CASH TRANSFER PROGRAMME (CTP) II PHASE ZIMBABWE

Internal Final Evaluation[1]

Contents

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1. Executive Summary

CARE International in consortia with World Vision International implemented the DFID-funded project 'Emergency Cash-First Response to Drought-Affected Communities in the Southern Provinces of Zimbabwe' from August 2015 to April 2017. The objective of the project was to enhance food security and reduce negative coping strategies of vulnerable and drought-affected households in four provinces. The project's specific outcome was to ensure that beneficiaries were able to cope with food shocks and meet their basic food needs during the 2015/16 and 2016/17 agricultural periods.

The first phase of the project ended in February 2015, but after the second season of failed rains the project continued into a second phase, with transfers being delivered from July 2016 until March 2017. It began by supporting 67,200 households in the first phase and increased to 73,736 by March 2017; reaching over 418,000 people[2]. The project transferred an estimated $40.9m ($25.7 in the second phase) to 73,736 recipients through mobile money, reaching households that had been selected through community-based targeting in drought-affected areas. A monthly transfer to each household was initially $5 per each household member and increased to $7 in August 2016, with households on average receiving $554.68 (total budget/direct recipients) through 17 payments.

This particular evaluation is focusing on the second period from 01 April 2016 to 01 April 2017. The starting point of this study is the results from the midline and all monitoring evidence collected subsequently. After considering all limitations of the available datasets, we can comfortably draw some strong trends from selected recurrent strands of evidence like the hunger score. Cash transfers in target areas have significantly boosted food security, nutrition and abilities to cope with shocks.

Key areas of change	Key quantitative findings from midline to endline
Food Security	0.88 meal increase for children; 0.56 meal increase for adults
Coping Strategies	21.7% reduction in negative coping strategies
Cash Utilisation	In 87.5% of cases the transfer met food needs (latest estimate)
Feedback	74.2% of respondents were satisfied or totally satisfied at endline
Average savings/household	$2.77 (constant prices 2017)
Cost per transfer cycle	£87.82 for 12 months (value transfer/number of transfers)
Cost efficiency	£71.90 (all costs/ individuals reached)
Cost effectiveness	For £71.90 per benefiting household: • Meals increased by 29.2% for children and 18.6% for adults • Severe hunger-coping strategies reduced by 23% • Retained savings were $203,251 (about 1% of amount transferred)

Alongside these remarkable results, the external evaluation from OPM also underlined the suitability and efficiency of the programme thanks to: the use of adequate mobile networks, prompt accountability systems, comprehensive monitoring loops, and tight interactions with DFID. All of these factors combined allowed for the generation of large datasets on a monthly basis and for this quantitative study to achieve a broad-spectrum analysis of trends.

Given the new spaces institutional donors are exploring in the cash transfer debate, monitoring systems aggregating batches of data from both mobile operators and individual recipients are going to be game changers in evidencing results. For this cash transfer project the scale of monitoring data is sufficient to identify indicative trends, but in boosting its consistency, longitudinality and relevancy (to reduce survey fatigue) the evaluation cycle can validate causal claims at the population level.

[2] if considering the household size from all monitoring and evaluation evidence to be equal to 5.7 individuals

2. Objectives and relevancy of the study

1. **To triangulate key evaluation questions** linked to outcome changes by combining evaluation studies and monitoring data. This study quantifies trends of outcome level changes in relation to:
    1. Has the programme reduced food insecurity and negative coping strategies and improved household food consumption?
    2. Has the programme affected gender and social dynamics within the household and communities, including those related to decision making, and have these dynamics influenced the programme results?
    3. Have recipients accessed additional digital financial services through mobile money (other than cashing out their transfer)?
    4. Has the programme resulted in any wider economic effects and impact on the markets and other livelihood strategies linked to long-term recovery?
2. **Inform evaluation methods for similar programmes**: the utilisation of mixed methods can further increase the credibility of evidence from the cash transfer programme in Zimbabwe and inform evaluation approaches in the sector /across CARE.
3. **Strengthen qualitative probes by increasing the rigour of quantitative findings:** the selection of a sub-sample of recipients from the post-distribution monitoring database in selected provinces can deepen CARE understanding on the degree of outcome changes. It is widely recognised that the evaluation of such a large-scale programme needs some level of representative tracking of recipients in the target regions, even if the sample does not have a control group or if its structure changes over time. In this particular case, the external evaluation is based on a qualitative methodology that can trace causality of specific changes. CARE-led study complements its findings by indicating trends and patterns of specific changes related to cash transfers linked to evaluation and monitoring data instead of investing on their causal strength. The sole focus of this approach is on cash recipients that have already been monitored before.
4. **Maximise learning from the previous study:** the reason why the baseline survey failed to inform the midline is the lack of consistency between the two. From that experience, we can all agree on the importance to drive evaluation cycles that are consistent and steered to engage a significant portion of the same respondents until the end of the project. The identification and regular tracking of these respondents has not been done from baseline to midline and from midline to endline, henceforth it won't be possible to establish any attribution claim or to select evaluation respondents in a way to produce causal longitudinal tracking.

    Yet, there is great value in combining analysis of all monitoring and evaluation data with the proposed representative endline of selected recipients in four provinces from distribution lists, to appraise indicatively claims of "how much change" as per value trends of outcome indicators since midline. The rationale to do so is to mitigate two major gaps: 1) the lack of representative trend analysis from baseline on outcome areas per location and 2) quantitative methodological inconsistency in the evaluation cycle in terms of tools, sampling and data collection strategies.

    CARE needs to capitalise on previous quantitative evaluations by leveraging the midline tool and representative outcome values in order to link primary evidence at endline to previous measurements of outcome indicators. By favouring trend analysis, the requirement of a quasi-experimental design is relaxed and the qualification along with a quantification of cash transfer contribution to outcome changes shifts away from attribution analysis to representative trends.
5. **Use of monitoring data to draw trend analysis for particular indicators:** previous monitoring data collected from the same recipients at endline is used to outline some trend analysis of changes that took place between the two evaluations period for the selected areas. The use of monitoring info on transformational/outcome changes is done by identifying and surveying recipients from the distribution lists outside of qualitative targeting.

3. Methodology of the internal evaluation

A quick appraisal tool stemming out of midline and monitoring questions is proposed. The quantitative methodology for this study complements qualitative depth offered by OPM-led external evaluation and it links to a distinct structured survey. The tool only focused on outcome areas and the number of questions (including internal skip and validation logic) did not surpass a time limit of 30-45 minutes to collect all information. A few compromises were made to balance speed of collection with thoroughness; hence some complex composite indexes were simplified.

The analysis of collected evidence focuses on how similar groups of recipients responded to similar questions over time. Differential changes are only highlighted from a gender and geographical lens at both midline and endline. The sample structure of the combined dataset from midline to endline allows for representative disaggregation of evidence down to the province and district levels.

3.1 Strengths and limitations

- ⇑ Sample structure at endline is representative of the target population across 4 provinces and the same sample strategy at midline was considered for area selection
- ⇑ Geographical distribution of evidence is in the same provinces where data collection took place during midline, monitoring and endline phases
- ⇑ The amount of surveys collected from midline to endline (over 8000) strengthened the normal distribution of selected mean values (e.g. household size is 5.7). Normalization of data distribution is an essential condition to outline representative trends
- ⇑ Monitoring data used for trend analysis embeds outcome-level questions that are recurrent and allows the measurement of representative population changes in the target areas despite some gaps in tracking the same respondents

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- ⇓ Sample structure is not fully longitudinal as significant portions of respondents varied at each round of collection, therefore population changes are not reported from the same respondents
    - Mitigation: The sample was longitudinal for 60% of respondents during PDM and endline phases from July 2016 to April 2017. The extended selection of representative samples from areas targeted during midline and monitoring for endline collection results in a sufficient amount of data to outline validation of conclusive trends- albeit in non-causal forms.
- ⇓ Data collected cannot link to the exact numerical approach at midline since control groups were not considered adequate for the final evaluation
    - Mitigation: The inability to rely on a control group at endline stems out the number of programmes implemented in the same target region. Even though retrieving the same respondents proved to be difficult, the size of each dataset and its quality controls allowed for enough information to outline representative trends of population changes.
- ⇓ Focus on data scale leads to survey fatigue
    - The quality of monitoring evidence might have been affected by an anticipatory behavior of the cash transfer ending. Even by taking into account the over-statement of critical vulnerabilities, the overall trend indicates a significant reduction of negative coping strategies (see section 3.1).

3.2 Sampling approach for respondents in endline evidence collection

For the endline dataset, random sampling was applied from the PDM distribution list both in selecting wards and respondents for data collection. In addition to PDM respondents, 65% of the total sample is from non-PDM recipients. The selection followed these steps for wards sampling:

1. Consider same target districts from midline sampling and PDM collection
2. Cluster the wards using livelihood zones and natural regions
3. Randomly select 50% of wards to make sure the sample is representative for each cluster.

And, the steps for recipients' household sampling from all recipients list were:

1. Select more than 50% female-led households to reflect the targeting strategy
2. Beneficiary households are divided into strata by age group

3.3 Data Analysis

The data is shown either in the form of descriptive trend analysis, heat maps and other visual depictions of evidence distribution such as palettes and histograms of similar questions asked to recipients over time. No inferential methods have been applied because of the lack of control groups and inconsistent longitudinal datasets between specific months. Therefore, no causal claims are validated and data analysis mainly highlights patterns' propensity, which gains strength and representativeness because of the size/quality of datasets at each round of collection.

3.4 Data Distribution and Collection

The data is from all the areas targeted at midline plus Zaka and Lupane- as shown in the table below:

Districts	Total Cash Recipients (Population)	Sample Size Endline (Total=8259 53%F-47%M)	Midline HHds	Secondary Selection (average 53% women-led HH)
Lupane	3,923	348	0	M-16/02 414
Nkayi	3,264	748	23	2016/05 300
Matobo	2,172	324	5	2016/07 299
Gutu	6,825	310	28	2016/08 301
Zaka	6,784	748	0	2016/09 756
Mberengwa	8,864	310	9	2016/10 754
Total target population considered	**31,832**	**2,464 including +10% attrition**	**65**	2016/11 875 2016/12 763 2017/01 600 2017/02 732

To be noted that in addition to endline respondents, a total of 5794 additional surveys were also considered from both midline (16/2) and PDM datasets (from 16/05 to 17/02). The data has been collected by a gender-balanced team of enumerators who have been contracted for other rounds of monitoring data collection. The training for the endline collection took place in Masvingo on the 20th of March 2017 and collection oversight was been provided by CIUK.

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4. Results from all evaluations

4.1 Overview of outcome result

Impact indicator 1: Enhanced food security of vulnerable and drought-affected households in 4 provinces of Zimbabwe				
Outcome 1: Target households (HH) are able to cope with food shocks and meet their basic food needs during the 2015/16 agricultural period				
Indicators	***Target***	***Result (Midline) and relative to non-beneficiaries***		***Result (Midline->Endline)***
Outcome Indicator 1.1 Average household food consumption score	-	35.2	Increase but not statistically significant	From 1.84 meals per day to 2.72 for children and from 1.94 to 2.50 for adults
Outcome Indicator 1.1 Average dietary diversity score	-	4.23	Increase by 8%	23% improvement in the hunger score (see section K in Annex 1)
Outcome Indicator 1.3 % of cash transfer used to meet food needs	50%	88.50%	N/A	87.50% cash has been used to meet food needs
Outcome Indicator 1.4 Change in household Coping Strategy Index over the lifetime of the project	-	1.34 units	Increase but not statistically significant	Significant decrease from 2.093 in to 1.225 in CSI
*All results are disaggregated for the selected region for this study: Matabeleland North and Masvingo				

At midline, results were measured with a control group whereas for the quantitative final evaluation monitoring and endline datasets were both considered. The sample size is representative of target populations in Lupane, Nkayi, Matobo, Gutu, Zaka, Mberengwe and the size of monitoring datasets allows for confidence in delineating the descriptive trends shown above.

4.2 Overall feedback and key challenges

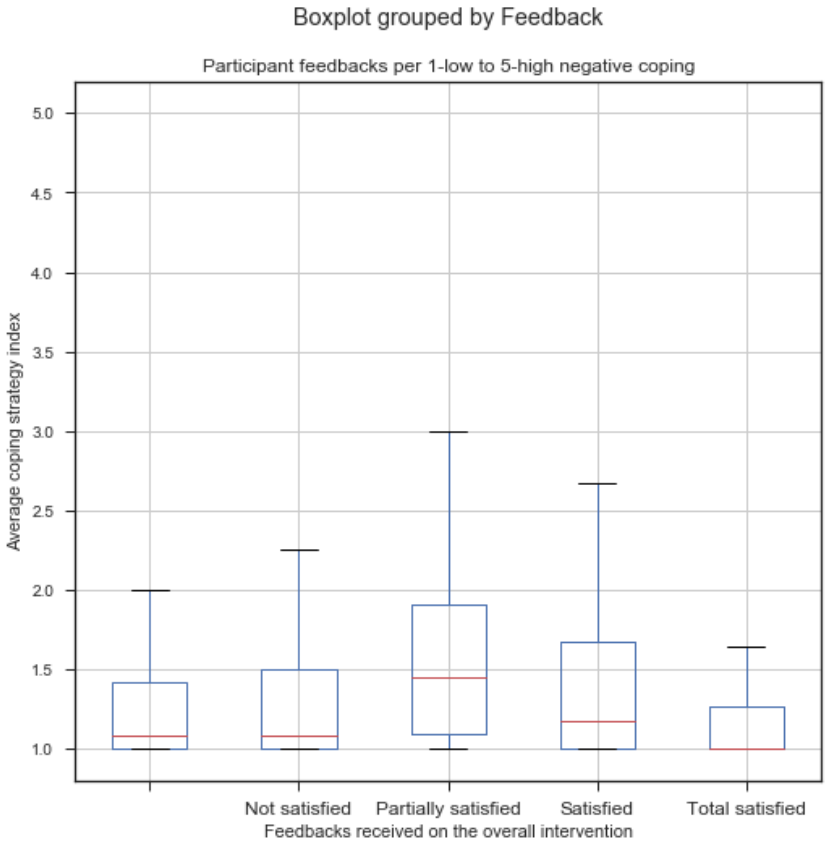
The initial assessment focuses on evidence relating to "how much are recipients satisfied with the Cash Transfer Project?" The data was collected in binary form until the endline. Therefore, at endline feedbacks were collected in more granular form to ease discussion on client-centric barriers.

Satisfied overall?					
Months	**No response**	**Not satisfied**	**Partially satisfied**	**Satisfied**	**Totally satisfied**
2016/07	0.0%	20.1%	0.0%	79.9%	0.0%
2016/08	0.0%	6.0%	0.0%	94.0%	0.0%
2016/09	0.0%	1.7%	0.0%	98.3%	0.0%
2016/10	0.0%	2.9%	0.0%	97.1%	0.0%
2016/11	0.0%	0.4%	0.0%	99.6%	0.0%
2016/12	0.0%	0.6%	0.0%	99.4%	0.0%
2017/01	0.0%	0.5%	0.0%	99.5%	0.0%
2017/03 Disaggregated	2.5%	14.7%	8.6%	5.9%	68.3%

The satisfaction rate has been increasing steadily over time but at endline, the disaggregation of feedbacks is showing a resurgence of dissatisfaction. A possible assumption to explain this trend was the anticipation of cash transfers ending in May 2017 by respondents.

Was the cash transfer sufficient to meet food needs? (Outcome Indicator 1.3)		
Months	No	Yes
2016/07	81.94%	18.06%
2016/08	44.33%	55.67%
2016/09	14.95%	85.05%
2016/10	16.80%	83.20%
2016/11	5.96%	94.04%
2016/12	9.47%	90.53%
2017/01	8.79%	91.21%
2017/03	12.45%	87.55%

The cash transfer has shown to meet food needs in target communities and the trend in the table above strongly confirms the positive reception of cash in reducing hunger.



By intersecting the coping strategy index (5= highly vulnerable; 1 = low vulnerability) with beneficiary feedback, a decreasing trend is apparent. The mean value of coping ability per category of feedback, its variance and distribution correlates with the perception of cash transfer usefulness.

4.3 Credit and Savings

Savings amounts per district									
DISTRICT	2016/02	2016/07	2016/08	2016/09	2016/10	2016/11	2016/12	2017/01	2017/03
Gutu	$0.06	$0.01	$0.05	$0.02	$6.80	$0.34	$0.14	$0.09	$0.16
Lupane		$0.01	$1.31	$0.76	$1.19	$0.00	$0.17	$0.39	$0.24
Matobo	$0.20	$0.01	$1.58	$1.03	$0.37	$1.31	$0.12	$0.27	$0.46
Mberengwa	$0.20	$0.01	$2.37	$0.55	$1.88	$2.49	$0.50	$1.49	$0.37
Nkayi	$0.10	$0.00	$0.71	$0.62	$0.33	$0.11	$0.02	$0.10	$0.23
Zaka		$0.00	$2.12	$0.36	$0.81	$0.83	$0.40	$0.35	$0.09

Credit amounts			
DISTRICT	Midline	Monitoring	Endline
Gutu	$4.04	$0.14	$0.27
Lupane		$0.34	$0.75
Matobo	$2.94	$0.13	$0.62
Mberengwa	$2.39	$0.36	$0.00
Nkayi	$1.45	$0.82	$0.55
Zaka		$0.31	$0.00

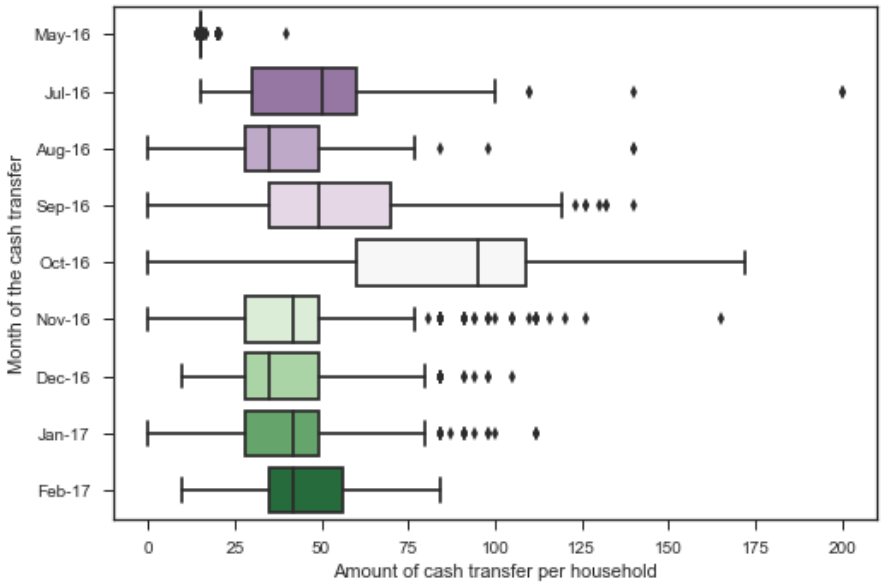
The cash transfer has shown some localised effect (e.g. Gutu) in building savings and credit amounts but not in a consistent way. From the heat map analysis of how amounts were distributed, it seems as though the increased amount of cash transferred in October 2016 has led to greater savings but for a limited period of time.

4.4 Crop production in current agricultural season

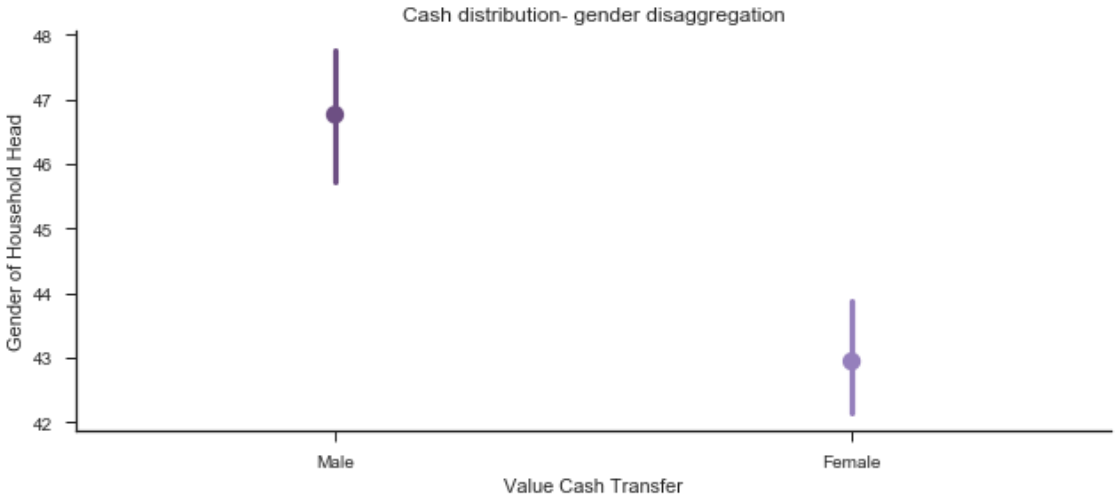
Have you made any of the following changes in your farming practices in the last 5 months? Midline + Endline Data	Frequency
Change planting dates	21.6%
Change of crop variety	21.5%
Re-planting	12.1%
Change crop type or introduce new crop	9.2%
Change amount of land under production	9.0%
Change fertilizer application	6.8%
Practice zero or minimum tillage	5.7%
Mix crop and livestock production	3.1%
Build trenches or diversion ditch	2.9%

According to evaluation data, key changes in agriculture are significant with regards to planting dates and crop variety. Given the degree of climate shocks which took place across the country during the transfers, it is reasonable to assume some drivers in changing farming practices are linked to resilience strategies. Cash might have played a role in furthering some of these changes but no conclusive evidence can validate an attribution claim from the programme.

4.5 Cash Utilisation



The average variance of cash transfer oscillates between 30 to 60 USD, based on the number of people in each recipient's household. In October 2016, DFID together with CARE Zimbabwe took the decision to increase the amount on a tantum basis in view of monitoring data and the implications of protracted climate shocks for agricultural work. The graph above confirms such trend and as seen in previous sections; the increased amount had benefited the ability of households to increase their savings base- albeit for a brief period. OPM's external evaluation suggests improving amounts distribution though tailoring transfer values, taking into account household minimum expenditures, price spikes and an independent oversight on equity measures at targeting.



The average amount of cash differs if households are led by males or females by almost 4 USD. Given the size of the sample, the difference in household size plays a limited role to explain such difference as male-led ones are only 7% larger and that would justify a $0.50 addition. This difference underlines the importance to better mainstream a gender-sensitive transfer amount by recognising female-led households' greater vulnerability to access resources and equal socio-economic opportunities.

DISTRICT	Date	Average Expenditure in Education	Average Expenditure in Health	Average Expenditure on debts	Average Expenditure Airtimes	Average savings
		Global Averages:				
		$1.48	$0.27	$0.23	$0.29	$2.77
Gutu	2016/07	$0.00	$0.00	$0.00	$0.12	$0.04
Gutu	2016/08	$0.02	$0.00	$0.00	$0.02	$0.28
Gutu	2016/09	$0.00	$0.00	$0.00	$0.02	$0.06
Gutu	2016/10	$0.96	$0.01	$0.05	$0.27	$25.67
Gutu	2016/11	$0.02	$0.00	$0.00	$0.06	$0.90
Gutu	2016/12	$0.08	$0.03	$0.11	$0.09	$0.52
Gutu	2017/01	$0.17	$0.06	$0.07	$0.03	$0.44
Gutu	2017/03	$0.16	$0.04	$0.07	$0.19	$0.59
Lupane	2016/07	$0.24	$0.04	$0.08	$0.78	$0.04
Lupane	2016/08	$2.18	$0.20	$0.07	$0.18	$6.53
Lupane	2016/09	$1.02	$0.17	$0.00	$0.12	$4.11
Lupane	2016/10	$4.54	$0.02	$0.22	$0.32	$7.82
Lupane	2016/11	$12.98	$0.65	$1.04	$0.33	$0.00

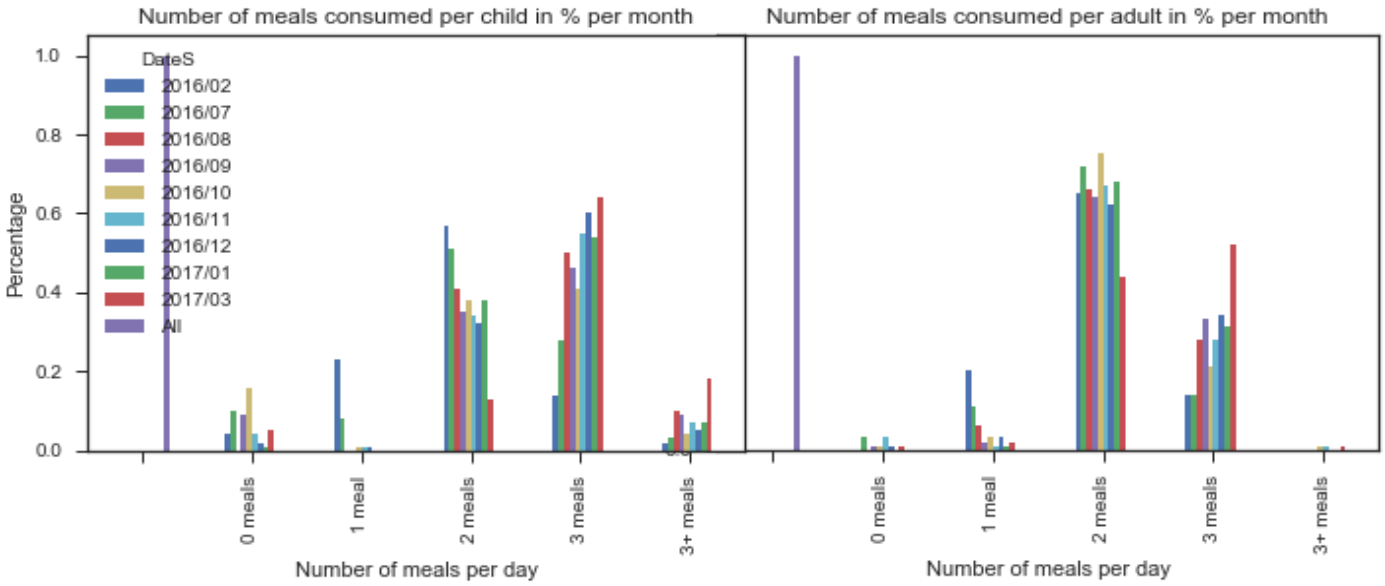
Lupane	2016/12	$2.72	$0.70	$0.10	$0.23	$0.65
Lupane	2017/01	$5.24	$0.10	$0.46	$0.10	$2.42
Lupane	2017/03	$2.54	$0.63	$0.27	$1.12	$1.70
Matobo	2016/07	$0.00	$0.00	$0.74	$0.74	$0.04
Matobo	2016/08	$1.40	$0.20	$2.50	$0.70	$10.62
Matobo	2016/09	$0.18	$0.40	$0.36	$0.34	$7.36
Matobo	2016/10	$0.81	$0.56	$0.04	$0.09	$2.59
Matobo	2016/11	$1.98	$1.00	$0.00	$0.33	$7.94
Matobo	2016/12	$0.06	$1.26	$0.57	$0.04	$0.64
Matobo	2017/01	$0.78	$0.00	$0.39	$0.09	$1.18
Matobo	2017/03	$0.42	$0.31	$0.38	$0.72	$2.89
Mberengwa	2016/07	$0.30	$0.30	$0.00	$0.00	$0.02
Mberengwa	2016/08	$0.34	$0.00	$0.00	$0.06	$10.83
Mberengwa	2016/09	$1.26	$0.04	$0.04	$0.18	$3.76
Mberengwa	2016/10	$1.83	$0.53	$0.00	$0.08	$11.16
Mberengwa	2016/11	$5.07	$0.38	$0.06	$0.18	$11.77
Mberengwa	2016/12	$1.11	$0.62	$0.09	$0.10	$3.39
Mberengwa	2017/01	$1.15	$0.01	$0.03	$0.09	$8.30
Mberengwa	2017/03	$0.63	$0.25	$0.18	$0.59	$2.15
Nkayi	2016/07	$0.02	$0.16	$0.54	$0.00	$0.02
Nkayi	2016/08	$3.50	$0.82	$0.94	$0.80	$3.64
Nkayi	2016/09	$0.50	$0.00	$0.04	$0.46	$4.15
Nkayi	2016/10	$0.91	$0.09	$0.27	$0.77	$2.35
Nkayi	2016/11	$6.79	$0.24	$0.12	$0.74	$0.67
Nkayi	2016/12	$0.35	$0.27	$0.05	$0.62	$0.10
Nkayi	2017/01	$1.89	$0.00	$0.17	$0.70	$0.67
Nkayi	2017/03	$0.63	$0.33	$0.24	$0.20	$0.37
Zaka	2016/07	$0.12	$0.00	$0.16	$0.22	$0.00
Zaka	2016/08	$0.40	$0.02	$0.04	$0.08	$9.95
Zaka	2016/09	$0.22	$0.32	$0.16	$0.04	$1.92
Zaka	2016/10	$1.66	$0.27	$0.00	$0.11	$4.22
Zaka	2016/11	$2.39	$1.37	$0.22	$0.33	$4.33
Zaka	2016/12	$0.31	$0.16	$0.02	$0.10	
Zaka	2017/01	$0.66	$0.16	$0.03	$0.28	
Zaka	2017/03	$0.55	$0.33	$0.27	$0.24	

The heat map above shows the use of cash had greatly varied across locations, month of transfer and type of expenditure. Recipients in Lupane district seem to have used cash for non-food expenditures the most. Yet, no defined trends seem conclusive as climate volatility has strained the capacity of households to establish constant spending trends.

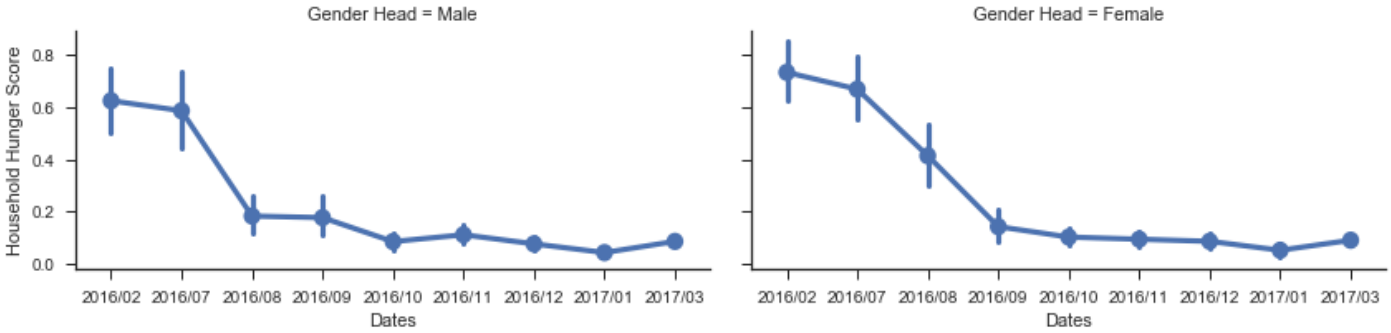
4.6 Household Hunger Score and meal consumption (outcome 1.1)

The most impressive results of this cash transfer programme is the household hunger score, which improved significantly by almost 1 meal a day (from 2 to 3) for children and a reduced frequency of severe food deprivation by 23% across all provinces. The trend has been going solidly downward across all regions since the last evaluation (February 2016).

The speed of improvement demonstrates a direct link between unconditional cash distribution and food security.

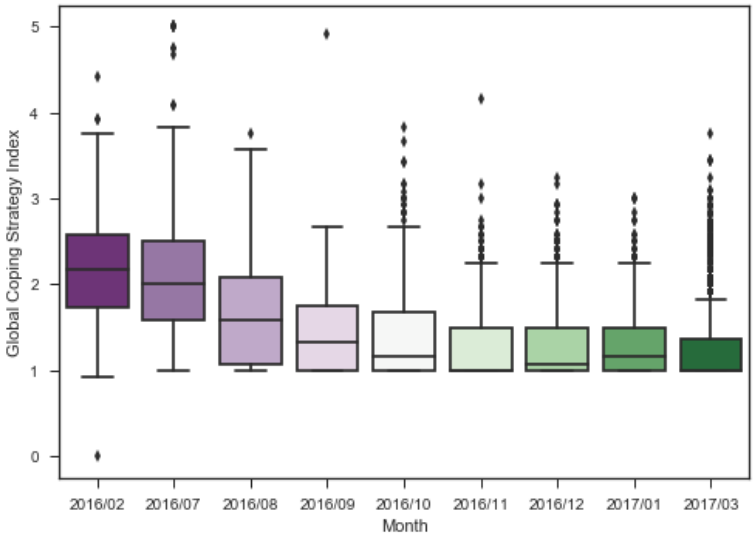


A significant change attributable to the cash transfer can be seen from the number of meals consumed by both target adults and children. Since midline, there has been a progressive increase in the proportion of respondents who reported an increase from 2 to 3 meals consumed per day. Even though this representative trend does not provide sufficient information on diet diversity, it is reasonable to assume such drastic and rapid increase is a result of a better ability to acquire food.



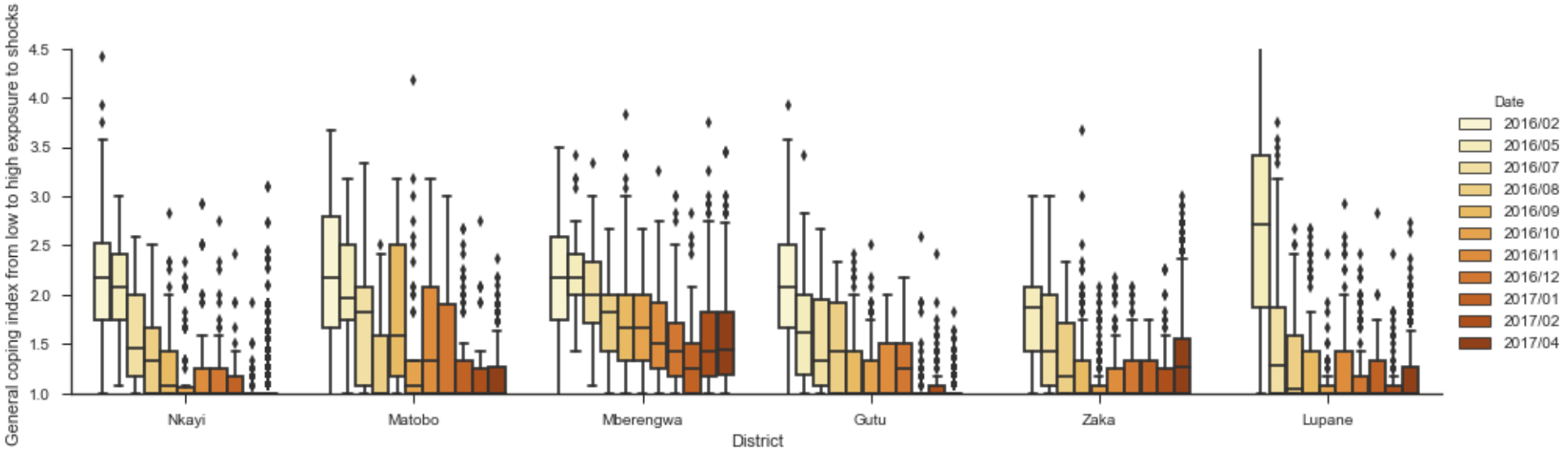
The household hunger score was linked to the questions: 1) No food to eat of any kind in the household; 2) Go to sleep hungry because there was not enough food; 3) Go a whole day and night without eating. Each of these scenarios had 4 frequency options (from always (4) to never (0)). Since midline the combined frequency changed from “rarely” to “never”- another critical improvement.

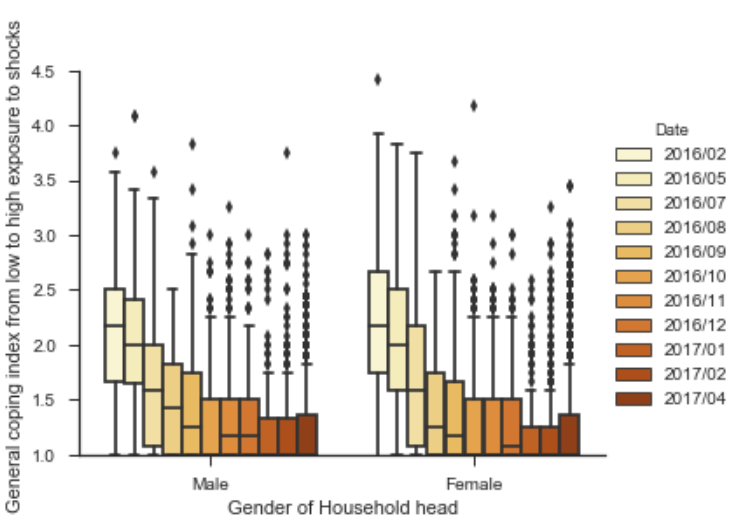
4.7 Coping strategies

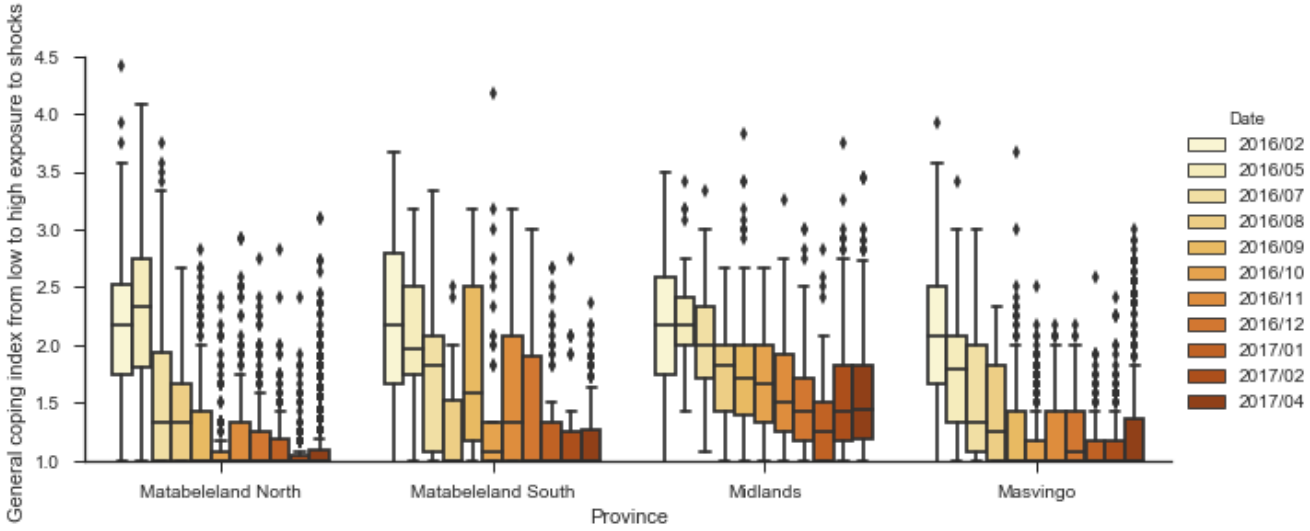


In the past month: 1= Never; 5=Almost every day
Limit portion size at mealtimes?
Reduce number of meals eaten per day?
Skip entire days without eating?
Borrow food or rely on help from a friend or relative?
Rely on less expensive or less preferred foods?
Purchase food on credit, or take a loan to buy food?
Gather unusual types/amounts of wild food or hunt?
Harvest immature crops (e.g. green mealies)?
Send household members to eat elsewhere?
Send household members to beg?
Restrict consumption by adults so children can eat more?
Rely on casual labour for food?

The coping strategy index (CSI) is calculated on a scale from 1 to 5. The scale is based on the frequency of negative coping strategies as referred to the table above. Below a breakdown of CSI evidence by district, province and gender head. The downward trend is significant and across the board.

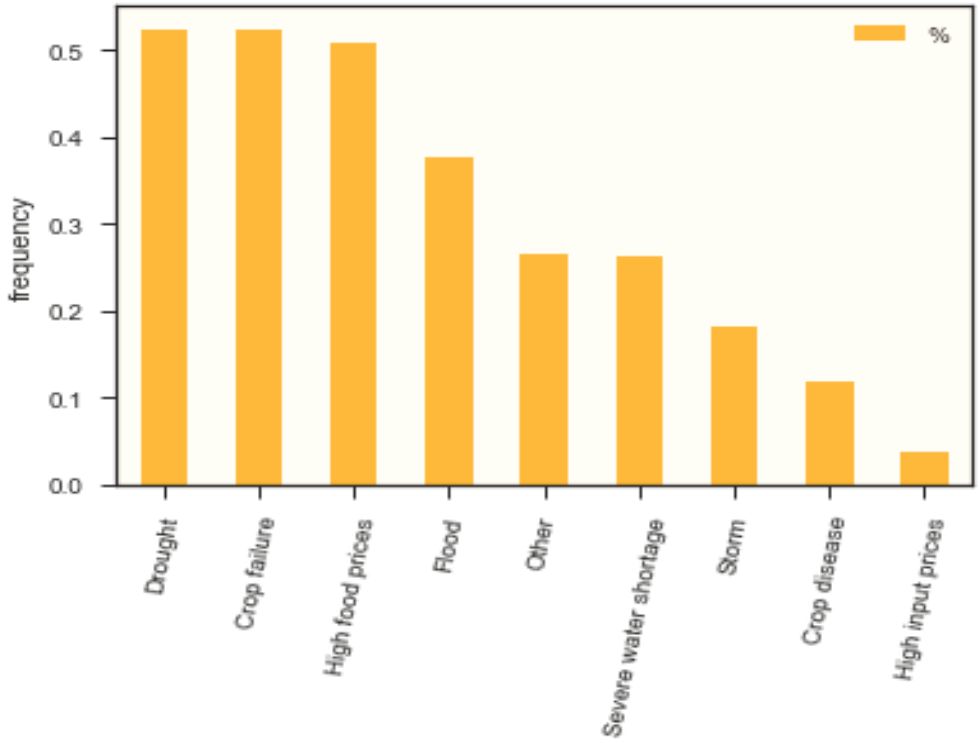






4.8 Shocks

Most households experienced some form of shock with over 50% of the total sample facing drought or crop failure, usually two interlinked consequences of climate change and its implications for rural regions of Zimbabwe. The urgency of a cash transfer intervention provided relief and food security to the target region that - despite dealing with the implications of ecosystemic damage - still reported an improvement in their hunger and coping behaviours across all provinces.



Alternating climate extremes between droughts and floods opens new programmatic challenges to ensure the sustainability of effects generated by large-scale cash transfer, especially in terms of the long-term resilience strategies adopted by recipients. Context-analysis during climate shocks provides a necessary framework to better tailor transfer amounts by coupling them with other forms of in-kind assistance and multi-purpose grant modality.

4.9 Gender dynamics

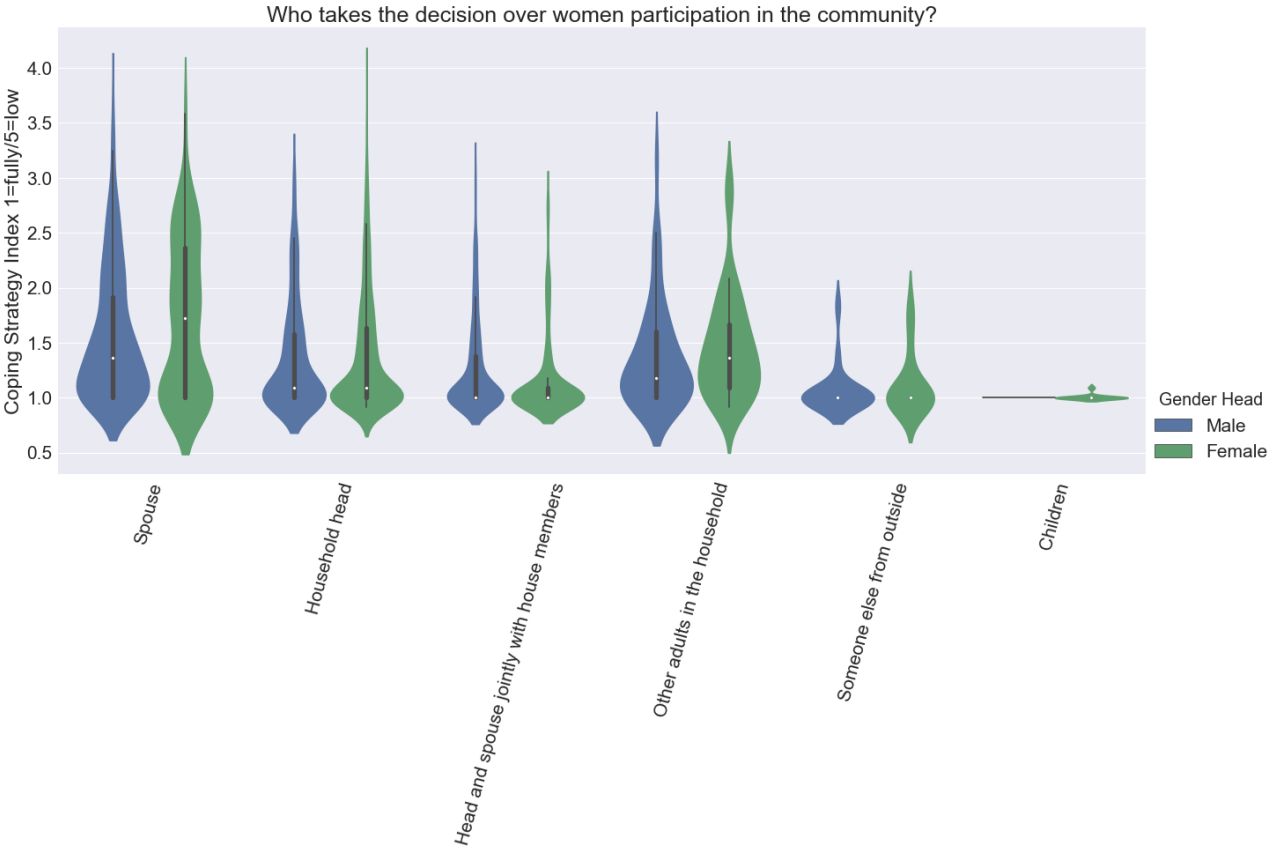
Gender is considered along a set of questions selected from the midline tool to identify any relevant shift of who holds the decision-making power over women role in the household and community:

1. If you receive/were to receive food transfer, who usually makes decisions about how it is consumed?
2. If you receive/ were to receive cash transfer, who usually makes decisions about how it is spent?
3. Who is making decisions about agricultural activities (example: which crops to grow and the area where this is grown)?
4. Who controls the budget and utilization (spending?) of money in your family?
5. Would you say that the money that you earn is more than what your (spouse/partner) earns less than what s/he earns, or about the same?
6. Who usually makes decisions about women's healthcare?

Evaluation Phase	Gender Head of Household	Children	Someone else from outside	Other adults in the household	Household head	Spouse	Head and spouse jointly with house members
Midline	Male		0.52%	6.19%	24.08%	36.65%	29.84%
Endline	Male	0.19%	1.63%	3.63%	24.19%	19.50%	50.86%
Midline	Female		1.33%	7.22%	83.56%	1.78%	6.22%
Endline	Female	0.85%	0.85%	3.60%	59.38%	9.80%	25.53%

From midline and endline evidence, there has been a shift from individual decision-making towards cooperative dialogue between the head of a household, his/her spouse and other members. Almost 20% of both male and female-headed households reported this change.

Interestingly, when exploring the correlation between gender head, coping strategy score and the perception of women's role in participating to community decisions, respondents from households where individuals or external people take decisions on women's role in the community reported a lower coping ability. This pattern seems particularly strong within male-headed households where female counterparts are excluded from community-level engagement.

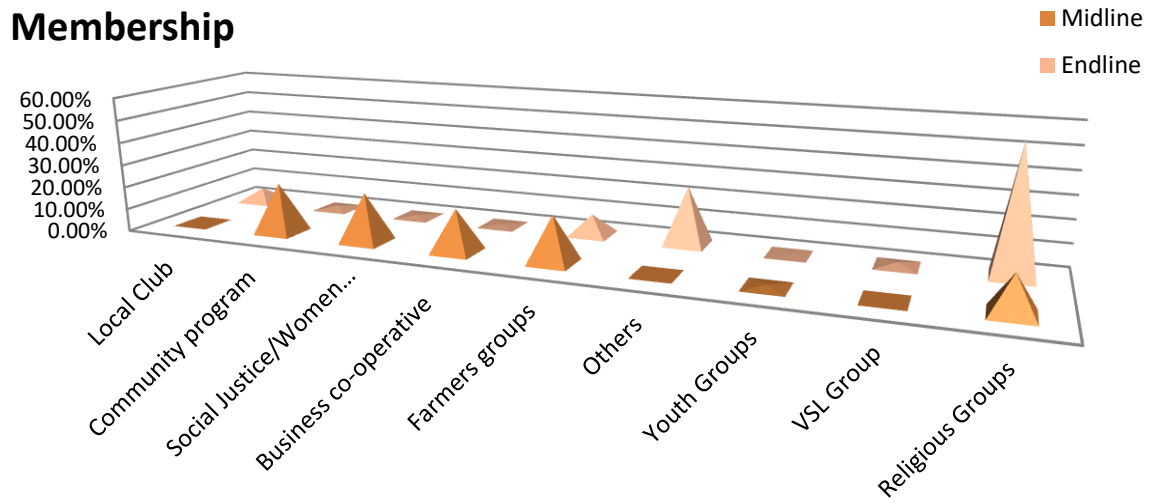


A similar pattern has also been identified for budget utilisation at the household level. The more the decision-making process is collective, the lower the incidence of negative coping strategies.

4.10 Social networks

For social networks, two dimensions are considered in the analysis: membership and leadership. At midline 22.2% of respondents in the selected areas reported to be member of specific network while at endline the number increased to 34.5% in total. Female-headed households outnumbered male-headed ones at endline in reporting membership by 6% while at midline the lead was the exact opposite (45% female-headed memberships at midline vs. 56% at endline).

The second layer of analysis links to leadership. While at midline only 0.4% reported to be leading a particular group, the frequency of leadership increased to 13.5% of which a greater proportion (56%) came from respondents in female-headed households. The breakdown below provides more insights on where this increase was taking place.

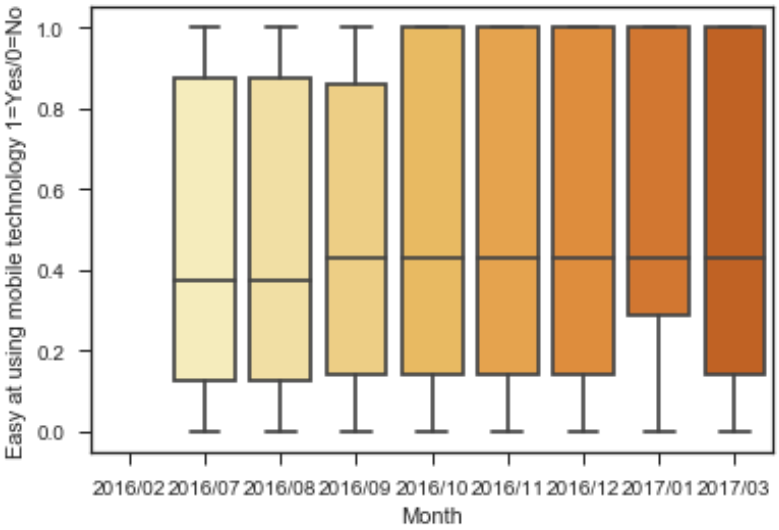


Household Head Gender	Phase	Which network is the respondent member of	Hold a leadership position	Distribution Count (>3%)
Female	Midline	Community program	No	10.97%
		Social Justice/Women Empowerment		13.58%
		Business co-operative		9.14%
		Farmers groups		10.70%
		Religious Groups		9.14%
	Endline	Farmers groups	No	3.53%
		Others		9.29%
		Religious Groups		19.65%
		Others	Yes	4.00%
		Religious Groups		12.82%
Male	Midline	Community program	No	10.44%
		Social Justice/Women Empowerment		7.83%
		Business co-operative		9.66%
		Farmers groups		9.66%
		Religious Groups		6.79%
	Endline	Farmers groups	No	3.29%
		Others		7.88%
		Religious Groups		13.41%
		Others	Yes	4.35%
		Religious Groups		8.59%

Both visuals indicate an increase in leadership and membership among religious groups. This is likely due to the consortia set-up and prevalence of these networks in the target areas. Even if this improvement is focused on one type of community group the increase in leadership represents a shift -reported by 13% of recipients at endline - towards a more engaged and inclusive decision-making dynamic at the community level.

4.11 Use of mobile technology

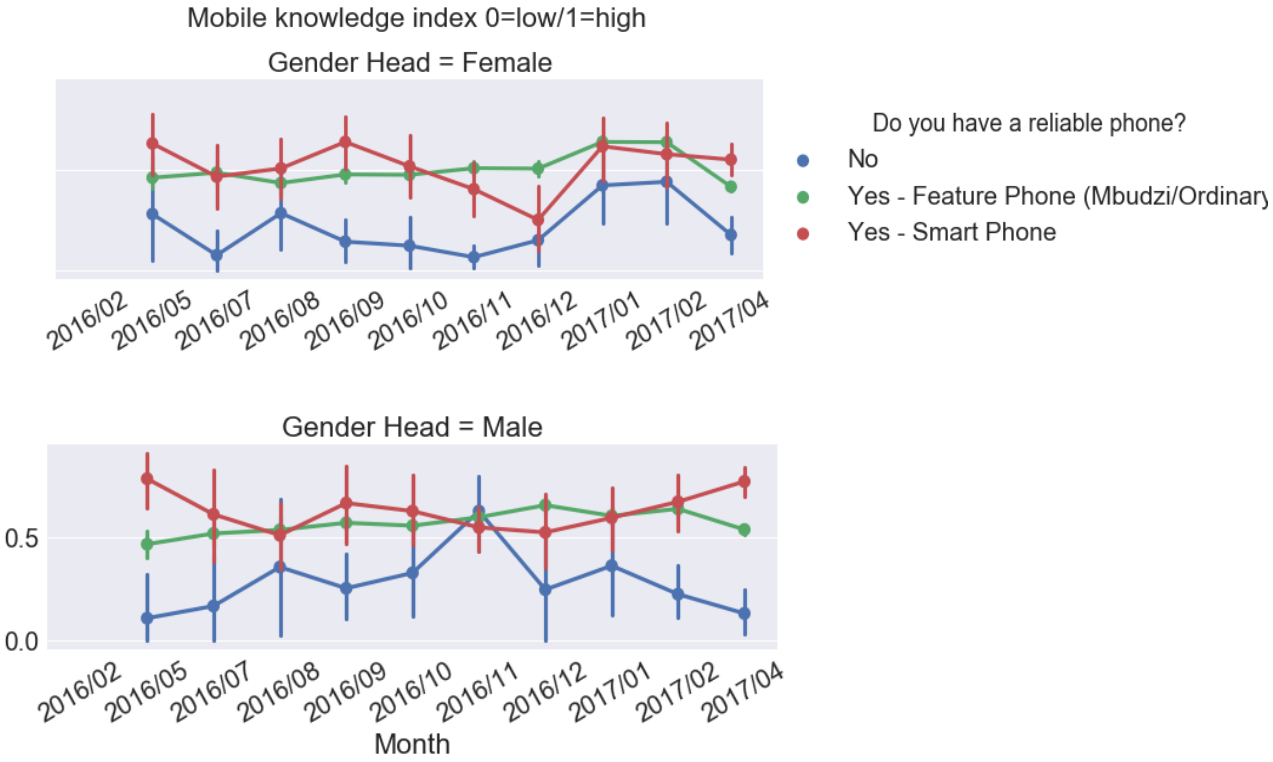
The cash transfer programme would not have been possible without the use of adequate mobile platforms. A general overview on how practice has changed in the use of mobile technology to manage cash transfers gives some evidence of marginal improvement.



Mobile knowledge index (Y=1/N=0)

a. Making a Voice Call
b. Reading a SMS Message
c. PIN Reset for SIM line
d. PIN Reset for Ecocash
e. Air time Account Balance
f. E-Wallet Balance
g. E-purchase
h. E-Sending Money
i. Buy Airtime & Bundles
j. Request Wallet

Even though the change does not represent a significant shift in people's interface with mobile technology, there are different trends by controlling the variable on whether the respondent owns a reliable handset or not. The tables disaggregating evidence along gender lines provide a more extensive analytical angle to consider, with the limitation of relying on limited longitudinal data.



From the series of trends, it seems like a reliable handset (especially a smartphone) is a pre-requisite for recipients to improve their ability to expand their use of services provided by the network operator.

4.12 Hint of causality between coping strategies and cash transfers

Even though this study does not intend to measure causal relations between variables, given limited datasets comparability, it is still worth to notice how cash transfers affects CSI across the dataset.

Dep. Variable:	Average	**R-squared:**	0.012
Model:	OLS	**Adj. R-squared:**	0.011
Method:	Least Squares	**F-statistic:**	97.02
Date:	Tue, 30 May 2017	**Prob (F-statistic):**	9.16e-23
Time:	00:02:41	**Log-Likelihood:**	-6140.5
No. Observations:	8258	**AIC:**	1.228e+04
Df Residuals:	8256	**BIC:**	1.230e+04
Df Model:	1		
Covariance Type:	nonrobust		

	coef	std err	t	P>|t|	[95.0% Conf. Int.]
const	1.4252	0.008	170.434	0.000	1.409 1.442
Cashperhead	-0.0077	0.001	-9.850	0.000	-0.009 -0.006

By using the least squares model, the assumption remains that variables are normally distributed. With this consideration in mind, the coping strategy index is affected in a significant way by the amount of money received per household member. Even though there is a significance level of effect size (p value approaches zero) the cash transfer per se is not sufficient enough to attribute any significant variation in the coping strategy index. In fact, the model only explains 1% of CSI variance and there could be various reasons to justify such a low adjusted R-squared value:

- Cash transfers are triggers of other kind of changes that translate into better coping strategies
- Cash transfers only consider the size of households and no other criteria beyond self-selection
- The coping strategy index cannot be translated into an unweighted numerical value
- Inadequate OLS model prevents causally linking categorical with numerical values

5. Operational performance

5.1 Monitoring system

The programme had in place monthly survey data of beneficiaries' and community experiences in receiving the cash entitlement (amounts, distance, access to information, etc.), food consumption, dietary diversity, and coping strategies. Below a break-down of all monitoring data and the sample considered.

Month of data collection	Dates of survey implementation	Number of variables	Households interviewed	Sample considered for endline	Longitudinal incidence month-by month
Feb 2016	15-19 Feb 2016	362	1497	414 (midline)	0%
Mar 2016	14-19 Mar 2016	344	1473	300	2%

July 2016	4-8 Jul 2016	367	1496	299	82%
Aug 2016	22-29 Aug 2016	352	1493	301	86%
Sept 2016	16-23 Sep 2016	297	1497	756	24%
Oct 2016	16-21 Oct 2016	440	3332	754	79%
Nov 2016	10-22 Nov 2016	494	3364	875	80%
Dec 2016	13-22 Dec 2016	453	3450	763	71%
Jan 2017	3-14 Jan 2017	455	3359	600	18%
Feb 2017	End Feb 2017	428	3194	732	23%
April 2017	Endline collection	119	2407	2407	71% (av.ge 50%)

Along with individual tracking, the programme embedded market and price monitoring. OPM analysis of the latter set of evidence confirmed that key food products continued to be available for purchase, with prices of grain generally kept in check by subsidised sales by the Grain Marketing Board (GMB) in rural areas.

5.2 Value for Money

Value for money is considered through 4 specific indicators: economy, efficiency, effectiveness and equity. The budget shown below pertains to the last 12 months of delivery since this study focuses on the evaluation of that period.

April 2016-March 2017	**CARE**	**WORLD VISION**	**TOTAL**	**%**
Supplies and materials	18,404,994	8,783,529	27,188,524	82.13%
Transport & logistic	316,920	208,666	525,587	1.59%
Logistics and overheads	125,513	71,525	197,038	0.60%
Staffing and support	651,796	462,784	1,114,580	3.37%
Monitoring and evaluation	695,890	109,784	805,674	2.43%
Equipment / capital expenditure	4,329	3,328	7,657	0.02%
Direct costs	**20,199,442**	**9,639,617**	**29,839,059**	**90.14%**
Indirect costs	2,242,138	1,021,799	3,263,937	9.86%
TOTAL	**22,441,581**	**10,661,416**	**33,102,997**	**100.00%**

And a further disaggregation of the main direct cost helps to derive insights on transfers' unit value.

Code	Budget Item	Partner	Unit costs	Number of units	Unit measurement	TOTAL BUDGET (£)
A.1.1	Cash entitlement	CARE	£ 68.38	246,771	Recipients	£16,875,413
A.1.2	Cash entitlement	World Vision	£ 64.73	125,732	Recipients	£8,139,160

A detailed break-down of costs is necessary to compute the 4Es selected metrics as it follows.

Key Value for Money metrics	**Results**
Ratio of direct versus indirect costs	**9.14:1** (1 £ of indirect for £9.14 of direct costs) Unit cost per 12 month transfer: £87.825
Cost-efficiency ratio : (direct costs + indirect costs)/cash transfer recipients)	376,919 transfers for a total value of £25,706,050 delivered to 73,736 households (equals to 418,000 benefiting from it). Other costs amount to £7,396,947. The efficiency ratio including all costs and results to be **£71.90** over the span of 12 months per individual benefiting from a cash transfer.
Cost effectiveness ratio: a) A combination of recurrent data of changes in benefit indicators with costs associated in achieving the	For **£71.90** per benefiting individual: • The number of meals in a scale to 3 increased by **29.2%** for children and **18.6%** for adults • The incidence of sever hunger strategies reduced by

main outcome; b) to place a monetary value to compare the total value of outcomes achieved against costs.	**23%** (ref. to the hunger score) • The severity of negative coping strategies reduced by **17.3%** in a scale from severe (5) to non-severe (1) • Return of investment for the cash transfer is a proxy of average retained savings ($2.77) multiplied by size of outreach. The value from this product is **$203,251** (about 1% of cash transfers amount) though the causal validity of this assumption remains unproven.
Project participant selection criteria	A community-based targeting of households perceived as participative and fair by the external evaluation conducted by OPM. The mechanism is suggested to be improved by including more impartial facilitation and guidance to teams and enumerators on defining cut-off points in targeting.

Though these values remain indicative, they stem from the strongest evidence of trends for selected outcome indicators. The effectiveness of this programme and its social return of investment can be interpreted in multiple ways. In this case the three areas aligned with outcome indicators are: food security, coping strategies and retained savings. The improvement in nutrition, food security and coping strategies are the most remarkable expression of change for this programme.

6. Conclusions: responding to objectives

1. *Has the programme reduced food insecurity and negative coping strategies and improved household food consumption?*
   Yes, the values from the hunger score and coping strategy index clearly indicate a significant improvement across all provinces selected for this study. Yet, the cash transfer is not a sufficient condition to bring permanent changes in long-term assets development during recurrent climate shocks

2. *Has the programme affected gender and social dynamics within the household and communities, including related to decision making, and have these dynamics influenced the programme results?*
   Yes, the decision making at the household translated into a more collective approach where the spouse was consulted. Similarly, a descriptive trend analysis of membership and leadership within community groups provides evidence of greater engagement, albeit clustered within particular types of religious networks. The degree of these changes remains inconclusive given the limited amount of repeat respondents in both midline and endline collections.

3. *Have recipients accessed additional digital financial services through mobile money (other than cashing out their transfer)?*
   Partially, the combined bundle of services used by target households has only increased marginally. By controlling the variable of handsets reliability, it seems like households with a smartphone diversify their use of services more than all other groups.

4. *Has the programme resulted in any wider economic effects and impact on the markets and other livelihood strategies linked to long-term recovery?*
   The retained amounts in savings averages to $2.77 for all surveyed households, about 1% of the total cash amount transferred. In addition, very few reported the start of a new business (less than 2%) out of the midline and endline samples. On this basis, it is safe to assume that wider economic effects were incidental and context-contingent. The combination of a liquidity crisis and recurrent climate shocks severely reduced the ability of target communities to pursue long-term orientation in their asset-building strategies.

7. Annex 1: Tool for Primary Data Collection

A combination of outcome focused questions extracted directly from the midline and PDM tool. The orange sections and related questions are derived exactly the PDM tool while the gray ones are from the midline tool. The protocol for data collection is aligned to the one adopted for the midline and monitoring data collections.

Section B: FOR CTP BENEFICIARIES ONLY		
B25	How much are you satisfied with the Cash Transfer Project?	Not satisfied = 0
		Partially satisfied = 0.5
		Totally satisfied = 1
B3	Cell Number of Cash Respondent	[Insert number]
B5	Who is the cash recipient?	1 = Father
		2 = Mother
		3 = Child Male
		4 = Child Female
		5 = Other relative Male
		6 = Other relative Female
		7= Other Non-Relative Male
		8= Other Non-Relative Female
B13	How much cash did you receive last month?	_____US$
B13a.	Of the monthly entitlement, were you able to cash out all your money?	0. No – Had to purchase Goods using Ecocash/One Wallet
		1. No – Want to save part of it or all money
		2. No - Cashed out part of the money
		3. No- Have failed to cash out even a dollar
		4. Yes – Cashed out all I wanted
B14	Of the money you received, was it equivalent to what you expected or informed of?	0 = No>>B17
		1 = Yes
B17	Did you face any challenges accessing your cash?	0 = No
		1 = Yes
B18	If Yes, What three challenges did you face? (Multiple response)	0= Agents have un-preferred currency 1= long wait (more than 1 Hour) 2 = Theft 3 = Long distance 4 = No information (on Distribution Dates) 5 = Forced redistribution e.g. Proxy demanding payment 6 = Agents do not have enough Cash 7= Forced purchase 8= Extra Charges by Agents, e.g. if you want $10, you leave $2 9= Withdrawal/Cash out limits 10=Staggered Cashouts 99=Not Applicable
B23	Is the cash transfer enough to cover your household's basic food needs?	0 = No
		1 = Yes
B24	If No, Specify reasons	1 = Few Household members registered
		2 = High costs on other Non-Food Items
		3 = No other source of income
		4 = Inflated Food Price
		5= Forced Redistribution
		6= High Transport Costs to Transact
		7= Had to pay back debts
		Not applicable
SECTION T: CREDIT AND SAVINGS		
T1	In the past 5 months, have you received a loan?	0 = No
		1 = Yes
T3	What was the total loan received by you?	[amount in USD]
T5	How much was the interest rate?	[amount in %]
T6	Who provided the loan?	1=Relative

	(list two sources)	2=Neighbour
		3=Grocery/ Local Merchant
		4=Shark Lender
		5=Religious Institution
		6=Bank
		7=ISALs (Mikando/ Marounds)
		8=Cooperative
		9=Other (Specify)
T7	What was the loan mainly used for?	1=Farm Activity
		2=Off-Farm Business
		3=Education
		4=Food Consumption
		5=Buy New Property
		6=Health
		7=Other (Specify)
		999=Don't know
T13	How often were you able to save money in the last three months?	1= 1out of 3 months
		2=2 out of 3 months
		3=3 out of 3 months
		0=0 out of 3 months
T14	Were you able to make any savings last month? (if yes, state amount)	0 = No
		1 = Yes (amount)
T15	Why did you decide to save?	[Most important reason]
		1=investment in domestic and physical assets
		2=investment in business
		3=investment in crops
		4. Investment in livestock
		5=future consumption
		6=loan repayments
		7=ceremonies
		8=Other(specify)
SECTION Q: HOUSEHOLD LIVELIHOODS		
Q2	2. Has anyone begun operating a non-agricultural enterprise in the household in the past 5 months?	0=No
		1=Yes**>>Q3**
Q3	What was the main source of income for starting the enterprise?	1=MCT only
		2=MCT +Credit from family/friends
		3=MCT + Credit from Private Lenders
		4=MCT +Personal Savings
		5=Personal Savings only
		6=Personal savings + credit from friends/family
		7=Personal savings +credit from private lendings
		8=other (*specify*)
Q7	How many people are involved in the enterprise	a. From family (number)
		b. Hired (number)
SECTION C: FOR CTP BENEFICIARIES ONLY		
Cash Utilisation: How much (in USD) of the received money from CTP, did your household spend on the following food items in the LAST calendar MONTH		
	Food	Cost (USD)
	Non Food Items	Cost (USD)
	Construction	Cost (USD)
C3F	Health (Drugs/Consultation/admission)	Cost (USD)
C3G	Debt Payment (All Food)	Cost (USD)
C3I	Savings Money Not Yet Collected	US$
C3E	Education Costs (Fees/levies/ Stationery/Uniforms)	Cost (USD)
C3F	Health (Drugs/Consultation/admission)	Cost (USD)
C3G	Debt Payment (All Food)	Cost (USD)
C3J	Communication/Airtime	US$
C3I	Savings Money Not Yet Collected	US$
K. Hunger Score		
K1	No food to eat of any kind in the household	0. Never

		1. Rarely
		2. Sometimes
		3. Often
K2	Go to sleep hungry because there was not enough food	0. Never
		1. Rarely
		2. Sometimes
		3. Often
K3	Go a whole day and night without eating	0. Never
		1. Rarely
		2. Sometimes
		3. Often
M. Meal Consumption		
M1	How many meals were consumed by children (6 months to 5yrs) in your household yesterday?	_____ meals
M2	Is this your normal (Non drought year) consumption	No = 0
		Yes = 1
M3	How many meals were consumed by adults (above 5yrs) in your household yesterday	_____ meals
M4	Is this your normal (Non drought year) consumption	No = 0
		Yes = 1

SECTION M: SHOCKS		
M1. In the last 5 months, have you or any of your household members experienced [SHOCK]? 0=NO >> next item 1=YES		M2. As a result of this [SHOCK], did your income decrease? 0=No>> next shock; 1=Yes; 2=No change
Y/N	1. Flood	
Y/N	2. Drought	
Y/N	3. Storm	
Y/N	4. Severe water shortage	
Y/N	5. Crop disease	
Y/N	6. Crop failure	
Y/N	7. High food prices	
Y/N	8. Other (Specify)	

SECTION E: COPING STRATEGIES					
E1. In the past 30 days, how frequently did your household use the following strategies in order to access food? (refer to the frequency table below for CSI Score)	Never	Seldom (< 1 day a week)	Once in a while (1-2 days a week)	Pretty often (3-6 days/ week)	Almost every day
Limit portion size at mealtimes in past month?	1	2	3	4	5
Reduce number of meals eaten per day in past month?	1	2	3	4	5
Skip entire days without eating in past month?	1	2	3	4	5
Borrow food or rely on help from a friend or relative in past month?	1	2	3	4	5
Rely on less expensive or less preferred foods in past month?	1	2	3	4	5
Purchase food on credit, or take a loan to buy food in past month?	1	2	3	4	5
Gather unusual types/amounts of wild food or hunt in past month?	1	2	3	4	5
Harvest immature crops (e.g. green mealies) in past month?	1	2	3	4	5
Send household members to eat elsewhere in past month?	1	2	3	4	5
Send household members to beg in past month?	1	2	3	4	5
Restrict consumption by adults so children can eat more in past month?	1	2	3	4	5
Rely on casual labour for food in past month?	1	2	3	4	5

L. Coping Strategies: During the past 30 days did anyone in your household have to engage in any of the following behaviours due to lack of food or lack of money to buy food?

Avoid spending on healthcare in order to buy food?	0=No	1=Yes	2=N/A
Reduce expenditure on education/withdrew children from school to buy food?	0=No	1=Yes	2=N/A
Sold house or land (grazing/irrigated/dry-land) to buy food	0=No	1=Yes	2=N/A
Sold more animals (non-productive) than usual to buy food	0=No	1=Yes	2=N/A
Sold last female breeding livestock to buy food?	0=No	1=Yes	2=N/A
Sold household or productive assets/goods (radio, furniture, etc) to buy food	0=No	1=Yes	2=N/A
Spent savings on food	0=No	1=Yes	2=N/A
Reduce expenditure on agricultural and livestock input to buy food	0=No	1=Yes	2=N/A
Begging to get food	0=No	1=Yes	2=N/A
Collect and sell firewood	0=No	1=Yes	2=N/A

SECTION K: CROP PRODUCTION IN CURRENT AGRICULTURAL SEASON		
K6	What was the main source of money for acquiring inputs?	1=Sale of agricultural produce 2=livestock sales 3=remittances 4=cash transfer from MCT 5= cash transfer from other NGO 6=sale of food handout 7=sale of household assets 8=Money from casual labour (maricho) 9=Other (specify)
K9	Have you made any of the following changes in your farming practices in the last 5 months?	1. Change crop variety 2. Change crop type or introduce new crop 3. Change planting dates 4. Change amount of land under production 5. Implement soil and water conservation 6. Mix crop and livestock production 7. Build trenches or diversion ditch 8. Practice zero or minimum tillage 9. Use cover crops/incorporation of crop residue 10. Change fertilizer or pesticide application 11. Plant trees 12. Re-planting
SECTION I: GENDER DYNAMICS		
I7	If you receive/were to receive food transfer, who usually makes decisions about how it is consumed?	1=Household head 2=Spouse 3= Head & spouse jointly 4=Other adults in the household 5=Children 6= All household members 7=Someone else from outside
I8	If you receive/ were to receive cash transfer, who usually makes decisions about how it is spent?	1=Household head 2=Spouse 3= Head & spouse jointly 4=Other adults in the household 5=Children 6= All household members 7=Someone else from outside
I9	Who is making decisions about agricultural activities (example: which crops to grow and the area where this is grown)?	0=Women 1=Men 2=Boys 3=Girls
I10	Who controls the budget and utilization (spending?) of money in your family?	1=Household head 2=Spouse 3= Head & spouse jointly 4=Other adults in the household 5=Children 6= All household members 7=Someone else from outside
I12	Would you say that the money that you earn is more than what your (spouse/partner) earns less than what s/he earns, or about the same?	1=More than him/her 2=Less than him/her 3= About the same 4=Spouse/partner has no earnings 5=Do not know
I14	Who usually makes decisions about women's healthcare?	1=Household head 2=Spouse 3= Head & spouse jointly 4=Other adults in the household 5=Children 6= All household members 7=Someone else from outside
I16	Who usually makes decisions about women's participation in community activities	1=Household head 2=Spouse 3= Head & spouse jointly 4=Other adults in the household 5=Children 6= All household members 7=Someone else from outside
I17	Who usually makes decisions about women's participation in off farm work?	1=Household head 2=Spouse 3= Head & spouse jointly 4=Other adults in the household 5=Children 6= All household members 7=Someone else from

		outside
SECTION N: SOCIAL NETWORKS		
N1	Does someone in your household participate or belong to a social network or gathering within the community?	Yes = 1 No = 0
N1b	If yes, specify the social group/network	Specify
N3a	Does a household member have a leadership position in the Social Network?	Yes = 1 No = 0
N3b	Does a household member have a leadership position in the Social Network?	1 = Female 2 = Male 3 = Both
N3b	Which gender is dominant in these networks?	1 = Female 2 = Male 3 = Both
N6	Do you exchange knowledge and assistance on how to cope or combat food shocks (e.g. crop failure)?	Yes = 1 No = 0
SECTION D: MOBILE CASH TRANSFER OPERATIONAL PROCESSES		
D1	Do you Have a reliable mobile handset?	No Yes- Smart Phone Yes- Feature Phone (mbudzi/mbuzi)
D2	When you cash out, whose mobile handset do you use??	1 = Own/Household 2 = Agent 3=Relative 4=Borrow from any other person 99= DO not Use Ecocash/One Wallet
D3	Are you assisted in navigating the EcoCash/One Wallet when Transacting	1= No, I am able 2= Yes, Agent 3=Yes Relative 4=Yes, Any other Person 99= Do not use MCT
D4	Can you make the following operations? Change language to your Vernacular? 0= No 1 = Yes	a. Making a Voice Call b. Reading a SMS Message c. PIN Reset for SIM line d. PIN Reset for Ecocash/One Wallet e. Air time Account Balance f. E-Wallet (Ecocash/One Wallet) Balance g. E-purchase h. E-Sending Money i. Buy Airtime & Bundles using Ecocash/One Wallet j. Request Wallet (Ecocash/One Wallet Account Statement)

8. Annex 2: Cash Transfer Size- details

Period	Household Size	Cash Value Size
September to December 2015	1 to 2	$10 per household per month
	3+	$5 per person per month
January 2016 to February 2016	1 to 2	$15 per household per month
	3+	$5 per person per month
May 2016	1 to 2	$15 per household
	3+	$20 per household
June 2016 to July 2016	1 to 2	$15 per Household per month
	3+	$5 per person per month
August 2016 to April 2017	1 to 2	$15 per Household per month
	3+	$7 per person per month
October 2016	1 to 2	Additional grant $40 per household
	3+	Additional grant $60 per household