



Final Evaluation of the DiRECT Response Emergency Cash Transfer Programme in Zambia

(28th August 2017)

Prepared by:



Primson Management Services
4 Rembrandt Lane
Harare, Zimbabwe
+263 4 304 462
www.primson.org

Team Composition	
Team Leader Prof. Gelson Tembo	Emergency Cash Transfer Expert
Co-Team Leader Dr Nedy Matshalaga	International & Social Development & Evaluation Expert
Senior Consultant Dr Jimmy Chulu	Emergency Cash Transfer & Entrepreneurship Expert
Senior Consultant Mr John Njovu	Community Development & Research Expert

Table of Contents

ACKNOWLEDGEMENTS	I
ACRONYMS	II
EXECUTIVE SUMMARY	IV
1. INTRODUCTION	1
1.1. BACKGROUND	1
1.2. OVERVIEW OF DIRECT INTERVENTIONS	2
2. PURPOSE, OBJECTIVES AND SCOPE OF THE EVALUATION	5
3. METHODOLOGY	5
3.1. QUANTITATIVE DATA COLLECTION AND ANALYSIS	5
3.2. QUALITATIVE DATA COLLECTION AND ANALYSIS	6
3.2.1. <i>Data Collection Methods and Data Collection Tools</i>	6
3.2.2. <i>Qualitative Data Analysis</i>	8
KEY FINDINGS	10
4. RELEVANCE AND CONNECTEDNESS OF THE PROJECT	10
4.1. ADDRESSING KEY DEVELOPMENT CHALLENGES	10
4.2. CONTRIBUTION TO NATIONAL DEVELOPMENT PRIORITIES	11
4.3. CONNECTEDNESS OF PROJECT	12
5. EFFECTIVENESS	13
5.1. TARGETING AND SELECTION OF PROJECT BENEFICIARIES	13
5.1.1. <i>Positive Aspects of Targeting and Selection of Beneficiaries</i>	13
5.1.2. <i>Noted Challenges on Selection of Beneficiaries</i>	15
5.1.3. <i>Recommendation for Targeting for Future Similar Programmes</i>	18
5.2. PARTNERSHIP AND LEADERSHIP	19
5.2.1. OBSERVED STRENGTHS OF PARTNERSHIP AND LEADERSHIP	19
5.2.2. <i>Noted Challenges on Partnership and Leadership</i>	20
5.2.3. <i>Recommendation for Partnership and Leadership</i>	21
5.3. COORDINATION OF THE PROJECT	21
5.4.1. <i>What Worked Well for Cash Disbursement</i>	24
5.4.2. <i>Challenges for Disbursement of Cash</i>	24
5.4.3. <i>Recommendation for Disbursement of Cash</i>	25
5.5. COMPLAINTS RESPONSE MECHANISMS (CRM)	25
5.6. VALUE FOR THE EMERGENCY CASH TRANSFER	27
6. ASSESSMENT OF ACHIEVEMENT OF PROJECT RESULTS	28
6.1. ASSESSMENT OF PROJECT OUTCOME RESULT	30
6.2. ASSESSMENT OF PROJECT IMPACT RESULT	39
6.2.1. <i>Project Impact on Coping Strategies</i>	39
6.2.2. <i>Project Impact on Market Stimulation</i>	39
6.2.3. <i>Project Impact on Well-being and Livelihoods</i>	39
7. EFFICIENCY	41
7.1. EFFICIENT USE OF RESOURCES (HUMAN AND FINANCIAL)	41
7.2. TIMELINESS OF IMPLEMENTATION OF PLANNED ACTIVITIES	43
8. CONCLUSION LEARNING AND RECOMMENDATIONS	44

8.1. CONCLUSIONS	44
8.2. LESSONS AND LEARNING	46
8.3. KEY RECOMMENDATIONS.....	47
ANNEXES	49
ANNEX 1: TERMS OF REFERENCE	49
ANNEX 2: STAKEHOLDER MAPPING LIST.....	55
ANNEX 3: DATA COLLECTION TOOLS	56
<i>Tool 1: KII for all One on One Interviews</i>	<i>56</i>
<i>Tool 2: Self-Assessment Output, Outcome and Impact Measurement Tool.....</i>	<i>59</i>
<i>Tool 3: FGD Guide for Traditional and Local Leadership</i>	<i>62</i>
<i>Tool 4: FGD Guide for DiRECT coordination structures at community level.....</i>	<i>63</i>
<i>Tool 5: Interview Guide for Cash Transfer Service Providers.....</i>	<i>64</i>
<i>Tool 6: FGD for Food Insecurity Males & Females / Nutrition Support Females</i>	<i>65</i>
<i>Tool 7: FGD Guide for Support to Market Group.....</i>	<i>66</i>
<i>Tool 8: KII Guide on Triggers, Targeting and Value for Transferred Amount.....</i>	<i>68</i>
<i>Tool 9: KII Guide for DFID/ other DPs</i>	<i>69</i>
<i>Tool 10: KII INTERVIEW FOR CONSORTIUM AGENCIES AT NATIONAL LEVEL</i>	<i>70</i>
ANNEX 4: QUESTIONNAIRE FOR SELECTION OF RETAILERS.....	73
ANNEX 5: LIST OF PEOPLE INTERVIEWED	77
ANNEX 6: FIELD STAKEHOLDERS REACH	83

Tables

Table 1: Coverage of Components of the DiRECT Program by District	2
Table 2: List of Data Collection Tools.....	6
Table 3: Stakeholder Groups Consulted at Provincial, District and Community Levels	7
Table 4: Efficiency Assessment Tool	8
Table 5: Overall Rating for Efficiency.....	8
Table 6: Result Framework of the Direct Project.....	11
Table 7: Overall Rating for Relevance.....	11
Table 8: Key Criteria for Selection of the Traders.....	14
Table 9: Overall Rating for Effectiveness	23
Table 10: Stakeholder Views on What Worked and What could be Improved on CRM.....	24
Table 11: Result Framework of the Direct Project	26
Table 12: Proportion Spending on Various Items.....	28
Table 13: Household Food Insecurity Access Categories.....	32
Table 14: Women Dietary Diversity Food Groups	33
Table 15: Women Dietary Diversity and Economic Autonomy Scores.....	33
Table 16: Child Dietary Diversity Food Groups.....	34
Table 17: Child Dietary Achievements.....	35
Table 18: Beneficiaries that Received ECT against Planned Targets	41

Figures

Figure 1: Learning and Coordination	3
Figure 2: Overview of the Evaluation Approach	7
Figure 3: Percentage Change in Proportion Spending from baseline to endline	29
Figure 4: Proportion spending on food by district and wave	30
Figure 5: Proportion spending on productive assets by district and wave	30
Figure 6: Proportion spending on investment in small businesses by district and wave	30
Figure 7: Proportion spending on essential clothes and shoes by district and wave	30
Figure 8: Proportion spending on household goods by district and wave	31
Figure 9: Household Food Insecurity Access Scale	32

Acknowledgements

The authors would like to thank many individuals and organisations who contributed to the undertaking of this study and to the production of this report. The Community Welfare Assistance Committees (CWACs), the community leaders, and the households that generously gave their time to participate in the interviews are greatly appreciated. It is the authors' hope that the observations in this report and, even more importantly, the findings therein will eventually lead to improvements in their living standards.

The authors would also like to express their gratitude to respondents from various organizations at district, provincial and national levels, and representatives from organisations in the steering committee who took time from their busy schedules to speak with us. More specifically, at national level, we would like to recognize Ms. Danny Harvey, Ms. Marie Rongear and Mr. Jonathan Mtonga of Concern Worldwide (CW), Ms. Claire McCrum from the UK Department for International Development (DFID), Mrs. Chilobe Kambikambi of Save the Children International (SCI), Mr. Adam Kalpsidiotis and Ms. Deepa Sharma of Save the Children UK (SC-UK). Mr. Allan Mulando from the World Food Programme (WFP), Ms. Bernadette Malungo from the Ministry of Community Development and Social Services (MCDSS), and Ms. Yande Mwape from the Disaster Management and Mitigation Unit (DMMU), and Mr. Chiyuka Maseka from the Zambia National Commercial Bank (ZANACO). Ms. Danny Harvey and Ms. Clare McCrum also provided very valuable comments to the first draft of this report. A complete list of all the people interviewed at national, provincial and district levels and their designations is provided in Annex 5.

Logistical and technical support from Concern Worldwide (CW) and Save the Children International (SCI) both in Lusaka and through the DiRECT project field offices in the study districts and provinces is greatly appreciated. In particular, we would like to recognise the important roles played by Ms. Danny Harvey, the Zambia Country Director of Concern Worldwide, Mr. Jonathan Mtonga, the DiRECT project Monitoring and Evaluation (M&E) coordinator, and Ms. Marie Rongear, the Director of Programmes at Concern Worldwide for putting together a very effective and efficient interview and field visit plan. In the individual districts, we would like to recognise all the DiRECT project staff (listed in Annex 5) as they did everything within their powers to ensure the field visits were not only successful but also completed within the very tight timeframe.

Funding for the study was obtained from the UK Department for International Development (DFID), accessed through a contract with Concern Worldwide.

Prof. Gelson Tembo
Dr Neddy Matshalaga
Dr Jimmy Chulu
Mr John Njovu

Acronyms

CD	Community Development
CHW	Community Health Workers
CRM	Complaints Response Mechanisms
CSOs	Civil Society Organisations
CT	Cash Transfer
CW	Concern Worldwide
CWACs	Community Welfare Assistance Committees
DAC	Development Assistance Committee
DFID	Department for International Development
DiRECT	Direct Response Emergency Cash Transfer
District SW	District Social Welfare
DMMCs	Disaster Mitigation and Management Committees
DMMUs	Disaster Mitigation and Management Units
DWACs	District Welfare Assistance Committees
ECT	Emergency Cash Transfer
FGDs	Focus Group Discussions
GRZ	Government of the Republic of Zambia
HAP	Humanitarian Accountability Partnership
HFIAS	Household Food Insecurity Access Scale
HSLD	Household
M&E	Monitoring and Evaluation
MAD	Minimum Acceptable Diet
MCDSS	Ministry of Community Development and Social Services
MDD	Minimum Dietary Diversity
MMF	Minimum Meal Frequency
MTN	Mobile Telephone Network
NFNC	The National Food and Nutrition Commission
NGOs	Non-Governmental Organisations
NHCs	Neighbourhood Health Committees
P4	Programme Participant Protection Policy
PDM	Post Distribution Monitoring
PDO	Project District Officer
RUTF	Ready-to-Use Therapeutic Foods
SCI	Save the Children International
SCT	Social Cash Transfer
SDMCs	Satellite Disaster Management Committees
UN	United Nations
UNICEF	United Nations Fund for Children
WDEAS	Women Dietary and Economic Autonomy Score
WFP	World Food Programme
ZANACO	Zambia National Commercial Bank
ZMW	Zambian Kwacha

ZVAC

Zambia Vulnerability Assessment Committee

Executive Summary

Background Context: In the past two years (2015 and 2016), Zambia experienced relatively harsh climatic conditions characterised by disruptive rains and the negative impact of *El Nino* weather patterns. Districts in the southern and western regions of the country were most affected. Many farmers in the affected regions were critically food-insecure and had minimal or no personal household stocks. The affected households, dependent almost entirely on markets for food, could hardly afford it due to limited resources. The poor agricultural seasons had also seriously reduced the opportunities for the households to generate income. With funding support from the UK Department for International Development (DFID), Concern Worldwide (CW) and Save the Children International (SCI) jointly designed a nine-month emergency response initiative called Direct Response Emergency Cash Transfer (DiRECT) programme. The DiRECT programme, which was designed to run between September 2016 and June 2017, provided **unconditional cash transfers** to affected households and also had a component of support to local markets. Beneficiary households were identified by targeting households that were food insecure and/or those with women or girls with one or more children under the age of two years. The support to markets component was a once-off grant to retailers that were based in the programme communities, given upon completion of a business skills training. The project planned to support 25,680 beneficiary households in meeting their basic food and non-food essentials while the support to the market component targeted 200 retailers. The project was implemented in five districts—three in the Southern Province (Livingstone, Namwala and Pemba), and two in the Western Province (Limulunga and Sesheke). The purpose of the endline evaluation of the DiRECT programme was twofold: i) to assess the outcome of the unconditional emergency cash transfer project intervention against the planned results, and ii) to draw lessons from the implementation of the DiRECT programme, which could inform design and implementation of cash-based emergency response to shocks by the Government of the Republic of Zambia (GRZ).

Methodology: The evaluation used a mixed methods approach which allowed for triangulation of data sources and results. Document review informed better appreciation of the project design and implementation. Review of baseline survey and monitoring reports for components of DiRECT was critical in informing analysis of both baseline and endline surveys. The evaluation included a quantitative analysis of baseline and endline surveys of 1,059 and 1,041 beneficiary households, respectively. The sample sizes were arrived at using the standard statistical formula for a simple random sample, assuming a 95% confidence level, an 80% power, a 5% margin of error, and a 5% expected non-response rate. Both surveys were conducted by Concern Worldwide with the evaluators using the already collected data in their analyses. Due to lack of a comparison group, only a before-and-after analysis was possible; not impact evaluation per se. Qualitative data collection was very comprehensive. Project stakeholders were consulted at community, district, provincial and national levels through focus group discussions (FGDs) and key informant interviews (KIIs). A total of 118 respondents were reached through KIIs (26 consortium staff at district and provincial level; 30 government staff at district and provincial levels; 17 cash transfer service providers; 34 community leaders; and 11 national level project stakeholders). At community level, 33 FGDs were conducted.

Relevance and Connectedness: The project was to a large extent very relevant. It responded to El Nino-driven food insecurity and provided learning experience on what works in delivering an emergency cash transfer programme. The project offered the Government of the Republic of Zambia (GRZ), its Development Partners (DPs), and other partners an opportunity to experience a cash-based programme for short-term acute food insecurity.

Effectiveness: The ECT project was relatively effective. Some of the positive aspects of project effectiveness included: i) good community engagement in beneficiary selection that was reinforced by use of a fairly effective Complaints Response Mechanism (CRM) and generally high levels of fairness and transparency; ii) easy to follow beneficiary guidelines for food insecurity and nutrition vulnerability; iii) effective partnership arrangements with the Disaster Mitigation and Management Units (DMMU) and the Ministry of Community Development and Social Services (MCDSS) at district and community levels; iv) lump sum payments, though not part of the design, assisted beneficiaries to plan better; v) very strong and committed project leadership modalities, particularly at national level where there was participation of strategic stakeholders; vi) physical cash transfer was noted as the most effective mode of transfer for the ECT intervention, and vii) the consortium allowing for sharing of skills and learning. Noted challenges for the DiRECT project included: i) the registration process missing the opportunity to map geographical coverage for mobile money; ii) the threshold for the nutrition support being too limiting and excluding deserving households; iii) the use of mobile money transfer that was characterised by many challenges which made it ineffective as a mode of disbursing funds in emergency cash transfer initiatives; iv) the poor telecommunication infrastructure in rural settings not supportive of mobile money and bank transfers as modes of cash transfer; v) relatively weak coordination of project activities at district and community levels with limited involvement of CWACs especially at the early stages of the project; vi) division of labour between CW and SCI not well thought out and creating stampeding for delivery of agency mandates; and vii) The consortium having been generally weak at provincial and district levels.

Efficiency: The ECT project was rated as efficient on a five scale rating (very efficient, efficient, average, inefficient and very inefficient). Positive aspects of project efficiency included: i) good use of project resources; ii) adequate allocation of personnel at national, provincial and community levels; iii) senior experienced personnel heading the project at provincial level; iv) good separation of duties for managing administrative and finance functions at provincial levels; v) good use of financial audits as tools for ensuring financial corporate governance (an internal audit was conducted at provincial level and an external audit is planned for September 2017); vi) the majority (about 96.7%) of the successfully listed beneficiaries (21,282) reported to have received cash transfers; and vii) movement of resources from budget line items with relevant approvals for efficient use of resources. On the other hand the evaluation observed areas requiring improvement: i) purchase of handset for use by some beneficiaries was viewed as a cost-inefficient move; ii) lack of appropriate cash disbursement documents for beneficiaries compromised tight checks and balances for cash disbursements; iii) delays in implementation of planned activities; iv) poor division of labour between CW and SCI resulted in competition to accomplish agency mandates; and v) project activities were not implemented as originally

planned. They lagged behind schedule with the cash disbursement, in effect, missing out on the critical hunger periods.

Outcome results for DiRECT: The project planned outcome read: *“Improved food security among the 25,680 Zambian households affected by El-Nino”*. What follows are outcome results relating to food security

Qualitative analysis showed that the DiRECT programme impacted positively on all four dimensions of food security. Beneficiaries increased purchasing power; households invested in productive assets and increased household-level production. Quantitative data analysis grouped households into four categories of food security (1. Food-secure; 2. Mildly food-insecure; 3. Moderately food-insecure and 4. Severely food-insecure). The evaluation results showed overall, the proportion of households that were food-secure increased by about 12% between the baseline and the endline. The proportion of households that were mildly and moderately food-insecure increased from 4% at baseline to 11% at endline. Conversely, the proportion of severely food-insecure households decreased significantly by 27% from baseline to endline. However, the observed changes in the indicators of interest, between the baseline and the endline, were confounded by the fact that the two surveys were done in two different seasons. While the former was conducted at the peak of the hunger period, the latter was done during harvest time.

Women of reproductive ages (18-45years) reported an improvement in consumption of major food groups: Overall, consumption from the majority of the food groups was significantly higher at endline compared to the baseline. The Women Dietary and Economic Autonomy Score (WDEAS) showed that the Minimum Dietary Diversity for Women (MDD-W) significantly increased between the baseline and the endline. The proportion of women in the reproductive age group that achieved MDD significantly increased by about 23% between the two waves.

There was general improvement in Child Dietary Diversity between the baseline and the endline: The results of the evaluation showed that there was significant increase in the proportion of children who consumed food from most of the food groups, with an exception of other fruits or vegetables food group. This category showed a reduction in consumption of 22% from baseline to endline. The proportion consuming grains, flesh foods, roots and tubers and Vitamin A rich fruits or vegetables increased by 20%. About 16% more, achieved the minimum dietary diversity at endline in comparison to the baseline. Similarly, the achievement of the minimum meal frequency shot up by 42% from the baseline to the endline.

Impact results of DiRECT: The project impact results read: *“Protect lives, wellbeing and livelihoods, stimulate markets, prevent negative coping strategies for 25,680 Zambian households affected by El Nino”*. The endline evaluation noted the following key results of the DiRECT project.

The project led to communities adopting sustainable coping strategies: Qualitative analysis based on FGDs and KIIs showed that the DiRECT project led to communities adopting sustainable livelihood strategies, including purchasing small livestock, starting new small businesses and other income generating activities.

Cash Transfer can stimulate markets: The cash transfer stimulated markets and traders were able to provide a wider variety of goods in the local markets. This effect was especially visible in contexts where local markets were weak. Cash transfers improved the functioning of rural markets, especially where markets were weak, by sending signals of increased purchasing power to traders who responded by bringing in more supplies to address an increase in demand.

The DiRECT project impacted positively on local labour markets: The injection of cash in markets that were on the verge of collapse benefited not only local business people, but also the whole population in the three districts, which can now rely on their market structures to access an array of food and non-food commodities at competitive prices. Respondents to the evaluation noted that the size of a cash grant should not only aim to rehabilitate livelihoods (basic needs) but also aim to restock their businesses with a variety of food and non-food items.

The Emergency Cash Transfer (ECT) was an important source of income, particularly for the vulnerable and elderly beneficiaries: Beneficiaries reported being able to invest in livestock, particularly chickens and goats. Endline quantitative data showed a 22% increase in the proportion spending on livestock and productive assets at endline compared to the baseline. ECT beneficiaries spent much of their income on widening the variety of purchased foods, including eggs, small fish (*kapenta*), meat and beans. However the delayed payments limited this effect. Beneficiaries reported that they were able to pay fees required to send their children to school after starting the programme. The proportion of households spending on food and children's education reduced by as much as 12% and 3%, respectively. The reduction in the proportion of households spending on food could be attributed, in part, to the fact that the endline survey was conducted during the harvest period, whereas the baseline survey was conducted during a lean period. Thus, beneficiary households were more likely to use food from their own production at endline than they were at baseline. Beneficiaries also reported using the money to renovate their homes or to buy clothes, reducing visible signs of poverty and enhancing their dignity.

The DiRECT project impacted positively on social networks: The DiRECT project restored productive assets and provided temporary relief for the vulnerable people affected by food insecurity, while stimulating the local economy. This was achieved through the ECT which stabilised livelihoods and increased purchasing power of most vulnerable households enabling them to meet their basic food and essential non-food needs. The ECT generally promoted new ties, closer relationships and stronger support networks among beneficiaries. Despite little change in their formal standing in the community, the ECT beneficiaries felt greater dignity due to their increased well-being.

Lessons Learnt

- i. Cash can provide an effective emergency response mechanism in Zambia and was well received by almost all stakeholders. Comparative cost-effectiveness analysis by the DMMU has shown that cash is also by far cheaper than in-kind assistance. Only 9% of the households would prefer food instead of cash and markets were able to respond.
- ii. Existing infrastructure is inadequate to foster innovative low-risk and cheap mechanisms for disbursing cash in rural areas. There needs to be investment in the rural infrastructure for cash transfers.
- iii. Geographical setup, existing infrastructure, and other operational challenges (roads, service providers, network signal strength, etc) need to be taken into consideration at initial set up of the cash transfer programmes and placement of pay points.
- iv. Community structures, such as Satellite Disaster Management Committees (SDMCs) and Community Welfare Assistance Committees (CWACs) in many communities are inactive and, in extreme cases, non-existent. There is need to conduct a comprehensive assessment of these structures and to invest in their strengthening. This should be part of a preparedness strategy.
- v. Project implementers are to be commended for putting together a targeting mechanism within such a short period of time. However, there is need for improvement with the goal to minimise both inclusion and exclusion errors. For future responses, deliberate effort should be put in place to ensure that there is clear leadership, a clear trigger, and efficient and effective registration system.
- vi. There is need to engage all stakeholders and service providers at all levels right from the beginning (including design stage). This would help to ensure that everyone understands the purpose of their respective contributions. Service providers, for example, if involved from the beginning, would treat the undertaking not as a pure business opportunity but also as a humanitarian contribution. Such a shift in mindset could lead to reduction in service charges and total cost of the project.
- vii. Pre-registration and verification of vulnerable households based on livelihood mapping of local resources needs to be done. This should be done jointly with stakeholders based on agreed criteria. Perhaps the right time to do this is immediately after the rapid assessment.
- viii. Roles and responsibilities should be clearly documented at all levels (implementers, service providers, stakeholders, etc). Also, allocation of operational resources (vehicles, human, etc) should correspond to the number of targeted beneficiaries and these should be discussed with all stakeholders.

- ix. Project evaluation design should be strong enough to enable defensible impact evaluation. The DiRECT project baseline and endline surveys only focused on beneficiary households. The lack of a comparison group made it impossible to generate changes in indicator variables that could be strongly attributed to the intervention. We consider this as a missed opportunity for lesson learning

Conclusions and Recommendations

The DiRECT programme was a very relevant intervention, responding to the *El-Nino* driven food insecurity shock. It provided national stakeholders in the sector with knowledge and learning on what works for the ECT and provided a model which could be improved for the design of future shock responsive ECT initiative in the country. The project was rated as relatively effective. It was also noted as efficient. The ECT initiative noted positive outcomes against the planned project outcome results. The ECT impacted positively on key dimensions of food security (purchasing power, investment in productive assets and household level production). Women of reproductive ages reported an improvement in consumption of major food groups. There was a general improvement in Child Dietary Diversity Food Groups. Impact results included communities adopting sustainable livelihood strategies, ECT stimulating markets and impacting positively on local labour markets. The ECT was noted to be an important source of income, particularly for vulnerable and elderly beneficiaries.

However, the proportion of beneficiaries that spent on food decreased between the two waves. This latter result seems to be driven primarily by the fact that the two survey waves were conducted in two different seasons. While the baseline survey was conducted during a lean season, the endline survey was conducted during a harvest season. This indicates probable increased availability of food items from own production during the endline survey. The fact that beneficiary households were given a single lump payment, and not several small disbursements as dictated by the programme design, may, at least in part, be another factor that could have driven these results.

These results seem to suggest that the lump sum nature and poor timing of the disbursements could have changed the nature of the response from the expected immediate needs to longer term investments. That is, the beneficiary households might have seen the huge financial injections from the ECT as an opportunity to purchase those items that they could otherwise not afford, such as productive assets and investment in small businesses, and not necessarily food.

Key Recommendation:

- i) Timing is key in emergency programmes. In fact, any emergency situation is by nature time-sensitive. Any substantial delays in programme commencement and implementation could jeopardise the attainment of all time-sensitive indicators, as was noticed with the DiRECT project. To enhance timeliness in future similar programmes, we recommend that all the relevant stakeholders should work together and come up with a response mechanism which can swing into action in the shortest possible time, rather than expect to effectively

mobilise after the emergency has struck. That is, there is need to collectively invest in preparedness, perhaps coordinated by an existing government entity such as the Ministry of Community Development and Social Services (MCDSS). The financial service providers should also consider investing in agent networks to ensure enhanced feasibility.

- ii) For all other services that are not included in the preparedness package, the relevant stakeholders should consider innovative time-sensitive modalities, including pre-contract procurement of some services.
- iii) Mobile money is potentially the cheapest and quickest way to disburse money to disaster affected populations. However, the lessons learnt through the DiRECT project seem to suggest that such a system is not possible in rural Zambia due to coverage and capacity limitations associated with the existing service providers. The government, private sector and other stakeholders should seriously consider measures that could facilitate an increase in mobile money coverage for rural areas. Possible areas to consider could be: a) deregulation of mobile service providers to enhance private investment, b) bulk-activation of mobile money, and c) building rural infrastructure for cash transfers.
- iv) There is need to explore opportunities to have more than one wallet per phone, a potential link into the banking system.
- v) It is essential to undertake a thorough assessment of the preferred and practical mechanisms for disaster-affected people before setting up any mechanism.
- vi) The government, NGOs, UN agencies and service providers should continue engaging so as to learn about how each works, and how to work together. Smaller pilots should continue as learning tools.
- vii) There is need to invest in preparedness as opposed to waiting until disaster has striken. This should involve all stakeholders in the entire chain, from national level down to community level. Strengthening of community structures should be part of this effort, starting with those areas that prone to shocks. A prepared, ready-to-go system is the only way to ensure prompt response whenever trigger condition are met.
- viii) ECT programmes at sub-national levels should have multi-stakeholder, multi-skilled teams to jointly implement the programme for greater ownership and sustainability.
- ix) Future GRZ ECT programmes must rely on the design of simple interventions which strongly rely on the use of existing systems and structures. Stronger coordination among different stakeholders at all levels (national, provincial, district, and community) is a key ingredient of success in this regard.
- x) Working with traditional local leadership in the delivery of ECT programmes is likely to enhance ownership, transparency and sustainability.

- xi) Design of ECT should be informed, at least in part, by local conditions and the underlying livelihood systems. That is, expectations about the effect of an ECT should be informed, at least in part, by the livelihood systems in the target communities.
- xii) Expected seasonal changes between project inception and closeout and their potential effects on success indicators need to be explicitly anticipated and controlled for when designing both the project and its evaluation.
- xiii) Project evaluation design should be strong enough to enable defensible impact evaluation. The DiRECT project baseline and endline surveys only focused on beneficiary households. The lack of a control group, for example, made it utterly impossible to generate changes in indicator variables that could be strongly attributed to the intervention. Also, sample sizes need to be determined based on desired detectable differences in key indicator variables.

1. Introduction

The Direct Response Emergency Cash Transfer project (DiRECT) was a food insecurity emergency response project with a short time frame of nine months. It was designed as a pilot and learning initiative. The objectives of the project were to:

- (i) Support 25,680 food insecure households to meet their basic food and non-food essentials.
- (ii) Enable 200 retailers to restock and prepare for the increase in commodity demand and learn business skills.
- (iii) Inform scale up of the Social Cash Transfer (SCT) in response to food insecurity as an emergency response.

This report carries findings for the End Term Evaluation of the DiRECT project. The evaluation has two streams: a focus on evaluating the planned project results and a second stream of documenting learning from the pilot project to inform the Government of the Republic of Zambia's Social Cash Transfer programme. The introduction will provide background context, overview of the DiRECT interventions and DiRECT results framework.

1.1. Background

Regions of Zambia were negatively affected by harsh weather conditions. The main livelihood for Zambian households is small scale farming. The country has experienced relatively harsh climate conditions characterised by disruptive rains and the negative impact of El Nino weather patterns in the past two years (2015 and 2016). The Zambia Vulnerability Assessment Committee (ZVAC) assessment report of 2016 observed that the southern areas of Zambia particularly the southern districts of the western province and the eastern and southern lowland valley areas of the southern province were severely affected. As part of the emergency response process, a market assessment was conducted by Concern Worldwide (CW) and other implementing organisations. The assessment results showed that many farmers in the affected regions were critically food insecure. Many communities in these areas had minimal or no personal household stocks at all. Households which depended on markets for food had limited resources to purchase food. The poor agricultural season had significantly reduced the opportunities for households to generate income. The poor season of 2014/2015 and the need for repeated planting to accommodate late rains for the season 2015/2016 had jointly contributed to depletion of household assets among poor families.¹

Direct Response Emergency Cash Transfer (DiRECT) is an emergency intervention. The initiative was undertaken by Concern Worldwide in consortium with Save the Children International (SCI) with funding support from the Department for International Development (DFID) and in partnership with the Government of the Republic of Zambia (GRZ). The initiative which started

¹ Concern Worldwide (2017) Terms of Reference for the Final Evaluation of the Emergency Cash Transfer Programme.

in September 2016 and was scheduled to end in June 2017 was meant to respond to El Nino-induced harsh climate conditions which resulted in food insecurity among poor communities. DiRECT provided **unconditional cash transfer** to affected households including a component of support to markets. The beneficiary households were reached through targeting households that were food-insecure and/or those with women or girls with one or more children under the age of two years. Two years was the threshold because it constituted the 1000 days, a critical window of opportunity to shape a healthier future for an infant. The right nutrition during the first 1000 most critical days, can impact significantly on a child's growth and learning. It can also shape society's long term health, stability and prosperity. The food insecure households were those eating two meals or less a day, having experienced one or more successive years of crop failures, had high household dependency, low food stocks and smaller land holding size. The support to market was a once-off grant to retailers on completion of a business skills training. The monitoring and learning of the DiRECT initiative was planned to document the processes and impact of the programme so as to draw lessons which could inform similar initiatives by the Government of the Republic of Zambia (GRZ). The GRZ is implementing Social Cash Transfer (SCT) in some districts. DiRECT was implemented in districts of southern and western provinces. The project implementation was guided by the National Steering Committee which was made up of Concern Worldwide, Save the Children International, DMMU, MCDSS, World Food Programme (WFP), and United Nations Fund for Children (UNICEF).

1.2. Overview of DiRECT Interventions

Direct Response Emergency Cash Transfer (DiRECT) was a food insecurity emergency response project. It was designed in response to the El-Nino induced extreme food insecurity. It had a very short timeframe of nine months. The project planned to support 25,680 food insecure households to meet their basic food and non-food essentials. The project reached the food-insecure households through two selection criterion. Nutrition-vulnerable and food-insecure households were selected as beneficiaries. The project also had a component aimed at stimulating the market to respond to the injection of cash from cash transfers. The support to market component targeted 200 retailers. The DiRECT project was implemented in the two Provinces (western and southern) which were noted to have been most affected by El-Nino. The project was implemented in five districts. Table 1 summarises the spread of the project in the five districts by component of DiRECT.

Table 1: Coverage of Components of the DiRECT Program by District

Province	District	Components/Sub-components		
		Unconditional Cash Transfer		Support to markets
		Food-insecure households	Nutrition-vulnerable households	
Southern Province	Pemba	x	✓	x
	Namwala	✓	x	✓
	Sinazongwe	x	✓	✓
Western Province	Sesheke	✓	x	✓
	Limulunga	x	✓	x

DiRECT project model: The following is the project model.



Figure 1: Learning and Coordination

Source: PowerPoint for the inception de-briefing meeting by Concern Worldwide.

Coordination of DiRECT: The DiRECT project was coordinated at three levels:

At national level the steering committee² was responsible for overall coordination of the DiRECT implementation, providing technical inputs, monitoring and advising on the achievement of overall project targets and commitments. The steering committee met once every month.

At provincial level the coordination was planned to be done by provincial government and sector representatives as well as key district officers from target districts. The Provincial Disasters Management Committee (PDMC) was to be part of the coordination.

At district level the project was coordinated by representatives for the District Disasters Management Committee (DDMC) and relevant district officers.

At community level coordination of the project was planned to be done by traditional leaders, Community Welfare Assistance Committee (CWAC) and the Satellite Disasters Management Committee (SDMC). These structures were meant to be entry points for project implementation.

Programme accountability mechanisms: The DiRECT project had an accountability mechanism that was under the responsibility of Save the Children International. The project consortium defined accountability to include:

- i. Accepting responsibility for doing what they say they will do.
- ii. Being open and transparent about what they do and why and how they do it; and
- iii. Responding promptly to complaints about their work.

Part of the accountability mechanism was a complaints response mechanism. This was a system through which individuals could formally ask questions or report dissatisfaction with the DiRECT project. The system was setup in order to ensure that all questions/feedback/grievances are collected and responded to systematically in a timely manner. Complaints mechanisms could use the community collection boxes and verbal reporting. Complaints could be made verbally to field officers, CWAC members, District SW and CD offices. There was also a telephone help-line and email. Once a complaint was received, information would be recorded and SCI/Concern staff was expected to respond to all questions, reports or grievances made, as appropriate.

Both Concern Worldwide and SCI are Humanitarian Accountability Partnership (HAP) certified international self-regulatory bodies. Each consortium member has its own Programme Participant Protection Policies (P4), which it uses in all its programs. The DiRECT project benefited from these pre-existing policies as part of its accountability system. The certified HAP members are committed to meeting the highest standards of accountability and quality management. This ensures the maximum protection of programme participants. It also clarifies the responsibilities of staff and partners, and the standards of behaviour expected of them. It covers employees, visitors to programmes, partner organisations, teachers and community leaders.

² Members of the steering committee include: Concern Worldwide and Save the Children International; two government entities—the DMMU and the MCDSW, two UN agencies—UNICEF and WFP and the funding partner DFID.

Objectives of monitoring and learning: DiRECT was designed as a pilot programme which would inform future similar emergency humanitarian interventions that respond to food insecurity. As such the learning aspects of the project are important. Recommendations from the learning generated by the project would be used by the GRZ to inform future design of the current Social Cash Transfer to be responsive to potential shocks of food insecurity.

2. Purpose, Objectives and Scope of the Evaluation

The purpose of the final evaluation of the DiRECT programme is to assess the outcomes of the unconditional Emergency Cash Transfer project against the planned project results. The evaluation will provide analysis of the project key achievements, lessons learnt, and recommendations for future actions. The importance placed on learning from the DiRECT project is extremely high. It is expected to inform future programme design of the GRZ's SCT programme in times of drought-induced shock. The following, lists specific objectives of the final evaluation of the DiRECT project:

Key Objectives

1. Using the Development Assistance Committee (DAC) criteria, assess and report on relevance, connectedness, efficiency, effectiveness and impact of the project.
2. Were the planned project results (Impact, Outcome and Outputs) accomplished? What were the factors for success or challenges?
3. Determine the reasons for observed results and draw lessons to inform the consortium management, the Steering Committee members and other key stakeholders with respect to programme strategy and approach.
4. Based on the findings, make recommendations on how to respond to future emergencies through cash, including the development of a shock responsive Social Cash Transfer programme under the leadership of the GRZ.

The final evaluation of DiRECT employed both quantitative and qualitative methodological approaches. It used a mixed method approach to data collection.

3. Methodology

3.1. Quantitative Data Collection and Analysis

Quantitative analysis in this study is based on two waves of survey data, one at baseline and one at endline. The surveys collected data on indicators related to food security, dietary diversity and women's economic autonomy. The surveys also collected information on knowledge, attitude and practices (KAP) and market monitoring. All data collected on DDGs/iFormBuilder were downloaded in Microsoft (MS) Excel with each section of the household questionnaire as a separate worksheet. The data were then merged into one dataset and thereafter checked for completeness and inconsistencies.

Sample size and sampling frame: The baseline survey had a sample size of 1,059 households proportionately distributed across the five DiRECT districts, whereas the sample size for the endline was 1,041 household. These sample sizes were arrived at using the standard statistical formula for a simple random sample, assuming a 95% confidence level, 5% margin of error with a variance of $\pm 5\%$. The list of registered beneficiaries was used as a sampling frame and a simple random sampling method was applied to select study households within all wards in the five districts.

Analysis: The MS Excel data was first converted to Stata, after which all analysis was then done using Stata. Frequencies, mean comparisons charts and graphs were the major analytical procedures that were performed. Mean comparisons were only done between baseline and endline values, a before-and-after analysis. It was not possible to measure project impact per se because both baseline and endline surveys only captured beneficiary households and no comparison households. Calculation of scores and values for certain composite indicators were also carefully calculated in Stata.

3.2. Qualitative Data Collection and Analysis

3.2.1. Data Collection Methods and Data Collection Tools

The assessment is drawn from the information and data collected through a mixed method approach to allow for triangulation of data. A summary of data tools and data collection methods used is as follows:

Data collection tools: During the inception phase, the team of consultants developed qualitative data collection tools which were shared with Concern Worldwide (CW) staff to check on degree to which the tools covered issues in the terms of references. A total of ten data collection tools were developed to allow for comprehensive data collection (Table 2). The actual data collection tools are shared in Annex 2.

Table 2: List of Data Collection Tools

Tool #	Tool Name
Tool 1	Key Informant Guide for all One on One Interviewees
Tool 2	Self Assessment Out, Outcome and Impact Performance Measure Tool
Tool 3	FGD Guide for Traditional and Local Leadership
Tool 4	FGD Guide for DiRECT Coordination Structures at Community Level
Tool 5	Interview Guide for Cash Transfer Service Providers
Tool 6	Interview Guide for Food Insecurity Male and Female / Nutrition Support
Tool 7	FGD Guide for Support to Market Beneficiaries / Males and Females
Tool 8	KII Guide on Triggers, Targeting, and Value for the Cash Transfer

Tool 9	KII for DFID and DPs
Tool 10	KII for DiRECT Consortium Senior Staff

Document review: The document review and analysis was vital for feeding to the following building blocks: (i) context analysis; (ii) stakeholder mapping and analysis. The review also contributed to informing the content of the Inception report. Document review was a continuous process as the team of consultants collected more additional information in their interaction with project stakeholders. Review of baseline surveys and monitoring reports for components of DiRECT was critical in informing analysis of the final survey and analysis of the evaluation findings.

Data collection at sub-national level: At district and provincial level, extensive consultation with DiRECT stakeholders in western and southern provinces were conducted through individual and group interviews, focus group discussions –FGDs (mainly at community level) and one-on-one interviews with technical staff from the provinces and districts. Consultations at community level included conducting FGDs with programme beneficiaries (support to market traders, beneficiaries for the nutrition vulnerability and for food insecurity). In-depth interviews were conducted with project coordination structures and with traditional leaders who included head men and chiefs. At provincial and district levels technical staff from the DMMU, Ministry of Community Development and Social Services (MCDSS), District Commissioners, and staff from CW and SCI were interviewed. In very few cases, case studies were captured to document transformative change stories for the project.

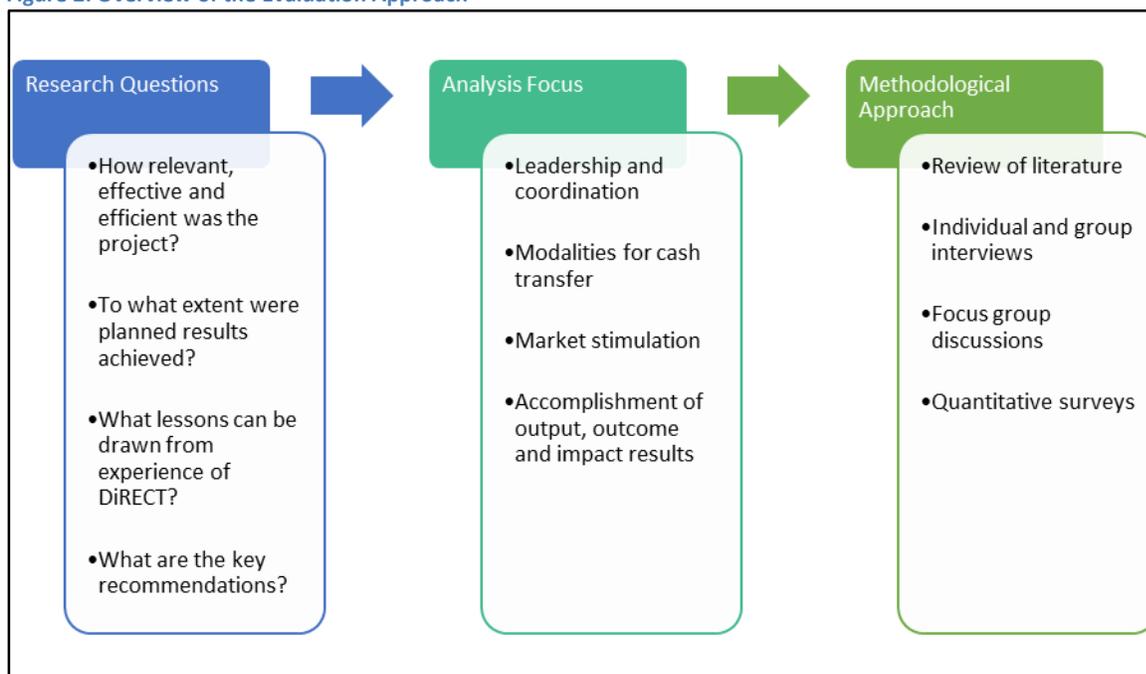
Interviews at national level: In-depth interviews with DiRECT stakeholders were conducted at national level. Key stakeholders interviewed at national level included: members of the DiRECT steering committee (UN UNICEF and WFP; government entities—MCDSS, DMMU, consortium members—CW and SCI, DFID).

Table 3: Stakeholder Groups Consulted at Provincial, District and Community Levels

Provincial Level	District Level	Community Levels
<ul style="list-style-type: none"> -Local and traditional leadership involved in the project -Community Welfare Assistance Committee members -Satellite Disasters Management Committees -District commissioners -Civil society groups involved in the project -Money transfer agencies (Airtel, MTN and ZANACO) 	<ul style="list-style-type: none"> -Local and traditional leadership involved in the project -Community Welfare Assistance Committee members -Satellite Disasters Management Committees -District commissioners -Civil society groups involved in the project -Money transfer agencies (Airtel, MTN and ZANACO) 	<ul style="list-style-type: none"> -Community Development Social Welfare officers -Provincial Disasters Management Committee -Relevant line ministries (see stakeholder mapping table) -Civil society groups involved in the project -Money transfer agencies (Airtel, MTN and ZANACO)

A total of 30 FGDs were conducted, 33 KKI at district and provincial levels and 4 KKI at national level. See Annex 4 for field data collection reach. Table 6 presents an overview of the evaluation approach.

Figure 2: Overview of the Evaluation Approach



3.2.2. Qualitative Data Analysis

In order to assess performance of the project across the Development assistance Committee (DAC) OECD evaluation variables: i) relevance and connectedness; ii) effectiveness; iii) efficiency; and components such as iv) performance of the project against the planned output, outcome

and impact results; v) lessons; and vi) recommendations, the consultants used manual analysis of field notes. This involved coding of field notes around the key themes of the evaluation and developing story lines on the patterns of results that the coding was generating. The consultants also used the following rating method (Tables 6 and 7) to determine the performance of the key evaluation variables (Relevance, Effectiveness and Efficiency). The same approach for assessment can be applied to Outcome and Impact Results. The method is subjective and is informed by weighing positive and negative results around an evaluation variable. The quantitative survey results with actual figures on performance are used to complement the qualitative and subjective ratings.

Table 4: Efficiency Assessment Tool

Emergency Cash Transfer Intervention (DiRECT Programme)						
Efficiency Variable	Efficiency Variable Rating					
	HS	S	MS	MU	U	HU
Adequacy of resources mobilised for the project			✓			
Avoidance of project duplication for efficiency (synergies between implementing stakeholders)		✓				
Cost effectiveness of selection, implementation and monitoring of the project and use of resources economically for results		✓				
Accountability and transparency in the use of resources		✓				
Transaction costs reduced by the project		✓				
EFFICIENCY RATING: SATISFACTORY						

KEY of RATING SCALE: HS (*Highly Satisfactory*); S (*Satisfactory*); MS (*Moderately Satisfactory*); MU (*Moderately Unsatisfactory*); U (*Unsatisfactory*); and HU (*Highly Unsatisfactory*).

Table 5: Overall Rating for Efficiency

Overall Rating for Efficiency				
Very Efficient	Efficient	Average	Below Average	Not Efficient
	✓			

KEY FINDINGS

4. Relevance and Connectedness of the Project

In this end term evaluation of DiRECT, relevance and connectedness responds to three questions: i) to what extent did the intervention respond to a felt development need? ii) to what extent did the project align to or contribute to the GRZ national development priorities? In other words, was there a use value of the project interventions? and iii) was the design of project in terms of outputs, outcomes and impact sufficient? Was there a smart results chain?

4.1. Addressing Key Development Challenges

Project responded to El Nino-driven food insecurity: The climatic changes have had an adverse effect on the livelihood of people in rural settings in Zambia. They are predominantly agriculture and forest enterprise oriented. Therefore, El-Nino effects of drought and floods during the 2014/15 farming season had adversely affected the livelihood of people in rural areas especially in the southern and western provinces. There has been a decline in the production of the staple food (maize) in Zambia, by 21.9% to 2,618,221 metric tons (MT) in the 2015/16 farming season from 3,350,671 MT in 2013/14.³ In western province, rice which is major crop, also declined by 48.6 percent.⁴ Western and Southern provinces are the highest cattle and goat-keeping provinces in Zambia. El-Nino adversely affected livestock and worsened the challenges cattle keepers faced. They already had high livestock mortality rates due to lack of modern livestock management skills; at 127 per 1,000 and 100 per 1,000, respectively.⁵ The design of the DiRECT initiative was mainly informed by the results of the Zambia Vulnerability Assessment Committee (ZVAC)'s assessment report of 2016. According to the ZVAC report of 2016, due to drought and flooding many households faced prospects of worsening poverty, poor income, severe food insecurity and depletion of assets.

DiRECT initiative contributed to Government's humanitarian response: It is government's responsibility to ensure that its citizens do not deplete their sources of livelihood whenever an emergency strikes. The DiRECT project provided a mechanism to protect livelihood assets from the impact of the *El Nino*-induced shock. The multi-sectoral and multi-stakeholder nature of the project also helped to mitigate the resource constraints inherent in the government as the latter tries to balance the limited resources against many other needs. The aspirations of the government are also shared by cooperating partners and civil society. E.g. Goals 1, 2 and 3 of the Sustainable Development Goals (SDGs) can be linked to the objectives of the DiRECT project. Goal 1 – End poverty in all its forms everywhere; Goal 2 – End hunger, achieve food security and improved nutrition and promote sustainable agriculture and Goal 3- Ensure healthy lives and promote well-being for all at all ages. The Government implemented a number of social protection interventions such as the social cash transfer, school feeding and the food security

³ Ministry of National Development (2017) Seventh National Development Plan 2017-2021.

⁴ Ibid

⁵ Ibid

pack, targeting the extreme poor and vulnerable households, to improve their welfare and livelihoods. Results under this programme showed that it contributed towards improvement in the welfare and livelihoods of targeted households. The government of Zambia was not able to comprehensively reach all the affected people. Therefore, assistance offered by DiRECT to government's humanitarian response, greatly helped to fill the gap.

A majority of respondents to the survey rated the contribution of the project as tremendous. This assessment rates the DiRECT project as highly contributing to support GRZ humanitarian responses.

4.2. Contribution to National Development Priorities

Experience of implementing DiRECT provided learning especially to GRZ to implement similar initiatives. There was overwhelming consensus from the majority of DiRECT stakeholders consulted that the project was relevant because it provided learning on what works in delivering emergency cash transfers. One national level respondent had this to say:

“Moreover, it is a learning point for government and other partners on emergency cash transfer i.e. cash transfers versus food-aid debate. Government ministries such as MCDSS are interested in building flexibility into the system to enhance response in the future. The pilot also demonstrated that using mobile money was not really the best idea for Zambia looking at the market compared to other countries where it has worked. Otherwise, the overall programme remains relevant.” **Male respondent, national level interviews.**

Other respondents were of the opinion that since DiRECT was a short term pilot project, it was important that it would generate data that would be useful for the design of future projects. Among the questions surrounding learning from the project were:

- The comparative advantage and effectiveness of cash transfers and food aid.
- The role that support to markets can play in shock responsive cash transfers.
- What works best among the poor communities delivering cash disbursements?
- Does targeting women as main recipients of cash transfer, contribute to the accomplishment of emergency food insecurity interventions?

The consortium was very conscious of the important objective of the project. To this end learning events were organised by the consortium involving government, development partners and other interested stakeholder. The learning events were used to share experiences being generated from the project.

Opportunity to experience programming for shock-induced food insecurity: Programming under an emergency situation does not give the implementers ample time to plan and implement as they would like to. The DiRECT project offered that unique experience to implement emergency food insecurity interventions. Many lessons were drawn from the experiences

relating to the importance of coordinated response, using the most effective cash disbursement modalities to reduce potential vulnerabilities associated with delays in cash transfer. A respondent at district level had this to say about relevance of the project:

“It has helped because of the DiRECT project; it is now easier to bring in new similar project because people are already aware of this kind of project.” Source, male MCDSS

The evaluation observed that the choice of audience to the learning exposure was well picked. At all levels, national, provincial and district levels, the project worked with key ministries and departments (MCDSS and DMMU) which are pivotal to the design of potential shock-induced food insecurity. The involvement of relevant UN agencies such as UNICEF and WFP also ensured that the learning had fertile ground on which to land.

4.3. Connectedness of Project

The DiRECT result chain was logical and appropriate for the project implementation timeframe:

The project had three levels of results, 1 Impact result, 2 Outcome result and 3 Output results. Table 6 presents the results framework of the project.

Table 6: Result Framework of the Direct Project

Project name: Direct Response Through Emergency Cash Transfer (DiRECT) Addressing food insecurity in western and southern regions.
1. Impact result: Protect lives, wellbeing, and livelihoods, stimulate markets, prevent negative coping strategies for 25,680 Zambian households affected by El Nino.
2. Outcome result: Improved food security among the 25,680 Zambian households affected by El-Nino.
Output 1: 25,680 households from the affected areas receive unconditional cash entitlement to meet basic and essential food and non-food needs. Output 2: 200 market retailers at Boma and significant rural markets have been supported through cash grants and training, which enables them to restock and prepare for an increase in demand. Output 3: Evidence is generated to inform the development of an effective emergency programme and a more shock-response social protection system in Zambia

The project was not too ambitious. It had few results at output, outcome and impact level. This was realistic given the project was to be implemented under nine months.

Informed by the analysis of field data, this assessment concludes that the project was **very relevant**. The project contributed to a sincere and sensed development challenge of extreme food insecurity induced by the effects of the El-Nino. The initiative contributed to the country’s

development priorities. A quick review of the results chain shows a smart logical design of project.

Table 7: Overall Rating for Relevance

Rating for Project Relevance				
Very relevant	Relevant	Averagely relevant	Below average for relevance	Not relevant
✓				

5. Effectiveness

Effectiveness answers to the broad question of whether the total package of delivering the DiRECT project was good enough to achieve the overall project objectives. For this evaluation, effectiveness will address a broad range of issues to include: robustness of the targeting process, functionality of coordination mechanisms at all levels, effectiveness of consortium, leadership, just to mention some of the discussion points.

5.1. Targeting and Selection of Project Beneficiaries

5.1.1. Positive Aspects of Targeting and Selection of Beneficiaries

This section highlights the positive aspects of the selection process of the beneficiaries.

Box 1: Targeting Criteria for Food Insecurity

- i. 1 or more successive years of crop failure
- ii. 2 or less meals per day
- iii. Number of months food stock will last
- iv. Land holding size
- v. High levels of household dependency and vulnerability and
- vi. Households must have been living in the area for over 6 months.

Targeting food-insecure, nutrition-vulnerable households was supported with clear guidelines for selection: *Food insecurity targeting criteria:* In two intervention districts where the GRZ SCT programme was not in place, DiRECT used food insecurity as a targeting criteria. Eligible food-insecure households were identified using set criteria summarised in Box 1.⁶ The

process of targeting also involved awareness of relevant communities on the guidelines for the selection criteria.

While the guidelines for selecting food-insecure households were clear, in some areas, communities developed additional indicators to target more deserving households.

⁶ GRZ, Concern Worldwide, Save the Children International and DFID (----) DiRECT. Set UP” Targeting and registration Food Insecurity. Namwala and Sesheke districts.

“While the food insecurity guidelines provided a framework for selection, in each of the two districts, communities had to sit and discuss the criteria to measure food insecurity. These additional indicators helped to put meat to functionalise the guidelines.” District programme coordinator, CW.

In Namwala for instance, the health status of a dog was used to determine if a household was food insecure. A dog in very poor health indicated that the household did not have adequate food while the one with a healthy fat dog was noted to be a sign of food security.

Box 2: Targeting Criteria for Nutrition Vulnerability

- i. Pregnant women and girls
- ii. Eligible girls under the age 18 can be recipient but the transfer must be collected by a deputy who is aged 18 and above
- iii. Household caring for a child under the age of 2 years linked to 1000 days
- iv. Each household can only register once (even if it has more than 1 pregnant woman/girl or child under 2 years)
- v. Households must not be in receipt of SCT
- vi. Households must have been living in the district for more than 6 months.

Nutrition Vulnerability Targeting Criteria: In the three intervention districts (Pemba, Sinazongwe and Limulunga) where the GRZ implements its Social Cash Transfer, (SCT) programme, DiRECT used nutritional targeting with the rationale that more vulnerable groups should be supported by the SCT programme. Targeting for nutrition vulnerability focused on households with a pregnant

woman/girl or with a child under two years of age. The households were not supposed to be receiving SCT and should have lived in the district for at least six months. Box 2 summarises the guidelines for selection of nutritional support beneficiary households. Upon registration, household representatives would have to show national registration cards and either their ante-natal or child under five card, birth certificate or birth record.

Overall feedback from the beneficiaries indicated that the targeting criteria for the nutrition support were easy to follow. The guidelines were clear and did not require any additional indicators as was the case for selection guidelines for food insecurity. The three districts targeting nutrition vulnerable households were Pemba, Sinazongwe and Limulunga.

Community engagement for beneficiary selection was done properly: Consultation with community beneficiary groups in the southern province reiterated that the community sensitisation meetings were conducted to inform the people on the selection process. This was noted as a fair approach of getting people to accept those chosen on the programme. The process was open and not secretly done, by Community Welfare Assistance Committee (CWACs).

“It was good that that beneficiary lists were posted at ward level as a way of making the community know of the selected people. In cases where it was not easy to prove the eligibility of beneficiaries, CWACs carries out home visits to confirm vulnerable families. In the event whereby one was not happy with the process, on the selection and targeted

person, the Complaints Response Mechanism (CRM) helped CWACs to deal with issues in a transparent manner.” **Female respondent, Namwala, Halupundu Village.**

Community respondents in western province also confirmed communities played a key role in validating the selected potential beneficiaries. The selected beneficiaries were publicly placed on notice boards for transparency.

5.1.2. Noted Challenges on Selection of Beneficiaries

The set beneficiary target was not reached: The evaluation observed that the project had planned to reach 25,680 but only managed to register 21,282 of which 20,568 received the cash. Much of the shortfall was observed in those districts that were under categorical targeting. Some stakeholders talked to also indicated that categorical targeting was generally less effective in reaching the intended poor households than needs-based targeting. Both inclusion and exclusion errors were glaringly high in the categorically targeted households. Another key factor in the failure to reach the target was the communities' erroneous but strong perception that free money is associated with Satanism. This seems to be common among the rural poor. In Realigning Agriculture to Improve Nutrition (RAIN) project, for example, Concern Worldwide found that the selection of pregnant women was associated with Satanism. The selection criteria set for the nutrition support component was also limiting thereby leaving out some of the deserving households.

“In this province I hear the target was 10,000 people but it appears they did not reach the target as they only registered 4,000 beneficiaries. They did not recruit a high number of beneficiaries in the catchment area which means many were left out especially deserving would-be beneficiaries.” **District commissioner, Choma**

Anecdotal information from the field indicated that yet another major reason for low uptake of the programme was political in nature. The project areas were reported to be heavily opposition and there was a general resistance to the programme, which was equally wrongly viewed as a political instrument.⁷

Selection of market traders was informed by results from the traders questionnaires: This component of DiRECT was introduced in order to ensure availability of food in markets when food-insecure households receive cash. A questionnaire was used to select the traders. (see annex 4).

⁷ Anecdotal information for leadership the districts visited,

Table 8: Key Criteria for Selection of the Traders

#	Criteria	Criteria met Y/N
1	Trader has been in business for at least 1 year	
2	Trader has a local presence in the community, a place where clients can find her/him	
3	Trader sells food in small quantities—small business	
4	Trader sells at least 1 food item	
5	Trader is not a producer	
6	Trader has a healthy debt history with good repayment record	
7	Trader has basic numeracy skills	
8	Trader is not a civil servant and his/her spouse is not a civil servant neither	
9	Trader is a sole trader or employs one person maximum	
10	Trader is a woman as a priority.	
	MEETS ALL CRITERIA	

Traders had to sign a Memorandum of Understanding. Feedback from the consortium indicated that only two traders were not willing to do so. Selected retailers would receive a once-off ZMW 500 cash grant on the completion of business skills training aimed at addressing liquidity challenges. Grants to the retailer would be provided upon completion of initial business training and no later than the 1st cash transfer to beneficiary households. The retailers would use the money to restock in response to injection of cash in the community. At the design of the programme 200 retailers were to be targeted. The programme reached 161 retailers with support to markets. About 60 retailers from Boma were supported with the rest selected from significant rural markets. The Support to Market programme was implemented in three of the five food-insecure districts as follows: Namwala and Sinazogwe districts in the southern province and Sesheke districts in the western province. There were no laid out guidelines for the selection of traders.

Registration process was marred with challenges: The evaluation observed that the registration process was rushed and that compromised the quality of the process. There were also views that the enumerators, majority of who were high school graduates, were not mature. Instead the project should have used enumerators with tertiary education. One respondent had this to say:

“But we saw that in some cases, there was no proper enumeration of the beneficiaries which led to some people who did not deserve it, being listed as beneficiaries.”

Community respondent, Pemba Dodo Ward, female.

As expected for a programme that is responding to an emergency, the registration process was completed in the shortest possible under the circumstances. However, because of the inherently rapid nature of the rapid response, the following inevitable challenges were apparent:

- i. Inadequate sensitisation on the project to dispel myths and beliefs on the project being driven by Satanism money.
- ii. The quality of beneficiary list was viewed to have been characterized by reasonably high exclusion and inclusion errors. This was observed by service providers and stakeholders when trying to disburse the funds on the basis of the list that had just been generated. This was especially the case in categorically targeted communities. The list did not disaggregate beneficiaries by their geographical locations indicating whether they lived in areas with access to network for mobile money.
- iii. There was inadequate time to sensitise potential beneficiaries on how phones would be used as tools for disbursement of cash. For fear of being left out in the disbursement of cash, some beneficiaries registered phone lines of relatives or neighbours leading to funds not reaching some of the intended beneficiaries. The modality for disbursing money using phones was not adequately explained thus there was confusion among beneficiaries on how to access funds.

Threshold for the nutrition support too limiting and excluded deserving households: The evaluation noted that the threshold for the nutrition support was too narrow. Recommendations from community consultations highlighted the need to consider broadening the threshold for nutrition support to include children under the age of five years, in line with national standards and also to include households with orphans and vulnerable children, a group often affected by food insecurity.

“While it was important to focus on the first 1000 days of nutrition of children, I think if the project had focused on under fives, the project would have reached the most deserving household while still serving the first 1000 days target children.” **Pemba community respondent.**

Cultural context of a polygamous setting not considered in selection of beneficiaries: The evaluation noted that the project was not able to respond to cultural realities for the southern province with polygamous families. Selecting only one beneficiary from a polygamous family, leaving out the other households who met the criteria, meant that the project missed out on deserving households.

“In a polygamous situation the focus for targeting should have been the household not the family. There was one case where one wife was registered. When the money came,

the husband would use the money to balance out for the other wife who was not registered. This can cause conflict in the family.” CW staff—field officer, Pemba.

Non-Deserving Households Listed as Beneficiaries: Results from analysis of field findings indicate that there were some non-deserving households that ended up on the beneficiary list. This was despite the good process for community verification shared in earlier sections. Some of the households that benefited from the ECT were reported to have been gainfully employed and some even part of the civil service. This was so mainly because, in categorical targeting, if the woman were pregnant, lactating or caring for a child under 2 they would be included. Therefore, even the wealthiest households were by design not to be excluded as long as they met the targeting criteria. We recommend that, in future, categorical targeting be accompanied by a means test to exclude households that do not need support.

There was also a strong view in some districts that the beneficiary list developed by CW could have been tampered with such that SCI ended up using a doctored beneficiary list. One respondent had this to say:

“While the project was well designed, the problem was on the beneficiary list. The list developed by CW should have been the same list used by SCI for cash disbursement. It appears the list was tampered with which contributed to some names missing on the payment list from SCI”.

Such targeting errors were especially prevalent in categorically targeted communities.

5.1.3. Recommendation for Targeting for Future Similar Programmes

The following are key recommendations for targeting for similar initiatives for the future:

- i. Targeting criteria for nutrition support to consider raising the threshold to under fives in line with national and regional standards.
- ii. Targeting for nutrition support to also consider inclusion of households with orphans.
- iii. For future similar projects, targeting for nutrition support should consider inclusion of all labour incapacitated members of households (elderly, disabled), except if they are already receiving other similar social support, such as, under the SCT programme.
- iv. In future similar projects, use of the CRM box in the section of beneficiaries should continue as it empowers the community to be able to veto those who are eligible or not for such programmes.
- v. The DMMU should be involved more in the targeting processes for future projects. However, due to lack of community-level capacity, DMMU's input is most realistically expected at the level of selecting programme districts.

- vi. Community training is required to sensitise them on the nature of short programme and how they can plan on use of the money.

5.2. Partnership and Leadership

5.2.1. Observed Strengths of Partnership and Leadership

The consortium allowed for sharing of skills and learning: The consortium was noted to be technically useful at all levels (national provincial and district). It provided learning of skills between the two agencies.

Consortium was strong at national level: Results of the field notes analysis show that the consortium was strongest at national level. Consultation with senior officials from CW and SCI indicated a high degree of ownership of the project. Good coordination between CW and SCI at national level was also noted by other steering committee members.

“Regular coordination meetings between CW and SCI appear to have worked well.” **Male member of the National Steering Committee.**

The project had committed leadership particularly at national level characterised by strategic multi-stakeholders: The evaluation results indicate that the national steering committee met regularly, holding meetings at least once every month. There was general consensus that the leadership provided by the steering committee was very effective. There was consistent and active participation by the government, participating UN agencies and the consortium members. One member of the steering committee had this to say:

“Government participation in the steering committee demonstrated a spirit of government ownership of the initiative. All other institutions were represented. Senior representatives from institutions like MCDSS, DMMU, CW and SCI provided a platform to share experiences of the project”. **Steering committee member.**

One of the elements of good leadership by the steering committee was the consistent participation by agency representatives in the steering committee meetings. This allowed for good use of time and institutional memory on issues discussed. The small size of the committee also contributed to maximum participation by all members.

Division of labour was not good and created stampeding for delivery of agency mandates: A review of field data indicated that CW was the first agency to be in touch with the community coordination structures and beneficiaries during the registration and sensitisation. There was a strong view coming from SCI, which would follow up with cash disbursement activities, that CW field officers interfered a lot during cash disbursements and tended to examine SCI staff. On the other hand, there was also a strong position from CW that SCI disbursement activities were slow and thereby affected the timely execution of the project. The evaluation noted, for example,

that the transfer of cash, which was the main focus of the project, was seriously delayed. One SCI staff observed the following:

“When CW conducted the Post Distribution Monitoring (PDM) activities, they behaved like inspectors for SCI. The CW staff interrupted us more often when we had meetings with the communities and try to correct us. They have no chain of command.” **SCI staff.**

The division of labour where CW was responsible for registration, sensitisation and Post Distribution Monitoring (PDM), while SCI was responsible for disbursement had activities too close to each other. The activities could have been better handled by one agency and could have improved efficiency in the delivery of activities. Confirming this field observation one respondent at national level reiterated.

“Division of tasks between the two consortiums was not done right. The difference between targeting and payment does not warrant such separation.” **National level respondent.**

This seems to contrast with global developments on cash transfers whereby key donors are insisting on exactly such a split. Such a split would work best if coordination structures between the consortium members are more elaborate.

5.2.2. Noted Challenges on Partnership and Leadership

Consortium was generally weak at provincial and district level: A review of the field information points to two view points on the effectiveness of the consortium. One view is that the Consortium worked well at the national level while at the lower operational level (provincial and district level the relationship did not work very well). The following extracts from different stakeholder reinforce the mixed feelings around the effectiveness of the consortium.

“Things on the surface worked well but not beneath— the relationship between CW and SCI didn’t seem to be on point in terms of meeting deadlines and finances. On a personal level, things were okay.” **Respondent at national level**

Asked on how effective the consortium was, one senior official in the consortium responded:

“Every time you bring two different teams, we have a storming phase still learning each other that does not work well in an emergency programme because there is no time. Trying to settle and get to know each other, resulted in time lost while trying to learn each other and so, we also had the two agencies entering the field at different times.”

The analysis of field information pointed to the observation that a missed opportunity was, not having the two parties working in unison at the beginning. The teams did not start at the same time. Had they started at the same time the project could have been more effective.

5.2.3. Recommendation for Partnership and Leadership

- i. Leadership and any future partnership in the delivery of emergency cash transfer should draw from the experience of the leadership of DiRECT at national level. Sub-national leadership should be multi-sectoral with government, UN Agencies and civil society groups as part of leadership overseeing the delivery of such initiatives.
- ii. Leadership at sub-national level should be characterised by commitment to regular meetings at least once a month to review progress on implementation.
- iii. For sustainability and ownership of ECT initiatives, the leadership at district levels should include the participation of traditional leadership such as chiefs and the participation of headmen at community level
- iv. The leadership structures from national to principal and district level, should set regulations for incentive systems for participation in ECT to avoid weak leadership at district and community levels as a result of non incentives.

5.3. Coordination of the Project

The evaluation observed that coordination of ECT activities is a key component of effectiveness of delivery of the project. Earlier sections on partnership and leadership have already indicated that leadership and coordination of the project at national level was very effective. Analysis of evaluation data shows mixed views on the effectiveness of the project coordination at sub national levels. One view is that the coordination was good while the other view is that coordination required more room for improvement. This assessment notes that the coordination was good at provincial levels and was average at district and community level. What follows are highlights of assessment of coordination of the project at sub national levels.

Compared to district level, coordination was better at provincial level: The coordination at national level provided a good example of good practices characterised by multi-stakeholder participation and regularity of meetings including a commitment by the national coordination structure to track progress on the implementation of the project. The provincial level had the strategic institutions participating in the coordination structure at district level to include: Provincial Coordinator DMMU, Provincial Social Welfare and Provincial Community Development Officer. Consultation with senior personnel at provincial level confirmed that the coordination at this level worked well.

Coordination at district level: Analysis of field information on coordination at district level indicates average performance of coordination structures for the project. One observed element is that at district level, there are no DMMU offices, which meant a key player in the ECT was not represented. According to consortium staff, at district level the project worked with district officers and officers from the MCDSS. Consultation with key district leadership such as District

Commissioners, shared that at district level the consortium was not able to work effectively with critical players. In Pemba, the district commissioner reported not having been involved in the coordination of the project. The assessment indicated that the district had administrative structures that went as far down to the community. One officer for the district had this to say:

“At the district level the project worked with the Welfare Assistance Committee. At lower levels we have Area Coordination Committees. At the lowest levels, close to the people we have CWACs. With respect to our involvement, we formed structures to work with, to make coordination easier. We helped in technical support to the project in terms of sensitising the communities about the project and its objectives. We also gave advice in some aspects of the project management arising from the experience we have. We were able to give input in terms of targeting, in terms of payment process and at the beginning sensitisation.” **Male senior district officer.**

“With DMMU as district level, they don’t have any structures. Our collaboration has been with the departments of Community Development and Social Welfare, like Social Welfare they have established the DWACs, this committee comprises of representatives from main ministries like Agriculture, Health, Community Development and Social Welfare, the Church and Ministry of Water and Sanitation.” **Senior district officer.**

The discussion on coordination at district level indicates a need for development of clear frameworks on who should be part of the district coordinating structures in order to embrace the involvement of critical players at this level. The discussion also shows the richness of coordination structures at district level which any project of this nature should consider working with rather than create new structures.

At the start of the project support to the project by CWACs was limited but once on board they provided the much need engagement with beneficiaries for project success: Analysis of data from the entire districts show consensus on the observation that the engagement of the CWACs (a key coordination structure at community level) in project activities was limited. The main reason given across all districts was that the CWACs were not happy with the motivation package that was mere drinks. Their limited engagement at the beginning of the project affected the quality of sensitisation and inception of the project. Consortium staff confirmed that because of poor incentives, the CWACs dragged their feet. FGDs with CWACs also confirmed this trend at the beginning of the project:

“With respect to working government staff and their participation, I would say coordination was average. They normally demanded for an allowance to be paid, that was one of the hindrance to coordination. One thing I think is to harmonise structures at community level and also to state clearly their roles and entitlement especially with working with NGOs.” **Consortium staff.**

“When we started, there was a bit of confusion. CWACs were not fully engaged. We were giving them just drinks and their engagement in the process was limited. They would

present to be busy with other things. If allowances to CWACs were given at the beginning of the project, we would have done much better. The CWACs appeared to shun away because of lack of allowances.” Consortium field officers.

“For relationship as we work with communities, we often provide motivation. That motivation was not provided. Initially we were not fully engaged. They did not consult enough. They worked on their own in most cases.” FGD CWACs

The assessment shows that once the issue of motivation was resolved the community coordination structures cooperated well and they were able to make huge differences in the delivery of the project. This was also confirmed by beneficiaries who appreciated the role played by community coordination structures. The beneficiary groups consulted also noted that coordination of activities was marred by poor timing for meeting. The consortium would suggest a time for meeting but would arrive two to three hours late. This de-motivated the beneficiaries.

Recommendations

- i. **Develop a framework for monitoring the project at sub-national level:** Enhance coordination between the government agencies, participating development partners and community structures at all levels (provincial, district and community). There should be a clear framework for project monitoring characterised by the existence of terms of references, agency responsibilities for chairing and documenting meetings and frequency of meeting. Emergency programmes should preferably have monthly or bi-weekly or even weekly meetings given the short time for implementation. Meetings at district and community levels should be held more frequently compared to meetings at provincial levels.
- i. **Develop an incentive framework for key stakeholder involved in coordinating project intervention:** Develop a motivation modality for community coordination structures and district and provincial personnel directly involved in the project. However, this needs to be balanced with the need to keep costs as low as possible. This issue was also been experienced by many other volunteer-based community interventions, including the SCT programme. We recommend that future emergency programmes learn from such experiences. We also recommend that the government and all stakeholders considers developing a standardised GRZ/MCDSS policy on incentives to community volunteers, who work under their mandate, rather than determining them on a project-by-project basis, a position that is shared by a number of our key informants. We also learnt that these incentives do not necessarily have to be expensive. One key informant quipped:

"Community volunteers are very easy to please even with small items like T-shirts and bicycles".

- ii. **Model sub-national coordination structures around national steering committee:** Enhance provincial and district-level coordination to the same level as national level coordination to improve efficiency of implementation. This would be most sustainable if coordination at all levels is done by established government agencies, such as the MCDSS and DMMU. Because the MCDSS has representation at both provincial and district levels, it is perhaps most suited to take a leading role in this regard.

5.4. Modalities for Disbursement of Cash

DiRECT used three modalities of cash disbursement to beneficiaries. These were:

- i. Mobile phone cash transfer using Airtel as the service provider.
- ii. Physical cash transfer also known as "Cash-in-Transit".
- iii. Bank transfer using the Zambia National Commercial Bank (ZANACO Xapit service).

5.4.1. What Worked Well for Cash Disbursement

Physical cash transfer was the most effective mode of transfer for ECT: Most respondents to the evaluation, considered the physical cash-in-transit as having worked better than the other two modalities. Though more risky and less efficient than the other two modalities, it proved more effective and less costly to the beneficiaries. The other two modalities proved to be challenging to both cash service providers and beneficiaries. Physical cash transfer is associated with costs such as hiring of security guards (Amaguard) to escort the DiRECT officers to disbursement centres. Some of the pay agents ZANACO and Airtel had to leave their business premises to escort the beneficiaries to their remote settlements.

5.4.2. Challenges for Disbursement of Cash

The use of mobile money transfer was characterised by many challenges which made it a non-effective mode for cash transfer in emergency cash transfer initiatives: The use of mobile phones proved a challenge to some users who were not information technology literate. They could not activate their sim cards and even if they activated their sim cards, they could not read the SMS messages sent to notify them of receipt of money.

The use of ZANACO bank transfer modality had challenges: Due to inappropriate use, perhaps as a result of low education levels, some beneficiaries ended up having their PIN numbers blocked. Some of the users did not know how to use the Xapit debit cards without additional help. These problems were resolved as they occurred, but not without leading to loss of precious time.

The telecommunication infrastructure in rural settings was not supportive to the use of mobile money and bank transfers as modes of cash transfer: Both the bank and mobile transfers were adversely affected by the poor telecommunication infrastructure, poor road network and unreliable electricity supply in districts. The use of the mobile money as a modality was also affected by low levels of literacy and myths among some of the targeted users of these modalities. Many respondents, however, were of the opinion that these modalities would be more efficient than physical cash transfer, if telecommunication infrastructure is improved in rural areas.

5.4.3. Recommendation for Disbursement of Cash

- i. In emergency cash transfer programmes, the use of physical (cash-in-transit) mode of cash disbursement is most ideal. It is costly but ensures timely disbursements of cash.
- ii. Where mobile money is to be used as a mode of cash transfer, there should be adequate sensitisation and education of community beneficiaries on the use of phones as modes of cash transfer. There is also a need to do prior assessment for all areas on accessibility of network including actual on-the-ground network tests.
- iii. As a long-term strategy, government should work in partnership with the private sector to increase telecommunication infrastructure in remote areas of the country.

Effectiveness of DiRECT project is rated as AVERAGE: Informed by the discussion on project effectiveness, the consultant rates effectiveness of the project as average. The key components of project delivery were noted to have challenges. These components included weak coordination mechanisms at sub-national level; the problematic disbursement of cash where the mobile money proved a huge challenge in a rural community characterised by poor telecommunication infrastructure and a majority of beneficiaries with limited skills in the use of phones as gadgets for cash transfer. While the CW and SCI partnership worked very well at national level, this was not true of the relationships of the consortium at provincial and district levels. The weak partnerships are likely to have affected the smooth delivery of the project. As such the challenges outweigh the positive elements of DiRECT project effectiveness.

Table 9: Overall Rating for Effectiveness

Rating for DiRECT Project Effectiveness				
Highly Effective	Effective	Average	Below Average	Not Effective

5.5. Complaints Response Mechanisms (CRM)

Complaints reporting mechanism (CRM) provided a high level of fairness and transparency: As evidenced by various strong testimonies of beneficiaries’ satisfaction with the process. The evaluation team notes that a CRM was in place and the majority of the respondents were in support of its use. However, others interviewed expressed ignorance of the existence and use of the CRM. The efficacy of the outreach and targeting process was mainly driven by the Community Welfare Assistance Committees (CWACs). The approval process is designed to scrutinise applications so that inclusion error is kept to the minimum. It was well managed by a good capacity for information management through the Complaints Reporting Mechanism (CRM). The extent to which this worked was mostly dependent on the functionality of the District Welfare Assistance Committee as it is responsible for approving recommended beneficiaries. In many districts visited, the DWAC met regularly although some districts with poor administrative coordination among government departments had a challenge in this regard.

Most respondents submitted general points on what worked well and what did not work well with CRM including:

Table 1: Stakeholder Views on What Worked and What could be Improved on CRM

What Worked Well	What Could be Improved
<ul style="list-style-type: none"> i. The CRM mechanism helped in building confidence and trust among the key players. ii. CRM was accessible to vulnerable and beneficiaries but not equal terms because of low literacy levels. iii. CRM used the basic principles of anonymity, confidentiality, and safety and how to communicate iv. There was a strong view that keeping the CRM simple and clarity on how to complain and who to complain to was a key to effectiveness in response. 	<ul style="list-style-type: none"> i. Enforcement of complaints response mechanism was not effective ii. Increased participation by the beneficiaries’ communities in designing CRM. iii. Complaint response mechanism was considered a Concern worldwide/SCI owned system not the community process. iv. Those who are illiterate, marginalized, or otherwise, had difficulty accessing the CRM v. Although there was some awareness regarding the use free toll line most people felt that the toll line was not easily accessible and reachable. Besides this knowledge, the majority of people stated that they would not report using the toll line.

Recommendations

- i. CRM was not sensitive to the local context and should build upon positive local norms, values and structures.

- ii. Future design CRM should consider easy accessibility by beneficiaries, as well as reaching out to marginalised groups; every effort should be made to collaborate with existing community and government structures.
- iii. CRM should also complement and build upon existing related monitoring and evaluation associated with the community, in a precise form, if the local mechanism is to fit with the local context. For example, in some communities it might be appropriate to establish a permanent physical space in the community where beneficiaries can come to discuss these issues and to report their concerns. In others, it might only be necessary to establish a listening point where representatives from local community can share information about cash transfers they have received individually.

5.6. Value for the Emergency Cash Transfer

The Transfer Modeled Value for the Cash around the SCT: Most of the key informants when asked on how the value of the ECT was determined responded that it was based on the cost of a 25kg bag of mealie meal - K90. They also appreciated the fact that it was, by design, pegged at the same level as the SCT. When asked, our respondents from the MCDSS explained that it was the ministry's deliberate recommendation to not differentiate the transfer value between the SCT, which is long term, and the ECT. It was feared, for example, that putting a higher value on the ECT would run the risk of arousing complaints among SCT beneficiaries. However, while we feel in general that equating the value of the ECT to that of the SCT was a good idea, we feel that there is need to build in some flexibility and allow the outcome of the emergency needs assessment conducted by the DMMU and information from other stakeholders (e.g. Meteorological Department, Central Statistical Office, etc) to also have an input. Perhaps the DMMU questionnaires should have a deliberate focus on providing such estimates, among other things. One key informant from MCDSS in Mongu also submitted that the value should also be determined based, in part, on the amount allocated to emergencies by the government and its cooperating partners.

Recommendations:

- i. The Government of Zambia strategic stakeholders for ECT should consider a national debate on what should constitute the value of cash transfer for future climate-shock driven food shortages.
- ii. They should also consider that the value of ECT should not make recipients become dependent on grants and make them neglect searching for sustainable coping mechanisms.

The value of the ECT was considered slightly below adequate however providing flexibility for other goods: Most of the beneficiaries interviewed feel that the K90 per month of ECT was not enough. They recommended an increase ranging from K100 to K500 per month. The cited reasons for the need to increase the value for the ECT included: i) a general increase in the cost of living; ii) the need for meeting educational requirements for dependents; iii) the need for the

value of the cash transfer to support sustainable investments; and iv) the fact that this was a once off, short term emergency cash transfer unlike the continuous SCT. Though the beneficiaries considered the ECT to be a small amount, they also considered it to be useful and helpful.

Cash is really the way to go! In general, many key informants we spoke to do not doubt that cash is certainly the better alternative to in-kind assistance. This is because the value of the ECT and the cost of delivering it to beneficiaries are cheaper than that of food aid. Even the Disaster Management and Mitigation Unit (DMMU), which traditionally have been coordinating in-kind responses to disasters, has a complete change of position. This view is strongly supported by the results of a comparative cost-effectiveness analysis between cash and food aid done by DMMU, which showed that cash was by far the cheaper option. Also, although disbursement of cash is not all rosy, the challenges of the cash option are really nothing compared to what stakeholders have to go through when taking food aid to some of the remotest and least served parts of this country. Areas like Nabwalya in Mpika, Gwembe and some places in Shang'ombo, for example, are some of the 14 chronically food insecure districts, which, in some cases, require food to even be airlifted, which is very expensive. (Mwape, 2017). The beneficiaries have also the advantage of choice in what to spend the money on as maize and other foods, as aid may be difficult to exchange for other items in a village.

Recommendations:

- i. The Government of Zambia strategic stakeholders for ECT should consider a national debate on what should constitute the value of cash transfer for future climate-shock driven food shortages.
- ii. They should also consider that the value of ECT should not make recipients become dependent on grants and make them neglect searching for sustainable coping mechanisms.

6. Assessment of Achievement of Project Results

The DiRECT project had three output results, one outcome and one impact result. This chapter provides an assessment of the degree to which the planned project results were accomplished. The assessment is informed by an analysis of qualitative data mainly gathered from DiRECT stakeholders at national level, provincial and district level and community levels. The qualitative analysis of performance of planned results is complemented by results from quantitative analysis of endline survey data. The quantitative data analysis provides an opportunity to compare the before and after situations of project beneficiaries. The analysis of project results is sub-divided into assessment of: i) output results; ii) outcome results; and iii) impact results.

Table 11: Result Framework of the Direct Project

Project Name: Direct Response Through Emergency Cash Transfer (DiRECT) Addressing food insecurity in western and southern regions.

1. Impact Result: Protect lives, wellbeing, and livelihoods, stimulate markets, prevent negative coping strategies for 25,680 Zambia households affected by El Nino.

2. Outcome Result: Improved food security among the 25,680 Zambia households affected by El-Nino.

Output 1: 25,680 households from the affected areas receive unconditional cash entitlement to meet basic and essential food and non-food needs

Output 2: 200 market retailers at Boma and significant rural markets have been supported through cash grants and training, which enables them to restock and prepare for an increase in demand.

Output 3: Evidence is generated to inform the development of an effective emergency programme and a more shock-response social protection system in Zambia>

6.1. Assessment of Project Outcome Result

Outcome Result: Improved food security among the 25,680 Zambian Households affected by El-Nino.

The study assessed whether there was any improved food security amongst 25,680 food-insecure target households—(141,240 beneficiaries) in five districts of southern and western Zambia among the beneficiaries. Vulnerable people in the five districts often face high levels of food insecurity, which disproportionately affects households living in poverty and starvation.

The food security analysis included information on food and non-food consumption expenditure: This information was used to evaluate if CT increased spending on food, what food items households spent more on and the share of the total budget that was spent on food during the period. Although increased spending on food does not necessarily equal improved food security, considering CT programmes often target the poorest households, increased spending on food and increased food consumption is likely to have a positive impact on food security status. In the evaluation, results show that as households received cash transfers, they also increased expenditures on food. Cash transfers also has a positive impact on health and education expenditures in the five districts, which has an indirect positive impact on food security. From the evaluation, it is noted that positive impacts of the cash transfer can be seen on specific food groups.

Household spending patterns: Table 12 shows the proportion of sample households that reported spending on various items during the baseline and endline surveys. The difference between the baseline and endline in the proportion of households spending are also presented in Table 10.

There was significant improvement in a number of household wealth and welfare indicators: Overall, the results of the baseline and endline data analysis show statistically significant improvements in a number of household wealth and welfare indicators between the two waves, including proportions of households spending on productive assets, investing in small businesses, and purchasing essential clothes and shoes. However, the proportion of those that spent on food reduced between the two waves. This latter result seems to be driven primarily by the fact that the two survey waves were conducted in two different seasons. While the baseline survey was conducted during a lean season, the endline survey was conducted during a harvest season. This indicates probable increased availability of food items from own production during the endline survey. That is, the disbursements missed the worst of the hunger period. The fact that beneficiary households were given a single, joint payment, and not several small disbursements as dictated by the programme design, may, at least in part, be another factor that could have driven these results. These results seem to suggest that the singular nature and delayed timing of the disbursements could have changed the character of the response from the expected immediate needs to longer term investments. That is, the beneficiary households might have

seen the huge financial injections from the ECT as an opportunity to purchase those items that they could otherwise not afford, such as productive assets and investment in small businesses, and not necessarily food. This hypothesis is backed by the empirical data that showed an increase in proportion of household expenditure on productive assets from 16% at baseline to 38% at endline. A total increase of 22% versus a total decrease in expenditure on food by 12% in the same period.

Table 12: Proportion Spending on Various Items

Expenditure Item	Baseline (Mean)	Endline (Mean)	Difference
	(1)	(2)	(3)
Food	0.939	0.817	-0.121***
Medical/Health expenses	0.163	0.144	-0.02
Essential clothes and shoes	0.171	0.327	0.156***
Household goods	0.188	0.25	0.062***
Children’s education/school fees/books/uniforms	0.246	0.213	-0.034*
Productive assets/livestock/seed/tools	0.164	0.382	0.217***
Invest in small business	0.058	0.181	0.123***
Not yet spent/saved	0.018	0.012	-0.006
Non-essential items e.g. cigarettes, hair, alcohol	0.009	0.003	-0.007*
Other	0.019	0.035	0.016**
Sample size	1,059	1,031	

Note: ***, **, *, statistically significant at 1%, 5% and 10%

Local conditions and the underlying livelihood systems are important factors to consider when forming expectations about nature of household response to ECT interventions: To understand the pattern of the results better, the analysis on spending patterns was disaggregated by districts. The results of this analysis are presented in Figures 4-8, and further summarised in Figure 3. The results from the district-level analysis seem to suggest that local conditions and the underlying livelihood systems could be important factors to consider when forming expectations about nature of household response to ECT interventions. For example, only Limulunga district exhibited consistently positive percentage changes in the proportions of households spending on all the expenditure items considered (see Figures 3 and 4). In all other districts, the likelihood to spend on food items, while remaining high, reduced substantially between the two waves. Some

of the largest reductions in the likelihood of spending on food were observed in Pemba (50%) and Sinazongwe (20%).

In summary, at endline, compared to baseline, beneficiary households were more likely to spend on:

- Productive assets (all districts).
- Essential clothes and shoes, esp. in districts that are close to major urban centres (Limulunga and Pemba).
- Investment in small businesses (especially Limulunga).
- Small livestock, especially those in livestock-based districts (Pemba, Sinazongwe); and
- Household goods, especially in the border town of Sesheke.

Figure 3: Percentage change in proportion spending from baseline to endline

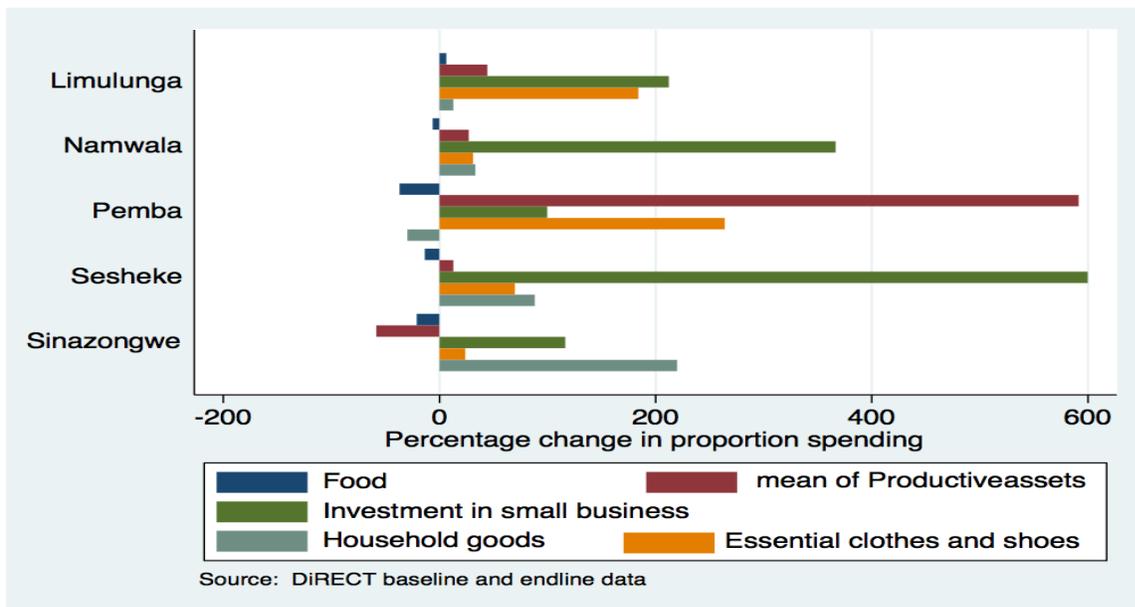


Figure 4: Proportion spending on food by district and wave

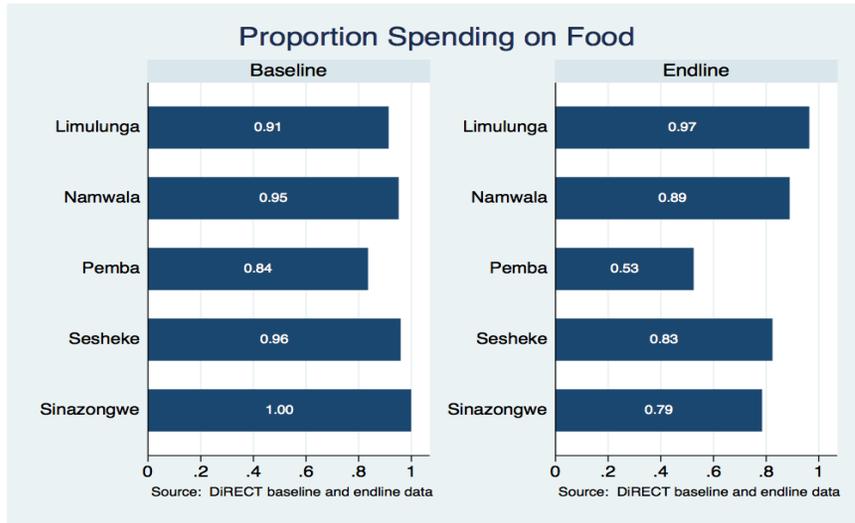


Figure 5: Proportion spending on productive assets by district and wave

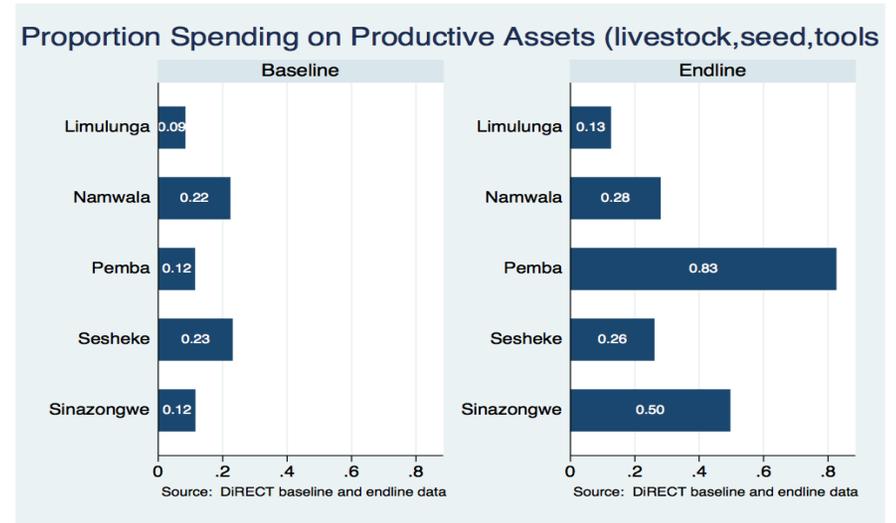


Figure 6: Proportion spending on investment in small businesses by district and wave

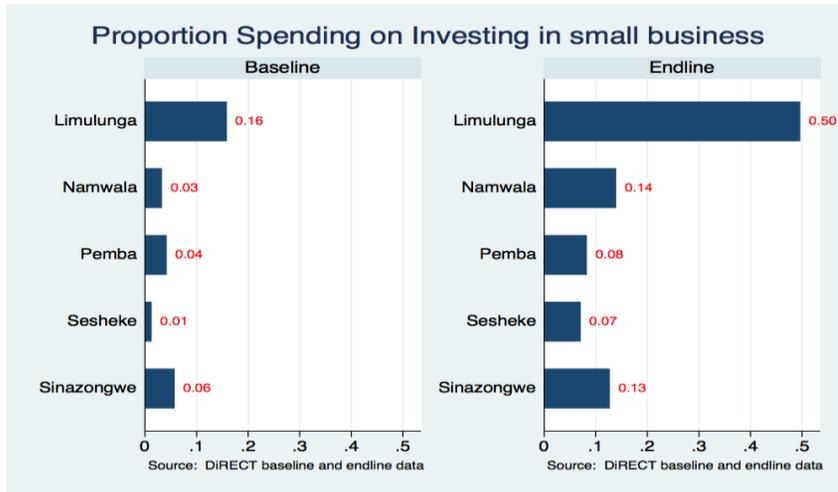


Figure 7: Proportion spending on essential clothes and shoes by district and wave

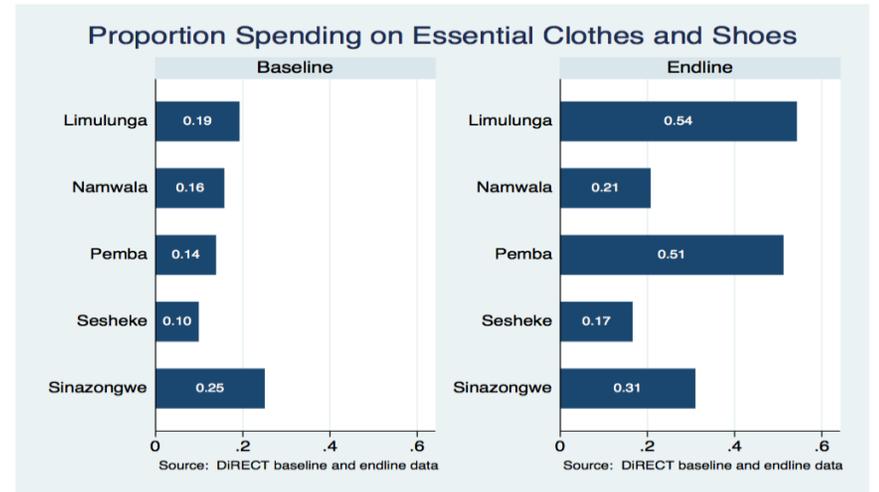
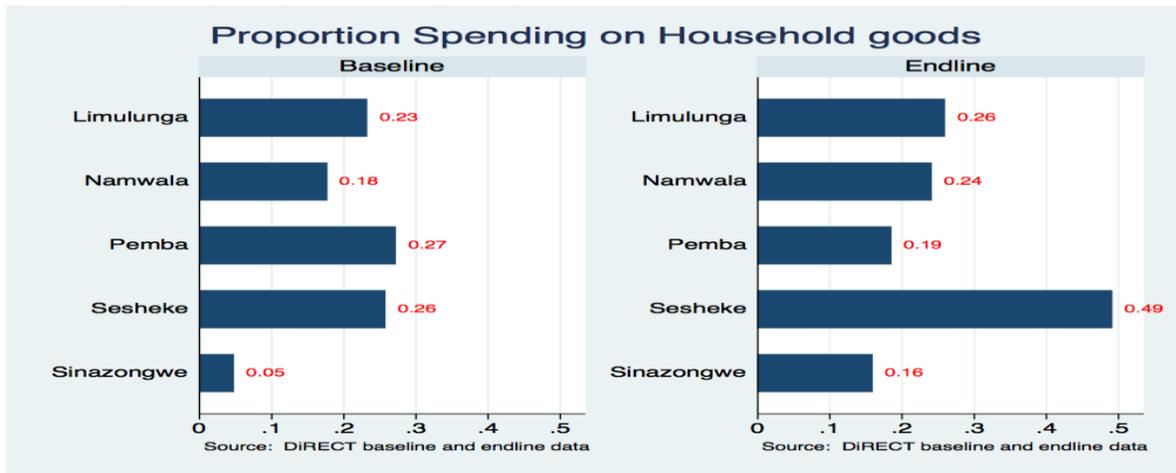
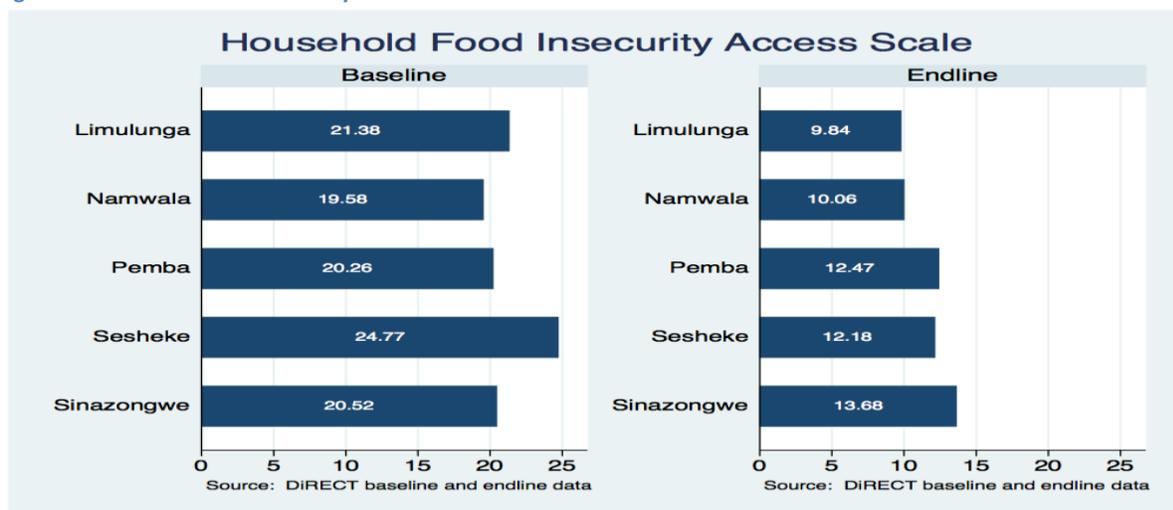


Figure 8: Proportion spending on household goods by district and wave



Overall, the Household Food Insecurity Access Scale (HFIAS) reduced between the two surveys across all the districts: The Household Food Insecurity Access Scale (HFIAS) was used to measure the degree of food insecurity in the 30 days prior to each survey. A score was computed based on the distribution of the responses to nine items: i) worrying about food; ii) unable to eat preferred foods; iii) eating a limited variety of foods; iv) eating foods that you really did not want to eat; v) eating a smaller meal; vi) eating fewer meals in a day; vii) no food to eat of any kind in the household; viii) going to sleep at night hungry; and ix) going a whole day and night without eating anything. For each of these items, a Likert scale was used to represent the responding household’s status, with responses ranging from zero for never to three for often. Adding the responses across all the nine items led to HFIAS score values that ranged from 0 to 27. Essentially, the higher the score, the more food-insecure (access) the household is. A mean score of 0 indicates complete food security while a mean score of 10 or more indicates severe food insecurity. Figure 9 shows the mean HFIAS scores by district and by wave. Overall, the HFIAS reduced between the two surveys across all the districts (Figure 9).

Figure 9: Household Food Insecurity Access Scale



The proportion of households that were mildly and moderately food-insecure increased between the two waves by about 4% and 11%, respectively: The HFIAS score was also used to categorise households into four levels of household food insecurity (access): food-secure, mildly food-insecure, moderately food-insecure, and severely food-insecure. Households were categorised as being increasingly food-insecure as they responded affirmatively to more severe conditions and/or experienced those conditions more frequently⁸. Overall, Table 11 shows that the proportion of households that were food-secure increased by about 12% from the baseline to the endline. The proportion of households that were mildly and moderately food-insecure also increased between the two waves by about 4% and 11%, respectively. Conversely, the proportion of severely food-insecure decreased significantly by about 27% from baseline to endline.

Table 13. Household Food Insecurity Access Categories

Variable	Baseline	Endline	Difference
	(Mean)	(Mean)	
Food-secure	0.001	0.116	0.115***
Mildly Food-insecure Access	0.002	0.043	0.042***
Moderately Food-insecure Access	0.02	0.134	0.114***
Severely Food-insecure Access	0.977	0.707	-0.271***

Note: ***, **, *, statistically significant at 1%, 5% and 10%

⁸ Household Food Insecurity Access Scale (HFIAS) for Measurement of Food Access: Indicator Guide VERSION 3, Jennifer Coates, Anne Swindale, and Paula Bilinsky, Food and Nutrition Technical Assistance Project (FANTA), August 2007, https://www.fantaproject.org/sites/default/files/resources/HFIAS_ENG_v3_Aug07.pdf

Women’s consumption from the majority of the food groups was significantly higher at endline compared to the baseline: The Minimum Dietary Diversity-Women (MDD-W) scores predict the micronutrient adequacy of diets of women of reproductive age. It is used to assess whether or not women 15–49 years of age have consumed at least five out of ten defined food groups the previous day or night. Those who eat from less than five food groups are considered to have a diet which is below the minimum dietary diversity⁹. The proportion of women 15–49 years of age who reach this minimum in a population can be used as a proxy indicator for higher micronutrient adequacy, one important dimension of diet quality. The ten food groups that comprise the MDD-W score include: All starchy staple food, Vitamin A-rich dark green leafy vegetables, other A-rich vegetables and fruits, other vegetables, other fruits, eggs, beans and peas, seeds and nuts and dairy. Consequently, the MDD-W scores range from 0 to 10. Overall, consumption from the majority of the food groups was significantly higher at endline compared to the baseline (Table 14: Women Dietary Diversity Food Groups).

Table 14: Women Dietary Diversity Food Groups

Variable	Baseline (Mean)	Endline (Mean)	Difference
All starchy staple food	0.681	0.759	0.078***
Vitamin A-rich dark green leafy vegetables	0.614	0.762	0.149***
Other A-rich vegetables and fruits	0.508	0.134	-0.374***
Other vegetables	0.514	0.571	0.057**
Other fruits	0.070	0.277	0.206***
Eggs	0.157	0.235	0.079***
Flesh foods	0.243	0.479	0.235***
Beans and peas	0.107	0.303	0.197***
Seeds and nuts	0.042	0.193	0.151***
Dairy	0.116	0.261	0.144***

Note: ***, **, *, statistically significant at 1%, 5% and 10%

Table 15: Women Dietary Diversity and Economic Autonomy Scores shows that the MDD-W significantly increased from the baseline to the endline. In fact, the increase in the proportion of women in reproductive age group that achieved MDD significantly increased by about 23% between the two waves. Likewise, the women economic autonomy score increased. However, this increase was not statistically significant.

⁹ Meeting the threshold of five or more food groups does not guarantee that micronutrient needs are met, but it increases the likelihood that they are being met.

Table 15: Women Dietary Diversity and Economic Autonomy Scores

Variable	Baseline (Mean)	Endline (Mean)	Difference
Minimum dietary score	3.061	4.266	1.205***
Achievement of minimum dietary diversity	0.18	0.409	0.229***
Women economic autonomy score	8.366	8.733	0.367
Sample	867	878	

Note: ***, **, *, statistically significant at 1%, 5% and 10%

Child Dietary Diversity: Diets of infants were assessed using the Minimum Dietary Diversity (MDD) scores as a proxy measure of the nutritional quality of an individual's (child's) diet and the quality of complementary feeding. Out of the seven food groups explored, MDD is met by children who received food from at least four food groups in the last 24 hours. Children who received Ready-to-Use Therapeutic Foods (RUTF) are excluded from the analysis. Breast milk is not counted because the indicator is meant to reflect the quality of the complementary food diet.

Table 16: Child Dietary Diversity Food Groups shows the types of food groups consumed by a proportion of children. The results show that there was significant increase in the proportion of children who consumed food from most of the food groups with an exception of other fruits or vegetables where there was a reduction from the baseline to the endline. Proportion consumption of grains, roots and tubers, flesh foods and Vitamin A rich fruits or vegetables increased by 20% at the very minimum.

Table 16: Child Dietary Diversity Food Groups

Food groups	Baseline (Mean)	Endline (Mean)	Difference
Grains, roots and tubers	0.493	0.697	0.203***
Legumes and pulses	0.058	0.180	0.122***
Dairy products (milk, yogurt, cheese, fermented milk)	0.076	0.169	0.092***
Flesh foods (meat, fish, poultry)	0.083	0.288	0.205***
Eggs	0.105	0.181	0.075***
Vitamin A rich fruits or vegetables	0.047	0.411	0.364***
Other fruits or vegetables	0.410	0.192	-0.218***

Note: ***, **, *, statistically significant at 1%, 5% and 10%

Achievement of minimum child dietary diversity and meal frequency

At endline, children achieved a 16% increase in the minimum dietary diversity compared to the baseline: As already defined, a child achieves minimum diet diversity if they ate food from at

least four out of the seven food groups. The minimum meal frequency (MMF) indicates the percent of breastfed and non-breastfed children age 6-23 months who received solid, semi-solid, or soft foods (including milk feeds for non-breastfed children) a minimum number of times or more during the previous day. On the other hand, the minimum acceptable diet (MAD) measures the proportion of children aged 6-23 months who receive at least the MDD and MMF. Table 17: Child Dietary Achievements shows that the number of food groups from which children consumed food more than doubled. About 16% more achieved the minimum dietary diversity at endline in comparison to the baseline. Similarly, the achievement minimum meal frequency shot-up by about 42% from the baseline to the endline.

Table 17: Child Dietary Achievements

Variable	Baseline (Mean)	Endline (Mean)	Difference
Number of food groups	1.289	2.125	0.837***
Achievement of minimum dietary diversity	0.039	0.202	0.163***
Achievement of minimum meal frequency	0.034	0.456	0.422***

Note: ***, **, *, statistically significant at 1%, 5% and 10%

Internal joint monitoring: There was no internal joint monitoring or cross checking of information between the food security and nutrition in order to determine not only if the most vulnerable were targeted but also to determine if the coupling of the two interventions actually improved nutrition outcome (increased rates of weight gain in children under the age of five years). Therefore, the decision to target beneficiaries for CT was justified in the opinion of many respondents on the basis of appropriateness and effectiveness of using food security criteria due to the El Nino.

6.2. Assessment of Project Impact Result

6.2.1. Project Impact on Coping Strategies

The project led to communities adopting sustainable coping strategies: Before the DiRECT's interventions, communities in rural areas had resorted to coping strategies which were adverse on the environment and sustainable livelihoods. These adverse strategies include: supplementing their food with forest produce; cutting down trees and burning them for charcoal; commercial sex work and entering into marriages of convenience; casual work as gardeners and maids; and migrating into towns and into neighbouring countries. Western province has one of the highest HIV/AIDS prevalence in Zambia, as such, resorting to commercial sex work would worsen the problems associated with HIV and AIDS. Charcoal burning has an adverse effect on the forests and may lead to desertification. Many of the young men and women that migrate into towns do not possess any skills for formal employment. They end up in informal employment where rights of workers are usually not respected. Some of the beneficiaries of the project are young and single mothers with no sustainable source of income.

The evaluation however observed that though the project was short, already beneficiary households were resorting to sustainable livelihood strategies for their livelihoods such as buying livestock, starting new small businesses and other income generating projects.

6.2.2. Project Impact on Market Stimulation

Cash transfer can stimulate local markets: From the focus group discussions, it was learnt that the DiRECT cash transfer programme had small positive impacts on recipient households' ability to buy the basic goods they required. Markets were stimulated by the cash transfer, and traders were able to provide a variety of goods on the local markets.

Effects on local labour markets: Overall, the prices of food items were relatively lower in the local markets. There is no doubt that one of the main impacts of the DiRECT programme has been stimulating local markets and local economies. The injection of cash in markets that were on the verge of collapse has benefited not only local business people but also the whole population in the five districts whom can now rely on their market structures to access an array of food and non-food commodities at competitive prices. Those interviewed argued that the size of a cash grant should not only aim to rehabilitate livelihoods (basic needs) but as well as restocking their businesses with a variety of food and non-food items. As already highlighted the larger the cash grant, the more likely it is that beneficiaries will spend it to recover their livelihoods, prioritising such things as the purchase of small stocks.

6.2.3. Project Impact on Well-being and Livelihoods

Cash transfer (CT) is an important source of income, particularly for the vulnerable and elderly beneficiaries: A number of beneficiaries were able to hire on-farm labour. Investments in off-farm small businesses were common, particularly in well-connected areas. Many beneficiaries

reported being able to invest in livestock, particularly chickens and goats. CT beneficiaries spent much of their income on widening the variety of purchased foods, including eggs, kapenta, meat and beans. Delayed payments limited this effect, however. Most beneficiaries reported that they were able to pay school fees for their children after starting the programme. Some beneficiaries used the money to renovate their home or buy clothes, reducing visible signs of poverty and enhancing their dignity. While female and male members of households typically made decisions together, the CT did not seem to affect decision-making patterns or traditional gender norms. The CT reduced negative risk-coping strategies, such as absenteeism and withdrawing children from school; however, a payment delay of beneficiaries' support left some households unable to pay for school and reverting to depending on their children to supplement incomes.

Cash injection for market stimulated local economy: The CT programme had a positive effect on the market economy, particularly around the harvest period, and improved labour opportunities, since some beneficiaries were able to hire farm workers. Nevertheless, the multiplier effect on local goods, services and labour markets was modest, largely because beneficiaries made up a small proportion of the population. The programme does not appear to have had much impact on local inflation. The CT programme increased the creditworthiness of beneficiaries, although payment delays eroded the trust of some vendors. In addition, beneficiaries tended to be risk-averse and reluctant to take borrowings due to the uncertainty of payments. A few did contribute to, or take borrowings from, village savings and funds schemes.

Project impacted positively on social networks: *Productive recovery and market system:* Direct cash programme restored productive assets (sold due to crop failure or other reasons) and provided temporary relief for the vulnerable people affected by food insecurity, while stimulating the local economy. This was achieved through the CT aimed at stabilising livelihoods and increasing purchasing power of most vulnerable households to meet their basic food and essential non-food items while at sometimes contributing to improvement of the local economy by direct cash into the market. It was revealed that the CT beneficiaries gained access to networks requiring financial contributions. However, communities often excluded beneficiaries from other social programmes for equity reasons, despite this not being official policy. While some personal ties may have been affected by jealousy, the CT generally promoted new ties, closer relationships and stronger support networks among beneficiaries. Despite little change in their formal standing in the community, the CT beneficiaries felt greater dignity due to their increased well-being.

Unintended consequences were, jealousy from those who did not receive cash: The study revealed that cash was found to have significant negative social consequences, raising social tensions already exacerbated by the targeting process. The negative consequences were considered important by both recipients and non-recipients, partly because good community relations are important not only to well-being but also the functioning of livelihoods systems in general. The negative consequences came because cash is not shared, unlike food, which increases jealousy and makes getting targeting correct more important. On the other hand, recipients in general felt that they were more confident in the community because they were able to provide for their families.

Cash transfer had positive impact on intra household conflict: According the study, it was observed that cash transfer was found to have positive impacts on intra-household relations. This was because the principal driver of poor intra-household relations is a lack of food at the household level, and direct cash transfer contributed to preventing this. Some respondents not receiving cash were concerned that cash had generated tensions between men and women in households, as men attempted to obtain the money to spend on beer. However, other beneficiaries of CT did not report that this was a significant problem, and although there was evidence of increased spending on alcohol from beer halls, this was not significant at the household level. Cash was considered the best transfer type as it allowed all members of the household to satisfy their needs. Most beneficiaries reported that joint decisions at household level by couples in the use of cash reduced possible misuse of cash received and also reduced intra household conflicts. CT can sometimes cause intra household conflicts given the competing needs of households.

7. Efficiency

7.1. Efficient Use of Resources (Human and Financial)

Overall there was good use of human resources with room for improvement: Results of analysis of evaluation data indicate that to a large extent human resources were efficiently utilised for the delivery of the project. At national level both CW and SCI allocated adequate staff to oversee the implementation of the project. CW has country coordinator who had overall policy oversight on the project and a Monitoring and Learning Manager whose time was solely dedicated to the DiRECT project. At provincial level, CW had office presence in both western and southern regions. A project district officer was the most senior personnel overseeing implementation of the project. The Project District Officer (PDO) was supported by an administrative team, an office manager who also had role of finance management. There was adequate separation of duties for accounting of resources. An M&E officer was also available at the provincial level. SCI had no office presence at provincial level, they shared office space with CW thereby contributing to efficient use of resources. SCI had a senior technical staff with extensive experience in ECTs. He was supported by a finance officer. Given that the SCI was responsible for disbursement of resources, it would have been better had the finance section been staffed with slightly more staff. At the district level, CW had three staff members, two field officers and one district officer. The human resources were adequate to deliver on the project. Further analysis of field information point to the fact the SCI relied more on short-term international staff as opposed to long-term staff. The later would have been better for continuous and consistency in project service delivery.

An internal audit conducted at provincial level and an external audit is planned for September 2017. Good use of financial resources is often determined by outcome results of financial audits for the project. The evaluation indicated that one internal audit of the project had been carried out at provincial level. A comprehensive external project audit is planned for September 2017.

Overall resources were put to good use with noted areas for improvement: Overall the project put financial resources to good use. Majority of beneficiaries reported having received the ECT funds as was expected for both food insecurity and support to market components. The project had appropriate documentation for use of resources. There were also budget limits which had to be approved by different level of seniority. The evaluation noted that there were situations where budget line items were either over budgeted or under budgets, with proper approval procedures resources were moved across like items. Analysis of field data also point to the fact that in some cases not enough consideration was given to the fact that the project would be implemented during a rainy season. This had an effect of increasing the originally planned for budget. More resources were needed to navigate the difficult terrain. Another area where there were reported to be under budgeting was allocation of resources for communication at field level.

“In terms of the organisation managing to effectively use funds as planned we were efficient, we had to re-plan and adjust our budgets certain areas used more than budgeted we moved money where there we less expenditures. There are certain parts that were under budgeted the numbers the terrain was bad and increased costs. Out planning funds were higher in terms of totals, yes we had to adjust.” **Senior consortium staff, provincial level.**

Purchase of phone handset for beneficiaries viewed as a cost ineffective move: Further analysis of the field data show areas where the project could have done better in terms of use of financial resources. Feedback from beneficiaries indicated that some beneficiaries who had indicated that they had no telephones received handsets with the intention of making transfer of resource efficient. Further analysis of data however showed that the handsets were not put to good use for many reasons. The majority of beneficiaries, who received handsets, passed them on to non-beneficiaries for their use. Some of the non-beneficiaries (mostly relatives, husbands, sons, daughter and others) are reported to have abused the handsets when messages of money transfer were received. Some beneficiaries received handsets even if the areas they lived had no network for their use. Consultation with CWACs showed that the decision was not well debated with project coordination structures who would both have recommended for the use of resources for handsets. Consultation with cash transfer service providers and beneficiaries reported potential leakages of some of the project funds. When some non-beneficiaries received messages for none transfer they withdrew the money from agents not linked to the project. It is reported that the messages were not deleting leading to some such people withdrawing the money several times. The degree of potential leakage is not known.

“With respect to phone handsets, they did not consult enough. Yes the issue of the phones. As a result, when they went to pay, they were some of double payments. There were double payments. Also during the targeting the use of the tablets to enumerate potential beneficiary was not very effective. Some of the areas did not have network, they had to resort to manual data entry.” **Male senior official from MOCDSS provincial level.**

Overall, there was lack of appropriate cash disbursement documents, which allowed for tight check and balances.

“Sometimes someone collected money on behalf of beneficiaries often signing on wrong names. Later the actual beneficiaries would come along to claim their share of disbursements. I think the project needed more time to plan and assess the best way to disburse the cash.” **Agent for physical cash disbursement (money in transit).**

“There were no ink pads for thumb-prints for those who were not able to write.” **Respondent at national level.**

Use of vehicles by consortium members at provincial level noted to be inefficient: Analysis of field data also pointed to the fact that the way vehicles were used between CW and SCI was not cost effective. CW had a vehicle at provincial level while SCI also had its own vehicles at the same level. If vehicles were shared assets, resources could have been used more efficiently. One of the senior staffer of the consortium had this to say:

“We were not efficient, the fact that we both operated in all districts and two provinces with two vehicles each agency was not cost effective. I have got two vehicles for the project in Mongu. Like at times we drive two vehicles to reach the same community. We both drive to the same destination Pemba to serve the same community. Sometimes we both go to the same region in different vehicles.” **Senior consortium officer at provincial level.**

Analysis of data from senior consortium officials also point to the fact the project could have been more efficiently run had the two parties shared geographical coverage of the project with each agency serving one whole province across all the planned interventions.

7.2. Timeliness of Implementation of Planned Activities

Planned project activities were not implemented as originally planned: There was consensus from project stakeholders that the project implementation started much later than had been planned. Instead of the project disbursing funds in November, actual disbursement commenced in January 2017. Some of the noted factors for delayed disbursement of funds included delays in signing of contracts between SCI and money transfer agencies ZANACO and Airtel.

“I think on timely implementation of planned activities we missed it. The registration and sensitisation was late. Actual cash disbursement was also delayed. We were late in delivery of cash to beneficiaries so we did not fulfill our promise.” **Consortium staff at district level.**

The original plan was also to disburse money to beneficiaries for six months. However due to delays, a decision was made by consortium members to pay beneficiaries an extra seventh month. This was also a budget line item that was a division from the planned budget.

Proportion of administrative costs to operation costs: Although there were no tangible figures to support the sentiments, feedback from consortium staff were of the view that the proportion of resources allocated to administration was small compared to the operational costs, about 25%.

Bases on the discussion on efficiency, DiRECT Project was rated as “**Efficient**”. The project had good use of resources, adequate allocation of personnel at all levels of project implementation. There was evidence on separation of duties for corporate finance governance. The evaluation noted that between 80 to 95% of beneficiaries received cash transfers.

Rating for Project Efficiency				
Very Efficient	Efficient	Average	Inefficient	Very Inefficient
	✓			

8. Conclusion Learning and Recommendations

8.1. Conclusions

Relevance: The DiRECT project was **very relevant**. It responded to the El-Nino driven food insecurity. The design of the project was mainly informed by results of the ZVAC. The project areas had high levels of malnutrition. The evaluation also noted that the project contributed to the Government’s Humanitarian Response. The project provided an opportunity to stakeholders in the sector (government, development partners and civil society) to experience programming for shock-induced food insecurity. The learning form the project would inform future similar interventions.

Effectiveness: Project was rated as “**fairly effective**”. On the positive side the project had a strong and effective national steering committee. The selection of project beneficiaries was made easier by the use of the clear guidelines for identifying both food-insecure and nutrition-vulnerable households. On the flip side, the project was noted to have been rushed and this affected the quality of project inception including beneficiary lists. The threshold for nutrition vulnerability support was too limiting and excluded deserving households. While the consortium worked well at national level, it tended to be weaker at sub-national levels. The coordination mechanism at sub-national level was relatively weak especially at district and community level. There was no robust framework for coordination.

Efficiency: The project was rated as having been “efficient”. The evaluation noted good use of project resources and adequate allocation of project personnel at all levels. There was evidence on separation of duties for corporate financial governance. Data obtained from SCI indicate that about 20,568 (or 96.7%) of the listed 21,282 households received the cash transfers.

Table 18: Beneficiaries that Received ECT against Planned Targets

CT Modality	Initially Planned	Achieved Round 1	Achieved Round 2
Cash In Transit	8,839	15,387	19,786
ATM Card	429	782	782
Mobile Money	12,014	4,010	0
Sub total	21,282	20,179	20,568

Source: Save the Children International.

Project overarching result: Clearly, for emergency cash transfers, local conditions and livelihood systems influence nature of response. Beneficiary households are more likely to spend on:

- i. Productive assets (all districts).
- ii. Essential clothes and shoes, esp. in districts that are close to major urban centres (Limulunga and Pemba).
- iii. Investment in small businesses (especially Limulunga)
- iv. Small livestock, especially those in livestock-based districts (Pemba, Sinazongwe).
- v. Household goods, especially the border town of Sesheke.

Results of the baseline and endline data analysis shows improvement in a number of household welfare and wealth indicators between the two waves. Among these include: Increase in the proportion of households spending on productive assets, investment in small businesses and purchase of essential clothes and shoes whereas the proportion of those that spent on food reduced. This result seems to be driven primarily by the fact that the two survey waves were conducted in two different seasons. While the baseline survey was conducted during a lean season, the endline survey was conducted during a harvest season. This indicates probable increased availability of food items from own production during the endline survey. That is, the disbursements missed the hunger period completely. Also, the fact that beneficiary households were given a single lump sum payment, and not several small disbursements as dictated by the programme design, may, at least in part, be another factor that could have driven these results. These results seem to suggest that the lump sum nature and poor timing of the disbursements could have changed the nature of the response from the expected immediate needs to longer term investments. That is, the beneficiary households might have seen the huge financial injections from the ECT as an opportunity to purchase those items that they could otherwise not afford, such as productive assets and investment in small businesses, and not necessarily food.

Project impact results: ECT potentially had an impact on all four dimensions of food security as there was increased purchasing power, household investment in productive assets and increased household level production. The evaluation showed an improvement with respect to number of meals per day and consumption of nutrient-rich food items. The proportion of spending on productive assets increased by about 22% followed by 16% for essential clothes and 12% for investment in small business and 6% increase in household goods. The evaluation also indicated

that cash transfers can stimulate local markets, social networks and income generation, particularly for vulnerable and elderly beneficiaries. The project impacted positively on social networks

8.2. Lessons and Learning

- i. Cash can provide an effective emergency response mechanism in Zambia and was well received by almost all stakeholders. Comparative cost-effectiveness analysis by the DMMU has shown that cash is also by far cheaper than in-kind assistance. Only 9% of the households would prefer food instead of cash and markets were able to respond.
- ii. Existing infrastructure is inadequate to foster innovative low-risk and cheap mechanisms for disbursing cash in rural areas. There needs to be investment in the rural infrastructure for cash transfers.
- iii. Geographical setup, existing infrastructure, and other operational challenges (roads, service providers, network signal strength, etc) need to be taken into consideration at initial set up of the cash transfer programmes and placement of pay points.
- iv. Community structures, such as Satellite Disaster Management Committees (SDMCs) and Community Welfare Assistance Committees (CWACs) in many communities are inactive and, in extreme cases, non-existent. There is need to conduct a comprehensive assessment of these structures and to invest in their strengthening. This should be part of a preparedness strategy.
- v. Project implementers are to be commended for putting together a targeting mechanism within such a short period of time. However, there is need for improvement with the goal to minimise both inclusion and exclusion errors. For future responses, deliberate effort should be put in place to ensure that there is clear leadership, a clear trigger, and efficient and effective registration system.
- vi. There is need to engage all stakeholders and service providers at all levels right from the beginning (including design stage). This would help to ensure that everyone understands the purpose of their respective contributions. Service providers, for example, if involved from the beginning, would treat the undertaking not as a pure business opportunity but also as a humanitarian contribution. Such a shift in mindset could lead to reduction in service charges and total cost of the project.
- vii. Pre-registration and verification of vulnerable households based on livelihood mapping of local resources needs to be done. This should be done jointly with stakeholders based on agreed criteria. Perhaps the right time to do this is immediately after the rapid assessment.
- viii. Roles and responsibilities should be clearly documented at all levels (implementers, service providers, stakeholders, etc). Also, allocation of operational resources (vehicles, human, etc) should correspond to the number of targeted beneficiaries and these should be discussed with all stakeholders.

- ix. Project evaluation design should be strong enough to enable defensible impact evaluation. The DiRECT project baseline and endline surveys only focused on beneficiary households. The lack of a comparison group made it impossible to generate changes in indicator variables that could be strongly attributed to the intervention. We consider this as a missed

8.3. Key Recommendations

- i. Timing is key in emergency programmes. In fact, any emergency situation is by nature time-sensitive. Any substantial delays in programme commencement and implementation could jeopardise the attainment of all time-sensitive indicators, as was noticed with the DiRECT project. To enhance timeliness in future similar programmes, we recommend that all the relevant stakeholders should work together and come up with a response mechanism which can swing into action in the shortest possible time, rather than expect to effectively mobilise after the emergency has struck. That is, there is need to collectively invest in preparedness, perhaps coordinated by an existing government entity such as the Ministry of Community Development and Social Services (MCDSS). The financial service providers should also consider investing in agent networks to ensure enhanced feasibility.
- ii. For all other services that are not included in the preparedness package, the relevant stakeholders should consider innovative time-sensitive modalities, including pre-contract procurement of some services.
- iii. Mobile money is potentially the cheapest and quickest way to disburse money to disaster affected populations. However, the lessons learnt through the DiRECT project seem to suggest that such a system is not possible in rural Zambia due to coverage and capacity limitations associated with the existing service providers. The government, private sector and other stakeholders should seriously consider measures that could facilitate an increase in mobile money coverage for rural areas. Possible areas to consider could be: a) deregulation of mobile service providers to enhance private investment, b) bulk-activation of mobile money, and c) building rural infrastructure for cash transfers.
- iv. There is need to explore opportunities to have more than one wallet per phone, a potential link into the banking system.
- v. It is essential to undertake a thorough assessment of the preferred and practical mechanisms for disaster-affected people before setting up any mechanism.
- vi. The government, NGOs, UN agencies and service providers should continue engaging so as to learn about how each works, and how to work together. Smaller pilots should continue as learning tools.

- vii. There is need to invest in preparedness as opposed to waiting until disaster has stricken. This should involve all stakeholders in the entire chain, from national level down to community level. Strengthening of community structures should be part of this effort, starting with those areas that prone to shocks. A prepared, ready-to-go system is the only way to ensure prompt response whenever trigger condition are met.
- viii. ECT programmes at sub-national levels should have multi-stakeholder, multi-skilled teams to jointly implement the programme for greater ownership and sustainability.
- ix. Future GRZ ECT programmes must rely on the design of simple interventions which strongly rely on the use of existing systems and structures. Stronger coordination among different stakeholders at all levels (national, provincial, district, and community) is a key ingredient of success in this regard.
- x. Working with traditional local leadership in the delivery of ECT programmes is likely to enhance ownership, transparency and sustainability.
- xi. Design of ECT should be informed, at least in part, by local conditions and the underlying livelihood systems. That is, expectations about the effect of an ECT should be informed, at least in part, by the livelihood systems in the target communities.
- xii. Expected seasonal changes between project inception and closeout and their potential effects on success indicators need to be explicitly anticipated and controlled for when designing both the project and its evaluation.
- xiii. Project evaluation design should be strong enough to enable defensible impact evaluation. The DiRECT project baseline and endline surveys only focused on beneficiary households. The lack of a control group, for example, made it utterly impossible to generate changes in indicator variables that could be strongly attributed to the intervention. Also, sample sizes need to be determined based on desired detectable differences in key indicator variables.

Annexes

Annex 1: Terms of Reference

Terms of Reference (TORS)

EMERGENCY CASH TRANSFER INTERVENTION, ZAMBIA

INTRODUCTION AND BACKGROUND

Concern Worldwide is an international humanitarian organisation dedicated to ending extreme hunger and transforming the lives of the world's poorest people. Concern has been working in Zambia since 2002; engaging in long term development work, responding to emergency situations and seeking to address the root causes of poverty through advocacy work.

DiRECT is an emergency intervention undertaken by Concern Worldwide in consortium with Save the Children International (SCI), with funding from the Department for International Development (DFID) and in partnership with the Government of the Republic of Zambia (GRZ). It seeks to address the drought caused by El-Nino in Zambia through unconditional cash transfers to affected households and support to markets. An overarching monitoring and learning objective leads to documenting process and impact of the intervention for further use by the Government and practitioners within its Disaster Mitigation and Management Unit (DMMU) and the Ministry of Community Development and Social Welfare (MCDSW). DiRECT is implemented in 5 districts of Southern and Western Province. The intervention's timeframe is September 2016 to June 2017. The project implementation is guided by a Steering Committee composed the two implementing partners, DMMU, MCDSW, WFP and UNICEF. This Committee will guide and be the primary recipient of the findings of the evaluation.

Small holder farming is the main livelihood for most Zambian households. The past two consecutive (2015 and 2016) farming seasons have adversely been disrupted by disrupted rains and the El Nino weather pattern that characterised most parts of region. According to the Zambia Vulnerability Assessment Committee (ZVAC) assessment report for 2016, the southern areas of Zambia particularly the southern districts of Western province and the eastern and southern lowland valley areas of Southern province were intensely affected. As part of the emergency response process, a market assessment was conducted by Concern Worldwide and other implementing organisations and it was found that many farmers in the affected areas are critically food insecure. Many communities in these areas have minimal or no personal household food stocks at all. Households need to rely on markets for food but have fewer resources with which to do so. Opportunities for incomes have significantly reduced due to the poor agricultural season in general. Household assets have been already been depleted as a result of the poor season in 2014/2015 and the need for repeated planting to accommodate the late rains in 2015/2016 where farmers could afford these.

OVERVIEW OF THE INTERVENTION

DiRECT targets 21,293 food insecure households in 5 drought affected districts in the Southern (Sinazongwe, Pemba, and Namwala) and Western provinces (Limulunga and Sesheke). Beneficiary households have been provided with monthly unconditional cash transfers for the period of 7 months over the lean period (from Nov. 2016 –June. 2017) to enable them to meet a proportion of their food and essential non-food needs and protect their assets. An outline of the project components is provided as Annex 1.

Two targeting criteria were used and will form the basis on a comparison in the final evaluation. In the three intervention districts where the Government of Zambia (GRZ) implements its Social Cash Transfer (SCT) programme, DiRECT used nutrition vulnerability as a targeting criteria with the rationale that other most vulnerable groups would be supported by the SCT. In the two intervention districts where the Government SCT programme wasn't in place, DiRECT used food insecurity as the targeting criteria.

DiRECT also supports 161 local retailers in 3 of the 5 target districts through a K500 cash grant and training aimed at addressing liquidity constraints at the trader level. The grant intends to help retailers to restock in anticipation of the increased demand generated by the injection of cash in the local economy.

The project intends to generate evidence to inform the design and implementation of future humanitarian and development interventions which provide monetary assistance in Zambia. It also aims to provide insight as to how the national Social Cash Transfer could be scaled up to respond to future emergencies under the leadership and coordination of the GRZ (shock responsive social protection). In this optic, the learning must be analysed and documented so as to answer the question: how to scale-up SCT as an efficient way to respond to emergencies under the leadership and coordination of the GRZ.

PURPOSE, OBJECTIVES AND SCOPE

The evaluation needs to be carried out to assess the outcomes of the cash transfer project anticipated at the outset of the project. The evaluation is expected to provide a broad analysis of the project's achievements, lessons learned, and recommendations for future actions. Due to the importance of this learning from this project we are looking for a rigorous and high quality final evaluation. The target audience for the evaluation includes such key stakeholders as government (at national and district level), donors, UN, traditional leaders and non-governmental organisations responding to food insecurity in Zambia and beyond, particularly through an emergency cash response.

The specific purpose of the evaluation is:

- Using the DAC criteria, assess and report on the relevance, connectedness, efficiency, effectiveness, and impact of the project
- Determine the reasons for observed results and draw lessons to inform the consortium management, the Steering Committee members and other key stakeholders with respect to programme strategy and approach

- Based on the findings, make recommendations on how to respond to future emergencies through cash including the development of a shock responsive Social Cash Transfer programme under the leadership and coordination of the GRZ.

OUTPUTS

Required outputs include:

- An evaluation plan and methodology for final evaluation (to be developed and delivered during inception phase of studies)
- Evaluation tools/questions to ensure that the evaluation covers all areas of the project.
- Train enumerators, field test the tools and develop endline data collection plans for all the districts where the project is being implemented.
- Cleaned data set.
- A power-point presentation to the Steering Committee at the end of the final evaluation, detailing evaluation framework, process, findings and recommendations.
- A first draft of the final report submitted to the Director of Programs at Concern for consultation and a final evaluation report and summary report of publishable quality written in English.

More specifically:

- A full, jargon-free final evaluation report including recommendations and an executive summary. The report should include a full list of references and appendices including the evaluation framework, list of interviewees and participants, and any background information and supporting data including sources;
- An accessible summary report to be shared across project partners and stakeholders.

The lead consultant will produce and deliver the following by the stated deadlines:

- Evaluation framework, including tools methodology and a draft outline of the report – 20th May 2017.
- Preparation for Final Evaluation – 27th May 2017
- Field work for Final Evaluation – 1st June 2017
- Draft report for Final Evaluation and presentation to Steering Committee – 20th June 2017
- Final report for Final Evaluation – 30th June 2017

No more than 40 days are available for this piece of work.

Concern will provide a team of enumerators and supervisors as well as Digital Data Gathering devices for the collection of quantitative endline data.

DATA AND METHODOLOGY

The DiRECT project is committed to rigorous monitoring and evaluation of this project and has been recording the performance of the project at all stages which started with a robust baseline, ongoing post distribution monitoring, market performance monitoring and trader monitoring. Two learning events with stakeholders have been conducted and documented. As such, a good amount of data will be available for the evaluation, and should be utilised as appropriate.

The lead consultant should outline in detail the proposed evaluation design and the potential risks and challenges for the evaluation and how these will be managed. The lead consultant is invited to propose approaches and methods that effectively and efficiently meet the purpose of the evaluation within the time available and successful consultant will then refine this proposal during inception in consultation with Concern and SCI, and other stakeholders. There are however a few key aspects of the programme design that Concern and SCI would like the consultancy team to consider:

The methods and assessment frameworks employed for this evaluation should facilitate the collection and analysis of data and make optimal use of existing data. Sources that will be used in the evaluation would, at a minimum, include:

- **Monitoring data:** The consultant is expected to build on and make use of the available monitoring data, in particular the baseline survey, post distribution monitoring, retailers monitoring, commodity prices and outputs from the learning events.
- **Endline survey:** The consultant is expected to carry out an endline survey in all the target districts. An endline survey will use the tools and methodologies that were used at baseline to compare the changes achieved by this project. The endline surveys should be rigorously designed using the baseline sampling methods with expectation of acceptably high response rates.
- **Document review:** Key programme and project documents will be provided by Concern and SCI to the evaluator.
- **Interviews with key partners and beneficiaries:** Interviews with key stakeholders including similar humanitarian projects/programmes (WFP, DMMU, GRZ) at National and district level Coordination Committees (DMMCs), Traders, traditional leaders, etc. and Interviews with key staff members from Concern and SCI and DFID.
- **Specific analyses:** A Cost of Diet analysis and a cost efficiency analysis will be conducted independently and will be used by the Evaluators to inform the overall analysis and the conclusions and recommendations of the evaluation.
- **Other methods/sources:** To solicit input from additional stakeholders and beneficiaries, complementary approaches such as focus groups could also be considered.

The consultancy team might also consider conducting a review of relevant other literature and findings on ensuring relevance and use of impact evaluation findings by governments and policy makers.

SKILLS AND QUALIFICATIONS

The Consultant/consultant team is expected to be composed of experts with the following essential and desirable profiles and qualifications:

Essential:

- A solid track record of experience in cash transfer programming and/or evaluation of emergencies utilizing cash transfer intervention.
- Knowledge of humanitarian evaluation methods and techniques with a good understanding of data collection, data analysis evaluation methodologies and design, and strong qualitative and quantitative research skills as well as the use of Digital Data Gathering (DDG)
- Strong analysis, report writing and communication skills
- Team members should possess a relevant Master's degree.

Desirable:

- Experience in rural Zambia especially in Southern and Western provinces (years of experience may vary per expert irrespective of their position on the team);
- Full working knowledge of English and vernacular (Lozi and Tonga) languages and excellent report writing
- The composition of the consultancy team should be balanced to enable complete coverage of the different aspects of consultancy as set out in these terms of reference, including cross-cutting issues.

REPORTING, COLLABORATION AND TECHNICAL SUPPORT

The lead consultant will formally report to the Director of Programmes at Concern Zambia and will work in close collaboration with the M&E Coordinator for the project. Day to day support, facilitation and coordination will be provided by Concern and SCI, which will provide support in terms of, availing of all relevant documents and data, recruitment of the evaluation team and oversight of all logistics, providing devices for data collection for endline survey and informing relevant stakeholders of the evaluation. Concern and SCI will be responsible for quality assuring, advising and approving the evaluation outputs and commenting on draft reports. Should there be any major disagreement over the content of the evaluation, Concern and SCI will try to find a consensus, and where need be, ensure that any strategically critical dissenting perspectives are acknowledged in the final report.

Technical backstopping will be provided by Concern Worldwide Strategy, Advocacy and Learning Unit.

REPORTING AND CONTRACTING ARRANGEMENTS

The Consultant/consultancy team will:

1. Develop a rigorous plan, methodology and tools
2. Review project documents
3. Conduct the evaluation
4. Clean and analyse data
5. Present the findings of the evaluation Concern, SCI and partners
6. Produce full and summary reports

Concern Worldwide will:

1. Recruit a team of enumerators
2. Provide logistics for the endline data collection,
3. Provide supervisors for the endline data collection
4. Make available relevant documentation and resources for the evaluation (including DDGs).
5. Coordinate timely feedback to the draft evaluation reports and submit a management response to the final full report.

Annex 2: Stakeholder Mapping List

SECTOR	TARGET GROUPS
Concern Worldwide/SCI	Concern Worldwide (Director of Programmes; M&E Coordinator; Strategy, Advocacy and learning Unit) and SCI staff and project management teams as well as the DiRECT programme Steering Committee.
Govt Ministries & Departments	Government Ministries and Departments with activities relating to DiRECT Programme; to include, Ministry of Agriculture; Ministry of Community Development and Social Welfare (MCDSW); Ministry of Youths; Ministry of the Environment; Ministry of Gender; Disaster Mitigation and Management Unit (DMMU); National and District Level Coordination Committees (DMMCs); Provincial, District & Community Leadership; Micro and Macro Financial Institutions; The National Food and Nutrition Commission (NFNC); The Zambia Meteorological Department; District Welfare Assistance Committees (DWACs); Community Development & Social Welfare; Community Welfare Assistance Committees (CWACs); Community Health Workers (CHW); Departments of Cooperatives; Departments of Community Development; Satellite Disaster Management Committee (SDMC), Neighbourhood Health Committee (NHC) etc.
Other Development Partners	Development Partners and or Stakeholders either involved in or partnering with Concern Worldwide in this or other like-minded humanitarian programmes to include inter alia, World Food Programme (WFP); United Nations Children’s Fund (UNICEF); DFID etc
CSOs, Private Sector and Media	Non Governmental Organisations (NGOs) and Civil Society Organisations (CSOs) involved in humanitarian assistance similar to that of the DiRECT programme. The Media involved in areas of food security and emergency cash transfer interventions in Zambia.
Beneficiaries	DiRECT programme beneficiaries and stakeholders in 5 project districts; 200 retailers in three districts; etc
Other Institutions	Airtel; ZANACO; MTN; Universities, colleges, vocational institutions, institutions that specialise and work in the arenas of Food Security, Environment and Emergency Cash Transfers

Annex 3: Data Collection Tools

Tool 1: KII for all One on One Interviews

Variable	Key Questions
Background Data	Tell us about the DiRECT project. In your opinion how has it fared? Share what comes to mind when you reflect on it?
Relevance	<ol style="list-style-type: none"> 1. What are the key development challenges that the DiRECT project was responding to? 2. In your view was project relevant to the communities served by the project? Give us more information on your opinion. 3. In what way did DiRECT project contribute to supporting GRZ humanitarian response priorities and policies? Share more on this.
Key elements of project effectiveness	<p>The interviewer mentions the broad objectives of DiRECT {1. Support food insecure HHs to meet basic food and non- essential; 2. Enable retailers to restock & prepare for increased demand of commodities, 3. To inform scaling up of SCT in response to food insecurity emergencies, cash vs food aid} before asking the following questions;</p> <ol style="list-style-type: none"> 1. Achievement of project goals: In your view have the intended project objectives been achieved? Share more on this. What are factors that have contributed to the accomplishment or failure of the project goals? 2. Partnerships: To what extent has Concern and SCI partnership with Government Departments (DMMU and MCDSW) and UN Agencies WFP and UNICEF, been appropriate and effective? What has worked and what has not worked? 3. Targeting Processes: Did the targeting guidelines and procedures assist the project to reach the most deserving poor households? What worked and what did not work? What would you recommend for future similar projects? 4. Project Coordination mechanisms: How was DiRECT coordinated at Community, District, Province and National level? How effective were the coordination modalities? What worked and what did not work? What would you recommend for future similar initiatives in terms of effective coordination? 5. Modalities for Disbursement of CT: How did the cash for the project reach the beneficiaries? Which methods worked well and why? Which methods did not work well and why? For future programmes what would you recommend as the most effective modality for delivering cash to poor households and why?

<p>Efficiency</p>	<p>1. Proper Use of Resources: Were project resources both human capital and finances properly used? In which areas where resources best used? In which areas were resources not properly used? Share more on this?</p> <p>2. Absorptive Capacity of project: (Steering committee and Consortium staff). Comment on the rate at which planned project resources were utilised? Were your project expenditures timely as per budgets and timelines? If not what factors affected timely use of planned and allocated resources? In what way did such challenges affect smooth progression of the DiRECT Project?</p> <p>3. Variance of Budgets: (Steering committee and Consortium staff). What is the nature of variance of project budget? Are they narrow or wide? How has Concern and other partners addressed deviation from planned budgets?</p> <p>4. Potential Financial Leakages: (Steering committee and Consortium staff, Projects, Traditional and Local leadership) Projects involving cash often have challenges of leakages? Did the project experience any such challenges? Share more? What mechanisms were in place to avoid leakages? What would you recommend for future similar projects to avoid financial leakages?</p> <p>5. Projects Audits: (Steering committee and Consortium Finance Officers): Did the project have any mechanisms for audits? If yes what were the results of project finance and audits?</p> <p>6. Timeliness of Project Implementation: Was the DiRECT projects approved and launched in a timely fashion? Were planned activities implemented on time? If not why and what was the effect on the project?</p> <p>7. M&E reporting: Can you comment on how the M&E and reporting of projects was done? How effective? What recommendations can you make for improving M&E reporting?</p>
--------------------------	--

<p>Assessment of projects planned Results Outputs</p>	<p>Outputs: Before asking questions the interviewer reads out each of the 3 outputs and asks questions accordingly. For community level, the interviewer simplifies the jargon but still asks the same questions. Most of this is covered under survey</p> <p><u>Output 1 on Unconditional Cash Transfer:</u></p> <p>1. Timeliness of disbursements: How effective was DiRECT in ensuring that CT is received as planned by beneficiaries? What were the challenges? How were they addressed? What could be done better in future:</p> <p>2. Proper use of cash: What were the common uses of money by beneficiary households? Who determined budgets at household level? Where they report of misuse of resources. How was this addressed? What can be recommended for future similar projects?</p> <p>3. Knowledge on hygiene washing hands:</p> <p><u>Output 2 on Support to markets:</u></p> <p>1. How timely did the market retailers receive once off cash to improve commodity availability/ respond to commodity demand?</p> <p>2. Extent to which targeted retailers received business training? How they used the lessons learnt from training? Evidence of benefits of skills.</p> <p><u>Output 3 on Evidence informing future similar programming</u></p> <p>1. To date has there been evidence of recommendation from M&E and learning informing programming of DiRECT or improvement of government led similar initiatives?</p> <p>2. What mechanism are in place for the DiRECT project to influence the GRZ SCT in times of food insecurity shocks?</p>
<p>Assessment of projects planned Results Outcome</p>	<p>Outcome: Before asking questions the interviewer reads out each of the outcomes {Improved food security among the targeted HH} or paraphrases content of outcomes and asks questions accordingly. For community level, the interviewer simplifies the jargon but still asks the same question. Most of this is covered under survey</p> <p>1. Did the DiRECT have an effect on improvement of food security for targeted households? Give more details of experiences in HHs. Any evidence of HH improvement? Share details.</p>

Assessment of projects planned Results	<p>1. Coping Strategies: What strategies were used by beneficiary households to cope with food insecurity which you can directly link to CT? Give more details? Any evidence of use of negative coping strategies by Households?</p> <p>2. Market stimulation: What was the effect of the Support to market component to commodity markets? What worked for the better? Were markets responsive to the high demand after cash transfer? Did the market have variety of food commodities?</p> <p>3. Wellbeing and livelihood: What was the effect of the DiRECT project on the wellbeing and livelihood of beneficiary HHS? Give more details. Any transformative change stories?</p>
Lessons Learnt	What are the key lessons positive or negative that the implementation of DiRECT has presented?
Recommendations for Future Design of similar Initiatives	Kindly share at least 2 key recommendations you would like to suggest for the future implementation GRZ SCT that you can draw from the experience of the implementation of Direct? (targeting, support to markets, use of cash transfer versus food aid; coordination etc.)

Tool 2: Self-Assessment Output, Outcome and Impact Measurement Tool

This tool will be administered to professional staff at all levels, technical staff at district level, Government, Concern/SCI field and office staff national steering committee members, technical staff in DiRECT coordination structures.

Background: DiRECT had very few results to track. 3 output results, 1 outcome result and 3 output results. Based on your interaction with the project, we would like you to share your honest opinion of the performance of the results of the project by responding to the following questions.

Instructions: This is a qualitative assessment of the performance of the project planned results. Select the appropriate rate and write your reason for your choice of rating

Output 1.	Rating	Justification for rating
25, 680 households from the affected areas receive unconditional cash entitlement to meet basic and essential non-food needs		

Output 2		
200 market retailers at Boma and significant rural markets have been supported through cash grants and training which enables them to restock and prepare for an increase in demand		
Output 3		
Evidence generated to inform the development of an effective emergency programme and a more shock response social protection system in Zambia		

KEY: HS (Highly satisfactory 80-100%); S (Satisfactory-70-79%); MS (Moderately Satisfactory60-69%); MU (Moderately Unsatisfactory50-59%); U (Unsatisfactory 30-49%) and HU (Highly Unsatisfactory0-29%)

Computed Output Assessment Table

Outcome 1: Improved food security among the 25, 680 Zambia Households affected by El-Nino						
Outputs	Output Status by Variable					
	HS	S	MS	MU	U	HU
Output 1: 25, 80 receiving unconditional cash transfer						
Output 2: 200 market retailers supported with training and cash grants						
Output 3: Evidence from learning influencing decisions and programming						
OUTCOME1 STATUS						

KEY: HS (Highly satisfactory 80-100%); S (Satisfactory-70-79%); MS (Moderately Satisfactory60-69%); MU (Moderately Unsatisfactory50-59%); U (Unsatisfactory 30-49%) and HU (Highly Unsatisfactory0-29%)
Outcome Assessment

Outcome	Rate	Justification in brief
Improved food security among the 25, 680 Zambia Households affected by El-Nino		

KEY: HS (Highly satisfactory 80-100%); S (Satisfactory-70-79%); MS (Moderately Satisfactory60-69%); MU (Moderately Unsatisfactory50-59%); U (Unsatisfactory 30-49%) and HU (Highly Unsatisfactory0-29%)

What were the key enabling / facilitating factors for level of accomplishment of the outcome?

What were the key inhibiting factors for the level of performance of the outcome (if performance is on the lower levels)?

Provide any additional information or sources of data on improvement of food security for beneficiary households. Provide full details.

Assessment of Impact Result

Impact	Rate	Justification in brief
Protect lives, wellbeing and livelihoods, stimulate markets, prevent negative coping strategies for 25 680 Zambian households affected by El Nino		

KEY: HS (Highly satisfactory 80-100%); S (Satisfactory-70-79%); MS (Moderately Satisfactory60-69%); MU (Moderately Unsatisfactory50-59%); U (Unsatisfactory 30-49%) and HU (Highly Unsatisfactory0-29%)

In the table that follows provide more insights in the performance of aspects of the impact results

Aspects of Impact Result	Status in your opinion	Facilitating or inhibiting factors
1. Protection of lives		
2. Wellbeing and livelihoods		
3. Stimulation of markets		
4. Prevention of negative coping strategies		

Tool 3: FGD Guide for Traditional and Local Leadership

Background: Introduce yourself. The purpose and importance of the exercise. Share about the team in which areas they are doing similar work.

1. Tell us about the Cash Transfer programme. What has worked and what has not worked?

2. Selection/targeting of beneficiary: Tell us about the selection procedures. Did the processes enable the programme to reach deserving households?

Probe:

- Fairness of the selection process
- Challenges and how there were dealt with
- What are the lessons for future similar projects
- Recommendations for future similar programmes

3. Cash or Food aid. In your view as community leaders what could be the best support cash or food aid. Give reasons for your choices

Probe:

- Advantages and disadvantages of cash

- Advantages and disadvantages of food aid
- What are the lessons for future similar projects
- Recommendations for future similar programmes

4. Impact of cash transfer: In your view what was the impact of the cash transfer programme on the targeted beneficiary households?

Probe:

- Saving life
- Wellbeing and livelihoods
- What are the lessons for future similar projects
- Recommendations for future similar programmes

5. Other forms of support & assistance programme: In your view do you think there exist other support & assistance other the cash transfer?

Probe:

- How do they compare to cash transfer you know
- Do targeted households for DiRECT also benefit from them
- What are the lessons for future similar projects
- Recommendations for future similar programmes

6. Communication & dissemination strategy: In your view was there a clear communication & dissemination strategy of the cash transfer programme?

Probe:

- Information sharing on the programme
- Awareness meetings on the programme
- What are the lessons for future similar projects
- Recommendations for future similar programme

7. Targeting women for receiving Cash: Was the idea of targeting women to receive cash on behalf of households a good idea?

Probe:

- Advantages and disadvantages
- What worked and what did not work and why
- What are the lessons for future similar projects
- Recommendations for future similar programme

Tool 4: FGD Guide for DiRECT coordination structures at community level

Background: Introduce yourself. Explain the purpose and importance of the exercise. Share about the team and in which areas they are doing similar work.

1. Tell us about the Cash Transfer programme: What has worked and what has not worked?

2. Coordination & Dialogue Mechanism: In your view do you think there was sufficient coordination mechanisms for the delivery of the project?

Probe:

- How was the coordination mechanism of cash transfer programme at community level?
- Was there effective dialogue and coordination mechanism among stakeholders?
- What are the lessons for future similar projects
- What would you recommend for future similar initiatives in terms of effective coordination mechanism?

3. Skills & Capacity: In your view do you think there exist necessary skills and capacity to manage and coordinate the cash transfer programme?

Probe:

- Are there sufficient skills and capacity to administer & implement cash transfer programme at community level?
- What are the challenges among stakeholders in relation to skills and capacity?
- Recommendations for future similar programmes

4. Participation & Engagement: In your view do you think there was effective community participation & engagement to manage the cash transfer programme?

Probe:

- Challenges of community participation & engagement
- What are the lessons for future similar projects
- Recommendations for future similar programmes

5. Accountability & Ownership: In your view was there a clear accountability & ownership system of the cash transfer programme?

Probe:

- Challenges faced in the accountability and ownership system
- Lessons Learnt
- Recommendations for future similar programmes

Tool 5: Interview Guide for Cash Transfer Service Providers

Background: Introduce yourself. Explain the purpose and importance of the exercise. Share about the team in which areas they are doing similar work.

1. Tell us about the Cash Transfer Programme: What has worked and what has not worked?

2. Service Level Agreement? In your view do you think there was compliance to the service level agreement?

Probe:

- Challenges faced in the distribution of funds to beneficiaries
- What are the lessons for future similar projects
- Recommendations for future similar programmes

3. Modalities for Disbursement of CT: What do you think worked well and what is it that didn't work well?

Probe:

- How efficient did cash reach the targeted beneficiaries?
- Which methods worked well and why? Which methods did not work well and why?
- What are the lessons for future similar projects
- Recommendations for future similar programmes

Tool 6: FGD for Food Insecurity Males & Females / Nutrition Support Females

Background: Introduce yourself. The purpose and importance of the exercise. Share about the team in which areas they are doing similar work.

1. Tell us about the Cash Transfer programme. What has worked and what has not worked?

2. Selection/targeting of beneficiary: Tell us about the selection procedures .Did the processes enable the programme to reach deserving households?

Probe:

- Fairness of the selection process
- Challenges and how there were dealt with?
- What are the lessons for future similar projects?
- Recommendations for future similar programmes

3. Use of Money: How did most targeted households use the cash assistance?

Probe:

- Who directs budgeting and with what priorities?
- Any households assets bought and types?
- What nutritious foods are bought?
- Any cases of misuse, using money on beer or women?
- Recommendations for better use of emergency cash support

4. Timely Disbursements of Cash: Were you able to receive the money on time?

Probe:

- Any challenges faced with late payments?
- Any impact on food security?
- Recommendations for future similar programmes

5. Types of cash transfers: What methods were used to receive the money? Where they effective? What worked and what did not work?

Probe:

- Most convenient method?
- Least convenient methods?
- Recommendations for future similar programmes

6. Cash or Food aid. In your view what could be the best support for food insecure household's cash or food aid? Give reasons for your choices

Probe:

- Advantages and disadvantages of cash
- Advantages and disadvantages of food aid
- Recommendations for future similar programmes

7. Impact of cash transfer: In your view what was the impact of the cash transfer programme on the targeted beneficiary households?

Probe:

- Saving life
- Wellbeing and livelihoods
- Sanitation and hygiene
- Recommendations for future similar programmes

8. Communication & dissemination strategy: In your view was there a clear communication & dissemination strategy of the cash transfer programme?

Probe:

- Information sharing on the programme
- Awareness meetings on the programme

9. Complaints Reporting Mechanisms: How would you rate the complaints reporting mechanism?

Probe:

- Usefulness of the process
- Timeliness of responses
- Recommendations for future similar projects

10. Understanding of nutrition: Has the program improved your understanding of the importance of nutrition? Why is nutrition important?

Probe:

- Advantages of improved nutrition
- Cases of goiter
- Cases of malnutrition
- Cases of childhood stunting
- The understanding of concept of 1000 days and why they are so critical?
- Recommendations for future similar projects

Tool 7: FGD Guide for Support to Market Group

Background: Introduce yourself. Explain the purpose and importance of the exercise. Share about the team in which areas they are doing similar work.

1. Tell us about the Market Support programme. What do you think are the reasons for this support? What has worked and what has not worked?

2. Selection of beneficiaries: Tell us about the selection procedures. Did the processes enable the programme to reach deserving retailers?

Probe:

- Fairness of the selection process
- Challenges and how there were dealt with?
- What are the lessons for future similar projects?
- Recommendations for future similar programmes?

3. Use of Money: Tell us what the project wanted you to do with the cash support? How did most targeted retailers use the cash assistance?

Probe:

- What are the priorities?
- How will you ensure you have enough stock of food to sell?
- Any cases of misuse, using money on beer or women?
- What are the lessons for future similar projects?
- Recommendations on what to do with money to traders?

4. Timely Disbursements of Cash: Were you able to receive the money on time?

Probe:

- Any challenges faced with late payments?
- Any impact on food security?
- What are the lessons for future similar projects?
- Recommendations for future similar programmes?

5. Types of cash transfers: What methods were used to receive the money? Were they effective, what worked and what did not work?

Probe:

- Most convenient method?
- Least convenient methods?
- What are the lessons for future similar projects?
- Recommendations for future similar programmes

6. Cash or Food aid. In your view what could be the best support to food insecure household's cash or food stock aid? Give reasons for your choices

Probe:

- Advantages and disadvantages of cash
- Advantages and disadvantages of food aid
- What do you think can happen when many people receive cash for food in an area?
- Will there be greater demand
- What do you think can happen if there isn't enough food available to meet that demand?
- Will you increase food prices?
- What are the lessons for future similar projects
- Recommendations for future similar programmes

7. Enhancement of business capacity: What has been the impact on your business by the training offered?

Probe:

- Stocking with required food by the shop
- Improvement in liquidity and profitability
- Challenges and how there were dealt with
- Recommendations for future similar projects

8. Communication & dissemination strategy: In your view was there a clear communication & dissemination strategy of the cash transfer programme?

Probe:

- Information sharing on the programme
- Awareness meetings on the programme

9. Complaints Reporting Mechanisms: How would you rate the complaints reporting mechanism?

Probe:

- Usefulness of the process
- Timeliness of responses
- Recommendations for future similar projects

Tool 8: KII Guide on Triggers, Targeting and Value for Transferred Amount

This Tool will be administered at Provincial and National Levels to some of the following key stakeholders:

- FEWS NET;
- DMMU; MCDSS: Concern Worldwide (CW); Save the Children International; DFID; WFP and UNICEF

A. Triggers

1. Tell us about what you know about the ECT programme implemented by CW?
2. How are you involved in the programme?
3. How does the ECT get triggered? What are the stages of ECT response from triggering to implementation?
4. To what extent did the programme follow the sequence? What were the lessons learnt which can be useful to replicable to future similar programmes?
5. Are there any thresholds for ECT triggering indicators?
6. What do you think of the current ECT process including analysis and validation?

B. Targeting at Meso Level

7. What factors determine areas to be supported for ECT?
8. How are areas selected for ECT? Give details. Are there any factors that can affect targeting for Provinces, Districts or Wards?

C. Determining Value for ECT

9. What is the value of the ECT? How does this compare to the SCT?

10. How is the Value for CT determined? What lessons have you learnt in issues of determining Value? What would you recommend for future similar programmes and why?

Tool 9: KII Guide for DFID/ other DPs

A. GENERAL KNOWLEDGE ON PROJECT

Q.1 As a main funding partner for DiRECT, can you tell us in brief what you know about the project?

B. RELEVANCE OF THE INTERVENTION

Q. How relevant was this project? What development objectives did it contribute to?

C. LEADERSHIP & EFFECTIVENESS OF THE NATIONAL STEERING COMMITTEE

Q.1. Can you comment on the effectiveness of the National Steering Committee?

Probe:

- Adequacy of members and functionality?
- Effectiveness of leadership structures. What worked and what did not work?
- Any noted gaps and how they can be filled in future programmes?

D. PERFORMANCE OF THE SCI AND CW CONSORTIUM

Q.1. In your opinion, did the consortium arrangement between SCI and CW work well for the effective implementation of the project?

Probe:

- What worked well?
- What did not work well at all levels?
- What could have been done differently and why?
- Effectiveness of the division of labour?

Q.2. If similar project were to be done in future what are your key recommendations for partnerships?

E. OVERALL PERFORMANCE OF THE PROJECT

Q.1. As a key funding partner, for this project and informed by monitoring reports that are generated by the project, to what extent were the planned project goals accomplished? What were facilitating and inhibiting factors?

Probe:

- Accomplishment of the **3 project outputs** (ECT to targeted beneficiary Households; Stimulating markets through support to retailers and generating knowledge to influence GRZ future ECT programmes.
- Extent to which project outcome was accomplished: (improved food security among targeted beneficiary households)
- Extent to which project impact was achieved (protection of lives, wellbeing and livelihoods, stimulation of markets, prevention of negative coping strategies for targeted beneficiary households)

Q.2. Overall how would rate the performance of the project and why:

- | | | |
|------|--------------------------------|-----------|
| i. | Highly satisfactory (HS) | - 80-100% |
| ii. | Satisfactory (S) | - 70-79% |
| iii. | Moderately Satisfactory (MS) | - 60-69% |
| iv. | Moderately Unsatisfactory (MU) | - 50-59% |
| v. | Unsatisfactory (U) | - 30-49% |
| vi. | Highly Unsatisfactory (HU) | - 0-29% |

F. REPLIABILITY OF PROJECT

Q. If Zambia experienced another severe food insecurity shock caused by climate variability, would you as a funding partners fund a similar intervention?

Probe

- What are the reasons for your choice to fund or not to fund?
- What elements of project design would you like to see removed and why?
- What elements of project design would you like to see introduced in the design?

I. LESSONS LEARNT

Q. In your view what are the key learning points that this implementation of this project has generated which can be used by the GRZ for future similar interventions?

J. KEY RECOMMENDATIONS

Q. What are your key recommendations for design and implementation of ECT to address severe food insecurity shock?

Tool 10: KII INTERVIEW FOR CONSORTIUM AGENCIES AT NATIONAL LEVEL

Note: Tool 1 can be used for Consortium staff at national level focusing on relevant sections depending on the category of staff. This is a KII guide that can be used for top senior officials of the Consortium.

A. BACKGROUND TO DESIGN OF PROJECT

Q. Can you share with us, the background to the design and development of the project DiRECT (ECT)?

Probe:

- Motivation and Relevance
- Experience with similar interventions
- What determined selection of key partners

B. PERFORMANCE OF THE SCI AND CW CONSORTIUM

Q.1. In your opinion, did the consortium arrangement between SCI and CW work well for the effective implementation of the project?

Probe:

- What worked well
- What did not work well at all levels
- What could have been done differently and why?
- Effectiveness of the division of labour?
- Joint accountability of results of project implementation

Q.2. If a similar project is done in future what are your key recommendations for partnerships?

C. EFFECTIVENESS OF THE PROECT

Q.1. After the field work, we have learnt a lot on the design and implementation of the project. As senior personnel, how effective was the implementation of the project and what were the enabling and inhibiting factors?

Probe

- Effectiveness of design of key project components
- Targeting and Sensitisation
- Coordination structures at all levels (what worked and what did not work)
- Effectiveness of support to market component?
- Modalities for disbursement of cash (what worked and what did not work, lessons learnt)
- Effectiveness of the project learning

Q.2. Overall how would rate the performance of the project and why:

- | | | |
|------|--------------------------------|-----------|
| i. | Highly satisfactory (HS) | - 80-100% |
| ii. | Satisfactory (S) | - 70-79% |
| iii. | Moderately Satisfactory (MS) | - 60-69% |
| iv. | Moderately Unsatisfactory (MU) | - 50-59% |
| v. | Unsatisfactory (U) | - 30-49% |
| vi. | Highly Unsatisfactory (HU) | - 0-29% |

D. EFFICIENCY

Q.1. How efficiently was the project implemented? Give full details.

Probe:

- Use of project resource within individual agencies and jointly across the two consortium
- Any project implantation related financial loses (cash disbursement modalities)
- Proportion/ percentage of administrative cost versus project implementation costs
- Internal audits mechanism in place?

E. LESSONS LEARNT

Q. In your view what are the key learning points, learnt from the implementation of this project which can be used by the GRZ for future similar interventions?

F. KEY RECOMMENDATIONS

Q. What are your key recommendations for design and implementation of ECT to address severe food insecurity shock?

Annex 4: Questionnaire for selection of retailers

DIRECT QUESTIONNAIRE FOR THE SELECTION OF MARKET TRADERS



IMPORTANT

- ✓ This support is to help those traders who are more vulnerable and who will not have the capacity, on their own, to increase their food stock to respond to a higher demand.
- ✓ The selection is based on the criteria below and not on recommendations from the communities
- ✓ Must be a woman except if only man trader in the community and meeting all the criteria

INTRODUCTION

1	Interviewer introduces himself
2	Interviewer introduces Concern, the project DIRECT and explains why he conducts this interview

IDENTITY

3	What is your name?	
4	What is your age?	
5	Can you give me a phone number we can contact you at?	
6	Who's phone is it?	
7	How far is the market where you sell in km? How long does it take you to get there?	

SELECTION CRITERIA

8	How long have you been running this business for? In this same location?	
---	--	--

9	Where do you get your produce from? Who do you buy them from?	
10	I can see that you are selling small quantities, do you always sell small packages of food? Do you sometimes manage to buy big bags of beans or maize?	
11	Does your husband or wife work for the Government?	
12	Are you present here every day to sell? Is there someone else to help you with the business when you are not around?	
13	Do you have any employee?	
14	Look at debt history and level:	
	- Have you been borrowing money to run your business?	
	- From whom did you borrow?	
	- How long did you have to repay the money?	
	- Did you face any challenges?	

	- Did you manage to repay?	
15	We will ask traders to sign an agreement with us. Can you read or do you have a close relative who can help you understand the document?	
16	Can you count and make calculations?	

WRAPPING UP

17	Do you have any question for me?	
18	Thank her/him for the time spent	

ASSESSMENT GRID

#	Criteria	Criteria met Y/N
1	Trader has been in business for at least 1 year	
2	Trader has a local presence in the community, a place where clients can find her/him	
3	Trader sells food in small quantities – small business	
4	Trader sells at least 1 food item	
5	Trader is not a producer	
6	Trader has a health debt history with good repayment record	
7	Trader has basic numeracy skills	
8	Trader is not a civil servant and his/her spouse is not a civil servant neither	
9	Trader is a sole trader or employs 1 person maximum	

10	Trader is a woman as a priority	
		MEETS ALL CRITERIA
<p>Final recommendation:</p> <p>Comments/Notes:</p>		

Annex 5: List of People Interviewed

List of People Interviewed

COUNTRY LEVEL	NAME	POSITION	INSTITUTION & LOCATION
National	Mr. Chiyuka Maseka	Sales Manager	Zambia National Commercial Bank (ZANACO), Lusaka
	Ms. Yande Mwape	Head, Research and Planning	Disaster Management and Mitigation Unit (DMMU), Lusaka
	Ms. Bernadette Malungo	Senior Social Welfare Officer	Ministry of Community Development and Social Services: Lusaka
	Ms Danny Harvey	CW/SCI Consortium	Country Director : Lusaka
	Ms. Marie Rongear	Director of projects	Concern Worldwide
	Mr. Jonathan Mtonga	M&E Coordinator	Concern Worldwide
	Ms. Clare McCrum	Social Development Advisor	DfID, Lusaka
	Mr. Allan David Mulando	Head, Food Security Analysis Unit (VAM)	World Food Programme, Zambia
	Mrs. Chilobe Kambikambi	Director, Programme Operations	Save the Children International
	Mr. Adam Kalpsidiotis	Operational Advisor	Save the Children UK
	Ms. Deepa Sharma	Finance Advisor	Save the Children UK
Southern Province Provincial Level	Mrs. C. Mahau	Office Manager	CW - Choma Office
	Mr. J. Phiri	DiRECT M&E Officer	CW - Southern Province
	Mr. M. Moono	Provincial Social Welfare Officer	Ministry of Community Development & Social Services, Southern Province

	Mr. E. Tatek	DiRECT Programmes Manager	SCI - Southern Province
	Mr. L. Nabuwa	Programmes Coordinator	CW - Southern Province
	Mr. B. Mashawani	Community Development Facilitators	CW - Southern Province (Choma)
	Mrs. N. Masiku	Community Development Facilitators	CW - Southern Province (Choma)
Western Province Provincial Level	Mrs R. Chitambala	Provincial Social Welfare Officer	Ministry of Community Development and Social Services, Mongu
	Mrs N. J.S Kamona	DMMU Officer	DDMU Western Province, Mongu
	Ms. N. Simwinji	District Program Coordinator	Concern Worldwide Zambia, Mongu
	Mr.M. Muyunda	Project Officer	Save the Children, Mongu
	Mr Mulemwa Mafulo	Headman / Induna	Matoko Village, Mongu
	George Mubiana Mubita	Induna Sakanga	Sikuyu Village, Mongu
	Mr. Brian Mutakwa	Branch Manager	ZANACO Mongu Branch
Sinazongwe District	Mr L. Banda	CW-Support Officer	CW- Sinazongwe
	Mrs M. Mwakoi	Community Development Assistant	Ministry of Community Development & Social Services; Department of Social Welfare: Sinazongwe
	Mr P. Mulenga	District Commissioner	Office of the District Commissioner: Sinazongwe
	Mr J. C. Lungu	Airtel Mobile Money Agent	Airtel-Sinazongwe
	Mr. P. I Mulenga	District Commissioner	Office of the District Commissioner: Sinazongwe

	Mr T. Hamuchenge	District Project Officer	SCI- Sinazongwe
	Mr. L. Banda	Projects Support Officer	Concern worldwide- Sinazongwe
	Mr. L. Monze	Chiefs' Affairs Officer	Department of Chiefs & Traditional Affairs-Sinazongwe
	Mr. P. Zilundu	Local Trader	Sinazongwe
	Ms M. Michelo	Assistant Programme Officer	Department of Social Welfare in MCDSS-Sinazongwe
Namwala District	Mr S. Mauuka	DWAC Chairperson	DWAC Namwala
	Mrs E. Puuka	ZANACO Service Provider	ZANACO Xapit- Namwala
	Mr C. Mukwalantila	ZANACO Service Provider	ZANACO- Namwala
	Ms L. Sikaaze	District Welfare Officer	MCDSS; Department of Social Welfare-Namwala
	Mr. L. Imasiku	Assistant Community Development Officer	MCDSS; Department of Social Welfare-Namwala
	Arizona Kakole	Direct Project Officer	SCI-Namwala
	Gift Mwaka	Project Officer	Concern worldwide-Namwala
	Senior Headman Halupumbu	Traditional leader	Nakamboma Ward- Namwala
	Headman Shimpande	Traditional leader	Nakamboma Ward -Namwala
	Ms. B. Mweene	Local Trader	Nakamboma-(Katowa-Namwala)
	Ms. F. Hamweete	Local Trader	Nakamboma(Katowa-Namwala)
	Mr. M. Kainga,	Local Trader	Chitongo Ward-Namwala
	Ms. P. Nachitaka	Local Trader	Chitongo Ward-Namwala
	Precious Mwaka	Local Trader	Chitongo Ward-Namwala

	Headman Hankakata	Traditional leader	Chitongo Ward-Namwala
	Senior Headman Butele	Traditional leader	Chitongo Ward-Namwala
	Headman Hinkobole	Traditional leader	Chitongo Ward-Namwala
	Headman Handalama	Traditional leader	Chitongo Ward-Namwala
	Headman Siceepa	Traditional leader	Chitongo Ward-Namwala
	Headman Monde	Traditional leader	Chitongo Ward-Namwala
	Headman Nakoma	Traditional leader	Chitongo Ward-Namwala
	Senior Headman Habeenga	Traditional leader	Chitongo Ward-Namwala
	Headman Sompani	Traditional leader	Chitongo Ward-Namwala
	Headman Handalama	Traditional leader	Chitongo Ward-Namwala
	Headman Siceepa	Traditional leader	Chitongo Ward-Namwala
	Headman Monde	Traditional leader	Chitongo Ward-Namwala
Sesheke District	Mrs C. Munyandi	Cash In Transit (CIT) Service Provider	CW - Sesheke
	Mr O. Pilaho	Cash In Transit (CIT) Service Provider	CW - Sesheke
	Mrs N. Sitale	Cash In Transit (CIT) Service Provider	CW - Sesheke
	Mrs C. Maila	Cash In Transit (CIT) Service Provider	CW - Sesheke
	Mr. R. Monde	District Agricultural Officer	Ministry of Agriculture, Sesheke
	Mr. M. Mubonda	District Project Officer	Save the Children International, Sesheke

	Mr. J. Chiluba	Project Support Officer	Concern Worldwide Zambia, Sesheke
	Mr. E. Nakwebwa	Project Officer	Save the Children International, Sesheke
	Ms. C. Muyunda	Cash in transit Service Provider	Mutunda Village, Sesheke
	Mr. Brian Kashimoto	Department of Social Welfare Staff	Ministry of Community Development and Social Services, Dept of Social Welfare, Sesheke
	Mr. H. Simamba	Entrepreneurship trainer	Ministry of Commerce & Industry, Department of Cooperatives, Sesheke
	Nchunga Nchindo	Induna	Matepeta Village, Sesheke
	Christopher Nasilile Kapokola	Acting Induna. Member of SDMC	Silimwe Village, Sesheke
	Mangelwa Mukumbuta	Acting Induna.	Lumbo Village, Sesheke
	Mayema Jared Maswabi	Acting Induna	Matepeta Village, Sesheke
	Ms. N.M. Ndebele	Acting Social Welfare Officer,	Ministry of Community Development and Social Services
Limulunga	Mr V.M. Mutonda	ZANACO Agent	ZANACO, Limulunga
	Mrs L. Bargain	Airtel Agent	Airtel- Limulunga
	Mr Reginald Mugoba	District Commissioner	Office of the District Commissioner- Limulunga
	Ms. Kalaluka Mwanangombe	Airtel Agent	Limulunga Bargain Center, Limulunga
	Mutoshi Vincent Mulonda	ZANACO Agent	Arrow Point General Dealer, Lumulunga
	Khuzwayo Msoni	Social Welfare Officer -	Ministry of Community Development and Social Services. Limulunga

	Ms. C. Makumba	Project Officer	Save the Children International Limulunga
	Ms. N.T. Masumba	Assistant Social Welfare Officer	Ministry of Community Development and Social Services, Limulunga
	Constance Makumba	Project Officer	Save the Children International Limulunga
Pemba District	Mr J. Lukaki	Project Officer	SCI- Pemba
	Mr M. Habeenzu	DiRECT Cash in Transit Service Provider	CW- Pemba
	Mr F. Simukonda	DiRECT Cash in Transit Service Provider	CW- Pemba
	Mr I. Mwiya	DiRECT Cash in Transit Service Provider	CW- Pemba
	Mrs. K. Mbaya	Airtel Agent	Airtel- Pemba
	Mr R. Mugoba	District Commissioner	Office of the District Commissioner- Pemba

Annex 6: Field Stakeholders Reach

Types of Data Collection Modalities	Southern Province	Western Province	National	Total
FGDs				
Local/Traditional Leadership	6			
Female/Male Nutrition Support	5	2		
Food Insecurity Group	2	1		
Support To Markets	2			
Community Coordination Structures	13	2		
Total	25	5		
Subtotal All FGDs	33			
Key Informant Interviews District and Provinces				
Consortium Staff	17	9		26
Government Departments	24	6		30
Cash Transfer Service Providers	9	7		16
Community leadership	22	6		28
Total				
Subtotal All Key Informant Interviews				100
National Level Interviews				
Consortium staff			7	
UN			1	
Development Partners			1	
Government Departments			2	
Other stakeholders/Private Sector			1	
Total				12

Grand total KII	119
------------------------	------------