

Final Report

Evaluation of the 2020 Payout Process in Zimbabwe



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with the support of Jimat Development Consultants

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The impact of the COVID-19 pandemic has been significant on this programme, through the loss or non-availability of key staff, travel restrictions and other limitations on movement, constraints on face-to-face meetings and the presence of key officials, regularly changing priorities and numerous other challenges. The restrictions have also been somewhat limiting to the evaluation process itself. This situation continues to this day, and in the comments that follow the ET recognises and acknowledges this very difficult operating context for those engaged in the work at national level.

Disclaimer

The opinions expressed in this report are those of the Evaluation Team, with responsibility for those resting with the authors, and do not necessarily reflect those of the African Risk Capacity. Publication of this document does not imply endorsement of the opinions expressed.

The designation employed and the presentation of material in maps do not imply the expression of any opinion whatsoever concerning the legal or constitutional status of any country, territory or sea area, or concerning the delimitation of frontiers.



This evaluation exercise was carried out entirely without producing emissions from travel

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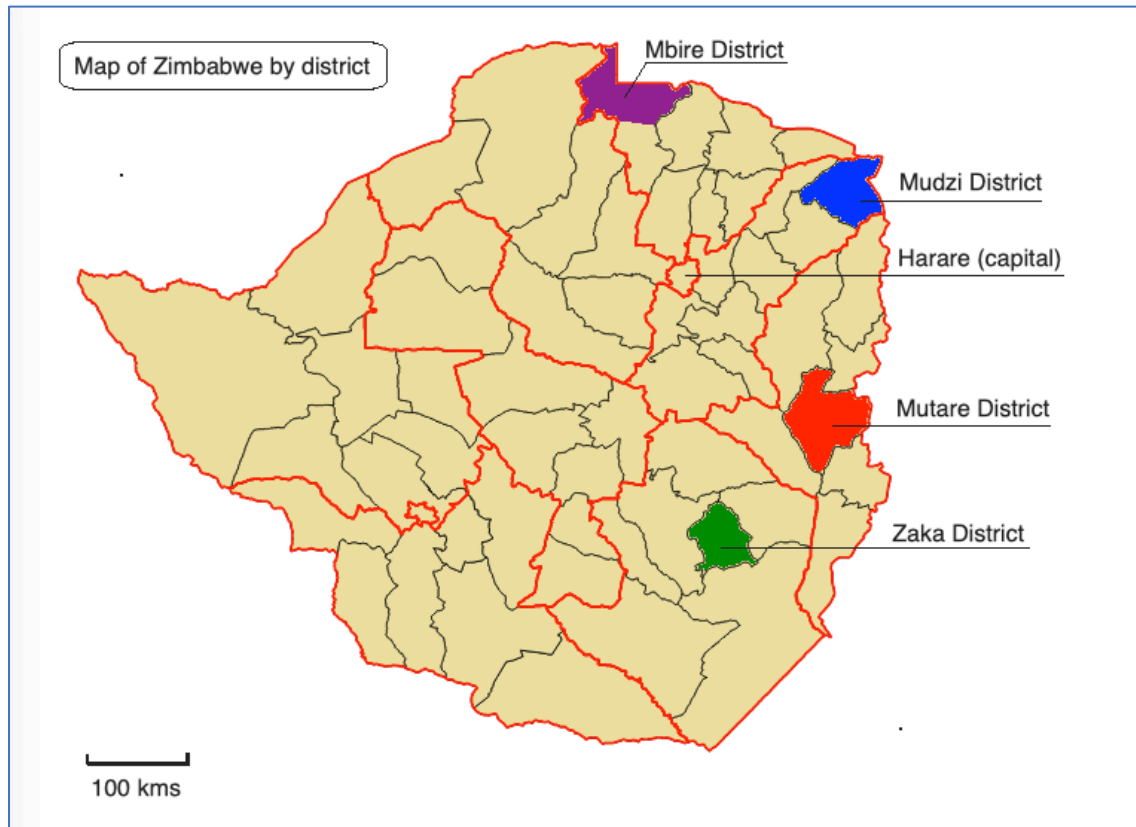
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List of Acronyms

| | |
|----------|---|
| ARC | African Risk Capacity (Agency) |
| ARC Ltd | African Risk Capacity Insurance Company Limited |
| ARV | African RiskView |
| AU | African Union |
| CBZ | Commercial Bank of Zimbabwe |
| COVID-19 | Disease caused by a newly discovered coronavirus |
| DDRC | District Drought Relief Committee |
| ET | Evaluation Team |
| FEWSNET | Famine Early Warning System Network |
| FIP | Final Implementation Plan |
| FNC | Food and Nutrition Council |
| GMB | Grain Marketing Board |
| IPC | Integrated Food Security Phase Classification |
| kg | kilogram |
| KII | Key Informant Interview |
| M&E | monitoring and evaluation |
| MoFED | Ministry of Finance and Economic Development |
| MoLAWCRR | Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement |
| MoPSLSW | Ministry of Public Service, Labour and Social Welfare |
| MSD | Meteorological Services Department |
| mt | metric tonne |
| NGO | non-governmental organization |
| PRM | Peer Review Mechanism (of ARC's Board) |
| SDG | Sustainable Development Goal |
| SOPs | Standard Operating Procedures |
| TL | Team Leader |
| ToR | Terms of Reference |
| TWG | Technical Working Group |
| US\$ | United States dollar |
| WFP | United Nations World Food Programme |
| ZimVAC | Zimbabwe Vulnerability Assessment Committee |
| ZWL | New Zimbabwe dollar |

Figure 1: Map of Zimbabwe with target districts highlighted



Executive Summary

Please also refer to the [Addendum](#) on page 43 of this document. Additional information – specifically on beneficiary numbers, payments and other financial details – was supplied after the completion of this report and is included there, which may not be reflected in full in the text below.

1. Introduction

1. These pages summarize the Final Report for a process evaluation of the African Risk Capacity (ARC) 2020 Payout Process in the Republic of Zimbabwe. In July 2020, ARC Ltd¹ made payouts to the Government of Zimbabwe (and to its Replica partner²), in parametric drought risk insurance payments to support the extensive drought response efforts in the country.

2. This evaluation was commissioned by the ARC Agency to offer information and learning that the Agency, the Government of Zimbabwe, the ‘Replica’ partner (the United Nations World Food Programme (WFP) in this instance) and other Member States and partners of the ARC will use for accountability and to improve the contingency planning and implementation processes in similar programmes.

3. The evaluation set out to assess whether or not the contingency plans were implemented as initially expected, in terms of process steps and management, and focused on the planning and operational implementation of the country-approved Final Implementation Plan (FIP) drawn up by the Government of Zimbabwe. The findings provide insight on the programme’s effectiveness and reach, the quality of the implementation, and the level of satisfaction of the beneficiaries.

2. Background

4. Zimbabwe has faced an increasing frequency and severity of droughts over the last three decades, largely caused by the El Niño/La Niña phenomena, and in some years these have negatively impacted agricultural production (specifically maize, the staple crop) leading to food shortages and increased poverty.

5. The 2019/2020 rainy season in Zimbabwe started in the second and third weeks of November 2019,³ and ended early (in March 2020) in the southern areas. The ARC’s Africa RiskView (ARV) modelling identified the severe drought situation in several areas across the country in early 2020, and based on its customisation, warned that around 4.65 million people nationally were likely to be affected by drought conditions by the end of the season. Rainfall had generally been poor throughout the season, often with extended dry spells in some places. The poor harvests resulted in low household food stocks from own production, a situation compounded by the preceding poor agricultural seasons. Negative economic impacts and other restrictions caused by the COVID-19 pandemic further reduced incomes.

6. In Zimbabwe, the Ministry of Finance and Economic Development (MoFED) is the key Government partner for the ARC; the Ministry’s Permanent Secretary is the overall ARC Programme Supervisor, and the National Government Coordinator is a senior officer in the Financial Sector Policy department. For the 2020 operation, the principal operating partner was the Ministry of Public Service, Labour and Social Welfare (MoPSLSW).

3. Methodology

7. The evaluation covered the period from early 2020 to mid-2021, with interviews and data collection in Zimbabwe taking place during July and early August 2021, almost exclusively by telephone due to COVID-19 pandemic restrictions. The programme was still ongoing at that time.

¹ ARC’s insurance arm

² Further details on the Replica arrangements are available at: <https://www.africanriskcapacity.org/product/arc-replica/>

³ Source: Second Round Crop and Livestock Report 2019/2020 Season, Government of Zimbabwe

It was undertaken by two independent external consultants, and employed mixed methods, including a household level survey of beneficiaries undertaken by a team of local enumerators.

8. It must be noted that the Evaluation Team (ET) was unable to access all the necessary data and information for this programme, both during the inception phase and during the later stages, so the findings given below are incomplete in places and do not fully represent the final outcome of the programme, which has yet to be finished.

4. Programming

9. On 24 March 2020, ARV advised the Government that the minimum guaranteed payout under the drought insurance mechanism would be US\$1.1 million (and US\$220,000 to WFP), and this was later confirmed and updated (when the end of season information was analysed), to a payout of US\$1,465,602 to enable the Government to implement a rapid response intervention to assist the vulnerable populations. This programme was to be run in parallel with other drought assistance interventions by the authorities and other partners. The final payout to WFP was also increased to US\$290,288 at this time.

10. With the notification of a minimum payout, the Government was able to push ahead with the development of its Final Implementation Plan for the activities. They selected to provide unconditional, one-off cash payments of the equivalent of US\$15 via mobile money (cash credits via mobile telephone) to 77,767 vulnerable households across five badly-affected districts, based on the previous year's national vulnerability assessment data. Once new data for 2020 became available, the target areas were changed to four different districts, those most seriously affected, with the beneficiary household numbers remaining the same. Based on later revisions, the evaluation team was informed that a reduced number of beneficiary households, approximately 40,000, were eventually targeted, and each should have received two payments of the equivalent of US\$15 each time.

5. Objectives and timeline of the programme

11. The cash transfers were intended to stabilize the food consumption of severely food insecure households and reduce the risk of them having to resort to negative coping mechanisms, including selling off critical assets that would undermine future food security or resilience gains made in the recent past.

12. Initial planning work started in the second quarter of 2020, with an intention of making the first cash payments in Quarter 3. However, the rollout of the operation experienced extensive delays, with payments only commencing in February 2021, and still being made in one district in August.⁴ There were several reasons for this, mainly that the MoPSLSW was later tasked with being principal responder for the COVID-19 pandemic preparations, which took priority over the ARC-supported cash programme. Staff shortages, the need for working-from-home, virtual meetings, travel restrictions, all came and went numerous times because of the pandemic.

6. Findings

Effectiveness and reach

13. The ET considers that these delays were not life-threatening in any sense; and the cash, when received, was appreciated and useful, and in many cases provided as a complement to other assistance. Beneficiary selection and registration (often paper-based) done at field level had to be verified at national level and then rechecked and reverified against records held by the telephone company, and this all took time and were key factors in the slow rollout of payments.

14. Beneficiary selection was proposed in the FIP as: "the most vulnerable are prioritised first for example child and female headed households", but the ET has not seen any data that further disaggregates the household heads by gender or other vulnerability. Almost 57 percent of the randomly-selected survey respondents (of 310) were female (against a national figure of 52 percent being female). There was no evidence seen that suggested gender and specific

⁴ It was acknowledged early on that it would take at least three months to finalise beneficiary lists once the funds were available.

vulnerability considerations were prioritised, and a stronger focus on this would have been desirable.

15. The ET was unable to confirm whether the identified target groups were eventually supported, or to what extent, and if vulnerable people or groups were excluded, but feedback from the communities (albeit the included beneficiaries and the community leaders) indicated a good level of satisfaction that the selection process at least was adequately fair and transparent.

Quality of the implementation

16. At the time of finalising this report, the ET has only seen confirmed payment lists for approximately 27 percent of the total funds available, paid once, to a total of 26,614 households. The ET understands that significant further amounts have been distributed but confirmation of that information has not been made available.

17. The ET finds that the steps set out in the Standard Operating Procedures (SOPs, see Section 4 of the main report) were largely completed, although not to the schedule foreseen, and that the planning times for the various steps should be reconsidered in any future operation. There was a significant delay in opening a dedicated account into which the operation's funds could be transferred by the Ministry of Finance, and a need to get special dispensation to prevent these funds being returned as unspent at the end of the calendar year: both unanticipated though ultimately resolved, and lessons to consider for future operations.

18. Partnering with an external telephone operator (Econet Wireless) with strong experience of implementing similar payment programmes ensured a well-developed approach could be used, including verification of names and numbers, and the ability to automatically confirm when payments were made. The company undertakes fieldwork to ensure beneficiaries are on the network and understand the process. In this instance they also contributed their work cost-free, including the transfer costs, ensuring the maximum amount of available funds could be used for assistance to the households.

19. Section 12 of the SOPs is identified as a particular area of weakness: there was no real-time monitoring and only poor-quality reporting on the intervention. To guarantee accountability and credibility, these are areas that would benefit from a stronger level of input (and support) in the future.

Satisfaction of the beneficiaries

20. Beneficiary households were appreciative of the assistance, though about two-thirds (62 percent) of the respondents said they would have preferred food rather than cash. However, the other respondents said that unconditional cash was better as it could be spent on the household's priorities.

21. Across all four districts, each payout amount was in reality sufficient to buy 30 kg of maize (or be used for other purposes), although inflation and price increases by the shopkeepers often reduced even this.⁵ From data collected from the beneficiaries, the ET considers that the level of assistance likely did not have much – if any – significant impact on the overall levels of household food security, particularly in the critical period of the season.

22. Accountability to the communities was poor – they were not consulted in advance about the most appropriate modality; information flows were reported as not consistent, and they were not (in most cases) told when their payments would be coming.

7. Conclusions

23. Stakeholders from both the ARC and the Government of Zimbabwe acknowledge that this was an acceptable operation in many ways, despite delays and other challenges experienced. It was the first experience for the Government to work with the ARC on a payout, and lessons on both sides should have been identified for streamlining or clarification in the future. Zimbabwe is

⁵ The cash amount was decided on to enable beneficiaries to purchase a 50 kg bag of maize based on Grain Marketing Board (GMB) prices at the time, but the GMB did not have stocks for sale and beneficiaries had to buy at higher prices on the open market.

considered to be a key partner for ARC because of the frequency of drought and food insecurity, and also because additional ARC products such as flooding and cyclone insurance could be of interest to the Government, so it is anticipated future payouts will be made.

24. The ET regrets that the data non-availability has limited this from being a more comprehensive evaluation of the full programme, and to ensure credibility suggests that a detailed final operational report is written once all distributions are finished and data collated. This final reporting exercise would have been helped considerably by having had updated plans included into the revised FIP in May 2021, which could then have been used as a robust reporting framework.⁶ Rescheduling these process evaluations till after the activities are completed would also help provide a more rounded picture of an operation.

8. Lessons Learned

25. The choice of partnering with Econet Wireless (particularly on a pro bono basis) is considered a positive factor; and the Government's decision (and ability) to cover other administrative costs from separate budget lines ensured the maximum amount of available funds could be used for assistance to the households. This is a positive model for future operations.

9. Recommendations

26. Drawing on the findings presented above and in more detail in the full report, the Evaluation Team proposes a number of recommendations which it believes would improve and strengthen the payout process in the future.

27. **Recommendation 1:** The ARC should formally clarify, and disseminate, current expectations regarding obligations expected of the Government. In particular this refers to the accepted benchmark for a revised FIP document to be prepared and submitted (criteria on what level of change necessitates a document resubmission). At the same time, the Government should aim for the FIP updates to accurately reflect their amended planning.

28. **Recommendation 2:** The Government of Zimbabwe should consider forming a dedicated monitoring and reporting unit for these operations, with key staff able to collect, consolidate and report accurate data in a timely manner. At the same time, and dependent on resources, the sooner the beneficiary lists move from being paper-based to digital, the easier it will be for overall data management. Where necessary, capacity building and other support should be provided by the ARC team, including (when travel conditions permit) joint field visits with the Government for monitoring and verification exercises during future programme implementation.

29. **Recommendation 3:** The Government of Zimbabwe (the TWG) should consider how they can update and revise the Standard Operating Procedures to include necessary improvements and lessons learned from this operation, to have a stronger framework for process management in the future. These revisions should improve (or clarify) the measurements of time used for each of the process steps, and how they relate to each other, which would provide a clearer process oversight and follow-up.

30. **Recommendation 4:** The composition of the TWG in Zimbabwe should be bolstered by a representative from the Ministry of Women's Affairs, to promote gender equity in all programming and to ensure full inclusion of all vulnerable and marginalised groups. At the same time, all TWG members need to accept added understanding and responsibility around gender equity and equality, and ensure they understand the impact their decisions will have on all sections of the community.

31. **Recommendation 5:** The Government of Zimbabwe should explore more options for delivering payments to beneficiaries to ensure that they reach the neediest households. Different modalities such as mobile money, vouchers or in-kind food can be used in different districts

⁶ Although an updated FIP was produced in May 2021, it still did not include correct or up-to-date information on the figures (beneficiaries, amounts dispensed, etc), even with the benefit of several months of programme implementation.

depending on appropriateness. Furthermore, the payment amount or value should be significant enough to provide the necessary relief over a reasonable period.

32. **Recommendation 6:** The Government of Zimbabwe should consider extending the insurance to other weather induced disasters such as cyclones and floods, and implement any subsequent programme activities in a similar way – linking with appropriate corporate entities and agencies as relevant and available.

33. **Recommendation 7:** In the area of programme management and evaluation, the relevant ARC teams should introduce more structured processes to ensure that:

- a) a robust programme cycle management ‘paper trail’ is established and maintained throughout the full programme period, clearly logging in writing any programming changes and amendments agreed (Contingency Planning Unit);
- b) a detailed and comprehensive library of essential documentation is prepared in advance of any new payout evaluation being commissioned (M&E Unit);

The ARC should also:

- c) reconsider commissioning process evaluations only after the programme is completed and all data has been collected and collated.

1. Introduction

1. This is the Final Report for a process evaluation⁷ of the African Risk Capacity 2020 Payout Process in the Republic of Zimbabwe.

2. Operating under the privileges and immunities of the AU, the African Risk Capacity is comprised of two entities: the African Risk Capacity Agency (ARC) and African Risk Capacity Insurance Company Limited (ARC Ltd). Together, they provide ARC Member States with capacity building services and access to state-of-the-art early warning technology, contingency planning, and risk pooling and transfer facilities. Through collaboration and innovative finance, ARC enables countries to strengthen their disaster risk management systems and access rapid and predictable financing when disaster strikes to protect the food security and livelihoods of their vulnerable populations. In July 2020, ARC Ltd made a payout of US\$1,465,602 to the Government of Zimbabwe (and a further US\$290,288 to its Replica partner⁸), in parametric drought risk insurance payments to support the extensive drought response efforts in the country.

3. This process evaluation was commissioned by the ARC Agency, with the Terms of Reference (ToR) for the evaluation included as [Annex 1](#), and covered the period from early 2020 to mid-2021. It set out to assess whether or not the contingency plans were implemented as initially described, in terms of process steps and management, and therefore focused on the planning and operational implementation of the country-approved Final Implementation Plan (FIP) drawn up by the Government of Zimbabwe. This report aims to provide insight on the programme's effectiveness and reach, the quality of the implementation, and the level of satisfaction of the beneficiaries.

1.1. Country context: food security situation

4. Zimbabwe has faced an increasing frequency and severity of droughts since a major occurrence in 1992. The droughts have been largely caused by the El Niño/La Niña phenomena and have negatively impacted agricultural production (specifically maize, which is the staple crop) leading to food shortages and increased poverty. In 2012/2013, food insecurity was generally higher in the low-lying regions in the northern and southern parts of the country; these regions traditionally received low annual rainfall and are prone to droughts, resulting in low production and productivity. The 2012 drought saw a production deficit of approximately 45 percent in maize,⁹ and about 1.4 million Zimbabweans faced famine that year.

5. Since then, droughts have continued to cripple the nation and have contributed to the already low life expectancy levels and high levels of emigration. The cumulative occurrence of these droughts in rural Zimbabwe has culminated in the stagnation of rural livelihoods which have traditionally been largely agro-based. This challenge has not only entrenched rural poverty, but has forced the introduction of new strategies such as conservation farming and food assistance, all of which have failed to develop into a comprehensive remedy, primarily because of the palliative nature of the interventions.¹⁰

6. As a result of the poor performance of the 2018/19 rainy season and macroeconomic challenges, most poor households across the country had below-average incomes from crop and livestock sales. The Ministry of Agriculture's second round crop production estimates indicated the 2018/19 maize production to be about 776,600 metric tonnes (mt), just 59 percent of the five-year average. As market demand for maize grain remained high, maize prices continued to increase in most markets (atypically for the post-harvest period) due to the poor harvest and deteriorating economic environment. Poor households, most of whom had not had a harvest and/or had exhausted their own-produced foods already, increasingly faced difficulties accessing

⁷ For the sake of consistency, this document uses the term 'process evaluation' (or 'evaluation') to describe the work, as per the Terms of Reference, whereas the ARC Auditor's Guidelines document variously describes it as a 'process audit' (page 1), a 'programme audit' (a process audit + spot checks (page 3)) or 'performance audit' (page 3).

⁸ Further details on the Replica arrangements are available at: <https://www.africanriskcapacity.org/product/arc-replica/>

⁹ FDI Global Food and Water Security Research Programme, 2012

¹⁰ Drought Conditions and Management Strategies in Zimbabwe 1950-2013. S.S Nangombe. Meteorological Services Department

market foods. Limited water availability and access, especially in semi-arid parts of the country, was projected to impact self-employment activities such as brick moulding, construction and gold panning. Increasing macroeconomic hardships would continue to affect casual labour, remittances, petty trade, and other livelihood and coping activities, thus decreasing household purchasing power.¹¹

7. In response to this situation, development and humanitarian partners contributed over US\$133 million (45.5 percent of the prioritized humanitarian requirements) towards the United Nations Revised Flash Appeal (January to June 2019)). The 2019 Zimbabwe Vulnerability Assessment Committee (ZimVAC) Rural Livelihoods Assessment estimated that 5.5 million people in the rural areas were food insecure. Of this population, the Integrated Food Security Phase Classification (IPC) analysis pointed to 3.58 million people – or 38 per cent of the rural population – projected to be in urgent need of humanitarian action between the period October to December 2019. The Ministry of Public Service, Labour and Social Welfare (MoPSLSW) estimated that 2.2 million people in urban areas were also food insecure.

8. The 2019/2020 rainy season started in the second and third weeks of November 2019,¹² and ended early (in March 2020) in the southern areas. Temporal and spatial distribution of rainfall was generally poor throughout the season, which was characterized by several dry spells of different duration lasting to up to 55 days in some places. These dry spells coincided with periods of very high temperatures with a number of weather stations¹³ recording record-breaking temperatures of up to 42°C during the month of December.

9. The second half of the season performed better than the first half, with February 2020 improving significantly in terms of accumulated rainfall amounts, between 200 and 600 millimetres in some districts, but these erratic and late rains forebode the possibility of another poor harvest: the reasonably good 2017/18 season total (1.7 million mt of maize) reduced to less than half that amount the next season, and the 2019/2020 season only improved on the previous year by about 17 percent. The United Nations launched a Revised Humanitarian Appeal (August 2019),¹⁴ targeting 3.7 million people and seeking US\$464 million,¹⁵ aiming to support the Government efforts with an integrated, sustainable and well-coordinated humanitarian action with clear linkages to recovery and resilience building efforts.

10. The poor harvests resulted in low household food stocks from own production, a situation compounded by the preceding poor agricultural seasons. For the majority of rural households, the most important income sources were casual labour, selling of livestock, and remittances – these were all further negatively affected by COVID-19 measures, resulting in household income reductions of more than 50 percent. This situation was exacerbated by sharp price increases and forced many households to reduce expenditures on essential items and dispose of their assets, particularly affecting the more vulnerable households in both rural and urban communities.

11. There were more than 4.3 million people severely food insecure in rural areas in Zimbabwe, according to the IPC analysis, undertaken in February 2020.¹⁶ The Zimbabwe Humanitarian Response Plan (HRP), launched on 02 April 2020,¹⁷ indicated that seven million people across the country were in urgent need of humanitarian assistance. Specific nutritional needs remained high, with over 1.1 million children and women requiring nutritional assistance. Inflation continued to erode purchasing power and affordability of food, and purchasing other essential goods was a

¹¹ Source: FEWSNET, May-June 2020

¹² Second Round Crop and Livestock Report 2019/2020 Season, Government of Zimbabwe

¹³ including Chiredzi, Beitbridge, Zvishavane, Chinhoyi, Lupane, Kadoma, Gweru, Zaka, Hwedza

¹⁴ <https://www.unocha.org/story/zimbabwe-revised-humanitarian-appeal>

¹⁵ Zimbabwe: 2019 - 2020 Humanitarian Appeal Revision (February 2019 - April 2020)

<https://reliefweb.int/report/zimbabwe/zimbabwe-2019-2020-humanitarian-appeal-revision-february-2019-april-2020>

¹⁶ <http://www.ipcinfo.org/ipc-country-analysis/details-map/en/c/1152562/?iso3=ZWE>

¹⁷ Source: Zimbabwe HRP 2020; OCHA, New York. Available at:

https://reliefweb.int/sites/reliefweb.int/files/resources/Zimbabwe_HumanitarianResponsePlan_2020.pdf

daily challenge. The delivery of healthcare, clean water and sanitation, and education, were constrained, and millions of people were facing challenges to access vital services.¹⁸

12. Specific Objective 2.1. of the 2020 HRP aimed to reduce the number of people facing crisis-level food insecurity (IPC phase 3), and provide emergency livelihood support to the most vulnerable. The intervention supported by the ARC was well-aligned with this objective, with the identified target groups being women- and child-headed households as a priority.

13. The food assistance interventions spearheaded by the Government and its partners were also a clear demonstration of their commitment to the Sustainable Development Goal (SDG) 2 (“End hunger, achieve food security and improved nutrition and promote sustainable agriculture”),¹⁹ where the aim is to prevent hunger and achieve better food security through improving people’s access to food. The strategy to assist the most vulnerable households was in line with this goal. Partnership efforts between the Government, the United Nations agencies, partners and donors such as ARC, the United States Agency for International Development and the European Union European Civil Protection and Humanitarian Aid Operations, and international and local NGOs, aim to work towards SDG 17 (“Strengthen the means of implementation and revitalize the global partnership for sustainable development”). The Government also aims to adhere to the Core Humanitarian Principles and Standards in its disaster response, particularly around accountability.

14. In Zimbabwe, women constitute about 52 percent of the total population, yet traditionally hold an inferior position in the culture, which is mostly patriarchal. Women often work for no pay in the home or in subsistence agriculture; alternatively, they perform low-paid wage work. Women cannot own or claim land except through their male relatives or husbands. However, it is widely recognised that women play a major role in the sourcing and preparation of food for their families, and providing food or cash directly to women on behalf of their households helps to ensure that the assistance benefits all members of the household.

15. Women are vulnerable on all dimensions of food security: availability, access, utilization and stability. They suffer the most from macro- and micronutrient deficiencies, especially during reproductive years, with long-term negative development impacts for society as a whole. Climate change introduces longer-term impacts on people’s food security after the initial shock, particularly through food price increases and volatility, land degradation and associated effects. To cope, women tend to buffer the impact through extreme strategies: reducing their own consumption to feed others, collecting wild foods, migrating or selling assets, and even taking on risky jobs. Child-headed households are also particularly vulnerable, considering that some children may still be going to school and therefore not have adequate time to work in the fields, and may also lack adequate guidance to properly engage in production.

1.2. ARC engagement timeline

16. Following the unfavourable rainfall results in 2019, ARC's Africa RiskView (ARV) modelling identified the severe drought situation in several areas across Zimbabwe in early 2020. Based on its customisation, around 9.3 million people were estimated to have been vulnerable to drought in the country, with 4.65 million of these actually affected by drought conditions at the end of the 2019/20 season.

17. The IPC reported that more than 4.34 million people in Zimbabwe were estimated to be in Crisis (IPC Phase 3) or worse from February to June 2020, closely comparable to the ARV estimate of around 4.65 million people.

18. The ARC Ltd monitors the progression of the season on ARV to determine whether there is the likelihood of a payout. Compared to historical drought years modelled by ARV, the number of people affected in the 2019/20 season was well above the payout threshold of around 2.88 million people set by the Government. Below average rainfall for the season was identified as early

¹⁸ ibid

¹⁹ <https://sdgs.un.org/goals>

as February 2020; a mid-season report was drafted in March 2020 which already identified the possibility of drought, and a guaranteed payout amount of US\$306,782 was determined on 13 March 2020, and confirmed to the Government by letter.²⁰ On 24 March, ARV updated the minimum guaranteed payout to the Government to US\$1.1 million (and US\$220,000 to the United Nations World Food Programme (WFP) as the Replica partner), via a further official notification from the ARC Agency to the MoFED.²¹

19. The Self-Certificate of Loss Claim statement was sent by the Government to ARC Ltd on 05 June, which included the banking details. This was followed by a Modelled Drought Response Cost Calculation report which was sent to the office of the Minister of Finance and Economic Development on 20 June 2020, announcing the final payout had increased to US\$1,465,602 at the end of the season. These funds were to enable the Government to implement a rapid response intervention to assist the vulnerable populations. Payment was made on 09 July 2020, with an acknowledgement of receipt by the Government on 27 July.

20. Zimbabwe is a sanctioned country under the American Office of Foreign Assets Control, with restrictions on payments that go to the Government. Extensive checks are made by various banks involved in the payment chain to ensure their compliance with the Fair and Accurate Credit Transactions Act,²² causing the delay of the transfer. As it was a first payment of this nature the restriction/delay was somewhat anticipated and the issue was eventually resolved.

21. The ToR indicate that the US\$290,288 paid out to the Replica partner in Zimbabwe, in this instance WFP, was to support the broader drought response efforts, and was to be used to support around 33,550 additional beneficiaries with unconditional food assistance in prioritized wards, complementing the Government's response efforts through the Food Deficit Mitigation Strategy. This evaluation did not assess the WFP side of the programme support.²³

1.3. ARC structure in-country

22. The African Risk Capacity was established as a Specialized Agency of the African Union (AU) in November 2012 to help Member States improve their capacities to better plan, prepare and respond to extreme weather events and disasters and to assist food insecure populations. The ARC currently counts 35 African countries as members and is supervised by a Governing Board elected by Member States and the AU Commission. The Republic of Zimbabwe became a member of the ARC in 2018.

23. The ARC Agency does not maintain a physical staff presence in Zimbabwe, and is based in Johannesburg, South Africa, from where its officials provide technical support and advice, including (in non-pandemic times) via occasional visits to the countries concerned. National level representation in-country is handled by individuals within the host Government structure, both in direct oversight and management roles and in advisory roles through a Technical Working Group (TWG).

24. In Zimbabwe's case, the Ministry of Finance and Economic Development (MoFED) is the key Government partner for the ARC; the Ministry's Permanent Secretary is the overall ARC Programme Supervisor, and the National Government Coordinator is a senior officer in the Financial Sector Policy department. For the 2020 operation, the principal operating partner was the MoPSLSW.

²⁰ This information about the original guaranteed insurance payout amount was advised to the ET in a written response to questions by a key official. The ET has not seen a copy of this letter.

²¹ The ET remains unclear on these notifications. Information provided by key informants within ARC differs on these estimated amounts and the exact timelines: in written responses three figures were given. The FIP was drawn up using a budget figure of US\$1.4 million, higher than the initial estimates and below the final payment amount.

²² The Fair and Accurate Credit Transactions Act (FACTA) is a United States federal law enacted by the Congress in 2003. Its stated purpose was to enhance consumer protections, particularly in relation to identity theft.

²³ A final report on this 'Replica' component of the work has been issued by WFP (not available online), with an internal After-Action Review expected to be undertaken by WFP themselves.

25. The TWG consists of 21 members, representing 13 ministries and departments, plus four non-Government partners. The main TWG works in sub-groups with specific mandates to consider vulnerability, drought, and risk transfer.

1.4. Process evaluation objectives and methodology

26. The primary objectives of any ARC process evaluation are to assess compliance with ARC procedures and the efficiency and effectiveness of the interventions financed by the ARC, specifically to:

- Verify whether ARC's Standard Operating Procedures (SOPs) were followed, and if not, why not;
- Confirm whether interventions carried out with the support of ARC match the interventions described in the Final Implementation Plan (FIP);
- Determine whether the execution of the intervention as outlined in the FIP was efficient and effective;
- Gauge beneficiary perceptions of programme delivery and programme outcomes.

27. Analysing the information regarding the above points, the evaluation considered whether or not the contingency plans were implemented as initially set out in terms of process steps and management, enabling some insights to be drawn on the programme's effectiveness and reach, the quality of the implementation, and the level of satisfaction of the beneficiaries.

28. The findings in this report should offer information and learning that the ARC Agency, the Government of Zimbabwe, the 'Replica' partner and other Member States and partners of the ARC will use for accountability and to improve the contingency planning and implementation processes.

29. A mixed-methods approach for this evaluation was identified as being the most appropriate, combining qualitative and quantitative data collection via four principal activities which could contribute to a broad understanding of the background and set the groundwork for the analysis of the data gathered. Specifically, these covered:

- A desk review of the available key documents; these are listed as [Annex 2](#);
- Completion of a review matrix of the SOPs (see [Section 4](#));
- Key Informant Interviews (KII) with principal stakeholders (see [Annex 3](#));
- Spot checks consisting of quantitative survey of 310 beneficiary households.

30. The ET consisted of two independent consultants working with the KonTerra Group: a team leader (TL) working remotely with a national consultant in-country. KonTerra sub-contracted Jimat Development Consultants Ltd (based in Harare) to undertake the required quantitative survey work using seven locally-based enumerators, plus support and data analysis staff, working under the supervision of the national consultant.

31. This evaluation was undertaken concurrently with a similar exercise in Madagascar, also a recipient of ARC funding support in 2020. Two parallel studies took place, one in each country working to similar timelines. The methodology employed in both cases was the same though tailored as necessary to the local contexts, so providing efficiencies through reduced team numbers, standardisation of reporting templates, multiple use of similar survey questionnaires, survey and data management by a single company, and cross-referencing of information to support triangulation. A separate Final Report has been issued for each country.

32. Interviews and data collection in Zimbabwe took place during July and early August 2021, during the period that the country was still seriously affected by the COVID-19 pandemic. Initial plans were for the KIIs with principal stakeholders to be done either in person and/or remotely, depending on the situation. The household level data collection was to be done by telephone for two districts, selecting randomly from verified beneficiary lists, with physical visits done in the remaining two districts – observing health protection protocols. Community leaders were also to be consulted. Just two days before the first of these field visits was due, the authorities banned inter-provincial travel, resulting in all district level interviews having to be done by telephone, and none of the expected focus group discussions took place.

1.5. Gender considerations

33. The ET was committed to thorough consideration of the role of gender throughout this process, systematically attempting to verify that a robust gender analysis was incorporated. Given that the FIP indicated that the implementing body, the MoPSLSW, conducted additional targeting to identify the different levels of vulnerability of key target groups to prioritise assistance, the evaluation attempted to examine how this process worked and how effective and accurate it was considered to be in terms of identifying vulnerable women- and child-headed households as the primary beneficiaries.

2. Final Implementation Plan: proposed interventions and results

34. The original Final Implementation Plan document was drawn up in early 2020 and first submitted to the ARC on 18 May. The Peer Review Mechanism (PRM) Subcommittee approved the FIP on 16 June, with the full Board giving rapid approval. It was signed off on 25 June 2020, and formed the basis of the planning for the programme activities using the available funding. At this stage, the working budget figure was US\$1.4 million, and the plan foresaw a single, unconditional cash distribution of the equivalent of US\$15 per household made to 77,767 vulnerable households across five of the most drought-affected districts, using the latest available assessment data from the 2019 ZimVAC Report.²⁴

35. The figure of US\$15 (or equivalent in local currency) was based on the existing national cash transfer programme amount and represented the prevailing market cost of 30 kilograms (kg) of maize, the staple grain for Zimbabweans. The payments made with the ARC funds were part of a broader package of food assistance being provided by the Government and other partners across the country, which in some cases provided a more comprehensive food basket for multiple months.

36. The ET understands that those receiving the ARC support were households in wards that were less seriously affected than those where households received the full basket and/or other support. The Government confirmed that the payments would be part of a broader response by the authorities and other Agencies, with households also receiving other forms of assistance.

37. The initial target districts selected – as shown in Table 1 below – were identified based on projections of high food insecurity prevalence made for the previous season, as highlighted in the 2019 ZimVAC report, and using relevant information from the IPC reports and other available data. These criteria included a focus on traditionally dry ecological regions, the outputs of the ARV end of season report, and consideration of interventions by other development partners to avoid duplication.

Table 1: Original estimated budget costs per target district

| <i>Admin 1 level: Province/Region</i> | <i>Admin 2 level: District</i> | <i># of targeted beneficiaries</i> | <i># of households targeted</i> | <i>percent of food insecure households</i> | <i>Total cost, US\$, one time*</i> |
|---|------------------------------------|------------------------------------|---------------------------------|--|------------------------------------|
| Masvingo | Chivi | 74,864 | 18,716 | 84.5 | 336,888 |
| Matabeleland North | Binga | 63,032 | 15,758 | 85.1 | 283,633 |
| Matabeleland South | Bulilima | 27,536 | 6,884 | 56.9 | 123,912 |
| Manicaland | Buhera | 100,036 | 25,009 | 76.5 | 450,162 |
| Mashonaland East | UMP | 45,600 | 11,400 | 76.0 | 205,200 |
| Totals | | 311,068 | 77,767 | | 1,399,806** |

Source: ZimVAC Report 2019

*This sum includes US\$3 per household for administrative costs (ultimately waived)

** Estimated payout to be US\$1.4 million – see para 49.

²⁴ On page 24 (section 2.5) of the FIP it states: “... as the government waits for the final 2020 ZimVAC report”, which implied rather than stated explicitly that the 2020 Report would indicate the need for programme adjustments, though it anticipated a different priority list of food insecure districts would be given in the later report. The FIP also stated (page 28) that “district selection will be done after the ZimVAC Rural Livelihoods Assessment has been finalised” although not specifying the awaited 2020 Report.

2.1. Food security assessments and ARV bulletins

38. The following detail is partly drawn from the FIP and explains the assessments and prior work used by the Government as part of the early warning and alert process.

39. There are multiple assessment tools that the Government solicits data from to design a national response plan, but the principal officially-adopted source of data on the number of people and areas affected is the annual ZimVAC Report. The ZimVAC incorporates all the key humanitarian actors and Government departments, thus ensuring harmonised information. The ZimVAC assessment is normally conducted at two levels: a mid-season rapid assessment which provides an early forecast of the food security status, then followed by a detailed end-of-season assessment. The latter provides detailed information on the actual numbers of people affected and the areas impacted.

40. One of the key tools used by ZimVAC is the IPC,²⁵ which is a set of tools and procedures to classify the severity and characteristics of acute food and nutrition crises, as well as chronic food insecurity, based on international standards. The IPC analysis aims to support informed emergency response as well as medium and long-term food security policy and programming.

41. The IPC Acute Food Insecurity Analysis²⁶ (February–June 2020) was conducted as a culmination of an extensive ZimVAC process, including the ZimVAC 2020 Food and Nutrition Security Update, compilation and analysis of assessment data and an IPC Acute Food Insecurity Analysis workshop. This analysis was led by the ZimVAC, in close collaboration with the IPC Global Support Unit, WFP, and the Famine Early Warning System Network (FEWSNET), and is based on a broad range of relevant meteorological, market price, and vulnerability assessment data.

42. Key findings of the analysis included: (i) the proportion of rural people facing a Crisis situation or more severe (IPC Phases 3–4) and requiring urgent action was 45 percent (4,341,367 individuals) across the country; (ii) a total of 2,772,556 people (29 percent of the rural population) were in the stressed phase (IPC Phase 2); and (iii) key drivers of food insecurity included a poor rainfall season with late start of the rains, resulting in a delayed (or no) green harvest, low food stocks due to two previous consecutive drought seasons, and other macro-economic challenges.

43. This IPC analysis²⁷ did not factor in the direct and indirect impacts of COVID-19 on the food insecurity of Zimbabwe as their analysis was conducted before the declaration of a pandemic by the World Health Organization on 11 March 2020, and before any restrictive measures on travels and movements were applied. However, as the IPC report states, the pandemic “is believed to have further reduced food availability and curtailed economic access to food for all populations, raising concerns over the areas with highest levels of food insecurity”.

44. As the technical engine of the ARC risk pool, ARV is a core product of the ARC Agency.²⁸ For its drought product, it combines existing operational rainfall-based early warning models on agricultural drought in Africa with data on vulnerable populations to form a standardized approach for estimating food insecurity response costs across the continent — information that is critical for financial preparedness for drought and for providing the basic infrastructure needed to establish and manage a parametric risk pool and trigger early disbursements. Africa RiskView is designed to interpret different types of weather data, including rainfall estimates, and information about crops, such as soil and cropping calendars. These data are converted into meaningful indicators for agricultural production and pasture and applied to the vulnerable populations that depend on rainfall for crops and rangeland for their livelihoods. Africa RiskView then uses this information to

²⁵ More details on the IPC available here: <http://www.ipcinfo.org/>

²⁶ For the IPC, acute food insecurity is defined as any manifestation of food insecurity found in a specified area at a specific point in time of a severity that threatens lives or livelihoods, or both, regardless of the causes, context, or duration. It is highly susceptible to change and can occur and manifest in a population within a short amount of time, as a result of sudden changes or shocks that negatively impact on the determinants of food insecurity.

²⁷ Source: <http://www.ipcinfo.org/ipc-country-analysis/details-map/en/c/1152562/?iso3=ZWE>

²⁸ Further information on the ARV is available here: <https://www.africanriskcapacity.org/wp-content/uploads/2019/05/Africa-RiskView-brochure-May-2019.pdf>

estimate how many people may be directly affected (or have already been affected) by drought or deficit rainfall in a given season.

45. Customised risk models allow governments to monitor the performance of agricultural seasons using pre-identified parameters, such as the reference crop (maize in Zimbabwe's case), market prices, and the trigger level for the number of people likely to be affected by the drought conditions for the insurance payout to kick in.

46. The ARV mid-season report for Southern Africa (February 2020) already identified parts of south-eastern Zimbabwe were particularly affected by poor and erratic rainfall, and based on the modelled drought index values at that time, it indicated that the districts most likely to be the affected by the rainfall deficits were Bikita, Chiredzi, Mwenzi and Zaka.

47. The ARV end-of-season report 2019-2020 (01 July 2020) confirmed below normal and erratic rainfall - below the long-term average - across much of the country, and highlighted expected problems in Manicaland, Mashonaland Central, Mashonaland East, and Masvingo provinces (amongst others). This was in agreement with findings from the ZimVAC report on food insecurity, and indeed the ARC-supported programme was ultimately implemented in districts in these provinces.

2.2. Beneficiary targeting

48. Wards in the worst-affected districts within these provinces were then selected using locally available data, and within these, "the most vulnerable" households were to be selected as beneficiaries. While the ARC-supported programme highlighted vulnerability, the FIP accepted that its reach would be limited, although complementary to other food assistance inputs from the Government itself and other donors.

2.3. Interventions and budget by the Government

49. The early FIP plans indicated that a one-off unconditional cash distribution of the equivalent of US\$15 per targeted household would be made to 77,767 households in the five of the worst-hit districts of the country. Payments were to be made via 'mobile money', using a commercial telephone partner with an extensive mobile coverage (Econet Wireless). In addition, a service charge of US\$3 per household would be retained to cover the costs associated, including those to be charged by the telephone company (later waived, see para 132). The budget figure amounted to US\$1,399,806, in line with the provisionally announced payout of US\$1.4 million.

2.4. Expected results

50. The anticipated results were that the identified vulnerable households, subject to severe food insecurity, would have received a cash payment of the local equivalent of US\$15 each, paid via mobile money, to help stabilize their food consumption, although because of the unconditionality, the money could be used for any purpose. This assistance would help reduce the risk of households resorting to negative coping mechanisms, including selling off critical assets, that would undermine future food security or other gains made in the recent past. The FIP plan foresaw payments being made during August 2020.

51. For those vulnerable beneficiaries who did not have access to their own mobile telephone, the ET confirmed that payments were made to proxies in some cases – often other family members or neighbours who did have a phone – and the telephone company also put in considerable effort to help rural community members gain access to their systems and help in explaining the process (this is discussed in more detail later). By most accounts, Econet had the broadest network coverage in the country, though some feedback indicated other companies' systems were stronger in places, with some people on the border even using Mozambican phone networks because of better network strength.

3. Final Implementation Plan: actual delivery

52. No written revision of the FIP was prepared before the activities began, although details of the actual programme implementation plans with revised geographic areas and updated payment levels to a smaller number of beneficiaries was advised to ARC. During implementation and as a result of the magnitude of the needs on the ground, and noting the impact of the COVID-19 pandemic, the implementing ministry informed ARC that they would double the payouts to beneficiaries who were adversely impacted. Amendments made to the programming in the interim were agreed between ARC and the Government,²⁹ with the relatively minor changes to the initial plans not being considered significant enough to warrant a formal resubmission and reapproval of the FIP.

53. The ARC's Contingency Planning Standards and Guidelines document clearly lays out the expectations for the writing, submission and review of the FIPs and other details of a programme. The ET was told by key informants that all programme changes required a revised FIP document to be submitted and re-approved by the Board, but the ET finds there is a lack of clarity about the actual threshold where such a rewrite is required – this is not included in the Guidelines document. The ET was later informed that 'minor' changes did not require a rewritten resubmission. Clarification on this point would assist governments in their planning cycle as well as provide a better framework for later monitoring and reporting on the activities. In the case of Zimbabwe, an updated version of the FIP was prepared in May 2021, although many of the revised details and the new budget, which should all have been available by that time, were not updated.

3.1. Actual targeting

54. Once the 2020 ZimVAC Report was issued, the updated 'ranking' of food insecure districts in the country was quite different from the previous year, so the programme targeting was changed from the original five districts to four different ones: Zaka, Mudzi, Mbire and Mutare (numbers 1, 2, 3 and 5 respectively in the ranking). The targeted number of food insecure beneficiaries in the four new districts remained as 311,068 individuals (or 77,767 households³⁰), as per the previous planning. It was based on individual and household vulnerability within the wards of these districts, using data provided by the local authorities, and as shown in Table 2 and in the map on page v above.

Table 2: Districts planned for assistance and numbers of beneficiaries targeted

| <i>Target District</i> | <i>Province / Region</i> | <i># of targeted beneficiaries</i> | <i># of households targeted</i> | <i>2020 ZimVAC ranking</i> | <i>% of food insecure households</i> |
|------------------------|--------------------------|------------------------------------|---------------------------------|----------------------------|--------------------------------------|
| Zaka | Masvingo | 41,053 | 10,263 | 1 | 75.5 |
| Mudzi | Mashonaland East | 58,450 | 14,613 | 2 | 75.1 |
| Mbire | Mashonaland Central | 74,075 | 18,519 | 3 | 75.0 |
| Mutare | Manicaland | 137,490 | 34,372 | 5 | 74.6 |
| Totals | | 311,068 | 77,767 | | |

Source: 2020 ZimVAC Report

55. The ET was verbally informed by several key informants that a reduced number of beneficiary households, approximately 40,000, were eventually targeted, and each should have received two payments of the equivalent of US\$15 each time. However, written details and exact numbers have not been made available, the data that has been provided is not consistent, and as the distributions are still ongoing, a final number cannot be verified.

3.2. Targeted beneficiaries by gender

56. Complete beneficiary lists from the authorities have not been made available to the ET. The lists prepared by the district committees, against which payments were made by the telephone company, included the names of the head of household, from which their gender could (in most

²⁹ As advised to, but not seen by, the ET

³⁰ The FIP (page 25) states average household size is four individuals; see also Figure 3 below.

cases) be determined, but a full disaggregated gender breakdown cannot be calculated. However, drawing information from the survey results, where random names for household heads were selected for interview, 56.9 percent of respondents were female.

57. No gender breakdown was made in the FIP beyond the intention noted on page 24: “The most vulnerable are prioritised first for example child and female headed households”, and because no monitoring or detailed reporting has been done (as discussed later), this information simply is not available. The ET was unable to confirm whether the identified target groups were eventually supported, or to what extent.

3.3. Commodities/cash distributed

Please also refer to the [Addendum](#) on page 43 of this document. Information supplied after the completion of this report is included, which may have an impact on how the figures here are interpreted.

58. The first payments to beneficiaries were made in April 2021. At the time of the data collection phase of this evaluation (late July 2021) cash distributions were still being made to beneficiaries in Mudzi district. Verified figures provided by the MoPSLSW, up to the end of July, indicated that a total of 26,614 targeted households had received one payment. The ET has not been provided with any further lists for any stated second payments, but believes these same beneficiaries should all have received another round. Fifty percent of the household survey respondents indicated they had received two payments.

59. Table 3 below summarizes the distributions (amounts, dates and numbers receiving) based on the entirety of the data made available, but the ET believes further distribution data must exist. Without it, the team cannot verify second payments or total amounts of cash expended to date. Multiple requests have been made to the parties concerned but with no positive response yet received.

Table 3: Household distribution details by district

| District | Dates of first payment | Amount of first cash transfer (ZWL) | Total number of successful cash transfers | Date of second payment | Amount of second cash transfer | Total number of successful cash transfers |
|-----------------------------------|------------------------|-------------------------------------|---|--|--------------------------------|---|
| Zaka | 15 Feb | 1,231.35 | 7,755 | Data (dates, household numbers, values) for second payments not made available to the ET | | |
| Mudzi | July | 1,231.35 | 2,923 | | | |
| Mbire | 26 April | 1,231.35 | 3,157 | | | |
| Mutare | 30 April | 1,231.35 | 12,779 | | | |
| Totals | | = US\$15 / HH | 26,614 | | | |
| US\$ equivalent (@ ZWL82 : US\$1) | | | US\$399,648.15 | | | |

Source: Evaluation Team, with data from supplied distribution lists (also see para 62)

3.4. Estimated budget versus insurance payout

60. The letter from ARC to the Government of 24 March 2020 also indicated that the preparation of the FIP should be initiated. The FIP budget, and the associated programme activities, were based on a revised payout amount (although still not final) of US\$1.4 million. The final payout calculation is only determined when the agricultural season officially ends (for Zimbabwe, the official season end date in ARV is 10 June) and a minor recalculation of the payout amount is to be expected. The budget and the targeted household numbers would then be adjusted in a revised FIP.

61. Based on these final end-of-season calculations, the sum of US\$1,465,602 was confirmed in another letter dated 11 June 2020 and was paid by ARC Ltd to the Zimbabwe Treasury on 13 July 2020; this amount is acknowledged as having been received in the Government’s interim progress report dated May 2021 (page 7). In the revised FIP, the operating budget was revised through the addition of US\$65,796 as ‘implementation costs’ in Section 3.6. (page 29), but the

‘Detailed Budget’ in Annexure 2 of the same document (page 42) was not updated and continued to show a budget of US\$1,400,000.

3.5. Total expenditure to date ³¹

Please also refer to the [Addendum](#) to this document. Additional information, supplied after the completion of this report, is included there in more detail and updated to mid-September, which in some cases will update the figures given in the text below.

62. With the data currently available to the ET,³² Table 3 above indicates successful payments totalling at least US\$399,648.15 had been recorded (to end July 2021). The ET believes significantly more than this has in fact been distributed, but has no direct evidence of dates or amounts. Beneficiary payment lists seen by the ET only indicate 26,612 households receiving single payments by the end of July, and it is also known that distributions were still to be made in Mudzi District at the time of finalising this report.

63. Information provided in the May 2021 Interim Report continued to show that the target number of households was 77,677, with 35,798 households having received their payment and 41,969 households still to be paid. It remains unclear if these represent the first and/or second payments. No dates for these distributions are given, and the numbers do not tally with the confirmed payment lists.

64. Using figures provided in the same Interim Report, whereby US\$536,970 had apparently been distributed to 35,798 households, this indicates single payments of US\$15 per household had been made. The ET was told during the KIIs that the programme was distributing two payments each of US\$15⁽³³⁾ but if so this is not reflected in the reporting, and only half of the beneficiaries interviewed reported having received any second payment.

65. Without further data, the ET is unable to calculate the total amounts paid, the frequency of payments, and the total number of beneficiary households reached. The ET is unsure if those beneficiaries who reported one payment are still in line for a second one, and if so, on what schedule. If the full payout figure of US\$1,465,602 (excluding the bank charges) was distributed through double payments each of US\$15, approximately 48,000 beneficiary households should have received US\$30. There is no data (yet seen) to support this.

3.6. Monitoring and Evaluation: system set in place by the Government to monitor the FIP

66. Responsibility for programme monitoring rests with the Government rather than the ARC, and the FIP foresaw continuous monitoring through the period of implementation by the MoPSLSW. This would contribute towards monthly progress reporting to ARC, under the responsibility of the MoFED. During interviews with the ARC it was confirmed that, in order to reduce the workload and to avoid regular repetition, expectations of monthly reporting had been reduced to interim and final reporting only. The ARC Board decision was that reporting requirements could be amended to “an interim report during implementation and a final report post-implementation”.

67. Monitoring of the beneficiary selection and registration processes was under the oversight of the relevant District Drought Relief Committee (DDRC), a sub-committee of the Department of Civil Protection. On-the-ground post-distribution monitoring was the responsibility of the MoPSLSW, in this case (to comply with health regulations) to be done by telephone.

³¹ See Addendum (from page 43) with updated distribution data supplied after this report was finalised.

³² The only available data is one set each (for four districts) confirmed payment lists shared by the MoPSLSW to EcoNet, with the company’s confirmation of a successful transfer made.

³³ In some instances, the figure of US\$12 x two payments was also quoted, but the US\$15 x 2 figure was confirmed by the MoPSLSW.

3.7. Final Implementation Plan - actual delivery: key findings

68. As noted, the evaluation exercise was severely constrained by not having had any updated planning and background documents for many weeks, and for a lack of current and consolidated beneficiary and distribution data, even by the time of finalising this report.

69. The initial FIP document from 25 June 2020 was provided, but no information was initially offered by ARC indicating the revisions made to the districts of implementation, even though this information was already six months old. The ET was advised that a revised FIP is required to be written up and submitted if changes are made, and this was not finalised until May 2021, well after the programme activities had already begun.³⁴ In this instance, where the programme activities and outputs did not fundamentally change, the ARC acknowledged that this was acceptable as they had been kept updated through the revision process.

70. Much of the original planning, in terms of the activity identified, remained the same although geographical districts were updated. But other changes were introduced, resulting in (reportedly) second payments for the targeted beneficiaries (advised by the Government to ARC), and the not-insignificant waiving of the administrative charges (discussed later) to ensure the maximum amount of the available funding was used for distributions to households.

3.8. Audit Matrix: key findings

71. The ET was requested to consider and then complete the following Audit Matrix based on the standard operating procedures identified by the Government of Zimbabwe, and as included in the FIP. With more detailed explanations in the pages following, the ET has indicated a 'green/yellow/red' level of compliance against each heading, as shown in Table 4 on the following pages.

72. Given the long-delayed start and slow roll out of the programme activities, the colours given relate more to whether, and how, the process itself was achieved rather than the time indicated to complete it. None of the indicated steps (in any colour) are thought to have specifically delayed or hindered the programme on their own, although the cumulative delay was considerable.

73. In the column headed "Maximum Turnaround Days" it is not clear from which date the time target is to be measured. For example, under '03 - FIP development and submission', there are four separate activities listed, but no indication is given about when the number of days is calculated from, nor whether the four activities are meant to be – or indeed can be – run concurrently.

³⁴ The ET was advised: "the revised FIP was submitted to the ARC Agency although due to the long government approval process it was not to been considered as an 'official government submission'. However, the TWG kept ARC informed of the changes and provided a draft submission throughout."

4. Standard operating procedures (SOPs): levels of compliance by the Government of Zimbabwe

Table 4: SOP assessment: audit matrix

| No. | SOP heading | SOP details | Responsible body / officer | Estimated completion rate | Maximum turnaround days | Task type | Assessment of Compliance + evidence + reasons |
|------------------------------------|--------------------------------|---|--|--|-------------------------|--|--|
| Information and Planning Processes | | | | | | | |
| 01 | Monitor food security levels | Intense monitoring of ARV, and other early warning tools to track severity and deterioration of food security situation | Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement (MoLAWCRR), Meteorological Services Department (MSD), Food and Nutrition Council (FNC) | Ongoing | | Weekly Monitoring | From information provided by key informants, the ongoing monitoring and use of the ARV tools and modelling was efficient and effective. Further details in para 76 |
| 02 | Update contact databases | Confirm contact details for TWG members, implementing partners and other staff involved in the rollout of a disaster risk management plan | Government Coordinator | As soon as possibility of payout is identified | <5 days | Update details of all potential stakeholders | A full set of contact names and details, plus their roles in the programme, was provided in the FIP. Further details in paras 77-78 |
| 03 | FIP development and submission | Decide on most likely regions/districts to receive ARC funding | MoPSLSW | As soon as possibility of payout is identified | <10 days | Assessment reports | The FIP was drawn up using data available from 2019 ZimVAC report with expectation that it would be updated once subsequent data became available Further details in paras 79-82 |
| | | Decide on most likely interventions to fund given the scenario | MoPSLSW | As soon as possibility of payout is identified | <7 days | Assessment reports | ARC funding was designed to be complementary to other food assistance programmes, which targeted those worst affected. Eventual activity (modality) not changed from original planning Further details in paras 83-85 |

| No. | SOP heading | SOP details | Responsible body / officer | Estimated completion rate | Maximum turnaround days | Task type | Assessment of Compliance + evidence + reasons |
|-----|--|---|--|--|-------------------------|---------------------|---|
| 03 | FIP development and submission (continued) | Estimate the number of vulnerable people targeted | FNC | As soon as possibility of payout is identified | <30 days | Assessment reports | 2020 ZimVAC reprioritised areas of greatest need, and revised planning for this programme followed this data. The ET questions whether the beneficiary numbers were chosen to fit the budget available or were based on more robust vulnerability data which has not been made available, but were informed that these payments were made alongside other food assistance interventions and as such were not considered 'life-saving', the team finds this acceptable. It is clear that vulnerability was widespread, in these districts and elsewhere in the country Further details in paras 83-85 |
| | | Draft FIP, including detailed budget | MoPSLSW, MoFED, FNC, MoLAWCRR, MSD, Civil Protection Unit, Zimbabwe National Statistics Agency | As soon as FIP has been drafted | <25 days | Requesting Approval | Original FIP was finalised in June 2020, following TWG inputs, several rounds of drafting and support from the ARC. It used the required template and included the budget. However, this is graded yellow because despite eventually completing a revised FIP, this document did not update many of the pertinent facts which should already have been known about by then. Further details in paras 83-85 |
| | | Obtain Government approval for the FIP | Government Coordinator | As soon as FIP has been drafted | <9 days | Receiving Approval | Revised FIP was approved, although time taken to receive the approval is not known. Further details in paras 83-85 |

| No | SOP heading | SOP details | Responsible body / officer | Estimated completion rate | Maximum turnaround days | Task type | Assessment of Compliance + evidence + reasons |
|------------------------------|--|---|---------------------------------------|---|-------------------------|----------------------|---|
| 04 | Coordinate Needs Assessment | Work with the group responsible for coordinating the larger country drought response to get results from the needs assessment | Food & Nutrition Council | June 2020 | <40 days | Meeting | <p>National Civil Protection Committee meets on a monthly basis to provide a platform for information-sharing and preparedness planning for drought. The TWG also meets regularly.</p> <p>From information provided, the ET considers this coordination worked well despite the restrictions.</p> <p>Further details in paras 83-85</p> |
| Financial processes | | | | | | | |
| 05 | Notification to implementing partners of potential funds transfer | Inform implementing partner(s) and/or procurement sources of possible funds transfer and verify the bank details | MoPSLSW See comment in para 87 | As soon as possibility of payout is identified | <5 days | Notification letters | <p>No formal notification letter from MoFED has been seen by the ET but given that the MoPSLSW was directly involved in the planning work, the TWG and the preparation of the FIP, it can be assumed they were fully aware.</p> <p>Further details in paras 86-88</p> |
| 06 | Funds transfer to implementing partners | Transfer funds to implementing agencies and/or procurement sources in timely manner | MoPSLSW | After receipt of payout | <5 days | Task | <p>The MoPSLSW was seriously delayed in opening a programme account into which to receive the funds. Even then, the funds did not start to be used for a further two+ months.</p> <p>Further details in paras 89-91</p> |
| Operational processes | | | | | | | |
| 07 | Operational Processes Coordination | Inform other implementing partners of the possibility of payout | MoPSLSW | As soon as the possibility of payment is identified | <5 days | Task | <p>No other implementing partners involved. Operating through the period of the pandemic caused additional problems and delays, but the MoPSLSW at different levels was engaged throughout. Green is indicated here as the ET considers the timing of these steps neither progressed nor delayed the implementation schedule.</p> <p>Further details in paras 92-93</p> |
| | | Inform county and sub-county structures of the possibility of the payout | MoPSLSW | As soon as the possibility of payment is identified | <5 days | Task | |

| No . | SOP heading | SOP details | Responsible body / officer | Estimated completion rate | Maximum turnaround days | Task type | Assessment of Compliance + evidence + reasons |
|------|--|---|----------------------------|---|-------------------------|-----------|--|
| 08 | Targeting and registration | Inform existing programme managers of possibility of scale up (if selected intervention is scalable) | MoPSLSW | As soon as payout is confirmed | <5 days | Task | <p>These tasks took much time and effort at different levels, with lists having to be sent back and forth between district and ministry several times. They were largely paper-based rather than digital. Appears to have started in late 2020 and was still ongoing in July 2021.</p> <p>Further details in paras 94-98</p> |
| | | Identify additional beneficiaries and update beneficiaries' lists | MoPSLSW | As soon as possibility of payout is confirmed | <35 days | Task | |
| 09 | Procurement (if required by intervention selected) | Assess completeness of list of beneficiaries in each identified district/county | MoPSLSW | As soon as payout is confirmed | <15 days | Task | <p>Lists supplied by the districts still required additional verification procedures to be undertaken by Econet to ensure name and numbers matched, and often they had to be returned for further work by the authorities.</p> <p>Further details in paras 99-100</p> |
| | | Identify responsible actors for the procurement of goods / supplies | MoPSLSW | As soon as payout is confirmed | <5 days | Task | <p>Actual procurement schedule unknown, but given the other challenges and priorities, the choice of supplier and procurement of the services did not delay the operation.</p> <p>Service contract with Econet signed on (details not provided)</p> <p>Further details in paras 99-100</p> |
| 10 | Verify functionality of existing systems | Verify that procurement sources and procedures are functional | MoPSLSW | As soon as possibility of payout is confirmed | <5 days | Task | <p>The ET has been provided with no details regarding procurement procedures or actions.</p> <p>Delays in opening new programme account were experienced.</p> <p>Further comments in paras 101-102</p> |
| 11 | Verify functionality of existing systems | Confirm that food transfer/distribution systems are in place and functional and can handle additional caseload (in case of scalable intervention) | MoPSLSW | 10 days before payout | <5 days | Task | <p>Econet has tried and tested beneficiary account verification procedures in place, and only make payments once Government lists and their own all tally. The system is infinitely scalable.</p> <p>Further details in para 103</p> |

| No . | SOP heading | SOP details | Responsible body / officer | Estimated completion rate | Maximum turnaround days | Task type | Assessment of Compliance + evidence + reasons |
|------|--|---|----------------------------|--------------------------------|-------------------------|-----------|--|
| 12 | Communication, Monitoring and Evaluation | Develop clear communication channels among implementing partners and with the Government | MoPSLSW | As soon as payout is confirmed | <30 days | Task | The ET considers that the channels were there (helped by the fact that there were few partners involved), but the negative impact of COVID-19 protocols meant that communication was far from efficient. Further details in paras 104-108 |
| | | Ensure implementing partners are familiar with ARC M&E requirements (monthly and final implementation report) | MoPSLSW | As soon as payout is confirmed | <15 days | Task | As the MoPSLSW prepared the FIP which included a section on M&E, and is also the implementing partner, <u>it can be assumed</u> they are familiar with the expectations. No actual M&E work appears to have been done, however. Further details in paras 104-108 |
| | | Ensure that implementing partners submit monthly progress reports | MoPSLSW | Ongoing during payout | <15 days | Task | It is acknowledged by all parties that reporting is insufficient, both in terms of frequency and content. Note that 'monthly reporting' has since been revised. Further details in paras 104-108 |
| | | Submit monthly monitoring reports implementation to ARC Agency | MoFED | Ongoing during payout | <15 days | Task | Only one interim report over a 12-month period has been delivered; ARC acknowledges that the expectation of monthly reports is unrealistic. While the report largely followed the expected template, there are major inconsistencies and omissions Further details in paras 104-108 |

4.1. SOP compliance: key findings

74. As a summary comment, the ET finds that while many of the process steps occurred as expected, few happened within the overall anticipated timescale. The very significant delays and sub-prioritization of this work (caused by other priorities in the pandemic responses) resulted in cash distributions to beneficiaries not being made until between six and 12 months after they were intended. Because of the limited level of assistance involved, the ET does not consider there was a significantly negative impact on the households directly caused by these delays.³⁵

75. Based on the matrix in Table 4 above, the following section unpacks some of the comments made in the final column – referenced by the number and SOP headings given.

76. **Monitor food security levels (01):** The ET was informed that ongoing monitoring of the prevailing conditions and likely harvest shortfalls was monitored by the Government as anticipated, and that this work – along with the other reference data available, notably the ZimVAC reports – was effective. Africa RiskView, the modelling software developed by the ARC and shared with the Government, is used by both parties to monitor the season and assess the magnitude of any potential drought, and based on feedback from the KIs it is considered that the tool was well understood and used appropriately, generating appropriate early warnings.

77. **Update contact databases (02):** The ET accepts that the Government maintained its own updated contact list from the outset, not least as there was a list of names, positions, roles and contact numbers for key programme focal points given in the original FIP (although by the time the evaluation started, some had already moved on). The ET had considerable difficulty in the early days to get any specific details of the people involved in implementation and their roles, both within the Government and within ARC.

78. One constraint regularly mentioned in the KIs was the frequent movement of staff in identified roles in the programme – usually to other roles within the administration – resulting in loss of institutional knowledge and experience. Because of this, it is always difficult to maintain such lists fully up-to-date.

79. **FIP development and submission (03):** An initial workshop, attended by the TWG members, started the process of preparing the FIP, with the responsibility of writing the document given to the Contingency Planning working sub-group. The writing team did not, at this point have the geographical areas and targeted number of households for the current season as the 2020 ZimVAC report was not ready, so they used the previous year's data as a base example, and expected to update it when the new report came through. The first draft was submitted to the ARC on 18 May 2020. There were a few revisions worked through with ARC support after this, and the Peer Review Mechanism sub-committee of the ARC Board approved the FIP on 16 June, with Board approval on 23 June. The final document is dated 25 June, indicating a proactive follow-up to the process.

80. As discussed in para 36 above, the ARC Board questioned the level of payment to be made to households, and the Government responded to address those questions. The selected districts were revised based on the needs assessment by the TWG Vulnerability Assessment sub-committee.

81. After implementation had begun, and as a result of the magnitude of the needs on the ground, compounded by the effects of the COVID-19 pandemic, the MoPSLSW informed the ARC that they would be doubling the payouts to beneficiaries who were adversely impacted, though providing second payments to fewer households. A revised FIP was subsequently submitted to the ARC Agency, although due to the long Government approval process this was not considered

³⁵ In a life-saving situation where families are struggling to find sufficient food, such a long delay would be unacceptable, and the Government needs to identify what steps of this process can be revised for a future payout in an emergency situation. The pandemic restrictions played a part in the delays noted here, but cannot be held fully responsible.

as an 'official' Government submission for some months, although the TWG kept ARC informed of the changes as they were decided.

82. The ET notes, however, that even when the revised FIP was available in May 2021, many of the details and figures contained within it had not been updated from its previous iteration, even though the programme itself had changed, making much of the information obsolete. The ET does not know, for example, at what stage the decision was taken to reduce numbers but increase amounts of the payments. Even acknowledging the long internal approval process, any benefits of having such a 'revised' document are not evident as it remains out of date and with inaccurate plans and numbers.

83. **Coordinate Needs Assessment (04):** According to information provided in the FIP, the National Civil Protection Committee usually meets on a monthly basis to provide a platform for information-sharing and preparedness planning for drought. The platform involves Government, United Nations agencies, non-governmental organizations (NGOs) and private sector players. The operations of the Civil Protection structures at all levels are guided by the existing Food Deficit Mitigation Programme being coordinated by the Government through the MoPSLSW with support from development partners.

84. The ET was unable to verify the frequency of these meetings during 2020, and it can be assumed that whatever was planned was affected by the COVID-19 restrictions. However, with feedback from others the Team considers that with an existing structure in place and with past experience, as well as the known engagement of the TWG, including relevant outside parties, coordination between the various players was at an acceptable level.

85. The TWG usually meets quarterly, although more frequently when there is the possibility of a payout and/or when needed. Like other forums, COVID-19 impacted on the frequency and physical presence of some at the TWG meetings held for this payout, although no negative impact of these restrictions can be determined.

86. **Notification to implementing partners of potential funds transfer (05):** The MoFED has overall responsibility for the programme (the MoFED signed the formal Agreement with the ARC), with the implementing partner in this case being the MoPSLSW. No formal notification letter has been seen by the ET but given that the MoPSLSW was directly involved in the TWG, the early planning work and the preparation of the FIP, it can be safely accepted that they were fully aware.

87. Because of this, the ET suggests that the responsible party for this action should in fact have been the MoFED, ensuring that the MoPSLSW is made aware, rather than the other way around and as stated in the SOPs. This is one point for the suggested review.

88. Details of the Treasury's account at the Commercial Bank of Zimbabwe (CBZ), into which the funds from ARC Ltd would be paid, were provided in the FIP. However, the Interim Progress report states the funds were received by the Treasury on 13 July 2020 and forwarded to the CBZ account on 27 July. The effect of sanctions on the Government of Zimbabwe is mentioned in para 20 above, but created delays in the timely transfer of the funding, particularly because this was the first occasion of a transfer being made from ARC.

89. **Funds transfer to implementing partners (06):** The indicated timeline for an onwards transfer is up to five days after receipt of the payout. The MoFED was holding the ARC funds for four months after their arrival in July, until the MoPSLSW managed to open their own programme account at the end of November, with the funds reaching this account on 30 November. The ET has seen no correspondence or other confirmation that the MoFED formally advised the MoPSLSW of the funds being available for transfer, but given that the MoPSLSW was the principal partner, was on the TWG, and was the leader in the development of the FIP, it can safely be assumed that they were fully aware.

90. Econet can only make the actual payments once the funds are in a specially allocated 'wallet' within their system. The ET cannot determine when funds were paid into this 'wallet', but clearly they were there before the beneficiary payments started on 08 February.

91. The ET considers this additional two months of delay was partly caused by the uncertainty/discussion created by the Treasury's request for the return of the funds and its eventual resolution. As beneficiary identification and registration was apparently only started in October and involved a lot of back and forth between the district and ministry officials and the telephone company, the ET cannot determine whether or not the cash distributions would have happened any earlier than February even if the account been opened sooner, but considers any direct impact would likely be limited. This regulation needs to be remembered and mitigated against in any future payout process.

92. **Coordination (07):** At a national level, the TWG was expected to meet monthly, and in most cases apparently did so, although the effects of the pandemic regulations made this difficult at times. These included working from home, no face to face meetings and alternating weeks in and out of the office, so it was challenging to agree times and formats for meetings, and to have everyone available with the correct information and documentation required.

93. The DDRCs for the respective districts were informed around September and thus they started beneficiary selection and registration from October 2020. The ET however finds that this was not consistent across all districts, with, for example, details for Mudzi district still being finalised in July 2021, resulting in delayed payments to many beneficiaries. Some of this was down to the need for revisions and corrections to the lists; some was down to illness and absences of key staff or other prioritizations caused by COVID-19, and other factors.

94. **Targeting and registration (08):** Targeting of districts of operation was ultimately done using the ZimVAC results of 2020, selecting four of the top five most vulnerable districts. Targeting of wards within the selected four districts was left to the DDRC to determine.

95. For the ARC programme, the district authorities were invited to a series of kick-off meetings at the end of September to discuss targeting in the selected districts, although they were not given any target number of beneficiaries for their specific districts. Some were told to register a percentage equivalent to the ZimVAC estimate for those facing food insecurity across the district. However, the ET notes that the initial targeting criteria in the original FIP identified 77,767 households, and this same number was used under the new geographic targeting, so it can be assumed that the total number was calculated to fit the overall available budget.

96. The ET understands the total number of beneficiaries was reduced from 77,767 to "about 40,000", although this information was apparently not conveyed to the districts and the changes only became clear because of numerous complaints from households who had not received their payment when others had. In Mbire, some wards which had submitted lists had (apparently) had no payments at all.

97. The rationale for the beneficiary selection under the ARC programme was to further assist the most vulnerable, considering that it was initially just a one-off payment. The registration was done at community level under the oversight of community leaders, such as ward councillors and village heads, and in some cases the DDRC also monitored the process. Paper registration lists were produced and submitted to District Offices; digitalization of this process needs to be considered, though the ET appreciates the prevailing constraints.

98. In Zaka district, they still targeted the most vulnerable wards although they were already covered by other partners (such as WFP and NGOs) as well as the Government's Drought Relief Programme. For instance, the broader response programme implemented by WFP³⁶ continued over six months and provided a full food basket, other NGOs provided a variety of assistance valued at about US\$12 per person, while the Government relief programme provided 50 kg of maize per household. The ET was informed that in Mbire all the wards in the district were targeted and beneficiaries selected and registered, though when the payout was done some wards were completely left out: no explanation for why this happened could be determined. In Mutare, the WFP and Government assistance programmes were already covering the most vulnerable wards,

³⁶ This was a broader national response programme run by WFP, only part of which was using the Replica funds provided via the ARC.

so the DDRC decided to target the ARC payments to other wards that were not covered by those programmes.

99. **Procurement (if required by intervention selected) (09):** The only procurement required was the service contract with Econet Wireless, the company that would make the payments. The ET has been unable to determine the ease (or otherwise) of the procurement process and the dates of signing, but no problems were mentioned by any party.

100. The beneficiary lists supplied by the districts still required additional verification procedures to be undertaken by Econet to ensure name and numbers matched their own registered user database. The company committed much time and effort working with the local authorities to address discrepancies as well as work with beneficiaries to explain the processes and requirements. Only verified and approved lists from the MoPSLSW were used for payments; remaining inconsistencies had to be dealt with by the officials at different levels.

101. **Verify functionality of existing [procurement] systems (10):** Econet Wireless is the principal 'mobile money' operator in Zimbabwe, with a strong track record with local and international agencies, and the widest phone network, so was an obvious choice of supplier. They offered 'full service' support with a robust verification process, and worked closely with the MoPSLSW throughout. No details have been made available about the length of contract negotiations or any other pertinent details of the arrangements agreed, but nothing was flagged during the KIIIs to indicate the procurement was in any way problematic.

102. The MoPSLSW was constrained by official procedures in opening a separate bank account, and then further challenged by standing regulations regarding the timely use of the funds. These issues were not anticipated and were ultimately resolved, and the ET has seen no evidence that this caused any particular delay to the payment schedule which was already seriously delayed because of other MoPSLSW priorities created due to COVID-19 responses.

103. **Verify functionality of existing systems (11):** Econet Wireless has tried and tested beneficiary account verification procedures in place, and only make payments once Government lists and their own all tally, including telephone number and registered holder of the phone number. If requested payment lists (from the Government) are incomplete or not correct in this regard, Econet returns them to the authorities for further verification. The system is infinitely scalable, subject to funds and accurate payment details being made available.

104. **Communication, Monitoring and Evaluation (12):** According to the FIP timeline, monitoring should have been continuous particularly during and after the actual cash distributions, but it appears to have been limited to the DDRC, a sub-committee of the Department of Civil Protection, only monitoring the beneficiary selection and registration process.

105. The SOPs do not specify which body is responsible for post-distribution monitoring, and this is also not explained in the M&E Framework and Plan in the FIP; however, in the programme timeline (copied below as Figure 10 on page 28), the 'MoPSLSW and partners' were identified. The May 2021 Interim Report (page 8) indicates that remote telephone monitoring was undertaken by the Ministry, asking about payments and service gaps as well as protection issues, but interviews with local officials and community members indicated that they did not believe this had been done at all. None of the interviewed beneficiaries had received any type of monitoring call.

106. The ARC Board had previously adjusted the expected reporting frequency for a 'normal six-month operation' from monthly to a single interim report, although this was not reflected in the FIP. In this operation, only one interim report was delivered. The ET finds it surprising that a single interim report in an operation that has continued for well over 16 months is considered sufficient, however, and suggests a reconsideration of the frequency of 'interim' for longer operations could be appropriate.

107. While the interim report submitted by the Government of Zimbabwe in May 2021 basically followed the expected template, there are major inconsistencies within it – for example, it does not provide the revised beneficiary target numbers, details of the supposed second payments per

beneficiary, a revised budget breakdown – even though all these things had been amended by that time. Dates and beneficiary numbers given in the report are not backed up with Econet distribution data, so cannot be further verified. The ET nevertheless understands the challenges in writing an official Government report and obtaining the necessary sign-offs for it to be released, but accurate reporting in a regular and structured way improves credibility and accountability, helps implementers spot problems and outliers, and builds confidence in the programming and the partners for the future.

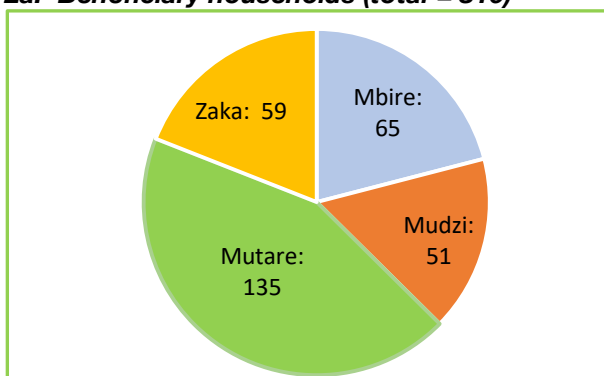
108. Both ARC and the Government informants acknowledge that good reporting - as well as good monitoring - is a key weakness, despite training sessions and other inputs from ARC over time. Good monitoring provides solid data for good reporting. Staff movements and COVID-19 priorities have been cited as reasons, but the ET considers that the apparent lack of a dedicated reporting unit or team (or individual) within the MoPSLSW who can be invested in to deliver timely and accurate programme reporting is more than likely the principal factor.

4.2. Key findings from the household survey (spot checks)

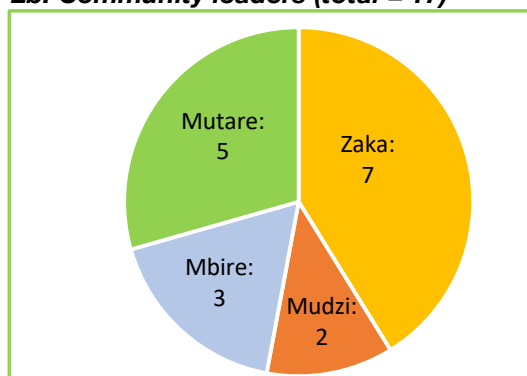
109. The seven enumerators contacted 310 household heads, undertaking an average of 44 telephone interviews each over the period 21 July to 06 August 2021. The results indicate that not all questions were answered in full – in particular, feedback from 27 respondents was incomplete; the reasons for this are not clear. The beneficiaries were in 278 different villages, across 38 wards in the four target districts. Seventeen community leaders were also interviewed over the same period. Figure 2 indicates the numbers of households (2a) and leaders (2b) interviewed per district.

Figure 2: Numbers of district level interviews

2a: Beneficiary households (total = 310)



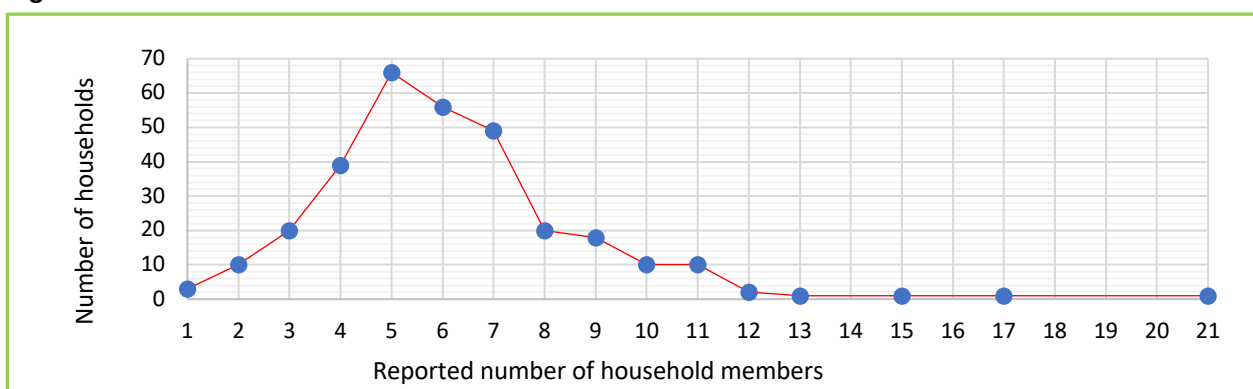
2b: Community leaders (total = 17)



Source: Evaluation Team from survey data

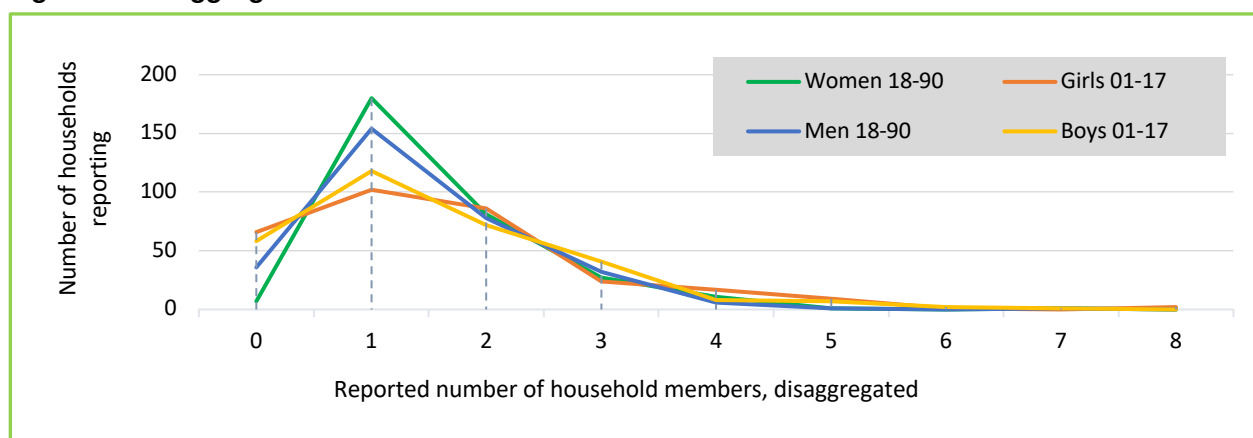
110. Data received from the interviewed households showed they were made up of between one and 21 members, with the majority (55 percent) consisting of five to seven members (Figure 3). Female-headed households accounted for 56.9 percent of the respondents; and the ages of household heads ranged from 17 to 90 years, with the majority in the 35-46 years range. The sample reported 22 percent of households having someone with a disability. The age and gender disaggregation for these households is shown in Figure 4.

Figure 3: Number of household members



Source: Evaluation Team from survey data

Figure 4: Disaggregated household numbers



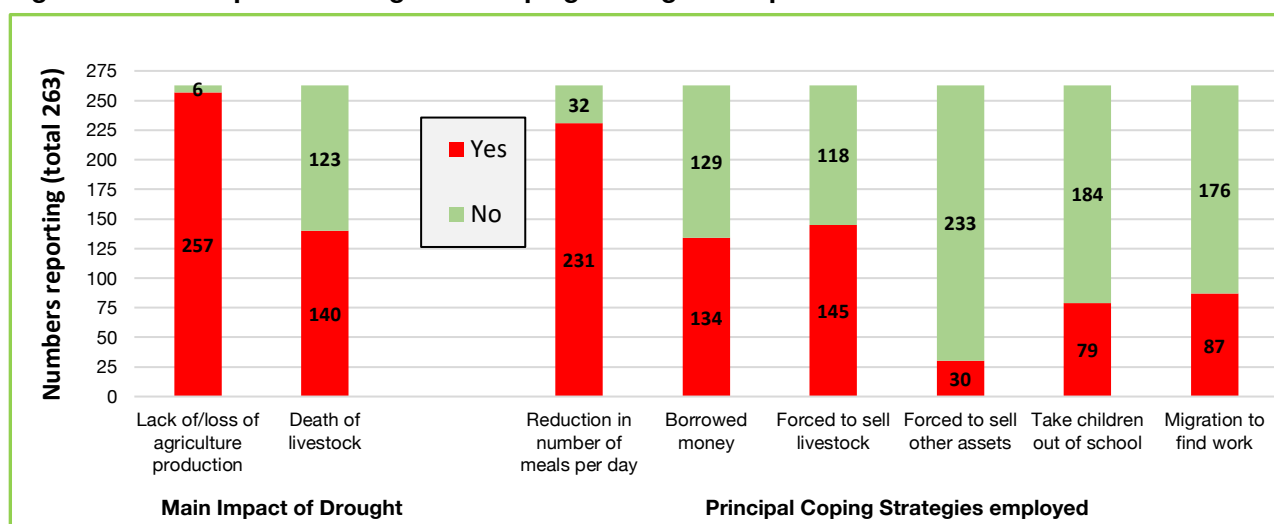
Source: Evaluation Team from survey data

111. Although some 59 percent of the respondents (156 people of 263 who answered these questions) considered that the drought in Season 20/21 was less severe for them than the previous season,³⁷ 257 households (97.7 percent) still reported a lack or loss of agricultural production, which caused a reduction in the number of daily meals prepared (87.8 percent). Some 51 percent of respondents had had to borrow money.

112. All community leaders reported that food shortages had been seen in their communities because of the low rainfall last season, although the responses regarding comparative severity of the drought over the last five years ranged from 'mild' (two of 17) to 'worst remembered' (two of 17). Seven classified the 19/20 season as 'severe'. Eleven of the leaders reported improved rains in the current season.

113. Figure 5 below indicates the number of respondents who specified direct impacts of the drought felt by the household, and the corresponding coping mechanisms they had taken. Note that only 263 people answered these questions.

Figure 5: Main impact of drought and coping strategies adopted



Source: Evaluation Team from survey data

114. Only 283 people responded to the questions about appropriate targeting. Over half (176 replies, 62.2 percent) considered the geographic targeting was correct. While 255 people (90.1 percent) considered the beneficiary selection process was fair and transparent, as agreed by 13 of the 17 community leaders, 257 (90.8 percent) confirmed that the community-based targeting process with everyone openly involved successfully selected the most vulnerable and neediest

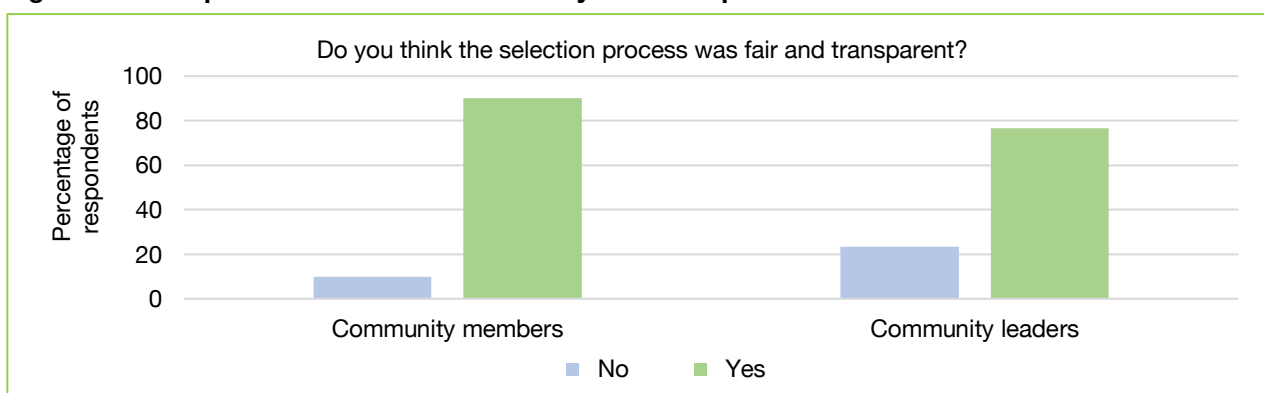
³⁷ This is feedback from the survey. While there was no declaration of drought nationally in the subsequent season (20/21), individual households reported struggling through food insecurity and crop shortages caused by localised rainfall shortages or other issues.

households. Some 192 households (67.8 percent) said they had been involved in food security surveys at some point.

115. Enrolment processes were considered to be good: more than 60 percent of respondents reported being told about the programme's objectives and who was responsible for delivering it, although only 43.8 percent said they were informed of the actual entitlements coming. Ninety percent confirmed they had had to provide official ID documentation to be registered. Information about the programme was conveyed primarily by the village elders through community meetings (62 percent).

116. A specific question on the selection process was asked of beneficiaries and community leaders. Figure 6 below shows that majority of both groups considered it had been fair and transparent. Reasons for people's exclusion from the process ranged from the most vulnerable not being able to attend the public meetings, or not having access to a mobile phone, and in the latter case, where proxies (for receiving payments) were sought, some of these people were also identified beneficiaries and Econet could not pay twice into one account.³⁸

Figure 6: Perception of fairness of beneficiary selection process



Source: Evaluation Team from survey data

117. Some 23 percent of respondents reported they were aware of a complaints and feedback mechanism, although only seven people (2.47 percent of the 283 respondents) said they had used the process. The ET did not determine precisely what the full range of complaints referred to, nor if and how they were resolved, although understood they were related to exclusion from the beneficiary lists, which were resolved at a local level. This was frequently because the information provided did not tally with the records held by the phone company, or because the most vulnerable did not have phones themselves and had to ask a proxy for help, but feedback indicated these issues were largely resolved over time, often with the assistance of the community leaders.

118. Responses regarding information given to the communities about the programme and when they were first informed ranged from August 2020 to June 2021 – 16 community leaders said they had passed on the information in 2020, and one did so in 2021. It was reported that there was limited or no advance notification about when payments would be made: 34 percent of the village elders or local authorities did pass on the information to the beneficiaries, but in the majority of cases they said they had not been told when to expect it – some (42 percent) of the recipients saw the notification on the mobile phone itself when the cash had arrived. An open question asked about this step was answered by 15 people; 14 of them (93.4 percent) confirmed that information was not given.

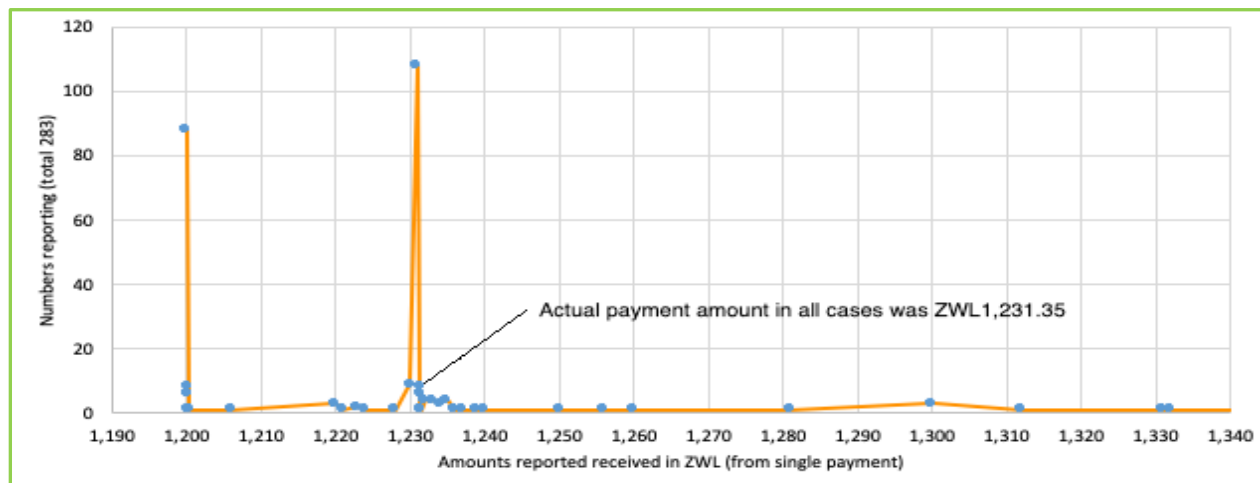
119. The 283 respondents reported receiving transfers ranging from New Zimbabwe Dollars (ZWL) 1,200 to 1,500, with 110 households receiving +/-ZWL1,200, and 129 receiving +/-ZWL1,231 (plus or minus a few cents in each case). See Figure 7 below (which excludes the final outlier of ZWL1,500). Those reporting different amounts probably did not remember exactly, and the amounts are insignificant. Fifteen (of 17) of the community leaders reported payments ranging

³⁸ The ET was advised that Econet has established practices to mitigate against such problems; the selection process occurred before Econet's involvement, and the ET was unable to determine if the mentioned issues were eventually resolved.

from ZWL1,200 to ZWL1,231. From the confirmed payment lists made available to the ET, all payments made to all beneficiaries in all districts (as per Table 3 above) were in the sum of ZWL1,231.35, which only eight respondents reported.

Please also refer to the [Addendum](#) (specifically Table A2, page 45) to this document. Information supplied after the completion of this report is included which provides further detail on the amounts of the actual transfers made to beneficiaries.

Figure 7: Range of reported single payment amounts



Source: Evaluation Team from survey data

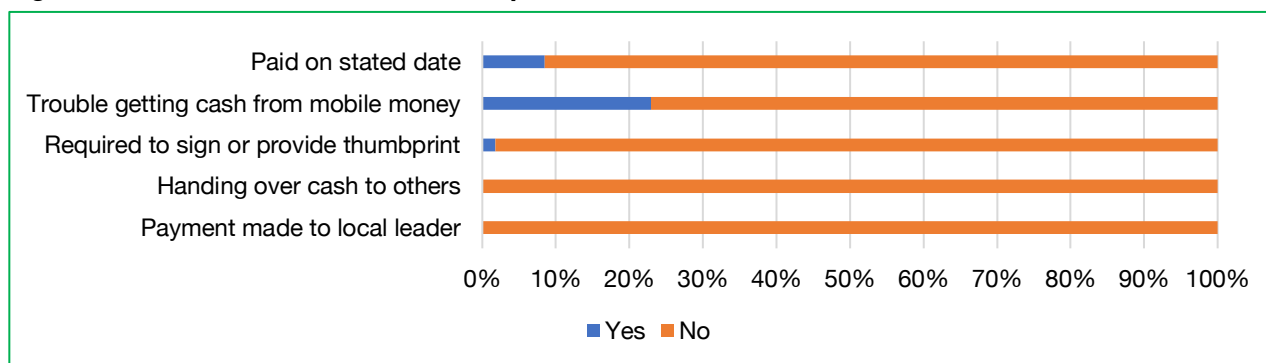
120. The payment amounts were calculated using the daily exchange rate at the time of finalising the distribution payment lists, which was quoted as ZWL82 per US dollar, thus equivalent to US\$15 per payment. Two respondents claimed they had been paid in US dollars, which was not the case (although they do have an option of being able to buy US dollars with their cash once they receive it). This was also partly corroborated by the community leaders, with one saying that US dollars had been paid and another saying another currency was used – this too is incorrect.

121. Of the 283 respondents, 50.18 percent (142 persons) said they had received one payment; and 49.82 percent (141 persons) said they had received two. Of the 283, 52.6 percent (149 persons) said they had not received the amount they had been told to expect. Without the full datasets and confirmation that all targeted beneficiaries had received two payments, it is not possible to explore this question any further.

122. Feedback from the community leaders largely supports this: of the 17 responding, six said there had been a single payment, five said there had been two. One said there had been three, which the ET understands to be in Mutare district (clarification about whether this was an error has been asked for); and one said none, though this could be due to the ongoing payments being made during August in Mudzi district. There were also outstanding problems with verification of personal data in other districts reported, meaning payments had yet to be done.

123. A total of 259 respondents (of 283, or 91.5 percent) reported receiving the cash later than the date they had been advised. All but three of the community leaders indicated that payments were made between one and nine months after they were expected. Other perceptions as expressed by the beneficiaries are given in Figure 8 below. The second line ('trouble getting cash') is believed to mean that the beneficiaries did not get the full value of the transfer because of inflation and price rises implemented by the various shopkeepers; the third line (signing/thumbprint) is unclear as the Econet Wireless process does not involve anything like this, so it is possible the beneficiaries were confusing this payment with another one.

Figure 8: Rates of satisfaction with the process



Source: Evaluation Team from survey data

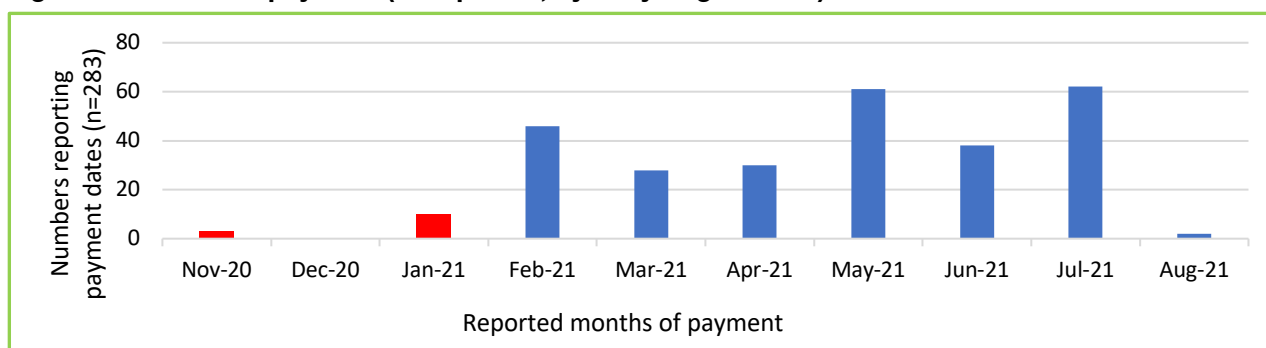
124. Of the 283 respondents, 218 (77 percent) reported no issues with receiving the cash through the ‘mobile money’ payment modality. Those that did mainly put it down to them not receiving the full amount anticipated and/or the prices of goods they were buying being inflated by the traders.

125. No one reported having to pay any cash to local leaders nor any other form of bribe to anyone, with some indicating they felt it provided better safety and more privacy to receive the funds in this way. Beyond several comments in the same vein, and despite asking open questions, no respondents talked specifically about the added security of receiving money via their telephones rather than in cash or kind, which the ET found surprising.

Please also refer to the [Addendum](#) (specifically Comment 6 on page 46) to this document. New information supplied after the completion of this report is included, which indicates payment dates ranging from April to October 2021, with some cash still undistributed. This is not in full agreement with one payment list consulted during earlier analysis.

126. Figure 9 below shows the reported dates of receipt, but this is not in agreement with the ‘successful payment’ data lists returned by Econet Wireless to the MoPSLSW (and subsequently shared with the ET). When asked about month of payment, 13 (of 283) households reported receiving their payments in November 2020 or January 2021 (see red columns) – this is incorrect. When asked about the year, 25 reported receiving payments in 2020, also incorrect. Again, this is undoubtedly due to poor memory or confusion with another assistance programme. As shown in Table 3 earlier, the first payments were made in February 2021 (see text box above), and subsequent ones in April and July (and they are ongoing in August). The ET cannot tell which, if any, of these reported payments were first or second payments.

Figure 9: Months of payment (as reported, by early August 2021)



Source: Evaluation Team, with data from household survey

127. Community leaders also reported that payment dates ranged over nine months, starting in November 2020 and continuing till July 2021, with three of their communities said to have received their payments in 2020 and 14 in 2021, which is largely agrees with the beneficiaries’ responses shown in Figure 9, although is not in agreement with dates the ET is aware of. Without further data, the ET cannot confirm or further challenge this information.

128. A common complaint from all respondents was the inflation of prices by the traders and shopkeepers when the beneficiaries tried to use their ‘mobile money’ for actual purchases – some reported a doubling of prices. This is not uncommon in any similar programme, unless formal agreements are made with traders on price limits in advance, and regular checks are undertaken.

129. Any village level monitoring – had it occurred – would have picked this up early and potentially discussions could have been then held with the suppliers involved. The ET fully accepts this would not have been realistically possible in this instance because of the very broad spread of actual beneficiaries and the large number of small outlets they would have used, but it does devalue the amounts of cash received and the purchasing power of the beneficiaries. This was the most widely reported negative feedback from the survey.

5. Efficiency and effectiveness of the Government interventions

5.1. Cost-effective implementation of the Government interventions

130. The original plans foresaw an administrative cost of US\$3 per household (16.6 percent of the total budget) being retained by the Government for costs of programme delivery, amounting to US\$233,301, but ultimately this deduction was not charged. The calculations in the revised FIP (May 2021, page 29) indicated expected administrative costs would be increased to US\$299,097 (20.4 percent; although Annexure 2 in the same document still used the original budget figure, and was not updated).

131. The evaluation was unable to determine actual costs related to delivering this operation – the extensive contributions of time and effort were made by those already employed by the Government, specifically those on the TWG and within the MoPSLSW. However, the ET considers that the value of the uncoded inputs is significant for what is a relatively limited humanitarian intervention and considering the broad needs across the country. Feedback from some key informants confirmed that it involved a lot of work for the level of funds distributed, especially given other pressures on personnel regarding responses to the COVID-19 pandemic.

132. One significant cost-effectiveness factor was the decision by Econet Wireless, the telephone company contracted to deliver the ‘mobile money’, to provide its services free of charge under its corporate social responsibility programme – the approximate direct saving in this regard was at least US\$25,000. In addition to this quantifiable value, Econet Wireless also provided considerable practical support with its field teams working at community level to assist with the verification of names and numbers of beneficiaries, assisting with getting them onto the network, training new users on the processes, and dealing with other issues. The value of this staff time has not been determined.

133. The company has considerable experience in delivering similar programmes for other agencies and a clearly defined process to ensure security and verification of beneficiary names, and worked closely with the MoPSLSW to ensure the payments could be made as early as possible. This tie-up with a corporate entity was very positive, even aside from the free service provision. Some respondents reported that the Econet network in their area was not strong, or that they had an account with a different company, but the ET considers that it is only realistic to work with a single company, and because of its size, Econet was the best choice in this situation.

134. All other implementation costs, excepting bank charges, were covered from other drought relief funds available to the authorities. Therefore, almost the full amount of the ARC payout was to be directly distributed to beneficiaries, which ultimately enabled the second round of payments. Final payouts are still underway so the ET has been unable to calculate the total amount of US dollars actually distributed.

5.2. Timeliness of the Government interventions

135. The main operating partner, the MoPSLSW, was also tasked by the Government to be the key implementer of the COVID-19 treatment centres around the country, and inevitably this took precedence over the ARC operation at times, resulting in longer delays than expected. Staff were redeployed, unavailable, off-duty with illness, or otherwise busy. In one example, all four district

level Ministry staff in one district were off sick with COVID-19 at the same time. The work required to prepare and verify the district level beneficiary lists and associated data was significant, but could not always be prioritised.

136. The payout funds were transferred by ARC Ltd to the Government of Zimbabwe Treasury in mid-July 2020 and onwards to the Commercial Bank of Zimbabwe on 27 July 2020. Ultimately, they were transferred on 30 November 2020 to a new programme account opened by the MoPSLSW. The opening of this new account was frustrated by slow Government processes, despite pressure from the MoFED to progress the matter.

137. At the end of 2020, the MoPSLSW was asked to return the funds: Government regulations state that funds received in one calendar year had to be spent in the same year or returned to the Treasury. By the end of December, the programme had not started to dispense any cash, with distributions due to begin in February 2021, and special dispensations had to be sought and agreed to allow the ARC funds to be rolled-over into the new calendar year. While this happened successfully, it was an unanticipated complication at the time.

138. Figure 10 is taken from the FIP outlining the expected timelines for the operation.

Figure 10: Original Timeline as included in FIP

| Step | 2020 | | | | | | | | | | Implementing Body |
|---|------|------|------|-----|------|-----|-----|-----|--------|--|------------------------------|
| | May | June | July | Aug | Sept | Oct | Nov | Dec | Jan'21 | | |
| 1. Identification of drought conditions (on-going assessments) | | | | | | | | | | | ARV, ZimVAC |
| 2. ARC payout announced | | | | | | | | | | | ARC |
| 3. ARC payout received by Zimbabwe | | | | | | | | | | | ARC, MoFED |
| 4. Contingency plan enacted | | | | | | | | | | | MoFED |
| 5. Needs assessment conducted to validate/confirm affected districts + Selection of transfer modality | | | | | | | | | | | ZimVAC, MoPSLSW and partners |
| 6. Targeting of households for intervention | | | | | | | | | | | ZimVAC, MoPSLSW and partners |
| 7. Procurement (Cash-based transfer), if selected | | | | | | | | | | | MoPSLSW |
| 8. Implementation of the intervention | | | | | | | | | | | |
| 9. Monitoring | | | | | | | | | | | MoPSLSW and partners |

Source: Government of Zimbabwe, Updated FIP, May 2021, page 40

139. As a comparison, Figure 11 below shows the actual dates of implementation as determined by the ET. Where a figure is given with the coloured boxes, this indicates the actual date of the month.

Figure 11: Actual Timeline (based on feedback provided)

| Step | 2020 | | | | | | | | 2021 | | | | | | | |
|---|---|-----|---|-----|-----|--|-----|-----------------------|------|-----|-----|-----|-----|-----|-----|-----|
| | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug |
| 1. Identification of drought conditions (on-going assessments) | | | | | | | | | | | | | | | | |
| 2. ARC payout announced | | 11 | | | | | | | | | | | | | | |
| 3. ARC payout received by Zimbabwe | | | 13 | | | | | | | | | | | | | |
| 4. Contingency Plan enacted | | | | | | | | | | | | | | | | |
| 5. Needs assessment conducted to validate/confirm affected districts + selection of transfer modality | Districts selected using ZimVAC 2020; modality chosen by June; district authorities contacted September | | | | | | | | | | | | | | | |
| 6. Targeting of households for intervention | | | | | | Known to have started in October, believed to be continuing at least till July | | | | | | | | | | |
| 7. Procurement (cash-based transfer), if selected | | | | | | | | Assumed to be Nov-Feb | | | | | | | | |
| 8. Implementation of the intervention (payments received, as reported by beneficiaries) | | | | | | | | | | | | | | | | |
| 8. Implementation of the intervention (payments made, as reported by implementer) | | | | | | | | | | | | | | | | |
| 9. Monitoring | | | From information provided, no programme monitoring was undertaken | | | | | | | | | | | | | |

Source: Evaluation Team from data provided

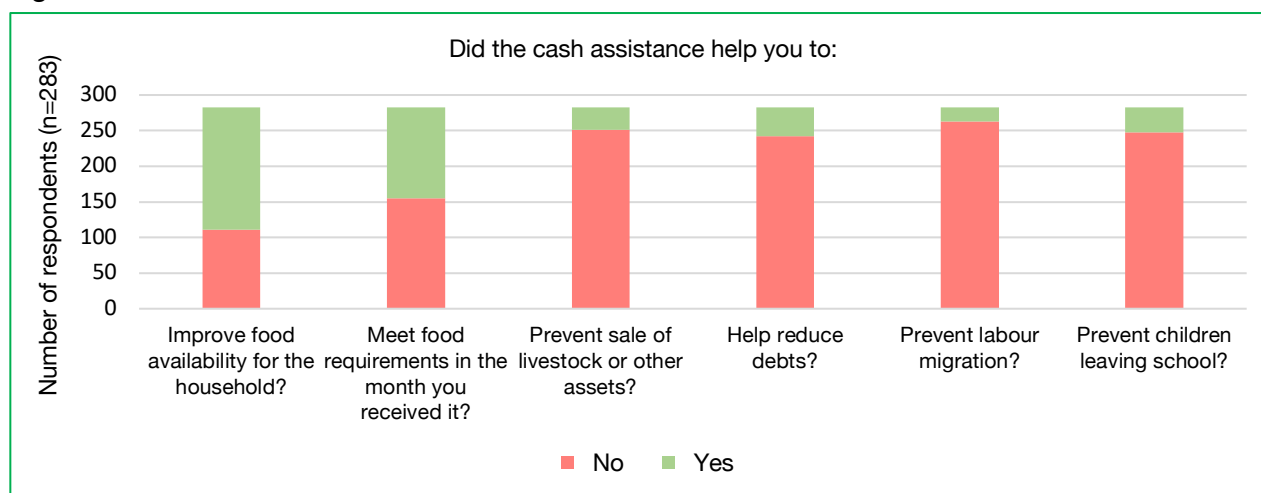
140. As is obvious from comparing the charts, the early steps happened largely according to the plan, but later steps, including the actual cash distributions, started many months late and continued for many months longer than anticipated. The final line – Monitoring – should have been continuous, particularly during and after the actual cash distributions, but according to feedback from the communities and local officials, the only field level monitoring done was by the DDRC (a sub-committee of the Department of Civil Protection) during the beneficiary selection and registration process. No follow-up distribution monitoring was done, although Econet Wireless is able to confirm that a named individual's registered phone number has received the designated amount of credit. Beneficiaries reported that they were never asked to confirm this nor contacted by the programme implementers.

5.3. Results achieved (disaggregated by stakeholders where possible)

141. Feedback from the household surveys indicated that although the assistance was welcome and helpful, it was generally too little and not frequent enough to offer significant support through the period of drought. Across all the four districts, each payout amount was sufficient to buy 30 kg of maize grain from the market, although inflation and price increases by the shopkeepers often reduced this. Due to the small size of the payment(s), and the fact that it was considered as complementary to other assistance in many cases, the ET considers that it was 'a useful input' to the larger household budgets.

142. Interviewees were asked how the cash assistance had helped them, and Figure 12 indicates the range of answers given. Of the 283 who responded, 172 people (60.8 percent) indicated that the cash had helped improve household food availability, although only 128 people (45.2 percent) reported that the cash helped with their household food security in the month they received it. The low percentage indicates, though does not confirm, that the cash was likely not paid at the most critical time in the drought cycle (the ET cannot directly verify this). Forty-one respondents (14.5 percent) indicated they had been able to reduce their debts with the cash, with others indicating that they had not had to resort to more drastic coping strategies.

Figure 12: How the cash assistance was used



Source: Evaluation Team from survey data

143. Stakeholders from both the ARC and the Government of Zimbabwe acknowledged that this was an acceptable operation in many ways, despite delays and other challenges experienced. It was the first experience for the Government to work with the ARC on a payout, and lessons on both sides should have been identified for streamlining or clarification in the future. Zimbabwe is considered to be a key partner for ARC, both because of the frequency of drought and food insecurity and also because additional ARC products such as flooding and cyclone insurance could be of interest to the Government, so it is anticipated future payouts will be made.

144. Equally, both sides acknowledged certain weaknesses – notably the monitoring and reporting which needs to be strengthened, probably through the establishment of a dedicated monitoring focal point/unit within the implementing agency and more regular – when conditions

permit – joint field visits with representatives from ARC and the Government. In the interim, the ARC could offer remote support and guidance, which incrementally should help deliver better products over time.

5.4. Results on gender issues

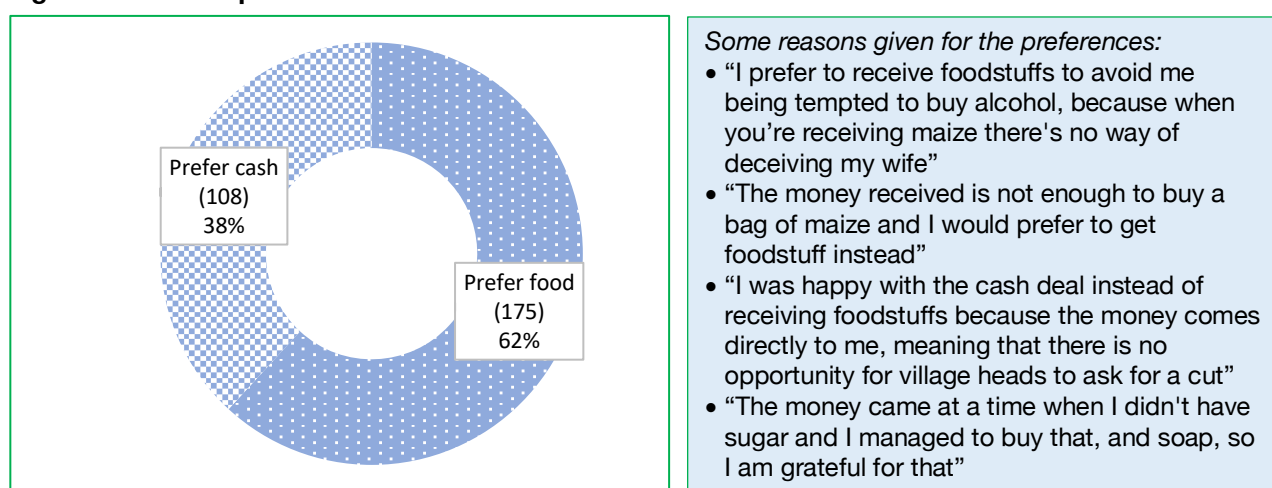
145. Beyond the limited disaggregation provided in Section 4.2. above, it has not been possible to determine any more detailed breakdown of the beneficiaries in terms of age, gender or other vulnerability. As stated above, the random selection of household heads for the beneficiary interviews showed 56.9 percent to be females; further breakdown of the full beneficiary lists to see how this figure may vary across the full cohort is not possible. It is nevertheless noted that gender considerations do not appear to have been prioritized in this operation, beyond the stated aim of directing the support to those considered ‘most vulnerable’. The community-based targeting was certainly seen as positive by the community members, capturing those considered by their peers as most in need, but no disaggregated numbers are available for further analysis.

146. From interviews held, the ET learned there is a ‘gender focal point’ on the TWG (though only as an ‘add-on role’ rather than anything more) but it is not clear what level of influence on programming can be delivered by one person. The ET considers that improved gender awareness, which then helps ensure genuinely inclusive, considered planning and delivery, appropriate as necessary to the various groups within a community, is the responsibility of everyone on the TWG to consider rather than just a single member.³⁹ A key contributor to the TWG could be a representative from the Ministry of Women’s Affairs, Community, Small and Medium Enterprises Development, the Government ministry responsible for gender and community issues in Zimbabwe. This would ensure a higher profile for gender equity considerations to be prioritized, and close alignment with national policies. There should also be a parallel awareness-raising initiative that this is the responsibility of all programme stakeholders.

5.5. Positive or negative perceptions of outcomes

147. Interestingly, 62 percent of respondents to the household survey indicated they would have preferred to receive food, with the other 38 percent indicating cash as their preference, as shown in Figure 13 below. This was mostly due to the shopkeepers inflating prices when the payments were exchanged, with many suggesting prices effectively doubled so purchasing power was reduced, a response corroborated by several of the community leaders. Others stated that there was less temptation to spend the money on alcohol or unnecessary luxuries

Figure 13: Stated preference for food over cash



Source: Evaluation Team from survey data

148. In further open questions answered by 128 people, a large majority voiced their gratitude but stated the amount received, and the number of times it was paid, was insufficient to make any

³⁹ It is understood that the ARC undertook a gender analysis in Zimbabwe in early 2021, the results of which were due to be ready by late August.

significant difference to their situation, particularly for the larger families, and despite being made in coordination with other assistance programmes.

6. Lessons learned from this programme

149. The involvement of the corporate partner (Econet Wireless in this case) was a very positive decision and the ET strongly believes that their past experience in similar programmes offered direction and support to the MoPSLSW using their developed security and verification standards. Even without the waiving of their charges, such a corporate/Government partnership can be considered highly beneficial.

150. This, in addition to the Government deciding to cover further administrative costs from other funds available, has meant that almost the full amount of the ARC payout will have been directed into cash payments to beneficiaries by the time the programme is completed. This is a positive outcome for the programme and such shared or complementary funding should be explored in future scenarios.

151. The ET did not find evidence that beneficiaries and their communities had been systematically engaged in the decisions made about the programme. Good humanitarian programmes actively engage with the target groups to ensure appropriateness of the interventions: through providing early and ongoing consultation, providing good information as the programme continues, and by ensuring a complaints and feedback mechanism if things go wrong.⁴⁰ All these aspects were evident to a limited extent in this programme, but not in a structured and systematic way. Whether the use of food (preferred by 62 percent of beneficiary respondents (see Figure 13 above)) would have been possible or not was not explored, for example, but the ET highlights the fact that the people were never asked what would work best for them. Such processes should be developed, integrated and ensured in future operations.

7. Learning for future process audits

152. The ET considers that the main constraints faced during this evaluation exercise were more internal systemic issues rather than specific to the countries concerned, and does not wish to detract from the findings and conclusions in the country reports. The ET has therefore prepared an external Annex exploring and explaining the issues and offering suggestions for future evaluations, including a number of recommendations to the ARC that would make future exercises, and the work leading up to them, more efficient. One issue, though, needs to be highlighted in this main report.

153. It will have become clear that the ET experienced some significant constraints that delayed and frustrated a smooth progression of this evaluation. A key limitation in the Inception Phase was that much of the information provided to the ET was incomplete, out-of-date, frequently contradictory and/or hard to receive from the ARC focal persons and/or the Government, despite multiple repeated requests. Later, information that would normally be considered basic programme documentation (such as contact names and details, planning documents, reports, related correspondence, background policy documents, and particularly the beneficiary data, and so on) to enable a sensible evaluation plan to be developed, was extraordinarily difficult and/or slow to be shared, and in many cases has still not been received. The ET remains unclear about whether there is a single person within ARC who monitors and oversees the whole programme cycle and any developments, and who acts as the main focal point (what in many organizations would be called a programme or desk officer). This was manifested by numerous back-and-forth referrals about who could supply what information, as well as a variation in detail once received.

154. The ET believes this highlights the need for three things to be considered: firstly, once an evaluation is planned, a library of the basic briefing and programme planning documents should

⁴⁰ As an example, see WFP's Accountability to Affected Populations, available at: <https://docs.wfp.org/api/documents/WFP-0000013057/download/>

be gathered and prepared (by the M&E Unit, but clearly with the assistance of others) in parallel with the design of the ToR, so it is fully available when the evaluation contract is ready for signing.

155. Secondly, a robust and structured evidence trail within the ARC systems (probably by the Contingency Planning Unit) which tracks and logs relevant programme information as it becomes available, working to a standard checklist and with reference documents being logged, would contribute to stronger programme cycle management and oversight. Verbal updates and agreements present potential risks around accountability and subsequent follow-up, including to individuals. Not only would these measures assist future evaluation exercises, but they would also ensure better accountability for all stakeholders and an audit trail in the future.

156. Thirdly, the ARC should reconsider the best timing for holding these process evaluations to be when the activities have been completed. The ongoing lack of data, incorrect information and confusion regarding numbers and dates of payment noted earlier are largely caused because the programme is not yet finished, and thus final data collection and reporting has not been consolidated and completed. Without it, the implementing partners and the evaluation team are playing with 'a moving ball', meaning this report can only show a midpoint snapshot, rather than the full picture of a completed programme. The ET is aware that a decision was made to move the evaluation phase earlier to try and capture actual activities going on at community level (in Zimbabwe, this was ultimately thwarted anyway by the travel restrictions). While 'live' field visits could have added some first-hand inputs, observations and more detailed questioning to the discussion, these benefits are outweighed by only being able to present an incomplete picture of the whole programme.

157. These measures are considered important enough to be included as the main Recommendation 7 below. Other matters will be left to the separate Annex.

8. Recommendations

158. Drawing on the findings presented above, the Evaluation Team proposes a number of recommendations which it believes would improve and strengthen the payout process in the future.

159. **Recommendation 1:** The ARC should formally clarify, and disseminate, current expectations regarding obligations expected of the Government. In particular this refers to the accepted benchmark for a revised FIP document to be prepared and submitted (criteria on what level of change necessitates a document resubmission). At the same time, the Government should aim for the FIP updates to accurately reflect their amended planning.

160. **Recommendation 2:** The Government of Zimbabwe should consider forming a dedicated monitoring and reporting unit for these operations, with key staff able to collect, consolidate and report accurate data in a timely manner. At the same time, and dependant on resources, the sooner the beneficiary lists move from being paper-based to digital, the easier it will be for overall data management. Where necessary, capacity building and other support should be provided by the ARC team, including (when travel conditions permit) joint field visits with the Government for monitoring and verification exercises during future programme implementation.

161. **Recommendation 3:** The Government of Zimbabwe (the TWG) should consider how they can update and revise the Standard Operating Procedures to include necessary improvements and lessons learned from this operation, to have a stronger framework for process management in the future. These revisions should improve (or clarify) the measurements of time used for each of the process steps, and how they relate to each other, which would provide a clearer process oversight and follow-up.

162. **Recommendation 4:** The composition of the TWG in Zimbabwe should be bolstered by a representative from the Ministry of Women's Affairs, to promote gender equity in all programming and to ensure full inclusion of all vulnerable and marginalised groups. At the same time, all TWG members need to accept added understanding and responsibility around gender equity and

equality, and ensure their deliberations are aware of the impact their decisions will have on all sections of the community.

163. **Recommendation 5:** The Government of Zimbabwe should explore more options for delivering payments to beneficiaries to ensure that they reach the neediest households. Different modalities such as mobile money, vouchers or in-kind food can be used in different districts depending on appropriateness. Furthermore, the payment amount or value should be significant enough to provide the necessary relief over a reasonable period.

164. **Recommendation 6:** The Government of Zimbabwe should consider extending the insurance to other weather induced disasters such as cyclones and floods, and implement any subsequent programme activities in a similar way – linking with appropriate corporate entities and agencies as relevant and available.

165. **Recommendation 7:** In the area of programme management and evaluation, the relevant ARC teams should introduce more structured processes to ensure that:

- a) a more robust programme cycle management ‘paper trail’ is established and maintained throughout the full programme period, clearly logging in writing any programming changes and amendments agreed (Contingency Planning Unit);
- b) a detailed and comprehensive library of essential documentation is prepared in advance of any new payout evaluation being commissioned (M&E Unit);

The ARC should also:

- c) reconsider commissioning process evaluations only after the programme is completed and all data has been collected and collated.



TERM OF REFERENCES

2020 Payout Process Evaluation in Zimbabwe

1. Background

The African Risk Capacity was established as a Specialized Agency of the African Union (AU) in November 2012 to help Member States improve their capacities to better plan, prepare and respond to extreme weather events and disasters and to assist food insecure populations. Operating under the privileges and immunities of the AU, the ARC Agency, through its Secretariat, provides Member States with capacity building services for early warning, contingency planning and risk finance. It currently counts 32 AU countries as members and is supervised by a Governing Board elected by member states and the African Union Commission.

In July 2020, the African Risk Capacity Insurance Company Limited (ARC Ltd) made payouts of USD 1.4 million to the Government of Zimbabwe and another US\$ 290,288 to the REPLICA partner, the UN World Food Programme (WFP), in parametric drought risk insurance payouts to support the extensive drought response efforts in Zimbabwe.

ARC Replica is an insurance product offered by ARC Ltd, the insurance affiliate of the ARC Group, to humanitarian partners as an innovative approach to expand climate risk insurance coverage to more people and improve the effectiveness of emergency humanitarian response in vulnerable African countries prone to climate risks. ARC Replica coverage provides matching premium financing to that paid by African Member States and results in matching payouts when triggered.

2. The purpose of the evaluation

The purpose of this process evaluation is to generate information and learning that ARC agency, the government of Zimbabwe, the REPLICA partner, WFP and, other Member States and ARC's partners will use for accountability and to improve the contingency planning and its implementation process with the ultimate goal to improve the effectiveness and efficiency of ARC's payout implementation and its impact on the beneficiaries.

3. Objectives the process evaluation

The process evaluation aims to assess whether or not the contingency plans are implemented as initially planned in terms of processes and management. Thus, it focuses on the operations, the implementation, and the delivery of the country approved Final Implementation Plans (FIP). Furthermore, it gives insight on the program reach, the quality of the implementation, and the satisfaction of the beneficiaries.

4. The scope

As indicated earlier, the Government of Zimbabwe and its REPLICA partner, WFP received a

payout totalling 1,690,288 USD following a drought event. These payouts will contribute in funding the early response measures put in place by Government and WFP through the ARC Operational Plan mechanism. The payout to the Government will be used to support over 155 000 families in the highly vulnerable districts of Buhera, UMP, Chivi, Binga and Bulilima, through direct mobile cash disbursements. WFP will use the ARC payout to support around 33,550 beneficiaries with unconditional food assistance in prioritized wards and complement the Government's response efforts through the Food Deficit Mitigation Strategy.

Specifically, the process evaluation will cover the following areas:

- Assess the compliance with ARC standard operating procedures (SOPs) of Zimbabwe Final Implementation Plan (FIP).
- Review of the interventions carried out with ARC's pay-out versus the interventions described in their respective Final Implementation plans.
- Effectiveness and efficiency of the FIP's interventions.
- Beneficiary perceptions of the programme delivery and programme outcomes
- Gender inclusiveness.

5. The evaluation questions

The process evaluation will answer at minimum the following questions:

- To what extent activities carried out by the Government are consistent with the ones planned in the FIP?
- When did FIP activities take place?
- To whom were the FIP activities actually directed to and how this compares to the plan?
- To what extent did the FIP implementation achieve its expected results, including the timely delivery of relief assistance?
- What are the barriers/facilitators to the implementation of the FIP activities?
- How cost-efficient were the activities carried out?
- How well coordinated were the implementation of the activities supported by the pay-out with other relief programs across the country?
- Were ARC Standards Operating Procedures followed by the Government of Zimbabwe during the implementation the FIP, if not why?
- how gender objectives and mainstreaming principles were included in the interventions carried out by the Government of Zimbabwe?

6. Approach and Methodology

A detailed methodology to cover the scope and to respond to the evaluation questions will be developed by the Evaluation Team following recommendations and using tools from ARC's "*Program Audit Guidelines*" (see appendix). The Evaluation methodology will be a combination of qualitative and quantitative approaches for data collection and analysis. At a minimum, the Evaluation Team will undertake the following activities:

- a. **Conduct a desk review of the following key documents:** Operations Plans, Final Implementation Plans and related amendments, FIP implementation interim reports from the Government of Zimbabwe, Zimbabwe disaster risk management plans and relevant pieces of legislation, ARV bulletins and other food security assessment reports, the Food Insecurity Response Plan for 2019/20, terms of references of the technical working groups and sub-groups, ARC compliance rules and other appropriate ARC.

- b. **Develop a review matrix of the Standard Operating Procedure** of ARC to determine whether the appropriate steps were followed by the Government of Zimbabwe and, if not, explain the deviations following the compliance rules of ARC.
- c. **Conduct Key Informant Interview with key stakeholders** including (but not limited to):
 - Country Engagement Manager (CEM) at ARC Secretariat
 - Contingency Planning Staff at the ARC Secretariat
 - M&E staff at the ARC Secretariat
 - ARC COO at the ARC Secretariat
 - National Government Coordinator
 - Members of the Technical Working Group
 - Government officials at the Department of Disaster Management Affairs
 - Administrative authorities (sub-national level)
 - Implementing partners (national, sub-national and local level)
 - Representatives of key humanitarian donors in Zimbabwe
 - Officers at WFP
 - Community leaders
 - Involved Community-Based Organizations
 - Beneficiaries (By gender).
- d. **Conduct spot checks** consisting of:
 - A quantitative survey based on a representative sample of beneficiary households to assess their perception on the pay-out implementation, delivery and outcomes;
 - Verify stocks and distribution records;
 - Witness project activities if on-going.

7. The Evaluation Team Requirements

The Evaluation Team Leader must be very experienced in program evaluation in the context of disaster management and responses. The team leader must have proven experience, qualifications and ability to deliver a quality product in a timely and efficient manner. Minimum qualifications and experience of the team members will include:

| Job Title | Description of tasks | Knowledge and experience |
|-------------------------------|---|---|
| Evaluation Team Leader | <p>Leads the Evaluation Team</p> <p>Coordinates and manages all activities related to evaluation planning and execution with the ARC Secretariat and ARC Government Coordinator in country</p> <p>Carry out process evaluation interviews and spot checks</p> <p>Oversees data analysis</p> <p>Author the evaluation report</p> | <p>- Master's degree in International Development, Disaster Management or related field</p> <p>- A minimum of ten years international professional experience in humanitarian evaluation and/or the field of disaster risk management and response</p> <p>- A solid understanding of the use and application of monitoring and evaluation systems</p> <p>- Experience of working in collaboration with high level government officials, donors, implementing partners and local communities</p> <p>- Excellent communication skills</p> |

| Job Title | Description of tasks | Knowledge and experience |
|------------------------------|--|--|
| | | <ul style="list-style-type: none"> - Excellent analytical and problem-solving skills - Excellent report writing skills |
| Researcher (national) | Carry out the spot checks Analyze the results of the spot checks Prepare an analytical report highlighting key findings from the spot checks | <ul style="list-style-type: none"> - Bachelor's degree in Social Sciences, Economics, Development Studies or related fields - A minimum of five years professional experience in the field of development or market research - Proven experience of carrying out field research: designing data collection tools interviewing stakeholders and recording results - Proven experience in data analysis and report writing - Excellent communication skills - Good report writing skills |

8. Deliverables and timelines

The Evaluation Team shall be expected to prepare and submit to ARC a set of key reports in the course of undertaking this assignment. These reports shall be presented to the stakeholders, reviewed and approved by ARC before the final payment is processed. The following have been identified as key deliverables:

- a. **Inception report:** This shall be prepared and submitted within **ONE week** after the signing of the contract. The Evaluation Team will prepare this after reviewing key technical documents and after discussion with ARC. The inception report shall focus on: the understanding of the Terms of Reference and scope, the relevant methodology to be adopted, the evaluation design and key questions, and, the work-plan for the assignment. The Evaluation Team will be required to present the inception report to the stakeholders in Zimbabwe.
- b. **Preliminary findings:** The preliminary findings should be compiled and presented to all the stakeholders involved in the implementation of the ARC financed intervention(s) during the in-country de-briefing meeting, **FOUR weeks** after the signing of the contract.
- c. **Draft of the process evaluation report:** This shall be prepared and submitted to ARC, **SIX weeks** after the signing of the contract following the recommended outline (See appendix). The draft report will require feedback in form of comments, questions and inputs from ARC. In addition, the Evaluation Team will be required to present the Draft Report to stakeholders in Zimbabwe and to ARC.
- d. **Final process evaluation report:** This shall be prepared following the recommended outline (See appendix) and submitted to ARC on, or before the expiry of the assignment (**SEVEN weeks** after the signing of the contract) after incorporating the comments/inputs on the presented Draft Report. This includes: a master copy of the final report suitable for reproduction, and four copies, in full-colour and bound, as well as soft copies.

9. Reporting arrangements

The Evaluation Team will report directly to the Senior M&E Officer of ARC.

10. The proposal

The proposal should include:

- A detailed elaboration of the understanding of the TOR
- A description of the evaluation plan including details of the proposed methodology, sampling, study design; analysis and reporting, and milestones for the evaluation and a timetable of activities.
- Detailed budget
- Past performance summaries (at least three brief descriptions of past or current contracting mechanisms for assignments similar in size, scope and complexity to this tender) and list of references that demonstrate performance in conducting similar evaluations
- CVs conforming to the qualifications listed above for the evaluation team
- Supporting documents including mandatory institutional documents such as incorporation papers

11. Selection criteria

The technical proposal will be evaluated on the following criteria

| Criteria | Max Points |
|--|------------|
| Understanding of the ToR and the aim of the services to be provided | 10 |
| Team leader education, experience and skills | 30 |
| Appropriateness of other team members on the basis of the expertise proposed | 20 |
| Evaluation plan including the methodology and the design | 30 |
| Organisation of tasks and timetable | 10 |
| Total Technical Score | 100 |

The financial proposal should include a detailed and the summary budget of the following items expressed in **US dollars**. This will be scored out of **25 points (maximum)**

| Criteria | Total Cost |
|--|------------|
| Professional fees (Team Leader, National Researcher, Translator) | |
| Cost of Key Informant Interviews | |
| Cost of the Spot Checks | |
| Travel, Accommodation and Per diem | |
| Other cost | |
| Overhead | |
| Total Cost | |

Appendix

Outline of the draft and final process evaluation report

Executive summary

1. Introduction

1.1. Country context: food security situation

1.2. ARC engagement timeline

1.3. ARC structure in-country

1.4. Process evaluation objectives and methodology

2. Final Implementation Plan: interventions and results

2.1. Food security assessments and ARV bulletins

2.2. Beneficiary targeting system

2.3. Interventions and budget by the Government

2.4. Expected results

3. Final implementation plan (FIP): actual delivery

3.1. Actual targeting

3.2. Targeted beneficiaries by gender

3.3. Commodities/Cash distributed

3.4. Estimated budget verses insurance pay-out

3.5. Total expenditure to date

3.6. Monitoring and evaluation: System set in place by the Government to monitor the whole FIP

3.7. FIP actual delivery: key findings

4. Standard operating procedures (SOPs): levels of compliance by the Government

4.1. SOP assessment: audit matrix

4.2. SOP compliance: key findings

5. Efficiency and effectiveness of the Government interventions

5.1. Cost-effective implementation of the Government interventions

5.2. Timely action of the Government interventions

5.3. Results achieved (disaggregated by stakeholders)

5.4. Positive perceptions of outcomes

6. Learning for future process audits

7. Recommendations

References

Annex 2: Reference documents

Government of Zimbabwe documents

Zimbabwe: Operations Plan for Drought Emergency Response, October 2019
ZimVAC Rural Livelihoods Assessment Report, 2019
ZimVAC Rural Livelihoods Assessment Report, 2020
Zimbabwe Final Implementation Plan Drought 2020 Revised, 25 June 2020
Letter to District Authorities re FIP Implementation Kick-Off meetings, 16 September 2020
Zimbabwe Final Implementation Plan, updated, May 2021
Zimbabwe interim implementation report, June 2021
District level 'successful payment' beneficiary lists, one for each target district, Feb-July 2021

ARC documents

Minimum Guarantee Payout Notification letter, 24 March 2020
ARC Payout Notification Letter Final, 11 June 2020
ARC organigram
Contingency Planning Standards and Guidelines, 2021
Additional material available at: <https://www.africanriskcapacity.org/>

Africa RiskView documents

ARV Drought Model Customisation Report, Zimbabwe, September 2019
ARV Mid-season report: Southern Africa, February 2020
ARV End of Season Report 2020, 01 July 2020
Additional material available at: <https://www.africanriskcapacity.org/product/africariskview/>

Other monitoring documents

IPC Acute Food Insecurity Analysis (February–June 2020)
IPC Zimbabwe Acute Food Insecurity Oct 2020-Mar 2021 Report, November 2020
Additional material available at: <http://www.ipcinfo.org/ipcinfo-website/where-what/southern-africa/zimbabwe/en/>

WFP documents

Zimbabwe: Final Report ARC Replica Response, May 2019
ARC Final Report Zimbabwe, financial statements, May 2019
Memorandum of Understanding ARC/WFP, 13 November 2019

Annex 3: List of Key Informants interviewed

| African Risk Capacity | | |
|--|--|--|
| Aboubacar Diaby | Director, M & E Unit | Phone interview |
| Abdou Karim Dieye | M & E Officer | |
| Lusungu Kamudoni | Contingency Planning Officer | Phone interview and email follow-up |
| Benard Onzima | Head of Technical Support Division | Phone interview and email follow-up |
| Lucy Nyirenda | Country Engagement Manager (ai) | Phone interview |
| Eva Kavuma | Chief Operating Officer | Contact by email |
| Dr Christiana George | Gender Focal Point | Phone interview and email follow-up |
| Malvern Chirume | Chief Underwriting Officer (ARC Ltd) | Phone interview and email follow-up |
| Government of Zimbabwe | | |
| Matthew Sangu | Ministry of Finance and Economic Development National Government Coordinator | Phone interview Written response to follow-up questions requested |
| Martha Masuku | Ministry of Social Welfare Programme Focal Point (latterly) | Phone interview + follow-up |
| Olivia Chibwe | Department of Civil Protection Member of Technical Working Group | Phone interview |
| Takudzwa Bvute | Administrative Officer Office of the President and Cabinet Member of Technical Working Group | Response by email |
| Ebedia Hodera | Forecaster Member of Technical Working Group | Response by email |
| Nyaradzai Rupango | Research Scientist Scientific and Industrial Research and Development Centre (SIRDC) Member of Technical Working Group | Response by email |
| Charles Sewerani | District Social Welfare Officer MoPSLSW Mbire | Phone interview |
| Tendai Desmond Sedze | District Social Welfare Officer MoPSLSW Mudzi | Phone interview |
| Earnest Marembo | District Social Welfare Officer MoPSLSW Mutare | Phone interview |
| Shamiso Maushe | District Social Welfare Officer MoPSLSW Zaka | Phone interview |
| Other Agencies | | |
| Elisha Moyo | Programme Associate, Climate Risk Management, WFP Harare (also Member of Technical Working Group) | Phone interview |
| Chenjerai Siwella Fortune Vamwe | Programme Managers Cassava Smartech (Econet Wireless) | Phone interview |
| Community Level | | |
| Heads of Household | 310 randomly-chosen beneficiaries were selected by the ET for an interview | Phone survey/interview |
| Community Leaders | 17 randomly-selected community leaders were selected by the ET for an interview | Phone survey/interview |



September 2021

Addendum

1. The draft Final Report was submitted for comments on 23 August, after which it was circulated to key stakeholders to elicit their comments. After feedback, the report was updated and re-submitted on 15 September. On 19 October, the Government of Zimbabwe provided to ARC more complete distribution data and supporting documentation for the programme – data that the Evaluation Team had requested multiple times over previous months but had not received.
2. For the sake of completeness, this new data (Table A1) and supporting documentation is assessed, as noted in several places in the report text. This data indicates that the bulk of the distributions and expenditure have now (20 October 2021) been completed.

Table A1: Payments Summary as provided by the Government on 19 October 2021

| District | Date | HHs | Transfer Value | DR | CR | Net |
|--|------------|------------------|----------------|----------------------|-------------------|----------------------|
| Mbire 1 | 28/04/2021 | 3,314 | 1,231.35 | 4,080,693.90 | 1,231.35 | 4,079,462.55 |
| Mbire 2 | | 3,130 | 1,231.35 | 3,854,125.50 | 7,388.10 | 3,846,737.40 |
| Mbire 3 | | 1,857 | 2,574.87 | 4,781,533.59 | 2,574.87 | 4,778,958.72 |
| Mbire 4 | | 955 | 2,574.87 | 2,459,000.85 | - | 2,459,000.85 |
| Mbire District Total | | 9,256.00 | | 15,175,353.84 | 11,194.32 | 15,164,159.52 |
| Mutare 1 | | 1,998 | 1,231.35 | 2,460,237.30 | - | 2,460,237.30 |
| Mutare 2 | | 1,993 | 1,231.35 | 2,454,080.55 | - | 2,454,080.55 |
| Mutare 3 | | 1,996 | 1,231.35 | 2,457,774.60 | - | 2,457,774.60 |
| Mutare 4 | | 1,996 | 1,231.35 | 2,457,774.60 | 1,231.35 | 2,456,543.25 |
| Mutare 5 | | 2,776 | 1,231.35 | 3,418,227.60 | 3,694.05 | 3,414,533.55 |
| Mutare 6 | | 1,999 | 1,231.35 | 2,461,468.65 | 1,231.35 | 2,460,237.30 |
| Mutare 7 | | 610 | 1,231.35 | 751,123.50 | - | 751,123.50 |
| Mutare 8 | | 6,406 | 1,231.35 | 7,888,028.10 | 4,925.40 | 7,883,102.70 |
| Mutare District Total | | 19,774.00 | | 24,348,714.90 | 11,082.15 | 24,337,632.75 |
| Zaka 1 | | 7,755 | 1,231.35 | 9,549,119.25 | 9,850.80 | 9,539,268.45 |
| Zaka 3 | | 3,133 | 2,574.87 | 8,067,067.71 | 5,149.74 | 8,061,917.97 |
| Zaka 4 | | 3,264 | 1,231.35 | 4,019,126.40 | 1,240.59 | 4,017,885.81 |
| | | 3,264 | 9.24 | 30,159.36 | | 30,159.36 |
| Zaka 5 | | 6,931 | 1,287.44 | 8,923,246.64 | 3,862.32 | 8,919,384.32 |
| Zaka District Total | | 21,083.00 | | 30,588,719.36 | 20,103.45 | 30,568,615.91 |
| Mudzi 1 | | 2,924 | 1,231.35 | 3,600,467.40 | 76,362.18 | 3,524,105.22 |
| Mudzi 1 | | 2,851 | 9.24 | 26,343.24 | | 26,343.24 |
| Mudzi 2 | | 562 | 2,574.87 | 1,447,076.94 | | 1,447,076.94 |
| Mudzi District Total | | 3,486.00 | | 5,073,887.58 | 76,362.18 | 4,997,525.40 |
| Grand Total | | 53,599.00 | - | 75,186,675.68 | 118,742.10 | 75,067,933.58 |
| Transferred to Ecocash Account from Govt ARC Account | | | | | 44,079,867.30 | |
| | | | | | 39,681,170.26 | |
| | | | | | 17,766,603.00 | |
| | | | | | | 101,527,640.56 |
| Consumption rate | | | | | | 73.94 |

3. However, the ET rapidly analysed and cross-checked the data and found numerous discrepancies between the figures reported in the summary table from the Government and the supporting distribution lists. For example, in some cases where payments had been unsuccessful the number of beneficiaries had not been accurately adjusted to reflect this; payment details from Zaka (List 2) had not been included; etc.

4. The ET has attempted to verify the correct figures from the detailed payment lists provided, with brief information given in the following paragraphs and referenced in Table A2 on the next page. In the Table, the ET has removed the beneficiary totals by district, as it is not at all clear where two payments may have been made to individual households, so the totals provided are not accurate, but cannot be verified. Notes in the following section have tried to explain the findings.

5. Except where stated, the ET has been unable to verify or triangulate any of this data. Some of it is clearly at odds with previous findings, and even now does not give a clear and full picture of the operation, such as of total beneficiary numbers, and single or double payments for all households.

Table A2: Government Summary as verified/amended by the ET

| See comment no: | District | Date | Households | Transfer Value (ZWL) | Net Total Payments (ZWL) | Notes from ET |
|-----------------|------------------------------|-----------------|--------------|----------------------|--------------------------|---|
| 1 | Mbire 1 | 21/04/2021 | 3,313 | 1,231.35 | 4,079,462.55 | A random check of phone numbers indicates these are <u>not</u> the same beneficiaries |
| | Mbire 2 | 28/04/2021 | 3,126 | 1,231.35 | 3,849,200.10 | |
| 2 | Mbire 3 | 08/09/2021 | 1,856 | 2,574.87 | 4,778,958.72 | |
| | Mbire 4 | 13/10/2021 | 955 | 2,574.87 | 2,459,000.85 | |
| 3 | Mbire District Total | | 9,250 | | 15,166,622.22 | |
| 4 | Mutare 1 | 11/05/2021 | 1,998 | 1,231.35 | 2,460,237.30 | |
| | Mutare 2 | 11/05/2021 | 1,993 | 1,231.35 | 2,454,080.55 | |
| | Mutare 3 | 11/05/2021 | 1,996 | 1,231.35 | 2,457,774.60 | |
| | Mutare 4 | 11/05/2021 | 1,997 | 1,231.35 | 2,459,005.95 | Incorrect total on payout list (by one) |
| | Mutare 5 | 11/05/2021 | 2,776 | 1,231.35 | 3,418,227.60 | |
| | Mutare 6 | 11/05/2021 | 1,999 | 1,231.35 | 2,461,468.65 | |
| | Mutare 7 | 06/07/2021 | 610 | 1,231.35 | 751,123.50 | |
| | Mutare 8 | 06/07/2021 | 6,406 | 1,231.35 | 7,888,028.10 | |
| 5 | Mutare District Total | | ? | | 24,349,946.25 | Household total not clear |
| 6 | Zaka 1 | 21 & 23/04/2021 | 7,747 | 1,231.35 | 9,539,268.45 | |
| 7 | Zaka 2 | 21 & 23/04/2021 | 7,747 | 1,231.35 | 9,539,268.45 | Line missing from GOZ summary. Assumed to be second payment as phone numbers are the same |
| | Zaka 3 | 07/09/2021 | 3,133 | 2,574.87 | 8,067,067.71 | |
| 8 | Zaka 4a | 14/07/2021 | 3,264 | 1,231.35 | 4,019,126.40 | |
| | Zaka 4b | 14/07/2021 | 3,264 | 9.24 | 30,159.36 | As totals are identical, assumed to be top-up to same beneficiaries as line above but phone numbers not given |
| 9 | Zaka 5 | 13/10/2021 | 6,931 | 1,287.44 | 8,923,246.64 | Note different payment amount |
| 10 | Zaka District Total | | ? | | 40,118,137.01 | Household total not clear |
| 11 | Mudzi 1a | 22/07/2021 | 2,862 | 1,231.35 | 3,524,123.70 | Phone numbers in some cases not given |
| 12 | Mudzi 1b | 22/07/2021 | 2,851 | 9.24 | 26,343.24 | Assumed to be top-up to same beneficiaries. |
| | Mudzi 2 | 13/10/2021 | 562 | 2,574.87 | 1,447,076.94 | |
| 13 | Mudzi District Total | | ? | | 4,997,543.88 | Household total not clear |
| | | | | | | |
| 14 | Grand Total paid out | | ? | - | 84,632,249.36 | GoZ figures total ZWL 75,067,933.58 |

Comments on the entries in Table A2:

Comment 1, Mbire: Two initial payments were made in April to 3,313 and 3,126 households (as per the payments lists Mbire 1 and Mbire 2). The ET has cross-referenced random phone numbers between the lists and believes these are two different sets of beneficiaries. If this is the case, then these 6,439 households only received one payment of ZWL1,231.35 each. No record of a second round of payments to these people has been provided.

Comment 2, Mbire: From the lists provided, a further 2,811 households each received ZWL2,574.80, or about the equivalent of a double payment.

Comment 3, Mbire: If the above is correct, the total number of beneficiary households in Mbire is 9,250. The Government's figure indicated 9,256.

Comment 4, Mutare: This data was provided in a different format to the other payment lists. The dates given in Table A2 above had to be taken from the coding used. All beneficiary numbers except Mutare 4 were the same as given in the Government's summary (discrepancy of one household only).

Comment 5, Mutare: Cross-referencing of random phone numbers between lists has determined that numbers on Lists 1, 2, 3 and 4 also appear on List 8. This indicates that some beneficiaries definitely received two payments of ZWL1,231.35, but it cannot be confirmed that all beneficiaries did so (the sum of Mutare 1-4 is 7,984 households, and List 8 only shows 6,406). Thus, the quoted total of 19,775 beneficiary households is not correct, and it is more likely to be half that receiving double payments.

Comment 6, Zaka: From one payment list previously supplied and used in the earlier analysis, it was indicated that the initial payments made in Zaka District took place on 15 February 2021; the new data indicates 21 and 23 April. The earlier list showed 7,755 beneficiaries, so it assumed to be more or less the same as list Zaka 1 or Zaka 2 now shared (7,747 beneficiaries). The ET has not cross-referenced them so cannot comment on the discrepancy in dates or numbers.

Comments 6 and 7, Zaka: Cross-referencing of random phone numbers between lists has determined that numerous phone numbers on Zaka 1 also appear on Zaka 2. Given that the beneficiary totals are the same, it can be assumed that 7,747 households received two payments each of ZWL1,231.35

Comment 7, Zaka: This line was drawn from the recently-submitted payment lists but was not included in the Government summary.

Comment 8, Zaka: On 14 July payments were successfully made to 3,264 beneficiaries, but in two amounts (ZWL1,231.35 and another payment of ZWL9.24). It is not stated why, and no phone numbers are given for the second payments so it cannot be ascertained if it was to the same numbers, but given the identical beneficiary total this can safely be assumed to be the case.

Comment 9, Zaka: Payment list Zaka 5 indicates ZWL1,287.44 was paid to 6,931 households. Without further research, it remains unclear why this different amount was paid and if this was a second payment to some households.

Comment 10, Zaka: Given the uncertainty about single or double payments, the household total cannot be verified.

Comment 11, Mudzi: A combined payment list for Mudzi has (for clarity here) been renamed to Mudzi 1a and Mudzi 1b.

Comment 12, Mudzi: Payments of ZWL9.24 (Mudzi 1b) were made but as no phone number were included on the payment list the ET is unable to verify who received them. Given the household numbers are almost similar, it is assumed that this was some form of top up payment to those receiving under list Mudzi 1a. It is unclear why the household numbers are different. Even with this top up, it indicates that these people only received a single payment of approximately ZWL1,240.

Comment 13, Mudzi: Given the uncertainty about single or double payments, the household total cannot be verified.

Comment 14, Beneficiary total: The Government summary indicates a total number of beneficiary households of 53,999. The ET believes, for the reasons given above, that this is not correct, but cannot offer a more reliable number without significantly more research and verification. The Government also totals the payouts at ZWL75,067,933.58, but based on the datasets seen, and as presented in Table A2 above, the ET calculates this to be ZWL84,632,249.36 (note that figures for payment list Zaka 2 had been omitted which accounts for the bulk of this difference).

6. The ET has seen sight of copy of a written receipt from EcoCash (Private) Limited dated 15 September 2021, indicating the following receipts of cash from the MoPSLSW account.

Table A3: Summary of cash transfers to EcoCash from the MoPSLSW (in ZWL)

| Detail | Date | Amount (ZWL) | Total |
|---|------------|---------------|----------------|
| Transferred to Ecocash Account from Government's ARC Account | 08/02/2021 | 44,079,867.30 | |
| | 28/06/2021 | 39,681,170.26 | |
| | 02/09/2021 | 17,766,603.00 | |
| | | | 101,527,640.56 |

Verified by ET based on receipt from EcoCash Ltd and Reserve Bank of Zimbabwe statement

7. The ET has seen sight of a copy account statement from the Reserve Bank of Zimbabwe dated 13 September 2021 (Account: "ARC Cash for Vulnerable Persons; No. 2000010858 Ministry of Public Service Labour") which has been summarized below. Copies of the written requests to the bank to make these transfers was also shared. This information corresponds with the payments noted above to EcoCash Ltd, and also indicates the bank's charges on the account.

Table A4: Summary of ARC account

| Summarized Account Statement, Reserve Bank of Zimbabwe, 13 September 2021 | | | | |
|--|---------------------|--------------|---------------------|----------------------|
| Date | Detail | CR/DR | Amount (ZWL) | Balance (ZWL) |
| 30/11/2021 | Credited, from ARC | CR | 113,876,000.00 | 113,876,000.00 |
| 09/02/2021 | Paid to EcoCash Ltd | DR | -44,079,867.30 | 69,796,132.70 |
| 29/06/2021 | Paid to EcoCash Ltd | DR | -39,681,170.26 | 30,114,962.44 |
| 27/08/2021 | Paid to EcoCash Ltd | DR | -17,766,603.00 | 12,348,359.44 |
| Various | Misc bank charges* | DR | -16,574.43 | 12,331,785.01 |
| Account Balance remaining 13/09/21 | | | | 12,331,785.01 |

*: This includes a payment of ZWL10,000 on 09 February 2021 entitled "CHG ECONET MMT" but without further information, so is technically not a bank charge.

8. Based on the above, the ET notes that the expenditures made as payments to beneficiaries amounted to ZWL84,632,249.36 (to date), representing 74.3 percent of the funds available from the ARC payout.

9. As an overall summary of cash usage and holdings, the ET believes the following figures in Table A5 to be accurate, based on data and information now to hand, as at mid-September 2021.

Table A5: ET calculations of position of funds

| <i>Calculated position of funds, based on documents provided – 13/09/21</i> | | | | |
|---|--|---------------------|---------------------|--|
| <i>Date</i> | <i>Detail</i> | <i>Amount (ZWL)</i> | <i>Representing</i> | <i>Ref.</i> |
| 30/11/2020 | Received from ARC | 113,876,000.00 | 100% | RBZ Account Statement |
| | | | | |
| See Table A3 | Received by EcoCash from MoPSLSW | 101,527,640.56 | 89.16% | Table A3 above |
| | Of which: Paid out by Econet to beneficiary households | 84,632,249.36 | | Table A2 above |
| | Held by EcoCash | 16,895,391.20 | | Difference between receipts and payments |
| Various | Misc bank charges | 16,574.43 | 0% | |
| 13/09/21 | Remaining in Account | 12,331,785.01 | 10.83% | Table A4 above |
| TOTAL | | | 100% | |