective neighbourhoods, the heads of units, the head of blocks, government focal points for each neighbourhood and some stakeholders. During the project presentation meeting, the team sought to find out about the total number of displaced people in each neighbourhood, but none of those present had accurate and upto-date number at the time. While the programme team would work in the neighbourhoods moving from unit to unit when selecting beneficiaries, all the heads of units were present and most of them did not have the exact number of IDPs displaced in their units of jurisdiction. According to the official number of displaced persons provided by the Pemba district government, Chuiba neighbourhood has 14,680 IDPs while Eduado Mondlane has 13,976 IDPs respectively. As per NRC assessment these numbers were significantly less in comparison to the figures given by community leaders and head of units.

The neighbourhoods of Chuiba and Eduardo Mondlane are organised into units and blocks. Each unit is represented by a chief, who in turn is responsible for the block chiefs. Block chiefs are responsible for coordinating community-based work. Each neighbourhood has 6 units. They are arranged in alphabetical order starting from A to F.

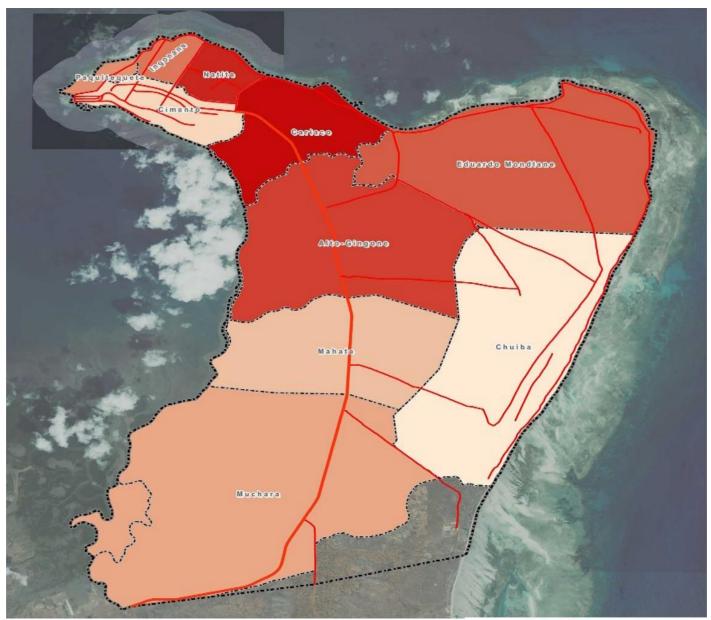


Figure 1 Map showing Pemba neighbourhoods

2.5 Beneficiary registration

NRC team conducted household registration/protection assessment of beneficiaries in Chuiba and Eduardo Mondlane neighbourhoods on the 8th to 18th August 2022. The registrations were made via smart phone using the Kobo data collection tool and targeting IDPs based on the targeting criteria, vulnerabilities, and protection concerns. The interviews were carried out with the heads of households about their general living conditions covering the sectors of protection, shelter, education, hygiene and sanitation, livelihoods and food security, civil documentation and vulnerability. The interviews were conducted house by house taking approximately 20 minutes each.

The pilot project to support internally displaced persons and vulnerable groups aimed to benefit 100 households. To this end, vulnerability criteria were used for the selection of these 100 households that met the agreed criteria through a scoring method that determined the overall eligibility of the household. For the two neighbourhoods, a total of 655 families were registered in total, 383 in Eduardo Mondlane and 272 in Chuiba. For the identification of registered households, the team collaborated with heads of units and blocks. After inductions regarding the project and vulnerability criteria to be applied, the heads of units and blocks led the NRC team to IDPs households, where in turn the team observed, validated the household vulnerability, and completed the registration in privacy and confidentially.

2.6 General summary of beneficiary data

The following refers to the general summary of the caseload.

- Total households registered both districts of Eduardo Mondlane and Chuiba 655HH.
- Total households registered in the Eduardo Mondlane neighbourhood 383HH.
- Total households registered in the Chuiba neighbourhood 272HH.
- Total registered host families 83HH.
- Total registered displaced families 572HH.

Table no. 1 – data of registered beneficiaries disaggregated by age

Age	Male	Percentage	female	Percentage	Total
0-5	552	22.39%	619	23.70%	1171
6-12	640	25.96%	525	20.10%	1165
13-17	343	13.91%	290	11.10%	633
18-59	788	31.97%	990	37.90%	1778
+59	142	5.76%	188	7.20%	330
Total	2465		2612		5077

Table no. 2 – households with vulnerable members

Disabilities	Number of Household members (individuals)	Percentage
Female are currently pregnant or lactating	355	41.72%
Unaccompanied children are living in the household	133	15.63%
Chronic illness	160	18.80%

Difficulty seeing, even if wearing glasses	30	3.53%
Difficulty hearing, even if using a hearing aid	28	3.29%
Difficulty walking or climbing steps	41	4.82%
Difficulty remembering or concentrating	24	2.82%
Difficulty with self-care, such as washing all over or		
dressing	24	2.82%
Difficulty communicating (for example understanding or		
being understood by others)	11	1.29%
Are any of the adult family members currently working?	45	5.29%
Total	851	

Table no. 3 - Other information regarding to beneficiaries data

Survey items	Number	Percentage
Plans to stay for the next 6 months	285	43.51%
Lost legal documents	56	8.54%
Beneficiaries with personal		
telephone	426	65.03%
Families with an employed member	47	7.17%
Bad shelter condition	380	58.01%

2.7 Selection of beneficiaries

NRC applied the selection criteria to the selection of 100 household to be assisted for the first pilot intervention phase of the project. The vulnerability criteria, methodologies and protection tools for the selection were outlined in the project presented to the Pemba district government. These criteria were developed through consultation and coordination work with different experts in the field of protection and other organisations that have implemented a similar program.

The selection criteria for registered beneficiaries were as follows:

- Families with people at risk.
- Families with pregnant or lactating women.
- Families with people with disabilities.
- Families with people with chronic illnesses.
- Unaccompanied child or elderly person without support structures.
- Families with more than 8 members.
- Families with survivors of protection incidents; gender-based sexual violence (SGBV), gender-based violence (GBV), etc.

The vulnerability criteria mentioned above were incorporated into the survey form (attached), prepared directly on the kobo platform and made available on smartphones. These vulnerabilities were assessed at the household level. The specific protection concerns were identified during the registration process through an individual or HH level protection assessment, which was conducted during HH-level interviews. Each vulnerability criteria received a score and the selection of beneficiaries was based on their responses combined with the direct observations of programme team regarding household vulnerability and protection assessment. The data collected in both neighbourhoods were coupled and analysed in an excel sheet. The idea of joining data from two neighbourhoods was to ensure that only vulnerable families, whether from one neighbourhood or the other, should be selected. Below is the table of vulnerability-related questions and scores

Vulnerability Criteria Matrix

				Yes, a lot			More than					more
		No, no	Yes, some	of	cannot		1			1-5	7-8	than 8
#	Selection Criteria	difficulty	difficulty	difficulty	at all	yes	members	At the	occasionally	members	members	members
	Female household members											
	currently pregnant or											
1	lactating?					4	two	0				
	Unaccompanied children living											
two	with the household?					4	two	0				
3	Chronic illness					4	two	0				
	Difficulty seeing, even if											
4	wearing glasses?	0	1	two	3		two					
	Difficulty hearing, even if using											
5	a hearing aid?	0	1	two	3		two					
	Difficulty walking or climbing											
6	steps?	0	1	two	3		two					
	Difficulty remembering or											
7	concentrating?	0	1	two	3		two					
	Difficulty with self-care, such as											
8	washing all over or dressing?	0	1	two	3		two					
	Difficulty communicating (for											
	example understanding or											
9	being understood by others)?	0	1	two	3		two					
	Adult family members											
10	currently working?					0		two	1			
	Families with more than 8	_		_						_		
11	members									two	3	5
	Families with survivors of											
12	protection incidents; VGB					two		0				

2.8. Summary of selected beneficiary data

Table 5 – data of beneficiaries disaggregated by age

age	male	percentage	female	percentage	Total
0-5	120	21.35%	161	23.64%	281
6-12	136	24.20%	134	19.68%	270
13-17	86	15.30%	78	11.45%	164
18-59	183	32.56%	252	37.00%	435
+59	37	6.58%	56	8.22%	93
Total	562		681		1243

Table 6 – Households having members with disabilities, protection concerns and vulnerablities.

Disabilities	Number of Individuals	%
Female household members are currently pregnant or lactating	117	25.32%
Unaccompanied children are living in the household	77	16.67%
Household members have chronic illness	82	17.75%
Household members have difficulty seeing, even if wearing glasses	18	3.90%
Household members have difficulty hearing, even if using a hearing aid	16	3.46%
Household members have difficulty walking or climbing steps	26	5.63%
Household members have difficulty remembering or concentrating	19	4.11%
Household members have difficulty with self-care, such as washing all over or dressing	17	3.68%
Using his/her usual language, do any household members have any difficulty communicating (for example understanding or being understood by others)	9	1.95%
Are any of the adult family members currently working?	81	17.53%
Total	462	

3.0 Assistance modalities for selected families

The assistance of selected households for the cash for protection was done through two financial providers available in Pemba, namely Vodacom and Prepaid VISA Card (Tako) BCI.

- Mpesa Vodacom
 — Considered the biggest and best mobile financial service in Mozambique
 that allows users to deposit, withdraw, transfer money, pay for goods and services, access
 credit and savings, all through a mobile device.
- **Prepaid VISA Card (Tako) BCI** A rechargeable card through eBanking, Mobile or ATM, allowing access to the balance loaded on the card to withdraw money at an ATM, make purchases and services, receive transfers and check balances and movements at the ATM.

3.1. Selection of financial service providers for the project – Mpesa and BCI

At the start of its humanitarian intervention in Mozambique in early 2021, NRC began the procurement process to identify a financial service provider that could provide the financial services

for the implementation of humanitarian assistance programs through cash. Vodacom was the only company identified due to its Mpesa service that leads the mobile money system in Mozambique. A contract was signed between Vodacom and NRC. Vodacom has created a corporate account for NRC through which the money is distributed to all beneficiaries. With this system, money is transferred from Mpesa platform managed by NRC directly to the beneficiary's telephone number. The NRC pays a 1% fee for each transaction made to a beneficiary. The beneficiaries are not required to pay any additional fees to the service provider agent during the cash withdrawal.

It is important to mention that it is not necessary for the beneficiaries to have an open Mpesa account to withdraw the money. Beneficiaries using other mobile phone operators can also receive the money through an SMS-voucher that allows them to withdraw the money from any Mpesa agent. Beneficiaries who use other mobile phone operators and those who do not have an open Mpesa account must withdraw the money from an agent closest to them within 7 days of the first day the money is transferred. Beneficiaries who are unable to withdraw the money within this period, the money is returned to the NRC's Mpesa account automatically. In these cases, the finance team responsible for operations notifies the program team.

NRC has already used the platform to transfer money to more than 2500 beneficiary displaced families in Mueda district between October 2021 and February 2022. In February and March 2022. In June 2022, Vodacom and Mpesa signed other contract that included essential improvement points agreed between the parties.

The other service provider that NRC used was BCI via a prepaid VISA card. NRC used this service as an alternative to transferring cash to selected families under the pilot project to support 100 displaced and vulnerable families. With this Service, NRC assisted 26 families that did not have telephones, against the 74 that were assisted by direct transfer via telephones with Vodacom's Mpesa service. BCI offers the Tako service through prepaid VISA cards. The prepaid VISA card is sold separately to customers with BCI bank accounts. It is not necessary for the user to have a BCI bank account to obtain the card and enjoy the services that are offered, if it is recharged by the account holder.

NRC selected BCI bank to purchase these cards for humanitarian cash assistance to displaced and vulnerable families. Although there are financial service providers that also have this type of service, NRC has advanced with BCI because it already maintains good relations with the banking company, which has an open account with the bank and can manage payments and transfers independently through e-banking services.

3.2. Distribution of money to beneficiaries

After the beneficiary registration was completed and the selection process based on vulnerability criteria was done, the program team developed final beneficiary lists. The first list was of 74 households that had a telephone number and the second was of 26 households that did not have a telephone. To assist the 74 households with a telephone, NRC programme team made calls to the numbers to verify and validate for the transfer of values. For numbers that were entered incorrectly, NRC programme team went to the field to correct, verify and re-validate. After all the numbers were validated, the list was signed and the numbers sent to the NRC finance team, which in turn uploaded the numbers to the NRC's Mpesa platform where the transfer was then approved by the budget holder. Soon after the transfer was approved, the program team called all the beneficiaries to inform about the entry of the amount and steps to collect it from the nearest Mpesa agents. During the calls, the team emphasized the information about the voucher value and time limit for the withdrawal (amount 5 500 MZN, 7 days for withdrawal for customers without an open Mpesa account, without payment of any withdrawal fee at the agent).

To assist 26 households who did not have a telephone number, NRC purchased 26 prepaid VISA cards from BCI. The project team allocated the cards to each of the beneficiaries from the card reference number and prepared the distribution list. After approval by the budget holder, the finance team asked the bank to recharge cards with a value of 5 500 MZN. The program team distributed the cards to the beneficiaries house by house while informing the value contained in the card and the procedures for withdrawal at the ATMs. For illiterate beneficiaries, the program team helped in collecting cash from ATM closest to the beneficiaries. In total, the program team supported 12 beneficiaries with the withdrawals.

The cash for protection was carried out on 2nd and 6th August 2022 for a total of 100 families, as a pilot phase of assistance in the city of Pemba. Please see the information details on the table below.

Table 07: Money distribution summary

Items	Details
Numbers of recipients	100 families
Number of rounds of distributions	1 round
Date(s) of distribution	02 to 06 September 2022
Amount per distribution	5500 MZN
Location(s)	Eduardo Mondlane & Chuiba Neighbourhood
Total estimated cost	5,500.00 MZN
Means of transfer (bank & mobile phone)	Bank & Phone
Bank card Tako cost for 26 HH	7500 MZN
MPESA Mobile Cash Transfer	407,000.00 MZN
Bank card Tako Cash transfer	143,430.00 MZN
Total estimated transfer cost (MPESA)	1% per transaction (4070.00 MZN)
Total estimated transfer cost (BANK)	

3.3. Frequency

As a pilot phase of the project, the distribution frequency was one round. The success of this program, will be further revealed after conducting the post-distribution monitoring survey. This PDM will be carried out two weeks after distribution (PDM).

4.0 Complaints and feedback mechanisms

NRC places accountability as a crucial factor in providing assistance to people in need, and to ensure that in each intervention grievances and opinions are received, heard and dealt with accordingly, the program team established the following grievance channels during the distributions:

- Availability of the contact of the person responsible for the program for the forwarding of complaints.
- Complaints resolved as quickly as possible.
- Work closely with community leaders to handle complaints and provide prompt feedback.
- Detailed explanation of the program to the community and support in submitting complaints to the NRC team.

During the course of the project NRC received and recorded two complaints from the beneficiaries. These complains related to the beneficiary inclusion and targeting. NRC staff received these complaints and had a door to door follow up to resolve and explain the criteria with community leaders and complainant. NRC will also conduct a door-to-door PDM and FGD to systematically

capture community feedback on the distributions process and other project aspects like participation.

5.0 challenges encountered

- Chuiba and Eduado Mondlane neighbourhoods are very extensive. The program team faced difficulties in identifying beneficiaries as they are spread out in different units of neighbourhoods.
- Numbers of IDPs displaced in both neighbourhoods were significantly less in comparison to the official figures given by leaders. Field team attest that identification of displaced families were scattered in some instance not easily identified.
- Lack of system to document new IDPs arrival and returnees was evident. This means that most
 of the leaders and those interviewed were unable to provide NRC with clear numbers which
 could be counted on for reporting or planning.
- Despite meetings for community engagement with the leaders and secretaries of the neighbourhoods where the program team explained the project, the modalities of interventions and the criteria for selecting beneficiaries, some of the leaders and secretaries were unable to assimilate the community engagement plan of the program team.
- The program team faced difficulties in identifying vulnerable beneficiaries as some of the chiefs and leaders responsible for the identification showed a tendency to show people with whom they had family relationships and friendships. In many cases the team was obliged not to register or to simulate a registration and this took a lot of time for the team to finally conclude with the registration.
- In cases where the program team found a lot of people living in the same households, the exact definition of family became complicated since, although they shared the same utensils, but they were not from the same family.
- For cases where the program team was registering a displaced and vulnerable family living in a host family, there was always the question whether the host family should also be registered and benefit from support or not.
- Lack of response was evident. Despite some of the IDPs household visited exhibiting needs in terms of all sectors e.g., food, shelter, WASH and NFIs. Field visit findings shows that there were no planned or previous responses to the needs of these families.
- Local authority also made request for distribution list from NRC. NRC was not able to give this list due to confidential and consent framework. This resulted to stained relations with NRC.

6.0 General PDM findings and recommendations

Overall, the Cash pilot programme for MPC was successful implemented. About 83% of the respondents reported being very satisfied with the overall system that was set up by NRC for MPC distribution. The majority of respondent are confident that the programme contributed to their most pressing needs. According to the PDM data, 92% of respondents used their cash entitlement towards food, 18% used their cash entitlement towards clothes, 18% transportation, income generating activity (e.g., agricultural inputs, goods to sell, livestock, healthcare (15%) and 14% was towards household items and savings.

About 96% of the respondents reported being very satisfied and satisfied with the overall system that was set up by NRC. Additionally, about 93% of the respondents stated that cash received from NRC through the transfer contributed toward responding to their household's most and moderate pressing needs to a great extent.

In term of market access and safety, the majority of respondent have affirmed to feel safe traveling back home with money, to have market safe for woman and children and to be able to purchase most of all food items in nearest market.

After the FGD was carried out, it was found that the beneficiaries are satisfied with the way in which the project was implemented. The door-to-door registration process did not only enabled families who felt left out of other NGOs to register, but also ensured transparency, which is why they were able to register and get assistance from the NRC.

The evaluation regarding the distribution of the cash was positive, because majority selected beneficiaries (96%) were satisfied that they were assisted and the money was used to meet more urgent needs they were facing (Ex. Food products, school supplies, building material for shelter and starting small businesses).

On issues related to possible community tensions between the host community and the beneficiaries due to NRC assistance, the FGDs affirm that they have not experienced violence or tensions with the host community and do not know of any other beneficiaries that have experienced violence or tensions due to the assistance received from the NRC. Likewise, issues related to possible marital tensions were not recorded between partners during and/or after NRC assistance.

In terms fraudulent inclusion in the beneficiary list by community leaders, the beneficiaries were unanimous in affirming that no one has experienced this situation and they are not aware that anyone has. According to the FGDs, the fact that the distribution was made electronically ensured the safety of the beneficiaries, since it was not known who had benefited and when the assistance occurred.

Additionally, the beneficiaries felt free to talk about this method that the NRC used to support them, they said that they had no problems withdrawing the value of the assistance at a Mpesa agent or a Vodacom store.

SPECIFIC PDM RECOMMENDATION

Household level registration and information- Most respondents highlighted that indicators relating to the period in which the cash entitlement would occur, the amount in which each HH would receive, and commission charged by MPESA service provider were clearer. While information was passed through NRC staff, household level, community leaders and personal calls before transfer , 22% of respondent had reported not to have received any information and 1% reported did not know. This suggests that while household level information and registration was sound in ensuring that all information about entitlements is made available and concisely before distributions. More efforts will need to be placed to ensure that information is clearer, and that NRC understand more channels that could be used to pass information.

Cash transfer and payment of commission- While this indicator demonstrated that majority of respondents (60%) had sufficient information relating to the payment of commission. About 38% of the respondents felt that they did not have this information or was not clearly communicated. About 24% of the respondents representing 20HH reported being charged a withdrawal fee (commission for withdrawal), while 75% reported not being charged. NRC recommends that this aspect be incorporated into Key messaging as key part of the next cash for protection programme.

Mobile money payment/Bank withdrawal process- Although, there were no major issues faced when withdrawing money from the MPESA/ATM services providers, i.e over half or the respondents (83% & 96%) reported not having faced any issues, 16% reported having issues with Mpesa. While normally, these are common issues generally faced when utilising these services, NRC recommends further information session related specifically to using of MPESA services including basics for the elderly and illiterate population. NRC recommends to follow up with PDM data on household reporting difficulties to ensure fully understanding of the situation to improve this part of the programme.

Annex 1

Task team and verification sources

Emergency response team

The emergency response team provided key components of the project and the impetus to deliver timely deployments. The team consisted of the following employees:

- 1. Wilberfoce Musombi Emergency Response Manager.
- 2. Issufo Muhamade Emergency response coordinator.
- 3. Marta Paulo Emergency response officer.
- 4. Alone Panguene Life Emergency Response Officer.
- 5. Lourdes Assane Raja Technical Information Management Officer for Emergency Response.
- 6. Bassma Khan Emergency Response Technical Assistant.
- 7. Tuair Bacar Emergency response technical assistant.
- 8. Ussene Rachide Emergency response technical assistant.

Support Team

- 1. Luís Goveia Technician in charge of the emergency operational center in the district of Pemba
- 2. Amissina Raimundo Vicente Focal point of the Pemba district government in the Eduado Mondlane neighbourhood
- 3. Amisse Carlos Nhende Pemba district government focal point in the Chuiba neighbourhood
- 4. 10 seasonal workers who supported the team in identifying and recording benefits

Verification Sources

- 1. List of beneficiaries
- 2. Proof of Mpesa transaction for 74 families
- 3. Distribution list of prepaid VISAS Cards
- 4. Proof of transaction from Banco Comercial e de Investimento (BCI) 26 families

Annex 2



Picture 1 A female IDP receiving BCI card



Picture 2 a vulnerable household receiving BCI card



Picture 4 condition of An IDPs household in Chuiba



Picture 5 NRC staff conducting protection assessment



Picture 6 a household preparing a meal



Picture 6 An IDPs showing wild seeds







picture 8 Multiple shelters for IDPs in one Compound