

Assessment Report

Assessment of the 2022 Payout Process in Zambia



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with the support of Keystone Global Analytics



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List of Acronyms

AAP	Accountability to Affected Populations
ARC	African Risk Capacity
ARV	African Risk View
AT	Assessment Team
AU	African Union
CEM	Country Engagement Manager
CWAC	Community Welfare Assistance Committee
DCWO	District Community Welfare Officer
DMCF	Disaster Management Consultative Forum
DMMU	Disaster Management and Mitigation Unit, in the Office of the Vice President
DRM	Disaster Risk Management
ECT	Emergency Cash Transfer
FGD	focus group discussion
FIP	Final Implementation Plan
GEWE	gender equality and women's empowerment
HH	household
IPC	integrated food security phase classification
IR	Inception Report
KII	key informant interview
M&E	monitoring and evaluation
MoA	Ministry of Agriculture
MCDSS	Ministry of Community Development and Social Services
NGO	non-governmental organization
QA	quality assurance
SOPs	Standard Operating Procedures
TL	Team Leader
ToR	Terms of Reference
TWG	Technical Working Group
USD	United States dollar
WRSI	Water Requirement Satisfaction Index
ZMD	Zambia Meteorological Department
ZMW	Zambian kwacha
ZVAC	Zambia Vulnerability Assessment Committee

Executive summary

Introduction

1. This report presents the findings of the process assessment of the African Risk Capacity (ARC) 2022 Payout Process in Zambia from early 2022 to mid-2024. The assessment aimed to generate information for accountability and learning purposes, which will be used by the ARC Agency, the Government of Zambia, other Member States and ARC partners to refine contingency planning and improve the effectiveness and efficiency of future ARC payouts in Zambia or elsewhere.

Context

2. Zambia is a large, landlocked, resource-rich country in southern Africa. It is experiencing a significant demographic shift and is one of the world's youngest countries by median age. With a population of approximately 19.7 million, the country is experiencing rapid growth, primarily urban, with the population expected to double in the next 25 years. Zambia ranks among the countries with the highest levels of poverty and inequality globally, with 60 percent of its population considered poor and three-quarters living in rural areas. The agriculture sector is projected to grow, but its growth rates are only slightly higher than population growth. Structural barriers to agricultural productivity, combined with the rural poor's limited capacity to withstand external shocks, often necessitate additional support to improve their livelihoods.

3. Climate change is forecasted to raise average temperatures and reduce rainfall, especially in the southern and western areas, leading to more frequent and intense extreme weather events. The country has experienced a significant drop in average annual rainfall over the past 40 years, particularly in the southern part of the country, with repeated droughts, flash floods and extensive land degradation. The adverse impacts of climate change and climate variability caused a serious drought in Zambia in the 2021/22 season.

4. The Zambian Government was providing early warning agricultural advisories and weather bulletins to farmers since the start of the season and had created an ad-hoc committee to closely follow the drought situation. The Disaster Management Consultative Forum and Zambia Vulnerability Assessment Committee conducted an in-depth vulnerability and needs assessment for the 2021/22 rainfall season to study the impact of drought on vulnerable populations. The assessment highlighted the impact of dry spells on the lives and livelihoods of the population, estimating the prevalence and location of food insecure populations and the severity of food insecurity for the 2022/23 consumption season.

5. By the end of March 2022, the country recorded significant rainfall deficits, with many areas recording below average rainfall. As of March 2022, the Africa Risk View (ARV) projected that 1.59 million people were affected by rainfall deficits, with the majority residing in the Eastern, Central, and Southern Provinces. Analyses showed normal to below normal rainfall in many areas, with poor growing conditions mostly in the eastern, central, and western parts of the country. The delayed onset of rainfall resulted in late planting of crops, and some parts of the country recorded a combination of floods and prolonged dry spells leading to reduced yields of crops for the season. The 2021/2022 Crop Forecast Survey Report by the Ministry of Agriculture indicated that maize production decreased by 25.24 percent from the previous season, rice production saw a 5.46 percent decline, sorghum production declined by 19.2 percent, and millet production decreased by 30 percent.

The African Risk Capacity

6. A Specialized Agency of the African Union, the ARC was established in 2012 to assist member states in planning, preparing, and responding to extreme weather events and disasters. The group consists of the ARC Agency and the African Risk Capacity Insurance Company Limited (ARC Ltd), which provide capacity strengthening support and access to advanced early warning technology (Africa RiskView modelling), contingency planning, and risk pooling facilities. The ARC enables countries to

strengthen disaster risk management systems and access rapid financing to protect food security and livelihoods in times of crisis.

7. In June 2022, the Government of Zambia signed a memorandum of understanding with the ARC Group to participate in the 2021/2022 drought risk pool, aiming to protect vulnerable populations from its adverse impacts. The Government received a payout of USD 5.37 million from the ARC Ltd and the African Development Bank to aid the country's recovery from drought effects, including distributing emergency cash transfers (ECTs) to assist 52,685 target beneficiary households (later increased to 78,436 households).

Assessment Methodology and Limitations

8. The assessment aimed to answer nine key questions in the Terms of Reference using mixed methods, including desk reviews, 19 key informant interviews, four focus group discussions (FGDs), multiple field visits, quantitative surveys with 372 beneficiary households and 90 programme staff and community leaders, and 136 spot-check phone calls.

9. The assessment faced numerous limitations. Most notably, the ToR were based on outdated planning figures and initial target districts which had been revised, and the Government's initial 'Final Report' was incomplete and premature. Limited financial data was only made available late, and final beneficiary lists were not provided. Assessment preparation was inadequate, with delays in contracting and in receiving authorizations for the work to proceed. As a result, the assessment team (AT) faced challenges assessing some criteria, particularly effectiveness and efficiency.

Final Implementation Plan (FIP): preparation and development

10. The ECT intervention was designed to assist vulnerable households to meet urgent food and other needs during the period of crisis, and to help them avoid negative coping mechanisms that could be expected as a result of the prevailing drought situation.

11. The FIP, as prepared by the Government of Zambia, outlined an intended programme to provide a monthly cash supplement for 41,685 vulnerable households already on the social security register, which would be paid in addition to their social assistance payments ('vertical' caseload). Additional beneficiaries (not already on the register) would receive a monthly amount of ZMW 400 per household ('horizontal' caseload). Targeting was later increased following new field assessments on needs and available funding.

12. These ECT payments were planned to be made monthly for six months, from October 2022 to March 2023. Payments were to be made in cash through existing structures and processes, implemented by the Ministry of Community Development and Social Services (MCDSS).

Final Implementation Plan: actual delivery

13. The FIP was delivered largely according to plan, although it targeted 33 percent more households and covered four additional districts beyond the original planning. Initial payments were delayed by necessary verification processes; they were eventually paid as lumpsum payments covering multiple months.

14. Reporting from the MCDSS indicates that not all planned beneficiaries received their full payments because of cash limitations, and the sixth month for the vertical caseload remains unpaid. The AT has insufficient additional evidence to definitively confirm this.

15. Using a single modality (cash) was a positive decision. Cash distributions were done as foreseen in the FIP by using the existing structure and experience of the MCDSS social security payment network.

16. Knowledge and use of the Africa RiskView (ARV) software and modelling was reported as good, and the Government of Zambia representatives confirmed they 'owned' it for their country and were fully confident in using it. Outside of the DMMU, other informants suggested the M&E function remains weak and staff turnover jeopardizes institutional knowledge gains.

Standard Operating Procedures (SOPs): levels of compliance by the Government

17. While the FIP appears well-thought-out and coherent, using existing structures and a single implementing partner, the SOP matrix is under-developed in terms of actual process steps to be followed. It does not give any turnaround or 'to be completed by' timings, and in many cases does not nominate a responsible person or body; it is not effective as a project management tool.

Efficiency and effectiveness of the Government interventions

18. Assessment survey results indicate that the ARC 2022 drought relief payout in Zambia reached a large number of vulnerable households with the ECTs. The programme was generally well received, with good levels of awareness and positive outcomes in terms of reducing suffering and improved food security reported. However, some challenges were noted in targeting (e.g. inclusion and exclusion issues, conflicts/complaints within the community, duplicated beneficiaries). Community sensitisation efforts were made at different levels, but at least some of the beneficiaries were not kept adequately informed about the amounts, timing and source of the ECT payments.

19. The decision to use the existing social security payment system and methodology for the ECTs was effective in ensuring that payments reached the most vulnerable communities. Although this approach required additional administrative work, the use of an existing ministry structure avoided having to develop a new payment system, increasing efficiency, and avoiding the complexities of establishing parallel systems.

20. As the horizontal caseload (approximately 20 percent of the total) were not already on the social security payment system, they had to be added. While the system could cope with this, another potential option could have been planning for mobile cash transfers via the mobile phone providers

21. Without final beneficiary and financial information, a more considered and verifiable finding on efficiency of the operation is not realistic.

Results achieved

22. Overall, the results can be seen as positive, and the programme largely achieved its aims. Beneficiaries were satisfied with the cash (though said it could have been more/for a longer period) and that payments were made more or less at the right time in the season, although payment amounts and dates varied considerably. Survey feedback, supported by FGDs, indicated that the cash transfers were used for a range of household and potentially income-generating expenses, not solely for food.

23. Early targeting was reviewed, updated and verified at community level, and was considered by stakeholders to be effective and correct, despite a number of challenges. Survey results showed that over 76 percent of the targeted households had been impacted by the drought, with over 98 percent reporting they had been forced to reduce the number of daily meals prior to receiving the cash payments. Advocacy work by the District Social Welfare staff in one location had helped advise beneficiaries on how to use money most effectively beyond buying food (it is unknown if this happened elsewhere).

Conclusions

24. The ECT programme, funded via the ARC Payout, has been widely appreciated and successful, reaching nearly all of the 75,400+ targeted households. The existing social security payment structure was scaled up to avoid duplication and delays. Cash was preferred to in-kind by 96 percent of sampled respondents and was used for a variety of purposes in addition to purchasing food.

25. The initial FIP was coherent and clear, but it remains uncertain if it was revised in writing and if the necessary approvals from the ARC Board were received. The SOP matrix was under-developed and not robust enough as a project monitoring or management tool.

26. The additional work to extend social security payment lists to accommodate the new caseload pushed the planned timeline back by about three months, although the beneficiaries confirmed that

they did not suffer significant negative effects because of the delays. The decision to make lumpsum payments covering multiple early months allowed them to use the money for a range of other expenses as well as food.

27. Various offers of technical support in monitoring and evaluation had been made by ARC but not yet formally accepted. If these capacities are not enhanced, a larger operation requiring more monitoring and evaluation and reporting outputs would overwhelm the existing structures.

28. Advocacy and support work was effective in helping households decide on the use for their cash, with some positive results.

Lessons Learned

29. The assessment was severely constrained due to a lack of preparation by the Government and ARC ahead of the data collection period. This resulted in extended delays in getting authorizations for the work to take place. More efforts in preliminary preparations should be made in future.

30. To ensure accurate and up-to-date information, an online library with data and updated documentation should be created as the ToR is developed. A more collaborative and inclusive engagement from various parts of the ARC Agency would help ensure accurate information is available and that necessary data from relevant government authorities is prepared in advance.

31. An assessment should be undertaken after the programme has concluded and data is finalized, as the AT has been unable to verify and triangulate much of the data due to incomplete beneficiary payment lists and other financial details.

Recommendations

- i) The ARC should standardize the SOP requirements for future FIP documents and formalize the submission and approval of completed FIPs to the ARC Board.
- ii) The SOP Matrix should include responsible parties and specific timelines for structured oversight.
- iii) The ARC should encourage the Government of Zambia to limit its response to a single modality (cash OR food) and use existing structures – as in this case – where the operating conditions (such as functioning markets) permit. Indeed, this is recommended for all future payouts in all countries if appropriate.
- iv) The Government should explore contracting a mobile phone company for horizontal caseload payments instead of adding them to standard social security lists.
- v) The ARC should support building monitoring and reporting capacities within government departments for timely and accurate reporting.
- vi) The ARC should ensure adequate and comprehensive preparation before launching external assessments, ensuring government readiness, necessary authorizations, and required data and documentation are available.

1 Introduction

1. This report describes the background and findings of the process assessment¹ of the African Risk Capacity (ARC) 2022 Payout Process in the Republic of Zambia. This assessment was commissioned by the ARC Johannesburg Office and covers the period from early 2022 to the end of the programme (mid-2024). The Terms of Reference (ToR) for the work are included in Annex 1. The assessment was undertaken by two independent external evaluators (the Assessment Team, or AT) contracted via the KonTerra Group. The assessment was undertaken in mid-2024 with qualitative data collection and a quantitative survey running concurrently in early July.

2. The objective of this assessment is to generate information for accountability and learning purposes which will be used by the ARC Agency, the Government of Zambia and other Member States and ARC partners to refine contingency planning and improve the effectiveness and efficiency of the implementation of future ARC payouts in Zambia or elsewhere.

3. The assessment considers whether the contingency plans were implemented as initially set out (in terms of process steps and management) and therefore focuses on the planning and operational delivery of the Final Implementation Plan (FIP) drawn up by the Government of Zambia. Assessment questions are aligned with the five accepted assessment criteria for humanitarian interventions, providing insight into the programme's effectiveness, relevance, efficiency, coherence and impact.

1.1 Country context: food security situation

4. Zambia is a large, landlocked, resource-rich country with sparsely populated land in the centre of southern Africa. It is bordered by eight countries (Angola, Botswana, Democratic Republic of Congo, Malawi, Mozambique, Namibia, Tanzania, and Zimbabwe), broadening its regional market for goods and services.²

5. The country is experiencing a large demographic shift and is one of the world's youngest countries by median age. Per the latest census, its population, primarily urban, is approximately 19.7 million (2022) with a rapid growth rate averaging 3.5 percent per year between 2010-2022, reflecting the relatively high fertility rate.³ As the large youth population attains reproductive age, the population is anticipated to double in the next 25 years, increasing pressure on the demand for jobs, health care and other social services.

6. Zambia ranks among the countries with the highest levels of poverty and inequality globally. Sixty percent of Zambia's 19.7 million people are considered poor with three-quarters of the poor living in rural areas.⁴ With a Human Development Index score of 0.565, Zambia ranks 154th of the 191 countries and territories included in the 2021 assessment. Gender inequality is high with the country ranking 138th of 190 countries and territories included in the gender inequality index (with a score of 0.54) in 2022.

7. The incidence of poverty worsened with the onset of the COVID-19 pandemic but is projected to slowly return to pre-pandemic levels by 2025, reflecting sustained growth in the services and construction sectors that are expected to benefit the urban poor and reverse the recent increase in urban poverty. Reduction in rural poverty is more uncertain. While the agriculture sector is projected to grow, its growth rates are only slightly higher than population growth and the sector is subject to high volatility. Structural barriers to agricultural productivity and limited ability to cushion external

1 For the sake of consistency, this document uses the term 'process assessment' (or 'assessment') to describe the work, at the request of ARC. 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).

2 <https://www.worldbank.org/en/country/zambia/overview>

3 <https://www.zamstats.gov.zm/population-by-province/>

4 <https://www.zamstats.gov.zm/wp-content/uploads/2023/09/Highlights-of-the-2022-Poverty-Assessment-in-Zambia-2023.pdf>

shocks impacting the rural poor mean that additional support may be needed to improve their livelihoods.

8. Climate change is forecasted to raise average temperatures in Zambia and reduce rainfall, especially in the southern and western areas. Zambia already faces significant rainfall fluctuations, which climate change is likely to worsen, leading to more frequent and intense extreme weather events like droughts and floods. These changes are expected to decrease water availability nationwide and negatively impact the Zambezi, Kafue and Luangwa River basins. Overall, these trends will exacerbate existing vulnerabilities in south-western Zambia, as the region is already prone to droughts (as well as floods in some parts). In contrast, the northern parts of the country are projected to experience a slight increase in rainfall with a net positive effect of climate change.⁵

9. The country has seen a significant drop in average annual rainfall over the past 40 years, especially in the southern part of the country, with repeated droughts, flash floods and extensive land degradation. Since 1960, the mean annual temperature has increased by 1.3°C, far above the global average, and rainfall in the rainy season has decreased by 7.1 mm every decade. Water is increasingly scarce, directly impacting people's lives as well as the economy, particularly the agricultural sector. Reduced agricultural seasons have compelled farmers to plant additional crops later in the season.

10. The adverse impacts of climate change and climate variability caused a serious drought in Zambia in the 2021/22 season. According to the Zambia Meteorological Department (ZMD), the 2021/2022 rainfall season was characterized by the delayed onset of rains in most parts of the country but mainly in the north-eastern areas. Overall, limited rainfall in the early part of the growing season impacted crop production, which in turn resulted in severe food insecurity (Integrated Food Security phase classification (IPC) Phase 3 - Crisis) in districts in the southern and western parts of the country.

11. Tropical cyclone Ana also hit the region in late January, causing displacement and the destruction of crops. In Zambia, the cyclone finally brought some moderate to heavy rainfall, leading to flooding in some areas of the country. Despite this, precipitation deficits were still recorded in the north-eastern, southern and some parts of the western provinces. Rainfall continued to be below average in the north-east, with historic deficits still evident at the end of March 2022. These dry conditions affected planting activities and resulted in poor cropping conditions with lower-than-normal areas cropped.

1.2 Government response

12. The Disaster Management Consultative Forum (DMCF) and the Zambia Vulnerability Assessment Committee (ZVAC) met regularly to discuss updates from the Early Warning Sub-Committee. The DMCF and ZVAC were instrumental in the validation of the early warning information. For the 2021/22 rainfall season, the ZVAC conducted an in-depth vulnerability and needs assessment between April and July 2022 to study the impact of the drought on the vulnerable population. The ZVAC conducts annual vulnerability assessments, mainly for food security planning for emergency situations associated with periodic droughts and floods as well as human and animal epidemics.

13. The in-depth assessment and analysis highlighted the impact of the dry spells on the lives and livelihoods of the population in these areas, showing evidence of the impact of shocks at household level. The assessment estimated the prevalence and location of food insecure populations as well as the severity of food insecurity for the 2022/23 consumption season. This in turn enabled planning for programming interventions and responses.

14. In response to the drought conditions described above, the Government of Zambia received a payout from the African Risk Capacity Group and the African Development Bank through the sovereign insurance purchased. This payout aimed to aid the country's recovery from the described

⁵ <https://africanclimatefoundation.org/wp-content/uploads/2023/11/800835-ACF-Zambia-country-note-04.pdf>

drought effects, helping support affected populations and preventing them from resorting to harmful coping strategies. The plan involved distributing emergency cash transfers (ECTs)⁶ to the affected and vulnerable populations.

15. In 2024, Zambia is once again experiencing a severe drought across many parts of the country, with the President having declared the situation as a National Disaster and Emergency in February 2024.⁷ A new response supported by a second ARC payout is currently under preparation.

1.3 ARC engagement timeline

16. 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 39 African countries as members and is supervised by a Governing Board elected by Member States and the African Union Commission.

17. Operating under the privileges and immunities of the AU, the African Risk Capacity is comprised of two entities: the African Risk Capacity Agency and the 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.

18. The Government of Zambia signed a memorandum of understanding with the ARC Group to participate in the 2021/2022 drought risk pool to better deal with a potential drought and to protect vulnerable populations from its adverse impacts. The Government made a premium budgetary allocation from its national budget and sought additional premium financing support from the Swiss Agency for Development and Cooperation and the African Development Bank to maintain the insurance policy for the 2021/22 agriculture season.

19. In June 2022, in response to the determination of drought as explained in section 2.1, the ARC Insurance Company Ltd made a payout of US\$5,377,091 to the Government of Zambia as a parametric drought risk insurance payment. The payout was initially designed to assist 52,685 target beneficiary households who had been adversely affected by drought in the 2021/2022 agricultural season, through an ECT intervention.

1.4 ARC structure in-country

20. There is no physical presence of the ARC in Zambia, but the government's National Coordinator acts as the focal point between the two entities. The ARC officials provide remote support and make occasional visits to the country, and sometimes contract local consultants for specific projects. A Country Engagement Manager is responsible for formal contact with the Government of Zambia, notably with the Government Coordinator, a senior official in the DMMU; a Contingency Planning Officer is responsible for support to the operational planning and follow-up.

1.5 Process assessment objectives

21. The objectives of this assessment were to assess whether the contingency plans were implemented as initially planned in terms of processes and management. Thus, the assessment focused on the operations, implementation and delivery of the country-approved FIP. It gives insight on the programme reach, the quality of implementation and the satisfaction of the beneficiaries.⁸

6 The Government of Zambia referred to this operation as 'Drought – Emergency Cash Transfers', or D-ECT.

7 <https://reliefweb.int/report/zambia/republic-zambia-disaster-management-and-mitigation-unit-drought-response-situation-report-no-1-19th-april-2024>

8 Objectives as set out in the Terms of Reference.

1.6 Methodology

22. The assessment sought to answer nine questions listed in the ToR (see Annex 1). The methodology utilised mixed methods for the data collection which included an initial desk review of the (limited) documentation provided in advance, key informant interviews (KIIs), focus group discussions (FGDs), direct observations during the field visits and three quantitative surveys.

23. Data collection methods are summarised in Table 1. A detailed list of stakeholders interviewed is included in Annex 2. The assessment matrix developed during the inception phase, which details the key questions and identifies ways to answer them, is included as Annex 3. The overall timeline for the assessment fieldwork is given in Annex 4. The quantitative survey tools were proposed by ARC and amended for this context and operation; they are included in Annex 5.

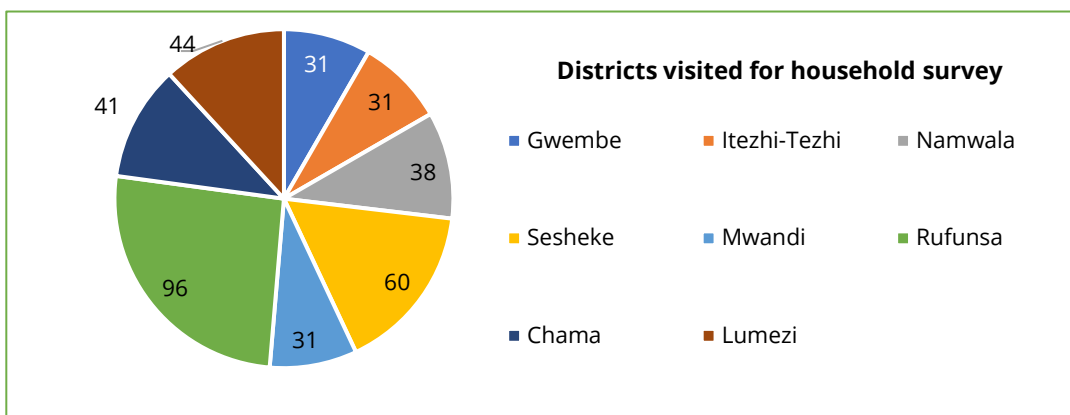
Table 1: Data collection details

Method	Geographic scope	Sample size	Stakeholders involved	Changes from evaluation design
Desk review	National	n/a	n/a	Only very limited programme documentation was available: the FIP and an initial 'Final Report' (dated June 2023) which in fact was not final. Later 'progress' reports were shared at the end of the field mission.
Key Informant Interviews	National and sub-national	19	ARC headquarters staff, Government of Zambia officials, external consultants	Several of the interviews were done by telephone to accommodate stakeholder's availability.
Focus Group Discussions	Sesheke Mwandi	4 (approximately 50 people)	Predominantly women heads of household	The AT visited three districts because of time limitations.
Direct observations	Itezhi-Tezhi		During village visits	
Household survey⁹	Gwembe Itezhi-Tezhi	372	ARC beneficiary heads of household	No changes.
Spot check surveys	Namwala Sesheke Mwandi	47	Implementing officials	No changes.
	Rufunsa Chama Lumezi	43	Community leaders	
Spot check phone calls	National	136	ARC beneficiary households	Added to enhance assessment findings.

24. The survey team interviewed a total of 372 households (HHs) across eight districts (see Figure 1) as well as programme implementers and community leaders, using different interview tools for each group. The AT acknowledges that the cohort of the total beneficiaries directly surveyed was very small (<0.5 percent of total caseload) across eight of the 12 implementation districts. This number was agreed during the inception phase; it is considered that it adequately represents the larger programme. Breakdowns of age and gender of respondents are given in Figure 2 and Figure 3, respectively.

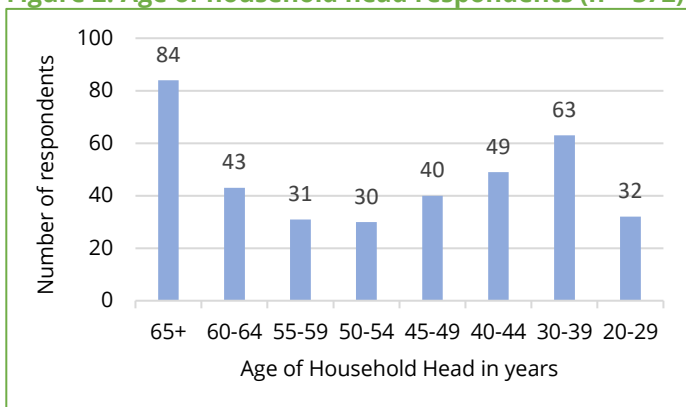
⁹ The surveys were planned and administered by KonTerra's local partner, Keystone Global Analytics.

Figure 1: Geographical distribution by district for quantitative survey (households; n = 372)



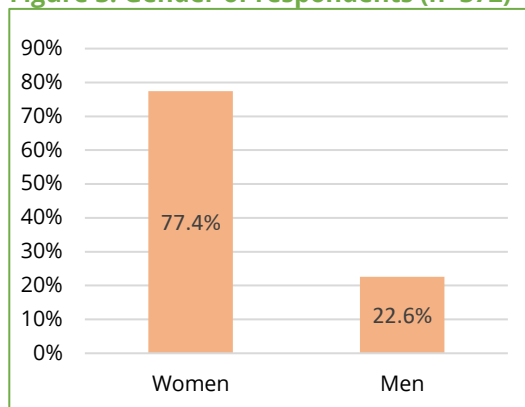
Source: Survey Team

Figure 2: Age of household head respondents (n = 372)



Source: Household survey (both charts)

Figure 3: Gender of respondents (n=372)



25. In addition to the household survey, the AT made 136 spot-check phone calls to random beneficiaries in different districts appearing on the preliminary beneficiary lists where their phone numbers were also given (many names did not have numbers listed against them). The AT was only able to successfully contact the named ECT beneficiary for 77 calls. The rest of the calls were either unanswered or not connecting (53) or, in six instances, the call was answered by someone completely different living in another location, who had never had any contact with the MCDSS (see Table 2).

Table 2: Random spot-check phone calls made

Calls made	Unanswered or not connecting	Completely incorrect number	Successful contact with named ECT beneficiary
136	53	6	77

Source: Assessment Team

26. The AT prioritised the International Humanitarian Principles (humanity, neutrality, impartiality and independence), with a clear consideration of gender equality and women’s empowerment and Accountability to the Affected Population throughout. For example, although beneficiaries were pre-determined, the FGDs prioritised women’s voices and inputs; and over three-quarters of household survey respondents were women.

1.7 Limitations

27. There were some important limitations which impacted the assessment (see Table 3). While the AT sought to overcome these limitations, they presented challenges for assessing some criteria, particularly effectiveness and efficiency.

Table 3: Key assessment limitations

Limitation	Effect on assessment
The Terms of Reference (ToR) were based on outdated planning figures and initial target districts which were considerably lower than the final numbers reached.	The assessment budget and proposal were limited, restricting the AT and survey teams in terms of the number of sites to visit and the time available.
<p>The first 'Final Report' provided was incomplete and premature, and later reports or financial data were only made available very late.</p> <p>Final beneficiary lists, showing amounts and dates of each payment, were not provided.</p>	An initial 'Final Report' was provided to the AT. However, the AT was informed by the MCDSS that the actual Final Report would be produced once the financial reconciliation is completed, around the end of August 2024. This is beyond the timeframe of this assessment. Final consolidated beneficiary and payment lists were not provided to the AT despite multiple requests. The AT's understanding of the programme's scale and success was therefore affected, preventing the verification of consolidated beneficiary records, payment information, or other relevant data. The household survey provides beneficiary feedback about the process but cannot be further verified. Some survey questions proved unreliable, due to respondent recall bias or other factors.
Preparation for the assessment was inadequate, with delays in contracting and securing necessary authorizations.	Many officials were unavailable for interviews and key informants did not respond or were unavailable. This affected the completeness of the data collection.
Spot-check phone calls	Of the numbers dialled, 43 percent did not reach the named beneficiary.

2 Final Implementation Plan: preparation and development

2.1 Food security assessments and ARV bulletins – 2021-2022 season

28. The ZMD had been providing tailored early warning agricultural advisories to farmers since the start of the season and weather bulletins to inform all stakeholders on how the season was evolving. In collaboration with the Ministry of Agriculture (MoA), the ZMD continued to provide technical guidance and improve early action to enhance food security. The country also created an ad-hoc committee to closely follow the drought situation.

29. The measured rainfall from the ground stations, coupled with satellite observations from Africa Risk View (ARV), indicated a significant departure from the average seasonal rainfall by the end of March 2022, with many areas recording below average rainfall (36 percent below average in Choma district), but others with much higher than usual recorded precipitation (41 percent above average in Kasempa district, further north).

30. As of 30 March 2022, the ARV projected that a total of 1.59 million people were affected by rainfall deficits, with the majority residing in the Eastern, Central and Southern Provinces. This was very close to the IPC projections for March 2022 which estimated that 1.58 million people were in a food security crisis situation for the period October 2021 and March 2022. To determine the target districts and affected population, the ZMD data for the driest districts was triangulated with IPC Phase 3 (Crisis) for March 2022.

31. The ARV uses the Water Requirement Satisfaction Index (WRSI) as an indicator for drought. The WRSI is an indicator of crop performance based on the availability of water to the crop during a growing season. The index captures the impact of timing, amount and distribution of rainfall on staple annual rain-fed crops. The WRSI was initially developed by the Food and Agriculture Organization of the United Nations to calculate whether a particular crop's water requirements are met at different stages of its development. For Zambia, maize is used as the reference crop and parameters in the ARV were customized to reflect the local conditions and agricultural practices.

32. Estimates of crop water requirements for maize in Zambia during the 2021/22 sowing season, calculated using the projected WRSI in the ARV, were satisfactory for much of Zambia with most of

the country indicating good to excellent growth conditions as at late January 2022. However, compared to the 20-year average of WRSI values, the end-of-season WRSI data showed normal to below normal conditions, with poor growing conditions mostly in the eastern, central and western parts of the country. Positive WRSI values were mostly found in the areas bordering Zimbabwe and the northern half of the Western Province. The results of the WRSI analysis were consistent with the ground observations, as well as other monitoring agents like Famine Early Warning Systems Network and Southern Africa Development Community, which in particular highlighted severe rainfall deficits in the eastern parts of Zambia.

33. The delayed onset of rainfall resulted in late planting of crops. Additionally, some parts of the country recorded a combination of floods and prolonged dry spells leading to reduced yields of crops for the 2021/2022 season. The 2021/2022 Crop Forecast Survey Report by the MoA indicated that the production of maize (the staple crop for the country) decreased by 25.24 percent from the previous season; rice production saw a 5.46 percent decline; sorghum production declined by 19.2 percent; and millet production decreased by 30 percent.¹⁰

34. Since the start of the season, the WRSI indicated that the highest soil moisture content was recorded in the northern and western parts of the country, with the rest recording below normal soil moisture conditions. Several rapid assessments were conducted on the impact of the drought which indicated that, although rainfall performance improved in January, many areas still recorded below-average soil moisture conditions. Poor moisture conditions (mostly in the eastern, central and southern parts of the country, and pockets in the west) were observed. The northeast, central and southern parts of the country were driest in February.

35. The foundation of the risk insurance model is the forecasting and early warning capacity, in this case through the use of the ARV tool and specific country-level modelling. To appropriately employ and get the results from the tool requires training, knowledge and experience. This is not an immediate process, and work has been going on for some years by the ARC to increase the knowledge of the key officials in the Government of Zambia, mainly those members of the Technical Working Group (TWG) responsible for overseeing the ARC support. As described above, there are multiple inputs from many sources to develop the customized model for each country and season, allowing regular tracking and forewarning of drought conditions.

2.2 Beneficiary targeting system

36. The primary method for selecting beneficiaries was geographic targeting, focusing on areas most affected by the drought and based on information from the ARV and ZVAC output. Geographic targeting was carried out by triangulating the ZMD reports regarding cumulative rainfall with the IPC Phase 3 reports in March 2022, which identified the driest districts by the end of the season. This was further confirmed by a ZVAC rapid assessment exercise.

37. Initial household level targeting was based on the existing caseload of those already identified as the most vulnerable on the social security register in the eight original selected districts (known as the 'vertical' caseload). The MCDSS confirmed that initial projections of numbers were based on outdated social cash transfer lists which had to be reviewed and updated. The later rapid assessment identified further beneficiaries, not already on the register, but who would qualify for ECT support through this intervention (known as the 'horizontal' caseload). This work was supplemented by a 'proxy means test' exercise to confirm their vulnerability and therefore inclusion on the list.

38. Average household size in all cases was estimated as five persons.

2.3 Planned interventions and budget by the Government

39. The FIP indicated that the 41,685 'vertical' beneficiary households would receive a monthly supplement of ZMW 200 (at the time, approximately USD 12.50) on top of, and paid with, their social assistance payments (also ZMW 200/month). The 11,000 initially planned 'horizontal' beneficiaries

¹⁰ Source: Final Implementation Report [for the 2022 Payout], June 2023, Government of Zambia

would receive a monthly amount of ZMW 400 per household. The planning indicated the ECT payments would be made monthly for six months (October 2022 to March 2023).

40. The FIP document provided a budget breakdown that made full use of the Payout funds. Table 4 presents a summarized budget using the figures presented in the FIP. The exchange rate at the time of ZMW 16 per US dollar is indicated in the FIP, although later reporting from the MCDSS suggests this may have been closer to ZMD 20 per US dollar.

Table 4: Summarized initial programme budget

Beneficiaries in eight original districts	HHs	Payment per month	x 6 months	Total Payments in ZMW foreseen	USD equivalent
Vertical HHs	41,685	ZMW 200	1,200	50,022,000	3,126,375
Horizontal HHs	11,000	ZMW 400	2,400	26,400,000	1,650,000
Sub-total for Emergency Cash Transfers				76,422,000	4,776,375
Budgeted implementation cost 11.17%				9,611,456	600,716
Overall Planned Programme Total				86,033,456	5,377,091

Source: Final Implementation Plan, June 2022, Government of Zambia.

2.4 Expected results

41. The ECT intervention was designed to assist vulnerable households to meet urgent food and other needs during the period of crisis, and to help them avoid negative coping mechanisms that could be expected as a result of the prevailing drought situation.

3 Assessment Findings¹¹

42. This section provides feedback on the findings of the assessment, specifically considering the FIP, the efficiency in delivery, and the Standard Operating Procedures (SOPs). The corresponding assessment question from the ToR is inserted as relevant in the sub-sections.¹² For easier readability and flow, the structure and headings of this report have been amended from the template provided.

3.1 Final Implementation Plan: actual delivery

The FIP was delivered largely according to plan, although targeted to 33 percent more households across four additional districts. However, the AT is unaware if these increases were proposed to, and agreed by, the ARC, as per expected procedure.

Reporting from the MCDSS indicates that not all planned beneficiaries received their full payments because of cash limitations, and the sixth month for the vertical caseload remains unpaid. The AT has insufficient additional evidence to definitively confirm this.

Using a single modality (cash) was a positive decision. Cash distributions were done as foreseen by the FIP by using the existing structure and experience of the MCDSS social security payment network

Knowledge and use of the Africa RiskView (ARV) software and modelling was reported as good, and Technical Working Group members interviewed confirmed they 'owned' it for their country – i.e., were fully confident in using it.

Assessment Question 1: *To what extent were the activities carried out by the Government consistent with the ones planned in the Final Implementation Plan (FIP)?*

43. The FIP was delivered largely according to plan. The target numbers were updated after the FIP was written, with the inclusion of 33 percent more households across four additional districts, to ensure full use of the available ARC funding for this operation. As discussed in section 3.1.3 below,

¹¹ For readability, this section has been restructured with revised headings to include all relevant findings. The order of the assessment questions is not consecutive

¹² The structure and sub-heading of the section are based on the ARC template, so the order of the assessment questions is not consecutive.

not all payments were disbursed as planned. Delays in the start of implementation were mitigated by a larger initial lumpsum being paid. The sixth payment was not included for the vertical caseload. From information reported to date, Table 5 shows a revised budget, though these are not the final figures.

Table 5: Summarized revised programme budget (as reported)

Beneficiaries in 12 districts (revised plan)	HHs	Payment per month	Total paid	Total Payments in ZMW foreseen	USD equivalent (@ ZMD 20 per USD)
Vertical HHs	63,262	ZMW 200	1,000	63,262,000	3,163,100
Horizontal HHs	15,174	ZMW 400	2,400	36,417,600	1,820,880
Sub-total for increased caseload				99,679,600	4,983,980
Implementation cost				?	?
Overall Planned Programme Total				?	?

Source: Draft 'Final' Report (June 2023), and Progress Report (November 2023) from the MCDSS

44. Based on ARC procedures, these changes should have been written into a revision of the FIP and approved by the ARC board. It is understood that this written revision and approval – and indeed the formal approval of the original FIP - was not done and no such updated documentary plan exists. The AT was unable to ascertain why this process was not adhered to.

45. Emergency cash distributions were paid out as indicated in the FIP by using the existing structure and experience of the MCDSS social security payment network, which avoided having to establish a parallel distribution approach.

46. The single modality of cash distributions is considered appropriate based on the anticipated benefits of cash as more effective and efficient than other modalities¹³ and considering the fact that required preconditions and structures were in place, and local markets were still functioning satisfactorily. Data collection did not reveal any situations where markets could not deliver or of prices increasing, or preferences for in-kind food delivery. An early suggestion within the DMMU to consider some in-kind food distributions was not followed through after discussion with the ARC. The purchase and distribution of food commodities takes significant time, effort and expense, which would have reduced the number of people who could be reached within the available budget. Providing cash allows households to prioritise for themselves how to spend (or save) the money, increases dignity, and is more cost-efficient, especially given that, in this case, the targeting and payment structures were already largely in place (also see paragraphs 79 and 104).

3.1.1 Final targeting

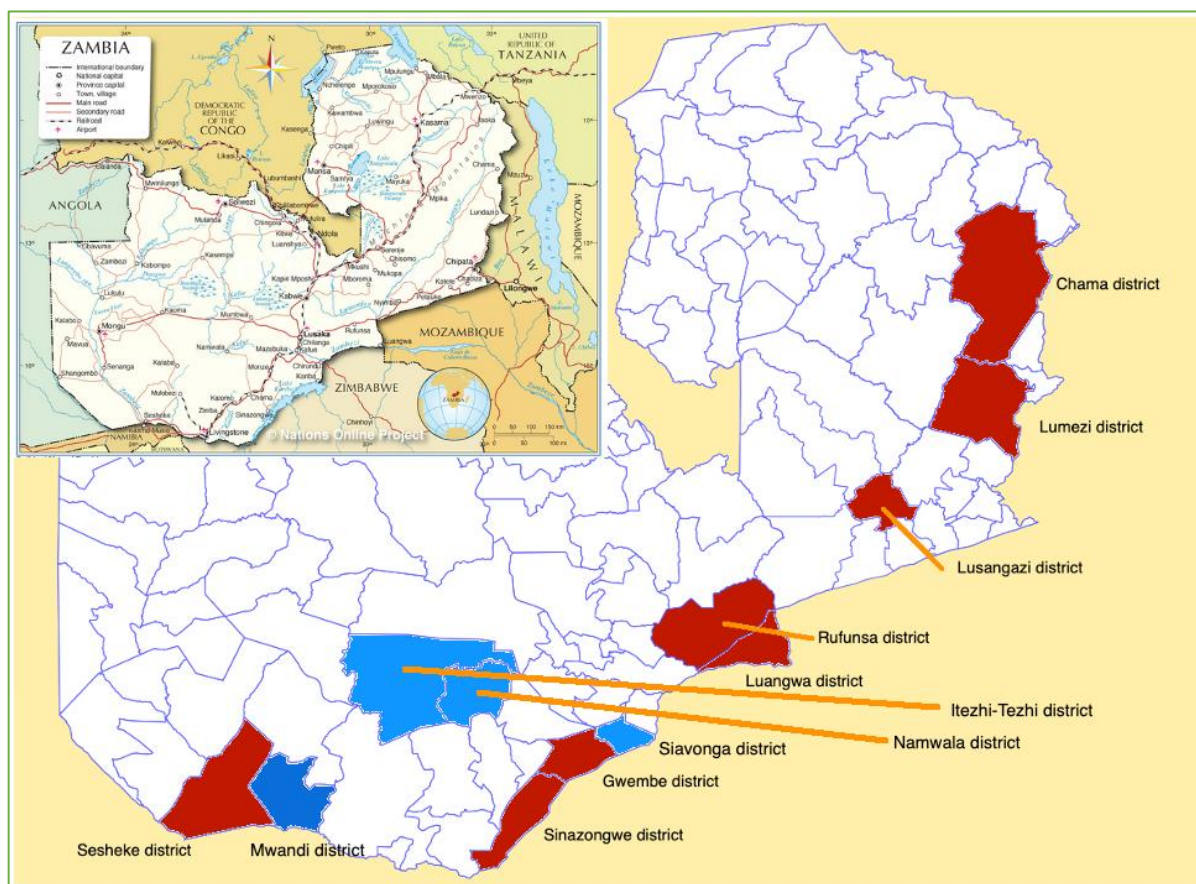
Assessment Question 3:¹⁴ *To whom were the FIP activities actually directed and how did this compare with the plan?*

47. By the time of implementation, the overall target districts numbers had increased from eight to 12, with the addition of four more districts in central and southern Zambia, as shown on the map in Figure 4. Those districts shown in red are the original target districts; those in blue are the four added later.

¹³ The World Bank Group. Strategic Note: Cash Transfers in Humanitarian Contexts. 2016.

¹⁴ Assessment Questions as per the Terms of Reference

Figure 4: Map of Zambia showing 12 target districts



Source: Assessment Team

48. By adding the four districts, the new caseload numbers increased to 63,262 ‘vertical’ households (81 percent of the total) plus 15,174 ‘horizontal’ households (19 percent); totalling 78,436 households across the 12 districts.¹⁵ Table 6 provides the revised figures per district based on the initial ‘Final’ implementation report.

Table 6: Districts and households targeted in revised planning

Admin 1 level: Province	Admin 2 level: District	# of households targeted (Vertical (V) and Horizontal (H))	# of households reached
Southern	Gwembe (initial planned)	5,520 (4,233 V; 1,287 H)	Final information not available
	Sinazongwe (planned)	8,722 (7,328 V; 1,394 H)	
	Siavonga (added later)	4,749 (4,051 V; 698 H)	
	Itezhi-Tezhi (added later)	6,299 (5,233 V; 1,066 H)	
	Namwala (added later)	7,162 (6,144 V; 1,018 H)	
Western	Sesheke (planned)	6,953 (5,277 V; 1,676 H)	
	Mwandishi (added later)	4,021 (3,702 V; 319 H)	
Lusaka	Rufunsa (planned)	6,752 (5,183 V; 1,569 H)	
	Luangwa (planned)	6,182 (5,142 V; 1,040 H)	
Eastern	Chama (planned)	8,003 (6,287 V; 1,716 H)	
	Lumezi (planned)	8,021 (6,361 V; 1,660 H)	
	Lusangazi (planned)	6,052 (4,321 V; 1,731 H)	
Totals		78,436 (63,262 V; 15,174 H)	

Source: ‘Final’ Implementation Report, June 2023, Government of Zambia.

15 The AT finds that the numbers presented in the June 2023 report are calculated incorrectly, in particular those for Rufunsa district which indicate a total caseload of 6,673 households, whereas it should read 6,752 households. Thus, the overall total should show as 78,436 households.

49. The AT cross-referenced the preliminary vertical beneficiary lists with the draft 'Final' implementation report and found discrepancies in some districts. While the preliminary vertical lists included exactly the same numbers as presented in the draft 'Final' report for some districts, (for example, Lusangazi, Siavonga, Sinazongwe), there were differences between the preliminary and 'final' lists in other districts. For instance, the preliminary list for Lumezi showed 6,300 names whereas the summary given in other documents was 6,361; Itezhi-Tezhi listed 5,251 whereas the summary list indicated 5,233. The horizontal list contained 15,174 names, the same as reported elsewhere.

50. The district level interim vertical beneficiary lists themselves were detailed with references to invoice numbers, name and national identity number of head of household, the same for a 'deputy' head of household (HoH), phone number (in some cases), location information, and the name of the Community Welfare Assistance Committee (CWAC) member for the location, indicating the degree of updating and verification that had taken place. Some of these lists indicated payment amounts as 'completed, paid' and others said 'approved, not paid'. Some lists had both categories, with some being paid but the majority 'not paid'. There were no payment dates included on any of the lists.

51. The estimated household number of five persons was confirmed in survey feedback which indicated that over 50 percent of beneficiary households had between four and six members.

52. Programme implementors at district level – mainly district level MCDSS staff – confirmed that the primary method for selecting beneficiaries was geographic targeting (97.9 percent were engaged in this strategy). Additional methods of targeting included food security surveys (63.8 percent) and community-based targeting (74.5 percent, see Table 7).

Table 7: Programme implementors (n = 47) who were engaged in targeting work

		Programme implementors who engaged in the following targeting strategies		
		Geographic targeting	Food security surveys	Community-based targeting
Total	47	97.9%	63.8%	74.5%

Source: Survey of Programme Implementors

3.1.2 Targeted beneficiaries by gender

Assessment Question 9: *How were gender objectives and mainstreaming principles included in the process (targeting, identification of activities) and the interventions carried out by the Government of Zambia?*

53. There were no particular gender objectives or mainstreaming principles in the process described by the FIP. The FIP indicated that the targeted households would be those at the bottom of the poverty index (the ultra-poor and labour constrained), while listing certain types of households expected to occupy this status ("such as the elderly, those with chronic illnesses, child-headed households, female-headed households, pregnant women, lactating mothers and children").

54. The targeting was based on those already on the social security system for the horizontal beneficiaries. According to the MCDSS, the social security system prioritisation is based on similar criteria. However, there is no evidence showing that these households were specifically prioritised over other households.

55. The interim beneficiary lists provided to the AT show no gender disaggregation, so it is not possible to determine the gender split of beneficiary heads of household. Over 77 percent of household survey respondents and the majority of FGD attendees were women, likely indicating that women comprised a similar majority of the caseload.

3.1.3 Cash payments distributed

56. Initially, the ECT payments were scheduled to cover a period of six months (October 2022 to March 2023). However, due partly the time taken to scale up the system to account for the increased caseload (and then the additional sums to be paid out), the MCDSS decided¹⁶ to make larger

¹⁶ MCDSS progress report, November 2023

lumpsum payments in the first round to offset the delay – three months for the vertical caseload (ZMW 600, paid in December 2022) and five months for the horizontal caseload (ZMW 2,000, paid early in 2023).

57. It is not feasible to draw final conclusions regarding final payment totals across the whole caseload as the finalised payment lists and dates of payment were unavailable. There are discrepancies between findings based on availability of primary and secondary data.

58. The November 2023 MCDSS progress report states that only five months-worth of payments (ZMW 1,000) were made to 60,295 vertical beneficiary households. The report states that payments were provided in addition to the social security payments in two instalments: a first payment covering three months (ZMW 600 total) and a second payment covering two months (ZMW 400 total). A planned sixth month payment was cancelled as there was insufficient funding remaining.

59. The report confirms that all payments to the horizontal caseload, totalling ZMW 2,400 for six months, were made to almost 93 percent of the horizontal beneficiary households. The initial lumpsum was ZMW 2,000; a later one-month payment of ZMW 400 was made, which over 99 percent of the horizontal caseload received. Table 8 provides the total payments made at district level, according to the November 2023 report from the MCDSS.

Table 8: District level payments – based on MCDSS reporting

	Number of HHs receiving	Monthly ZMW	For no. of months	Total ZMW
Vertical beneficiaries	60,925	200	Five 1 st payment = ZMW 600 2 nd payment = ZMW 400	60,925,000
Horizontal beneficiaries	14,082 (1 st payment) 15,159 (2 nd payment)	400	Six 1 st payment = ZMW 2,000 2 nd payment = ZMW 400	35,667,600

Source: Assessment Team based on figures provided in MCDSS reports (May and November 2023)

60. Feedback from primary data collection does not consistently triangulate the figures provided in MCDSS reporting. The household survey asked how much had been received in total rather than whether the households had received what they were told they would get. Unfortunately, responses were not disaggregated between vertical and horizontal beneficiaries and cannot be cross-referenced. While FGD respondents confirmed the MCDSS reporting about an unpaid final month (for the vertical caseload), answers in the household survey regarding totals received varied widely (see Table 9) and do not correlate with the official reporting. While recall bias and the limited size of the survey populations are acknowledged limitations, the consistent discrepancies are flagged as weaknesses with the MCDSS reporting to date. Without final beneficiary lists and payment dates, the AT cannot triangulate this any further.

61. Feedback from FGD respondents was consistent with the MCDSS report.¹⁷ Focus group discussion respondents noted that payment for the vertical caseload for a final month was not made, thus a total of ZMW 1,000 was paid in addition to their social security payments. In two locations, FGD participants told the AT that they had been informed that money ‘had run out’ by the time the final month was to be paid out. In both places the District Social Welfare Officer (DSWO) confirmed to the AT that final instalments had been paid later, though this was most likely referring to the horizontal caseload’s final month.

62. Feedback from the household survey somewhat contradicts data from the MCDSS’s November 2023 report. As already discussed, recall bias and the limited sample size are acknowledged.

¹⁷ At one FGD, the AT was told by the beneficiaries (and was told separately by the CWAC member) that their final month’s payment had not been made as they were told the funds were used for “an emergency in Malawi” that the government was responding to. Neither the DSWO nor the central Ministry officials had any idea what this referred to; and the DSWO insisted that their sixth month had been paid, albeit many months late. Without beneficiary lists, the AT cannot investigate this discrepancy.

Furthermore, the survey questions were the same for vertical and horizontal beneficiaries¹⁸ preventing understanding of what “correct” amount specific respondents should be receiving. However, the fact that over 45 percent of households reported receiving less than ZMW 1,200 (the minimum expected for vertical beneficiaries, though later reduced to ZMW 1,000), certainly indicates that a considerable number of beneficiaries did not receive all they were due (Table 9). Response patterns varied by district. In some districts, notably Namwala and Itezhi-Tezhi, responses are more aligned with MCDSS progress reports. In others, such as Mwandu and Chama, response patterns show complete deviation from MCDSS reports. The very small sample size at district level prevents drawing causal conclusions but highlights potential variations in distribution at district level.

Table 9: Survey respondents reporting total ARC assistance received (n=372)

	N	Zambian Kwacha – total amounts received						Total
		200	400	600	1,000	2,000	2,400	
Total	372	2.2%	5.4%	25.8%	12.1%	35.5%	19.1%	100%
Of the heads of HH interviewed across eight districts, the following breakdown indicates the geographical variations (as reported) for the total amounts received.								
Gwembe	31			96.8%	3.2%			
Itezhi-Tezhi	31			9.7%	12.9%		77.4%	
Namwala	38						100%	
Sesheke	60	5%	16.7%	48.3%	5%	10%	15%	
Mwandu	31		3.2%	96.8%				
Rufunsa	96	5.2%	8.3%	4.2%	34.4%	47.9%		
Chama	41					100%		
Lumezi	44		2.3%		9.1%	88.6%		

Source: Household survey

63. In contrast to the household survey, telephone survey respondents all indicated they had eventually received the total amounts they had been informed they would get – again inconsistent with the MCDSS data, certainly for the vertical caseload; though one respondent, who was confirmed to be from the horizontal caseload, said he had definitely received the final month’s payment.

64. The increased planning numbers (paragraphs 37, 43, 48) clearly indicate that the ARC funding would have been insufficient to cover the entire revised caseload to the levels expected, and any under-payment of cash as reported is therefore unsurprising.

65. From the May 2023 MCDSS ‘Final’ report, about 4.3 percent of the total number of the vertical households (2,709 HHs out of 63,262) had not received any payments (by May 2023) as they had not shown up for the distributions and could not be contacted. The same report stated that 372 horizontal HHs (2.5 percent) had not been paid the initial lumpsum, and for the final payment 164 HHs (1.1 percent) remained unpaid. All unspent funds were retained at district level and were due to be returned to the provincial departments and ultimately to the central MCDSS in August 2024.

3.1.4 Total expenditure to date

66. The AT has attempted to confirm and triangulate the information provided in the May 2023 and November 2023 progress reports from the MCDSS. However, there are a number of errors and omissions within the calculations and information that make any final finding unreliable. A summary reconciliation of the amounts – to the extent possible – is given in Table 10 and in more detail in Annex 6. However, the reported figures of what was paid out to the districts less their expenditures and remaining cash do not balance.

¹⁸ The survey initially asked whether people had received the planned monthly amounts that they had been advised about (either ZMW 200 / ZMW 400) but was amended in the first days of implementation because the amounts being reported were very different from the expected payments, for instance paying multiple months as a lumpsum which the AT and surveyors were not previously aware of.

Table 10: Summarized cash position

Summarized cash position – based on MCDSS figures				
	Number receiving	Monthly ZMW	For no. of months	Total ZMW
Vertical beneficiaries	60,925	200	Five	60,925,000
Horizontal beneficiaries	Varied / see Table 8	400	Six	35, 667,600
Administration - approx. 2.85 percent				2,831,523
Programme costs				99,424,123
Transferred to district level (as reported)				103,823,977
Unspent balance at district level (as reported)				522,218
Unspent balance at district level (based on above figures)				8,399,854
Suggested pending costs (audit, reviews etc)				4,160,807
Set against a transfer received by the MCDSS of ...				107,570,160

Source: Assessment Team based on figures provided in MCDSS reports (May and November 2023)

67. From the figures available, a total of ZMW 96,592,600 was paid out in cash to the combined caseloads, with a further ZMW 2,831,523 used for administration costs (approximately 2.83 percent). There remained some unspent balances still held at district levels which were to be transferred back to provincial levels and then to the Ministry; the MCDSS November report also indicated some outstanding expenditures (such as and audit and review meetings) would be used in the early months of 2024. There may also be additional management and administrative costs at provincial and central levels of the MCDSS or the DMMU that have not been reported.

68. The programme is now (July 2024) concluded, and all payments have been made. Informants from the MCDSS reported that, once any unused cash is returned from the district offices to the Ministry,¹⁹ a final report and cash reconciliation will be prepared – estimated for the end of August 2024.

69. The AT cannot draw any reliable conclusions from these figures about total expenditures or final balances. As the Ministry is planning a financial audit, their report should be able to finalise any reconciliation.

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

70. A monitoring and evaluation (M&E) plan was identified in the FIP and a series of indicators developed. However, there is no indication that there was a structured approach or regularity to monitoring and reporting by any of the partners, although several key informants indicated that several joint monitoring visits (DMMU/MCDSS) were made at the community level. According to the FIP M&E plan, reporting was planned to be done at district level, feeding into the provincial reports, which in turn were sent up to the ministry. Only one report on the drought ECTs at district level²⁰ was provided to the AT at the end of the fieldwork. Beyond this, no other monitoring reports – if existing – were shared despite requests (Annex 7 lists the documents available to the AT).

71. According to a number of key informants, significant M&E capacity strengthening support has been provided by ARC to the DMMU over recent years. However, there has also been a large staff turnover since the Payout. While staff interviewed from the DMMU considered they had the skills and resources to undertake quality oversight, other informants suggested that the M&E function remains quite weak despite government commitments to strengthen these areas.

3.1.6 Revisions to the FIP

72. The FIP is meant to be presented to the ARC Board for approval. If the operational plans are changed, it is meant to be updated in writing and again presented to the ARC Board. It is not known whether the Board made any formal response regarding the initial FIP (if indeed they saw it), nor if

¹⁹ Unused cash would be those monies still held at district level which had not been distributed to beneficiaries for one or more reasons. These remaining balances would be returned from districts to the provinces, and ultimately back to the central level.

²⁰ 'Monitoring and Financial Spot Check Update', MCDSS, Government of Zambia, July 2023.

there was a revision which they also saw and approved. The question in both cases is: “if not, why not?”²¹

3.1.7 Barriers/facilitators to implementation of FIP activities

Assessment Question 5: *What were the barriers/facilitators to the implementation of the FIP activities?*

73. All relevant stakeholders interviewed confirmed there was a good level of understanding and cooperation between the parties to use the ARV model in Zambia, with the TWG members confident they fully understood how it worked and what it could deliver.²² The Government of Zambia clearly considers they are now the ‘owners’ of the ARV package in their country - which is very positive - albeit with ongoing support and contact with the ARC officers in Johannesburg.

74. A second positive finding relates to the decision to distribute the funds via a single modality (the Emergency Cash Transfer) rather than multiple (for instance, food-in-kind), and to utilise a single implementing partner, the MCDSS. The opportunity to expand the Ministry’s existing social security payment structure, through the proven use of the experienced PayPoint managers at community level, simplified the planning significantly. However, the PayPoint managers, often community teachers or other local officials, are limited in the amounts of cash they are able to withdraw from the banks and transport in any single day. Adding significantly more money to their payment lists entailed additional days of work and travel for many of them. There are complaints included in the Ministry’s reports that they were not adequately recompensed for this extra work; the AT did not explore this aspect in any detail.

75. Multiple stakeholders commented on staff changes in the Government at various levels after the FIP had been prepared, with the incoming officials having to ‘pick up and run’ with a plan that had been developed by others. This does not appear to have negatively impacted on the programme delivery.

3.2 Standard Operating Procedures: levels of compliance by the Government

While the FIP appears well-thought-out and coherent, using existing structures and a single implementing partner, the SOP matrix is under-developed in terms of actual process steps to be followed. It does not give any turnaround or ‘to be completed by’ timings, and in many cases does not nominate a responsible person or body; it is not effective as a project management tool.

Assessment Question 8: *Were the ARC Standard Operating Procedures followed by the Government of Zambia during the implementation of the FIP, and if not, why not?*

76. As stipulated in the ToR, the ET assessed the levels of compliance by the Government of Zambia with the SOPs as written into the FIP by completing the Assessment Matrix provided in Table 11. The Matrix is replicated exactly as presented in the FIP, with the addition of a final column to include the AT’s assessment comments. However, the AT was unable to determine exactly how standardized the ARC’s SOPs are; what was presented in this FIP was significantly different from those included in FIPs for other operations the AT has assessed.

77. While the FIP is well-thought-out and clear in its vision for the activity and partners, the SOPs incorporated into it are considered under-developed in some of the areas and details that would be useful are not included. It does not, for instance, indicate a focal person(s) for the development and follow-through of the FIP and the budgets themselves; it mentions needs assessment updates, but does not assign responsibility for these to be done; it gives no real indication of target dates for the transfer of funds or regularity of monitoring. Additionally, there are no timelines included for any of the elements included. Ideally, it would also indicate incremental steps for tasks or actions that can

21 Relevant ARC staff were requested several times to engage with the AT to explain the actual steps followed in this process, as well as to clarify if the SOPs were based on a single standard template. No response was received.

22 The AT understands that after initial training and capacity strengthening sessions, many of the trained former TWG members left and were replaced, so such efforts had to be repeated.

only be done after previous steps are completed. As presented, it is not a useful project management or monitoring tool.

78. Compliance is rated on a three-colour scale from green to red with a summary justification in the final column. The grey cells indicate that there is insufficient evidence to formulate an assessment. Given the slow roll out of the programme activities, the colours given in the matrix (Table 11 below) relate more to whether, and how, the process itself was achieved rather than when the steps were completed. 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 reached about two months between first planned and first actual payment to beneficiaries.

Table 11: SOP assessment matrix (note that all this matrix except the final column are as presented in the FIP)

No	SOP heading	SOP details	Responsible body / officer	Estimated completion date	Maximum turnaround days	Task type	Assessment of Compliance + evidence + reasons
Information and Planning Processes							
01	Monitor food security levels	Intense monitoring of ARV to track severity and deterioration of food security situation	Mr Lenganji Sikaona (DMMU) Mr Maximillian Bwalya	Ongoing		Task	Key informants stated that the ongoing monitoring and use of the ARV tools and modelling was efficient and effective. There was a good level of understanding of the tools, and ARC had provided support and training as needed. Further details in paragraph 73
02	Update contact databases	Update existing EW/DRM contact databases (coordination groups, implementing partners, additional HR resources, etc.)				Task	An initial list of TWG members' names and details was available. Membership of the TWG has changed since, and the AT was informed these lists have been updated but could not verify this.
03	Obtain Needs Assessment Results	Work with the group responsible for coordinating the larger country drought response [enter name here] to get results from the needs assessment				Task	A secondary assessment to identify additional vulnerabilities was undertaken in the affected districts. Details of this assessment were vague.
04	Inform partners of pay out	Inform implementing partners, county and sub-county structures, and existing program managers (if intervention is scalable) of payout	Mr Lenganji Sikaona (DMMU)				MCDSS informants stated that the DMMU first approached them about being the operational partner in October 2022, i.e., the month the first payments were due to be made. Funds were transferred to the Ministry at the end of November.
05	Convene coordination meetings	Convene coordination meetings with all implementing partners to plan the intervention(s)	Mr Lenganji Sikaona (DMMU)			Task	There was no evidence available concerning the occurrence or regularity of coordination meetings.

Financial processes							
06	Notification to financial institutions to receive ARC funding	Notify the government institution responsible for the receipt of the ARC funding and for the transfer of funds to the implementing partners that a payout is expected	Mr Lenganji Sikaona (DMMU)				It can be <u>assumed</u> this happened, but payment dates have not been made available. The funds were received by the National Bank and held there until their transfer to the MCDSS in late November.
07	Notification to implementing partners of funds transfer	Inform implementing partner(s) and/or procurement sources of funds transfer and verify the bank details	Mr Lenganji Sikaona (DMMU)			Task	The AT has seen no direct confirmation of when this occurred.
08	Verify the ARC funds national account	Ensure that a dedicated account for ARC funds exist Verify that off-cycle transfer is possible if ARC funds go to the national treasury	Mrs Caroline				The AT was not provided with information allowing any tracking of the funds, or of any procedural amendments that may have been required.
09	Targeting and registration <i>(to be done for each ARC-funded intervention)</i>	Ensure that the implementing institutions will cooperate with independent financial auditors by maintaining all the relevant financial records open	Mr Maximillian Bwalya			Task	Financial reporting from district and provincial levels of the MCDSS is yet to be finalized. The AT is unaware if an audit will be undertaken.
Operational processes							
10		Identify additional beneficiaries and update beneficiaries' lists				Task	Task completed after the second vulnerability assessment was done; this particularly refers to the horizontal caseload not already on the social security system.
11		Assess completeness of list of beneficiaries in each identified district/county				Task	As above. Beneficiary lists were produced centrally and disseminated to district level for further verification.
12	Assess completeness	Expand field staff to address registration / beneficiary list issues for expanded operations (if scalable operation)				Task	No reports of staffing levels being augmented; existing structures use to deliver the payments.

13	Verify functionality of existing systems	In case of scalable intervention, verify that existing systems (food transfer distribution, cash transfer systems, etc.) are in place, functional and can handle additional caseload	Mr Maximillian Bwalya			Task	The MCDSS confirmed that their systems for the social security transfers were tested and robust, and the additional caseload did not cause any problems.
14	Communication	Define the communication strategy to be used among implementing partners (i.e. weekly meetings, monthly meetings, etc.)	Mr Mathews Musukwa Mr Lweendo			Task	The AT has seen no evidence of a particular strategy that may have been developed to guide the process. However, based on stakeholders' feedback, there was a good level of communication up and down the official structures and to the beneficiaries and implementers at district level.
15	Monitoring and Evaluation	Identify additional M&E personnel and training needs, if required	Ms Miyoba Musale Mr Maipambe Chikwanka			Task	Capacity strengthening in M&E had been provided. However, staff changes within the government structures after the payout weakened capacities in this area (see section 3.1.5). Work to reinforce capacities is ongoing (or otherwise available).
16		Inform implementing partners of monthly reporting requirements and deadlines	Mrs Abbessy Mwambazi				Only two implementation reports were available for review for the whole of the operation, dated June 2023 and November 2023; plus, two reports submitted to the ARC which used mostly the same information. The AT is unable to confirm whether the implementing partner had been informed of the monthly reporting requirements - although these requirements may have been changed.²³

²³ From previous work, the AT understood that this monthly reporting requirement was accepted to be unrealistic and was to be revised in the SOPs to be less frequent; but the Zambia FIP still indicates monthly reporting.

3.3 Efficiency and effectiveness of the Government interventions

The household survey results (see Section 3.3.4) indicate that the ARC 2022 drought relief payout in Zambia reached a large number of vulnerable households through the emergency cash transfers. The programme was generally well received, with good levels of awareness and positive outcomes in terms of reducing suffering and improving food security reported. However, some challenges were noted in targeting and communication, which could be addressed in future interventions. Overall, the survey results provide valuable insights into the effectiveness and impact of the ARC payout from the perspective of the beneficiaries.

The decision to use the existing social security payment system and methodology for the ECTs was highly effective in ensuring that payments reached the most vulnerable communities. Although this approach required additional administrative work, the use of an existing ministry structure avoided having to develop a parallel payment system, increasing efficiency.

As the horizontal caseload (approximately 20 percent of the total) were not already on the social security payment system, they had to be added. While the system could cope with this, another potential option could have been planning for mobile cash transfers via the mobile phone providers.

Without final beneficiary and financial information, a more considered and verifiable finding on efficiency of the operation is not feasible.

Community sensitisation efforts were made at different levels, but at least some of the beneficiaries were not kept adequately informed about the amounts, timing and source of the ECT payments.

3.3.1 Cost-effective implementation of the Government interventions

Assessment Question 6: *How cost-efficiently were the activities carried out?*

79. The fact that the MCDSS implemented the payments using their existing structures and systems undoubtedly reduced potential costs significantly. While their scale-up involved additional work and staff time, it was less than what would have been required if a completely new payment system was created.

80. The secondary assessment and later inclusion of the horizontal beneficiary caseload onto the social assistance payment lists inevitably added administrative work in many areas. Given that this was effectively a temporary and supplementary list of names, it is possible that this caseload could have received their payments through the mobile money (Airtel) system. In fact, this option was initially considered in the FIP, which stated: *“Multiple delivery methods will be used to transfer cash to the beneficiaries... Where beneficiaries have registered mobile numbers, mobile money such as Airtel money may be used to deliver cash to beneficiaries.”*

81. Distributing funds through this method requires all beneficiaries to have working mobile numbers and sensitization on the process. It was used successfully in Zimbabwe in 2020 (where the telephone company did this work without charging for the service). Given the limited cash PayPoint managers were able to withdraw on a single day, mobile money could prove to be a more efficient way of handing larger payments to those not already on the standard social security lists in future payout operations.

82. Without a detailed breakdown of actual costs, it is not possible for the AT to determine cost-effectiveness more concretely. Administrative costs in the FIP were budgeted to be 11.17 percent of the total Payout, but the MCDSS November 2023 reports suggests this could be closer to 2.8 percent, at least at the district level (see Table 10). The AT is unable to investigate further. It is assumed that these figures will be included in the final reporting.

3.3.2 Timely action of the Government interventions

Assessment Question 2: When did the FIP activities take place?

83. The Payout by ARC Ltd was made to the Government of Zambia in July 2022, when the FIP was developed. Programme implementation was foreseen over the next six months from October. In reality, MCDSS stakeholders reported that the first ECT payments were made in December 2022 for the 'vertical' caseload. The 'horizontal' caseload was still being registered at that time, and they received a lumpsum payment (ZMW 2,000 for five months) in early 2023 with a later payment covering their final month.

84. Surveyed community leaders reported households receiving their payments starting in the first quarter of 2022 through to the second quarter of 2024 with a wide range of dates of payment of the ECT monies, as indicated in Table 12. However, this feedback is considered by the AT to be highly unreliable given the official confirmation that the first ECT payment was not made until December 2022 (the yellow lines in Table 12 indicate reports of payment before this date), and there were no payments made in 2024.

Table 12: Reported dates of ECT payments (according to community leaders; n = 43)

Month	Number reporting	%
Jan-Mar 2022	5	11.6%
Apr-Jun 2022	3	7.0%
Jul-Sep 2022	1	2.3%
Oct-Dec 2022	5	11.6%
Jan-Mar 2023	8	18.6%
Apr-Jun 2023	16	37.2%
Apr-Jun 2024	5	11.6%
Total	43	100.0%

Source: Community Leaders' survey

85. There was no available verified data for the AT to confirm when actual payments occurred, and there was no particular feedback about whether the payments were made at the 'right time' of the season – i.e., when coping abilities were at their lowest. Stakeholders simply indicated that the extra cash was welcome whenever it was paid. Survey and FGD respondents noted that payments were often delayed, but did not identify any negative impacts caused by these delays.

86. The DSWOs made concerted efforts to disseminate information about the payout and how it would be administered, from central to provincial to district levels of government and ultimately to the communities in the targeted areas. The MCDSS November 2023 report acknowledges that community sensitization about the programme was important and that they had struggled to deliver it sufficiently in the time available because of logistic and other constraints.

87. Household survey results (Table 13) indicate that the majority of households interviewed learnt of the cash payment schedule and payment via village meetings held with the involvement of the DSWOs (multiple answers possible). Approximately a third of respondents (35 percent) were informed via implementing partners.

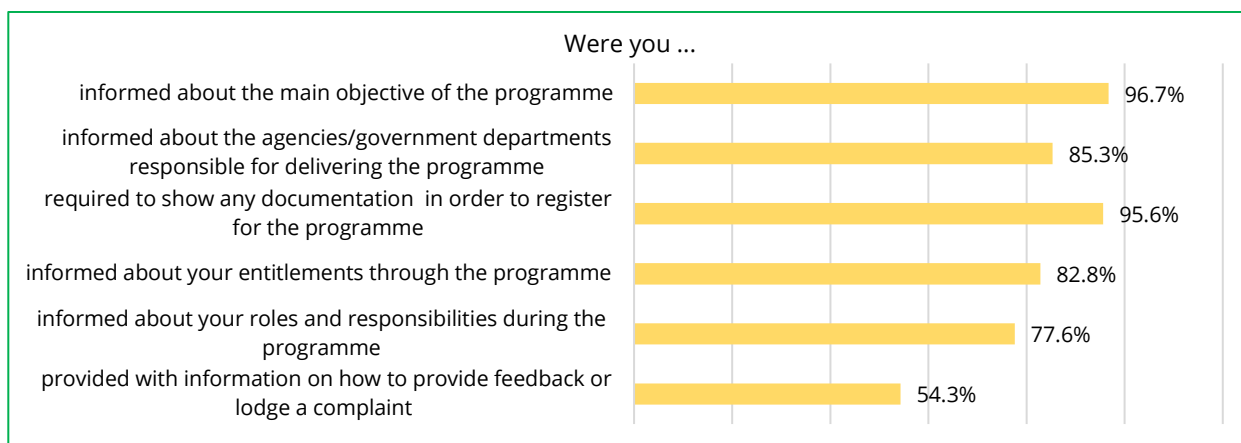
Table 13: Source of information about the ECT programme (n = 370)

How did you hear about this ECT programme?	Number	%
Village meeting with local authorities	308	83%
Via organisation implementing programme	130	35%
Family/neighbour	47	13%
Village elder	55	15%
Other	4	1%

Source: Household survey

88. The majority of household survey respondents had been informed of various programme components, clearly indicating a comprehensive advocacy and information programme had taken place at community levels (see Figure 5). Nearly all survey respondents reported being informed about the main objectives of the programme (>96 percent) with over 85 percent reporting being informed about the agencies/government departments responsible for delivery, entitlements, and participant roles and responsibilities during the programme.

Figure 5: Information given about the programme (n = 361)



Source: Household survey

89. Around 54 percent of household survey respondents (Figure 5) reported they had been provided with information about how to provide feedback or lodge a complaint, and only half of those (48 percent) said they had used it. More detailed information regarding the complaints (how they were dealt with and whether they were resolved) was not collected via the household survey. Focus group discussion participants suggested that complaints likely included feedback from people who wanted to be included as beneficiaries but did not qualify and/or were about the final payments not being made in some cases. No other major outstanding issues were raised.

3.3.3 Coordination

Assessment Question 7: *How well coordinated were the implementation of the activities supported by the Payout [in relation to] other relief programmes across the country?*

90. The AT could not determine what other parallel or complementary distributions of assistance to affected households were occurring during the period of these payments, though feedback from beneficiaries indicated other support was being provided by non-governmental organisations. Table 14 presents the survey results which show that some households received more than one form of assistance. However, without further investigation about the 'what and where', no further information about coordination of activities is available. Beneficiaries indicated that they thought this ECT response was part of the Government's assistance package and were not aware that the ARC was the source of the ECT funds.

Table 14: Complementary assistance being provided (according to beneficiaries)

	Distribution		Source of funds				
	n	%	United Nations	African Risk Capacity	NGO	National Government	Other
Food distribution	14	3.8%	0.0%	0.0%	7.1%	85.7%	14.3%
Cash transfer	370	99.5%	2.7%	0.0%	2.4%	94.9%	0.5%
Livestock feeding subsidy	6	1.6%	0.0%	0.0%	100%	0.0%	0.0%
Supplementary feeding	7	1.9%	0.0%	0.0%	42.9%	57.1%	0.0%
Nutrition supplements	7	1.9%	0.0%	0.0%	57.1%	42.9%	0.0%
Seed distribution	13	3.5%	0.0%	0.0%	15.4%	76.9%	7.7%
Other	2	0.5%	0.0%	0.0%	100%	0.0%	0.0%

Source: Household survey

3.4 Results achieved

Overall, the results can be seen as positive and the programme largely achieved its aims. Beneficiaries were satisfied with the cash (though said it could have been more/for a longer period) and that payments were made more or less at the right time in the season, although payment amounts and dates varied considerably. Survey feedback, supported by FGD discussions, indicated that the cash transfers were used for a range of household expenses and not solely for food.

Early targeting was reviewed, updated and verified at community level, and was considered by stakeholders to be effective and correct, despite a number of challenges. Over 76 percent of the targeted households had been impacted by the drought, with almost 98 percent reporting they had been forced to reduce the number of daily meals prior to receiving the cash payments.

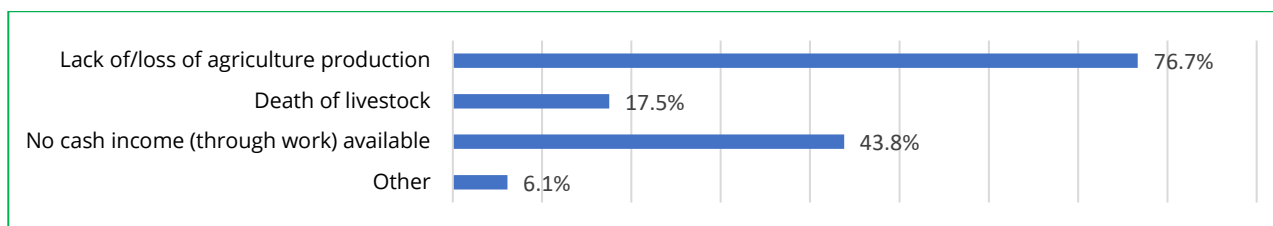
Assessment Question 4: *To what extent did the FIP implementation achieve its expected results, including the timely delivery of relief assistance?*

91. The statement in the FIP outlines the intent of the programme: *“The emergency cash transfer intervention aims at leveraging cash to meet food and other needs of beneficiaries during humanitarian emergencies, in circumstances where communities have functional markets. When used appropriately, cash transfers enhance dignity of choice and diet diversity of the targeted beneficiaries and boosts the local economy but also enhances the resilience of the beneficiaries.”* In this instance, the programme set out to distribute emergency cash payments to 75,436 vulnerable households over six months to address the identified needs, although slightly fewer than this total was eventually reached.

92. **Targeting effectiveness:**²⁴ Household survey data indicates that the ARC payments were mostly successful in targeting vulnerable households affected by drought. Survey results indicate that most households (76.7 percent) were impacted through lack of/loss of agriculture production and lack of work-related cash income (43.8 percent) in the 2022 season.

93. As shown in Figure 6 below, respondents indicated a variety of negative impacts that the 2022 drought had had on their families, as well as the coping strategies (Figure 7) employed to mitigate the effects. By far the most widespread coping mechanism employed was to reduce the number of times per day that a household ate meals, with almost all households confirming this. During the drought period, most survey respondents reported having two meals per day (65 percent) with an additional 20 percent reducing to just one meal a day.

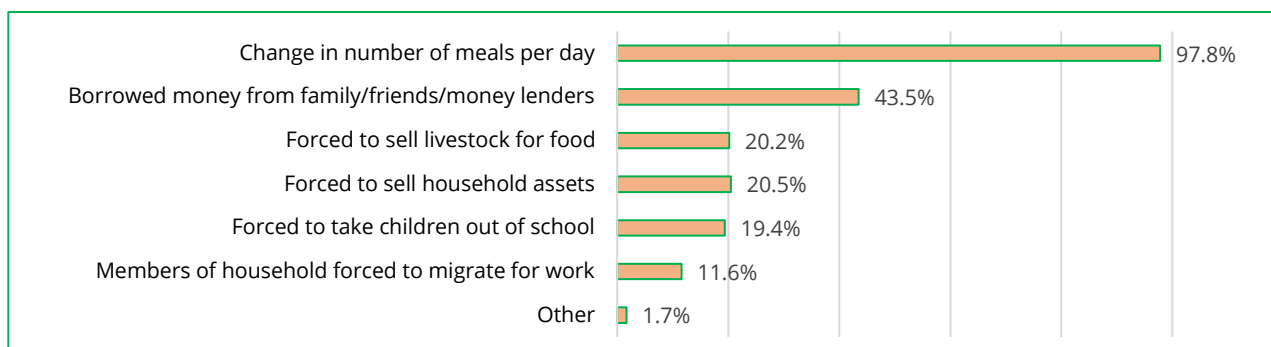
Figure 6: Main impacts of 2022 drought (n = 361)



Source: Household Survey

²⁴ This responds to question 1a in the Assessment Matrix (Annex 3)

Figure 7: Coping strategies in response to 2022 drought (n = 361)



Source: Household Survey

94. Feedback from community leaders highlights some challenges with targeting at the household level. While most of the surveyed community leaders (34 of 43 respondents, or 79 percent) described the selection process for the cash transfer programme as being fair and transparent, some also indicated challenges they had witnessed within the communities, as highlighted in Table 15. The enumerators did not enquire further about how these issues were resolved.

Table 15: Challenges identified by community leaders (n = 43)

	Number reporting	Percentage of respondents
Vulnerable beneficiaries were left out	14	32.6
Non-vulnerable beneficiaries were included	17	39.5
Conflicts/complaints within the community	17	39.5

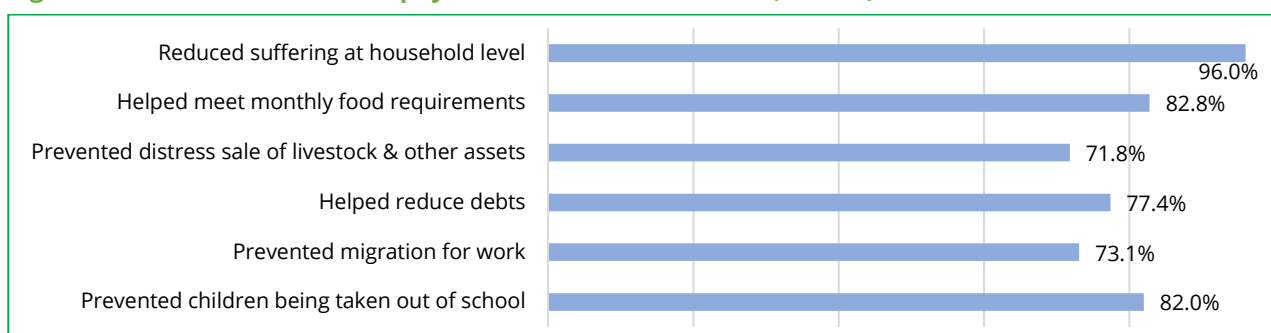
Source: Survey of Community Leaders

95. The MCDSS November 2023 report also confirms issues around community members trying to get onto the payment lists, or one or more members already on one list trying to join another. While they were aware of the problem and the CWDOs were assisting with trying to clean up the lists and avoid multiple claims, time was tight, and it seems inevitable that some community members received more than what they were due.

96. **Effects of cash transfer:** Survey feedback, supported by FGD discussions, indicates that the cash transfers were used for a range of expenses and not solely for food. This was well aligned with the intention expressed in the FIP: *“to provide these individuals with the flexibility to provide for their needs and to slowly begin to enhance their resilience.”*

97. Reported benefits of ECT distribution included helping reduce suffering at household level (96 percent of respondents), meeting food requirements (82.8 percent), preventing asset sales (71.8 percent), reducing debts (77.4 percent), preventing migration (73.1 percent), and preventing children from being taken out of school (82 percent, see Figure 8:). A more comprehensive summary of the data collected via the survey can be found in Annex 8.

Figure 8: Direct benefits of ECT payments at household level (n = 372)

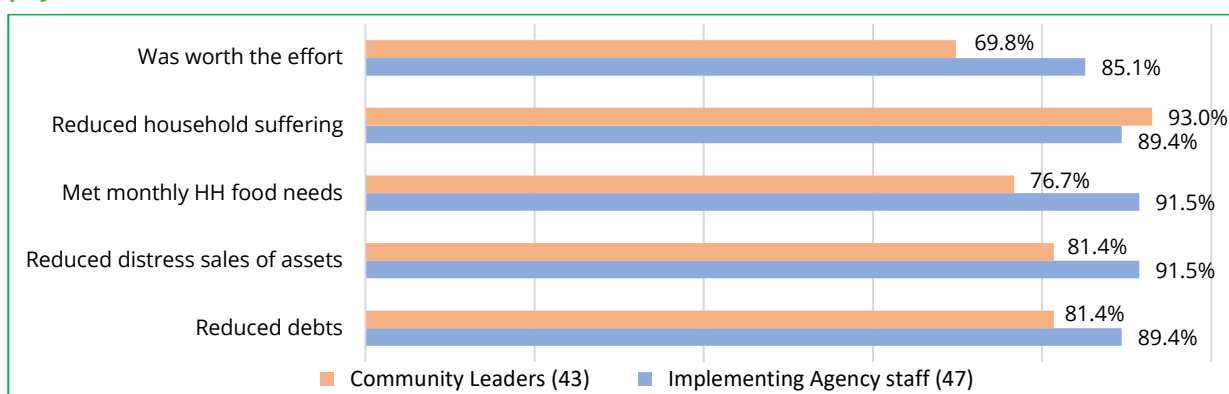


Source: Household survey

98. In FGDs, beneficiaries who had received lumpsums (ZMW 2,000 – presumably the horizontal caseload after their initial lumpsum payment, though this was not verified at the time) said they had used this money for various purposes including paying off loans, hiring labour to work the fields on their behalf, buying an ox-cart (in one case) or other farming inputs, as well as for food. In one location, it was clear that the DSWO had undertaken a strong advocacy campaign to advise beneficiaries on how the money could be used most effectively (it is unknown if this happened elsewhere). The FGD participants reported forming a community savings association, with the support of the DSWO, to help them in the future, to which many households had contributed some of their extra income. Similarly, phone survey respondents reported using funds to pay school fees and buy livestock (chickens, goats and in one case, a donkey).

99. These positive impacts reported by households were consistent with those shared by the interviewed community leaders and programme implementors, with high numbers affirming that ECT payments had helped reduce household suffering, among other benefits. Nevertheless, perceptions varied between these two groups, with the community leaders being slightly less positive in most of their feedback about the benefits (see Figure 9).

Figure 9: Perception of implementors and community leaders on the benefits derived from ECT payments



Source: Surveys of programme implementors and Community Leaders

100. **Potential negative effects:** The AT queried whether the sudden receipt of a large sum of cash had presented security or other problems (from within or outside the household) but was assured that was not the case. Additional people in some places had wanted to be included on the lists so there were some community tensions, though this was not reported as a significant issue overall. There were no reports of shopkeepers profiteering from those who received additional cash.

101. At community level, beneficiary targeting reviews and updating of lists was the responsibility of the MCDSS district staff, assisted by Community Welfare Assistance Committee volunteers. These were often members of the community itself who knew the community members and those most vulnerable living there, so could give a knowledgeable and informed assessment of those who should be on the beneficiary lists – or not.

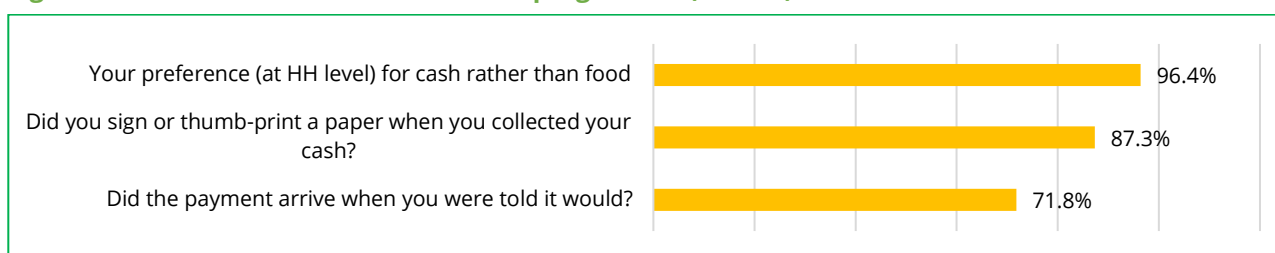
102. There were potential conflicts of interest, as CWAC members responsible for selecting beneficiaries at the community level were also beneficiaries themselves in some cases. For instance, one telephone respondent, the mother of a woman on the beneficiary list, informed the AT that her daughter, who had received payments, was a CWAC member. Similarly, the AT met with another CWAC member who was also on the beneficiary list and had received cash. The composition of the CWACs, or the particular details of these individuals, was not further investigated, so it is unclear whether this was coincidental or indicative of a broader issue. The AT is not asserting this as proof of corruption but rather highlighting the potential conflicts of interest that could arise from such situations.

3.4.1 Positive perceptions of outcomes

103. Overall, stakeholders at all levels were positive about the intervention. Beneficiaries were satisfied with the cash (though said it could have been more/for a longer period) and that payments were made more or less at the right time in the season, although payment amounts and dates varied considerably. Beneficiaries, community leaders and programme implementers shared a variety of positive outcomes of the ECT, enabling households to meet food needs and providing individuals the flexibility to use cash for their personalised needs.

104. Household heads were asked other questions about the payments regarding procedures and possible corruption, with the main responses shown in Figure 10. Despite the drought conditions, over 96 percent said they preferred to receive cash rather than food-in-kind, justifying the earlier decision (see paragraph 46) to keep to one distribution modality.

Figure 10: General information about the programme (n = 361)



Source: Household survey

105. When asked what they would do differently in a future operation, a number of FGD respondents suggested that farmers could also be specifically targeted for assistance as they would be better prepared to start food production post-drought if they had access to cash for fertiliser and seeds.

4 Conclusions

106. The programme to deliver emergency cash transfers to the targeted beneficiaries, funded via the ARC Payout, was widely appreciated and largely successful. Draft 'final' reports/progress reports state that nearly all of the 75,400+ targeted households were reached with some or all of the payments announced. Detailed payment information, including dates and amounts, is unavailable to confirm final numbers.

107. By scaling-up the existing social security payment structure, good use was made of the existing skills and experience within the MCDSS, avoiding duplication and extensive delays.

108. Cash was welcomed (over the possible alternative option of food-in-kind) by 96 percent of respondents; and it was used for a variety of purposes. Some good advocacy and support work was observed in Sesheke district, helping the households decide on the use for the cash – it is unknown if this happened elsewhere.

109. The additional work involved to extend the social security payment lists to accommodate the new caseload pushed the planned timeline back by about three months, but beneficiaries confirmed that they did not suffer any significant negative effects as a result of this delay. The decision to 'catch up' by making lumpsum payments covering multiple early months meant they could use the lumpsum for larger expenses in addition to food.

110. The initial FIP was coherent and clear, but it remains uncertain if it was revised in writing and if the necessary approvals from the ARC Board were received. The SOP matrix was under-developed and was not robust enough as a project monitoring or management tool.

111. The AT understood that various offers of technical support in the area of monitoring and evaluation had been made but not yet formally accepted. The risk remains that if these capacities are

not enhanced, a larger operation requiring more M&E and reporting outputs would overwhelm the existing structure.

5 Learning for future process assessments

112. **Approval processes by the respective Government need to be in place before assessment work commences:** As in the AT’s previous assessment work for ARC, this assessment exercise was severely constrained because of a lack of preparation by the Government and ARC ahead of the data collection period. This resulted in extended delays in getting authorisations issued for the work to take place. Without such letters, appointments could not be made and people refused to engage with the main AT and survey teams.

113. **An online library with data and updated information from various ARC departments should be created as the ToR is developed:** The outdated ToR determined the expected level of effort for the AT, as well as the survey work and geographical coverage. The reality was that the household numbers and number of districts had increased by 50 percent from the original FIP; information which should have been reflected in the ToR. A more collaborative and inclusive engagement from the various parts of the ARC Agency would help ensure information provided to the contracted assessors is accurate and up to date, and that data and information required from the relevant government authorities is prepared in advance and ready by the time the assessment starts.

114. **An assessment should be undertaken after the programme has concluded and data is finalized:** This recommendation, made in an earlier ARC assessment, was clearly the intention in this case in Zambia. In reality, the AT has been unable to verify and triangulate much of the data because the final beneficiary payment lists and other financial details have not yet been completed. The recommendation stands.

6 Recommendations

115. Drawn from the findings above, the Assessment Team makes the following recommendations for future Payouts:

No.	Recommendation detail	Responsibility	Timeframe	Reference
1	To ensure consistency and provide a more robust management tool, the ARC should standardise the SOP requirements (detailed process steps) for all future FIP documents and ensure that the submission of the completed FIP to, and approval of, the ARC Board is formalised and logged.	ARC: Country Engagement Manager and Contingency Planning	From now onwards	See paragraph 77
2	When completing the SOP Matrix, ARC should encourage the Government(s) to indicate responsible parties and specific timelines in each case , to enable a more structured oversight of the progress of the programme development.	ARC: Contingency Planning working with the DMMU (or equivalents elsewhere)	From now onwards	See Section 3.2 and paragraph 110
3	In the case of any future Payout, ARC should encourage the Government of Zambia to limit its response to a single modality (cash OR food) and use existing structures – as in this case – where the operating conditions (such as functioning markets) permit. Indeed, this is recommended for all future payouts in all countries if appropriate.	ARC: Contingency Planning	At the time of next Payout	See paragraph 74

4	<p>ARC should encourage the Government of Zambia to explore the options and possibilities of contracting a mobile phone company to handle future horizontal caseload payments to the beneficiaries, rather than add them to the standard social security lists.</p>	ARC: Contingency Planning	Ahead of next Payout	See Section 3.3
5	<p>The ARC should continue its support to build and strengthen required monitoring and reporting capacities within the various government departments to ensure timely and accurate reporting can be produced.</p>	ARC: Contingency Planning to take lead	Ongoing	See Section 3.1.5
6	<p>The ARC should ensure adequate and comprehensive advance preparation work is done before launching external assessments to enable to process to be more efficient and more informative. This includes sensitizing the Government to be ready and available to meet the Assessment Team, with the necessary authorizations available in advance and ensuring all data and documentation requested is available before the assessment begins.</p>	ARC: Monitoring and Evaluation Unit, but with proactive assistance from other departments and individuals	For all future assessment exercises	See Section 1.7 and paragraphs 112, 113

Annexes

Annex 1. Terms of Reference: 2022 Payout Process Assessment in Zambia

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 39 A.U countries as members and is supervised by a Governing Board elected by member states and the African Union Commission.

In June 2022, the African Risk Capacity Insurance Company Limited (ARC Ltd) made a payout of USD 5.3 million to the Government of Zambia in parametric drought risk insurance payout to aid in the country's recovery from the extreme drought event during the 2021/2022 agricultural season. Through Emergency Cash Transfer (ECT) intervention, 52,685 beneficiary households are targeted.

The purpose of the assessment

The purpose of this process assessment is to generate information and learning that ARC agency, the government of Zambia, 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.

Objectives of the process assessment

The process assessment 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.

The scope

As indicated earlier, the Government of Zambia received a payout totalling USD 5.3 million following a drought event during the 2022 season. These payouts will contribute to funding the early response measures put in place by Government through the ARC Operational Plan mechanism. The payout to the Government will be used to support over 52,685 beneficiary households through direct mobile cash disbursements. The targeted areas are as follow:

Province	District	Number of targeted beneficiary Households
Four (4) provinces:	Affected Districts:	52,685
Southern, Western, Lusaka, Eastern,	Rufunsa, Gwembe, Sinazongwe, Sesheke, Chama, Luangwa, Lumezi and Lusangazi	Average HH size is estimated at 5 persons per HH 52,685 number of HHs in total

Specifically, the process assessment will cover the following areas:

- Assess the compliance with ARC standard operating procedures (SoPs) of Zambia Final Implementation Plan (FIP).
- Review of the interventions carried out with ARC's payout versus the interventions described in their respective Final Implementation plans.
- Effectiveness and efficiency of FIP's interventions.
- Beneficiary perceptions of the programme delivery and programme outcomes (targeting, timeliness, type of intervention, food received, how the response has help them avoiding to revert to severe coping strategies...)
- Gender inclusiveness.

The assessment questions

The process assessment 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 Zambia during the implementation the FIP, if not why?
- how gender objectives and mainstreaming principles were included in the process (targeting, identification of activities) and the interventions carried out by the Government of Zambia?

Approach and Methodology

A detailed methodology to cover the scope and to respond to the assessment questions will be developed by the Assessment Team following recommendations and using tools from ARC's "*Program Audit Guidelines*" (see appendix). Assessment methodology will be a combination of qualitative and quantitative approaches for data collection and analysis. At a minimum, the Assessment 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 Zambia, Zambia disaster risk management plans and relevant pieces of legislation, ARV bulletins and other food security assessment reports, 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 Zambia 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
 - 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 Zambia
 - 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.

The Assessment Team Requirements

The Assessment Team Leader must be very experienced in program assessment 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
Assessment Team Leader	<p>Leads the Assessment Team</p> <p>Coordinates and manages all activities related to assessment planning and execution with the ARC Secretariat and ARC Government Coordinator in country</p> <p>Carry out process assessment interviews and spot checks</p> <p>Oversees data analysis Author the assessment report</p>	<p>Masters Degree in International Development or related field</p> <p>Development, Disaster Management or related field</p> <p>A minimum of 10 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> <p>Excellent analytical and problem solving skills</p> <p>Excellent rep writing skills</p>
Job Title	Description of tasks	Knowledge and experience
Researcher (national)	<p>Carry out the spot checks</p> <p>Analyze the results of the spot checks</p> <p>Prepare an analytical report highlighting key findings from the spot checks</p>	<p>Bachelor's degree in Social Sciences, Economics, Development Studies or related fields</p> <p>A minimum of five years professional experience in the field of development or market research</p> <p>Proven experience of carrying out field research: designing data collection tools interviewing stakeholders and recording results</p> <p>Proven experience in data analysis and report writing</p> <p>Excellent communication skills</p> <p>Good report writing skills</p>

Deliverables and timelines

The Assessment 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:

Inception report: This shall be prepared and submitted within ONE week after the signing of the contract. The Assessment 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 assessment design and key questions, and, the work-plan for the assignment. The Assessment Team will be required to present the inception report to the stakeholders in Zambia.

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.

Draft of the process assessment 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 Assessment Team will be required to present the Draft Report to stakeholders in Zambia and to ARC.

Final process assessment 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-color and bound, as well as soft copies.

Reporting arrangements

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

The proposal

The proposal should include:

- A detailed elaboration of the understanding of the ToR
- A description of the assessment plan including details of the proposed methodology, sampling, study design; analysis and reporting, and milestones for the assessment 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 assessments
- CVs conforming to the qualifications listed above for the assessment team
- Supporting documents including mandatory institutional documents such as incorporation papers

Annex 2. List of Stakeholders interviewed

Agency	Job Title / Department	Name	
African Risk Capacity	Country Engagement Manager (CEM) for Zambia	Hussein Madih	
	Head of Contingency Planning	Papazoumana Diarra	
	Contingency Planning Officer for Zambia		No response to multiple enquiries
	M&E Officer	Abdou Karim Dieye	
	VAM Officer (ARV Customisation)	Victor Mwireh	
	Country Engagement Manager for the East & Southern Africa region	Evaristo Sikasunda	Formerly with the DMMU Zambia
	Gender Officer at the ARC Secretariat	Antoine Boroto Ntakobajira	
ARC Ltd.	Chief Underwriting Officer		No response to multiple enquiries
Government of Zambia	Disaster Management and Mitigation Unit (DMMU)	Titus Nandu Victor Phiri Ackim Katontoka Manfred Malasha	Director, Disaster Risk Management Chief Accountant Senior Accountant Accountant
	Zambia Meteorological Department	Peggy Thole Zulu	Forecaster (and member of TWG) (by telephone)
	Ministry of Community Development and Social Welfare <i>Department of Social Welfare</i>	Lweendo Kapendo Morris Moono	Senior Social Welfare Officer Chief Social Welfare Officer (Non-Statutory Services) (by telephone)
	District Social Welfare Officers	Rester Jere Misozi Mbewe Gorrey Mbozi	Sesheke district Mwandi district Itezhi-Tezhi district
	Community Welfare Assistance Committee	Manengo Nyondo	Member, Mwandi district
External	Consultant in M&E	Stephen C. Malulu	
	Gender Consultant	Patricia Ndhlovu	(by telephone)
Beneficiaries & communities	372 household heads 47 implementing officials 43 community leaders	Via field survey	

Annex 3. Assessment Matrix

The following matrix was utilised by the team members to focus questioning with respect to the questions highlighted in the ToR.

Criteria 1: Relevance					
Question 1a: Was the initial targeting appropriate and based on good information? Were other factors involved in targeting (or changing of targets)?					
Sub Question	Measure/Indicator	Main Sources of information	Data Collection Methods	Data Analysis Methods	Expected Evidence quality ²⁵
<ul style="list-style-type: none"> Do you consider that the drought early warning and monitoring systems used were the right approach to be used, now and for the future? Who was consulted regarding the design of the programme and the intended beneficiaries? Exactly how were the 12 intervention districts finalised? Was the assessment sufficiently granular to allow selection of the most vulnerable communities within the target districts? What measures were taken to avoid exclusion of vulnerable households? And how successful were these measures? How was the payment amount decided? 	<ul style="list-style-type: none"> Evidence of appropriate use of meteorological and forecasting data that was available Evidence of consultation with partners (and different groups of beneficiaries), at design stage and subsequently Evidence that communities were involved in selection of beneficiary households Evidence that target populations believed that targeting and selection was fair and transparent 	Planning documentation Other available documentation (food security maps etc) Government officials at different levels ARC staff Partners Beneficiaries	Review of information and reports available Semi-structured interviews FGDs	Analysis of qualitative results identifying emergent themes Triangulation of available qualitative data between team members and from different data sources Disaggregation by location, activity and beneficiary group	Reasonable
Question 1b: To whom were the FIP activities actually delivered, and how does this compare to the plan? (Assessment question 3)					
<ul style="list-style-type: none"> Were the most vulnerable households or individuals selected for support? How were these selected? Were any especially vulnerable groups overlooked or excluded, and if so, why? Were the payments to the beneficiaries made when they were planned for? 	<ul style="list-style-type: none"> Evidence of amendments to the project planning documentation Evidence of analysis of differences in context, and if/how this influences changes in any way. Monitoring reports showing the quality of targeting according to communities and other stakeholders 	Planning documentation Drought monitoring information/websites/reports Government officials at different levels Partners Beneficiary feedback, esp. to quantitative survey	Review of information and reports available Semi-structured interviews FGDs HH Survey	Analysis of qualitative results identifying emergent themes Triangulation of data between sources, team members and from survey, M&E and interview data. Disaggregation by gender, location, activity and beneficiary group to the extent possible	Reasonable

²⁵ In this regard 'quality' includes completeness, accuracy, reliability and without systemic bias.

Question 1c: How were gender objectives and mainstreaming principles included in the interventions carried out by the Government? (Assessment question 9)					
<ul style="list-style-type: none"> • What gender specific approaches were used in project design? • Do you consider these were sufficient and effective? If not, why not? • What was the procedure to propose amendments or changes to the activities (if any) to improve gender sensitivity? • What changes were made because of the feedback received? • Can you describe the complaints procedure in place and was it easily available to, and understood by, the beneficiaries? 	<ul style="list-style-type: none"> • Evidence of analysis done to identify the specifically vulnerable beneficiary groups (as identified in the FIP) for prioritization • Evidence of availability of complaints mechanism, and verification of its effectiveness and follow-up • Quality and output of complaints procedures (i.e.: % resolved satisfactorily) 	Planning and assessment documentation ARC staff Partner staff Donors Beneficiaries	Document review Feedback from ARC staff, partners and beneficiaries HH Survey FGDs KIIs	Analysis of secondary data triangulated with direct feedback received from beneficiaries and partners Gender disaggregation (to the extent possible)	Reasonable
Criteria 2: Effectiveness					
Question 2a: To what extent were the activities carried out by the Government consistent with the ones planned in the FIP? (Assessment question 1)					
Sub Question	Measure/Indicator	Main Sources of information	Data Collection Methods	Data Analysis Methods	Expected Evidence quality
<ul style="list-style-type: none"> • What level of results have been achieved (outputs and outcomes) in comparison with what was planned or anticipated? • Was the <u>implementation plan</u> changed at all after submission? If so, why, how and by whom? • How did the <u>delivery of activities</u> deviate from the initial plans? • What levels of official support (at different levels) were evident in support of the operation? • What specific things helped or hindered the full implementation of the activities? • Overall, were there unintended positive or negative results? • What is the perception of other actors about this intervention? 	<ul style="list-style-type: none"> • Total number of households reached, disaggregated by type/gender of household head, as % of planned. • Total value of cash distributed to targeted beneficiaries, disaggregated by type/gender of household head, as % of planned. • Evidence of regular interactions between key ministries responsible 	Monitoring records Beneficiary feedback Community Leaders National and Local government staff Secondary data Donors/NGOs	Interviews and focus group discussions HH Survey Desk review	Statistical analysis of quantitative data Analysis of secondary data Triangulation of qualitative data and quantitative data from survey and secondary data	Strong
Question 2b: To what extent did the FIP implementation achieve its expected results, including the timely delivery of relief assistance? (Assessment question 4)					
<ul style="list-style-type: none"> • Was the one-off payment adequate to assist households through the drought period? • Was it paid at the right time? • Was it paid when the beneficiaries had been told they would receive it, and if not, why not? • Was the choice of transfer modality (via cash payments/through mobile money) and the choice of payment partner suitable to ensure all the target beneficiaries were reached? • What happened for people who did not have phones at all, or those without good signal coverage? 	<ul style="list-style-type: none"> • Evidence that the payments were made at the most appropriate time in terms of need • Evidence that payments were made when beneficiaries had been advised • Evidence of alternative payment mechanism for those without phones 	Monitoring data Beneficiaries' feedback Community Leaders Local government staff Secondary data	KII FGD HH Survey Desk review	Statistical analysis of quantitative data Triangulation of qualitative data from all sources with quantitative data	Strong

Criteria 3: Efficiency					
Question 3a: When did the FIP activities take place? How closely did these dates adhere to the planning dates? (Assessment question 2)					
Sub Question	Measure/Indicator	Main Sources of information	Data Collection Methods	Data Analysis Methods	Expected Evidence quality
<ul style="list-style-type: none"> How did the delivery of activities deviate from the initial plans (timing) as set out in the FIP? If changes or delays were experienced, was there sufficient communication between the parties to advise them of the changes? What problems (in timing) were experienced in implementation? Has ongoing monitoring continued during the implementation on a regular basis? By whom? Have the issued reports reflected a true picture of the operation? 	<ul style="list-style-type: none"> Evidence of delays, with specific dates of the various steps Frequency of reports issued Review of monitoring data 	Secondary data review WFP staff Partners staff Beneficiaries	Semi-structured interviews FGDs	Largely qualitative	Reasonable, given that this is likely to be largely verbal feedback
Question 3b: What have been the barriers/facilitators to the implementation of the FIP activities? (Assessment question 5)					
<ul style="list-style-type: none"> Based on the FIP, what do you consider worked well and to schedule? What areas or steps experienced some challenges? What reasons would you give for this (people, systems, protocols, over-ambitious, etc) Was adequate preparation done and time available to meet the expected deadlines? How would you suggest changes are made for another implementation? 	<ul style="list-style-type: none"> Evidence that parties at different levels were aware of the FIP Evidence of process steps being followed and keeping to schedule Identification of bottlenecks, delays, over-ambitious targets 	Government officials ARC staff	KIIs Desk review	Qualitative analysis of interview data	Reasonable, given that this is likely to be largely verbal feedback
Question 3c: How cost-efficiently were the activities carried out? (Assessment question 6)					
<ul style="list-style-type: none"> What were the main cost drivers at input/activity level, and could the same activities have been delivered more efficiently? Was the use of 'mobile money' the most cost-efficient way of distributing the cash payments? Were any other modalities considered? What happened for people without mobile phones? Would there have been alternative/more efficient ways of distributing cash? 	<ul style="list-style-type: none"> Evidence of analysis (during planning) of alternative distribution methods Planned vs actual costs per beneficiary of distributions via 'mobile money' Evidence of arrangements in place for those where phones don't work 	Government officials ARC staff 'Mobile money' company staff	KIIs Desk review [HH survey]	Qualitative analysis of interview data + Triangulation with survey findings	Reasonable, given that this is likely to be largely verbal feedback

Question 3d: Were ARC Standard Operating Procedures followed by the Government of Zambia during the implementation the FIP? If not, why not? (Assessment question 8)					
<ul style="list-style-type: none"> • How closely do you consider the various steps set out in the SOPs were adhered to? • Were the steps, and the responsibilities for each, as set out in the SOPs adequately clear, and feasible? • Who was responsible to make sure the plan was actually delivered? • Were all parties involved clear about their responsibilities? • If deviations were noted, why did these happen and who approved them? • Are there any steps in the SOPs that could be improved (or added or deleted)? 	<ul style="list-style-type: none"> • Evidence of that the SOPs were a 'working checklist/guideline' used to monitor and progress the programme • Evidence that 'someone' was the driving force taking responsibility to move the process forward • Evidence that all parties were clear on their own roles and responsibilities 	Government staff at central and implementing levels ARC staff M&E data Correspondence	Interviews Desk review	Qualitative analysis of interview data Triangulation	Reasonable, given that this is likely to be largely verbal and quite subjective feedback
Criteria 4 & 5: Coherence/Impact					
Question 4a: How well coordinated was the implementation of the activities supported by the ARC payout with other relief programmes across the country? (Assessment question 7)					
Sub Question	Measure/Indicator	Main Sources of information	Data Collection Methods	Data Analysis Methods	Expected Evidence quality
<ul style="list-style-type: none"> • How closely was this intervention linked to a broader Government and NGO response to drought across the country? • What Government and inter-agency coordination mechanisms were in place? • How were other districts supported with assistance (complementary to the ARC programme)? Was it broadly equivalent (in terms of value and timing)? 	<ul style="list-style-type: none"> • Evidence of other relief activities underway • Evidence of comparability between programmes (values, timing, frequency etc) • Evidence of coordinating mechanisms (meetings with minutes etc) 	Secondary data Government staff ARC staff Potentially other Agency staff	Key informant interviews Desk review	Triangulation of qualitative data from KIIs	Strong

Annex 4. Overall Assessment Timeline and Deliverables

Responsible	Phases, Deliverables and Timeline	Key Dates
Phase 1 – Tendering and contracting		2024
	Tender submitted Contracts signed	14 March 13 May
Phase 2 – Inception: 29 May to 24 June		
Assessment Team (AT)	<i>Document review (library to be supplied by ARC and the Gov't of Zambia)</i> <i>Inception interviews if needed</i> <i>Preparation of draft Inception Report including agreed timelines; QA process</i>	29 May to 08 June
AT	Submission of first Draft Inception report	By 12 June
AT/ARC	Commenting process and revisions	By 28 June
	Key Deliverable: Approval of final Inception Report	28 June
Responsible	Phases, Deliverables and Timeline	Key Dates
Phase 3 – Data collection: 28 June to 10 July		
AT + stakeholders	<i>Delivery of beneficiary database (Government)</i> <i>Translation and coding of questionnaires (Keystone)</i> <i>Final planning for interview schedule</i>	By 07 June By 01 July By 28 June
AT	<i>Qualitative interviews (ARC Johannesburg and Gov't of Zambia)</i> <i>Site visits and spot checks</i> <i>Ongoing triangulation & data analysis</i> <i>Oversight of quantitative data collection</i>	01 to 11 July (revised to 08-18 July)
Keystone	<i>Training of enumerators</i> <i>Quantitative data collection</i>	01 to 12 July
AT	Key Deliverable: Online debriefing for key stakeholders (ppt)	TBC – around 15 July
Phase 4 – Data Analysis and Reporting: 15 July to 12 September		
AT/Keystone	<i>Processing of quantitative data (Keystone)</i> <i>Ongoing triangulation & analysis</i> <i>Verification of data/outstanding questions</i> <i>Preparation of Draft Zero evaluation report</i>	15 July to 16 August
AT	Submission of D0 to Konterra QA and Evaluation Manager	16 August
KonTerra	Quality assurance – comments sent back to ET	20 August
AT	Revision of draft assessment report and submission to ARC	23 August
ARC and stakeholders	Review of draft Final Report and commenting process <i>(ARC to consolidate all stakeholders' comments into single country matrix)</i>	23 August to 06 September
AT	Revision of Final Report based on comments received	13 September
KonTerra	Final quality checks by company QA and EM + any revisions by ET	16 September
AT	Key deliverable: Approval of Final Assessment Report <i>(+ hard copies to be prepared and mailed)</i>	19 September

Deliverables

- The AT will prepare and submit to ARC a number of key deliverables in the course of undertaking this work. These will be reviewed and approved by ARC at each stage. The following have been identified as key products:
 - Inception report** (this document): focussing on the understanding of the ToR and scope, the relevant methodology to be adopted, the assessment design and key questions, and the work-plan for the assignment. This inception report will be presented to the stakeholders in Zambia.
 - Preliminary findings:** a 'debriefing summary', probably in the form of a PowerPoint presentation, covering the preliminary findings of the assessment will be compiled and presented to all the involved key stakeholders at a debriefing session, held at the end of the

data collection phase. This also helps the AT clarify any outstanding queries and for the stakeholders to contribute further inputs and clarifications on key issues ahead of the analysis and report writing. It will not – at this stage – include recommendations.

- **Draft of the process assessment report:** to be prepared and submitted to ARC a month after the completion of the field phase. The draft report will be structured according to the Appendix given in the ToR. This draft will be circulated to key stakeholders to elicit their comments and/or corrections to points made by the AT. At the same time, a simple matrix will be shared to elicit and explain the comments and suggestions – the various stakeholders should respond within the given time limit to ARC who should consolidate them into a single matrix for return to the AT. The Team will only consider and work on comments presented through this format.
- **Final process assessment report:** Once these comments are returned to the AT and integrated into the draft report, a revised draft will be submitted to ARC for verification. Once approved, a clean master copy of the Final Report suitable for reproduction (in PDF and/or MS Word formats) will be submitted. In addition, four hard copies, printed in full-colour and bound, will also be delivered to the ARC.

Assessment Team – in-country schedule

Days/dates	Team members	Locations/sites	Stakeholders/activities
09 July	Martin Fisher Team Leader	Johannesburg	Key informant interviews with relevant ARC officials in Johannesburg [Travel to Lusaka 10 July]
08-12 July	Quantitative survey teams	08 July: Sesheke and Lumezi 09 July: Sesheke, Mwandi and Chama 10 July: Namwala 11 July: Rufunsa and Gwembe 12 July: Rufunsa & Itezhi-Tezhi	Surveys by two teams of enumerators, covering 372 household heads, 43 programme implementers and 47 community leaders.
10-12 July	Martin Fisher Team Leader Abraham Kasanga, National consultant	Lusaka	Key informant interviews with relevant ARC and Government officials
13-15 July		District visits: Sesheke Mwandi	Spot checks and qualitative interviews & FGDs, in coordination with the household survey team
16-17 July		Lusaka	Follow-up KIIs at central level Spot-check telephone calls
18 July	Abraham Kasanga, National consultant	Itezhi-Tezhi district	Spot checks and qualitative interviews [Team Leader departs]

Annex 5. Spot Check questionnaires (quantitative data collection tools)

Programme Type: Cash Transfer

Version: Community Leader

INTERVIEW DETAILS			
Country:		District:	
Region:		Village:	
Community Leader's Name:		Data collectors name:	
Date of Interview (dd/mm/year):		Data collector's ID:	
1. INVOLVEMENT IN THE PROGRAMME			
1.1	Did you play any role in the [emergency] cash transfer programme that recently occurred in your community? If no, terminate the interview.	YES (go to Q. 1.2) NO (terminate the interview)	
1.2	What role did you play in the [emergency] cash transfer that recently occurred in your community?		
	Selection of beneficiaries	YES	NO
	Enrolment in the programme	YES	NO
	Monitoring of cash transfers	YES	NO
	Management of complaints/issues	YES	NO
1.3	Which organizations financed the emergency cash transfer programme?		
	African Risk Capacity	YES	NO
	National Government	YES	NO
	United Nations	YES	NO
	Non-Government Organization	YES	NO
	Don't know/not informed	YES	NO
	Other (specify)		
2. DROUGHT IMPACT			
2.1	Has your community been affected by drought in the last 12 months?	YES	NO
2.2	Have drought conditions got better or worse this season (20/21) compared to last season (19/20)?	BETTER	WORSE
2.3	Please rate the severity of the 2019/2020 drought in your community compared to other droughts that occurred over the last 5 years.	1= Mild 2= Average 3= Severe 4 = Worst Remembered	
3. PROGRAMME SPECIFIC INFORMATION (UNCONDITIONAL CASH TRANSFERS via mobile phone)			
3.1	When (month/year) did you first inform the community about this programme?	Month	Year
3.2	When (month/year) did households receive their [emergency] cash payment?	Month	Year
3.3	How many months of delay was there, between the expected date and the actual date of payment?		
3.4	How much cash was each household entitled to in the distribution? (please specify currency)		
3.5	For how many months was the household entitled to the cash transfer?		
3.6	Were all the beneficiaries in your community paid on the same day?	YES	NO
4. TARGETING			
4.1	Please describe how households were selected for this programme? (tick all that apply)		
	Households were selected from areas most affected by drought (geographical targeting)	YES	NO
	Interviews with the poorest households took place to determine how they were affected by the drought (food security surveys)	YES	NO
	The community selected the most vulnerable/neediest households (community-based targeting)	YES	NO

	Which 'most vulnerable' groups were identified and how were they selected?	
	Other (specify)	
4.2	Please describe any challenges experienced by using the above-mentioned targeting?	
	Vulnerable beneficiaries were left out	YES NO
	Non-vulnerable beneficiaries were included	YES NO
	Conflicts/complaints within the community	YES NO
4.3	Was the selection process for the cash transfer programme fair and transparent?	YES NO
5. PROGRAMME IMPLEMENTATION (UNCONDITIONAL CASH TRANSFERS)		
5.1	Are you aware of any cash payments made to non-beneficiaries?	YES NO
5.2	Did you notice any theft of cash?	YES NO
5.3	To your knowledge, were households informed in advance about the payment date?	YES NO
5.4	Was the cash transfer paid on the days when households were told that it would be paid?	YES NO
5.5	Did households receive the amount of cash they were supposed to receive?	YES NO
5.6	Was transferring the cash via the mobile phone the best way to make the payments?	YES NO
5.7	What happened to vulnerable beneficiaries who did not have a mobile phone?	1. Did not receive 2. Used someone else's phone 3. Other (specify)
6. PERCEPTIONS OF POSITIVE OUTCOMES		
6.1	Was the level of cash provided worth the amount of administrative work involved in delivering it?	YES NO
6.2	Did the cash transfer programme help households avert suffering?	YES NO
6.3	Has the cash transfer programme helped households meet monthly food requirements?	YES NO
6.4	Has the cash transfer programme helped households prevent the distress sale of livestock and other assets?	YES NO
6.5	Has the cash transfer programme helped reduce debt?	YES NO
7. ADDITIONAL COMMENTS		
7.1	Is there anything else you would like to tell us about this programme?	

INTERVIEW DETAILS			
Country:		District:	
Region:		Village:	
Name of Respondent:		Data collectors name:	
Date of Interview:		Data collector's ID:	
1. THE INSTITUTION AND ITS ROLE			
1.1	What is the name of the organization/institution that you represent (if any)?		
1.2	What role did you play in the cash transfer programme between [date] and {date}?		
	Needs assessments	YES	NO
	Selection of beneficiaries	YES	NO
	Enrolment in programme	YES	NO
	Training of beneficiaries	YES	NO
	Cash payments	YES	NO
	Case management/complaints	YES	NO
	Monitoring and reporting	YES	NO
2. PROGRAMME SPECIFIC INFORMATION (UNCONDITIONAL CASH TRANSFERS via mobile phone)			
2.1	When (month/year) did you first inform the community about this [emergency] programme?	Month	Year
2.2	When (month/year) did households receive their cash payment under the [emergency] programme?	Month	Year
2.3	How many months of delay was there, between expected date and actual date of payment?		
2.4	Is the cash transfer [emergency payment] programme still ongoing?	YES	NO
2.5	In which month(s) were these payments made?	Month	Year
2.6	How much were households paid at each distribution? (specify currency)		
2.7	Were all the beneficiaries in each community paid on the same day?	YES	NO
3. TARGETING			
3.1	Please describe how households were selected for this programme?		
	Households were selected from areas most affected by drought (geographic targeting)	YES	NO
	Were you advised who (which groups) should be prioritized, and if so, who told you?	YES	NO
	Which beneficiary groups were considered as the priorities?		
	Interviews with the poorest households take place to determine how they were affected by the drought (household food security surveys)	YES	NO
	The community selected the most vulnerable/neediest households (community-based targeting)	YES	NO
3.2	Please describe any challenges experienced by using the above-mentioned targeting?		
	Vulnerable beneficiaries were left out	YES	NO
	Non-vulnerable beneficiaries were included	YES	NO
	Conflicts/complaints within the community	YES	NO
3.3	Were there any alternative arrangements for people without mobile phones (or with no network coverage)?	YES	NO
3.4	Was the overall selection process for the cash transfer programme fair and transparent?	YES	NO
4. PROGRAMME IMPLEMENTATION (UNCONDITIONAL CASH TRANSFERS)			
4.1	Were you/someone in the community provided with a beneficiary list?	YES	NO
4.2	To your knowledge, were households informed in advance about the date of payment?	YES	NO
4.3	Were cash transfers paid on the days announced?	YES	NO
4.4	Did you/someone else verify the amounts being paid to each household?	YES	NO

4.5	Did anyone receive any compensation ('bribes') from households for receipt of the cash?	YES NO
5. PERCEPTIONS OF POSITIVE OUTCOMES		
5.1	Was the level of cash provided worth the amount of administrative work involved in delivering it?	YES NO
5.2	Did the cash transfer programme help households reduce suffering?	YES NO
5.3	Did the cash transfer programme help households meet monthly food requirements during the month they received it?	YES NO
5.4	Did the cash transfer programme help households prevent the distress sale of livestock and other assets?	YES NO
5.5	Did the cash transfer programme help reduce debt?	YES NO
6. ADDITIONAL COMMENTS		
6.1	Is there anything else you would like to tell us about this programme?	

INTERVIEW DETAILS						
Country:	Zimbabwe	District:				
Region:		Village:				
Name of Head of Household:		Age and gender of HH head				
Community Leader's Name:		Data collectors name:				
Date of Interview (dd/mm/year):		Data collector's ID:				
1. INCLUSION IN THE PROGRAMME AND OTHER ASSISTANCE RECEIVED						
1.1	How many people live permanently in your household?					
1.2	In the last 12 months, has anyone in your household received assistance (for example food, cash, seeds, etc.) from the government or an outside organization? (if no, thank the person and finish the interview).				YES NO	
1.3	If yes, what type of emergency relief assistance did you receive in response to the most recent drought? (tick all that apply)					
		Food distribution	YES	NO		
		Cash transfer	YES	NO		
		Livestock feeding subsidy	YES	NO		
		Supplementary feeding	YES	NO		
		Nutrition supplements	YES	NO		
		Seed distribution	YES	NO		
		Other (specify)				
1.4	For each type of assistance received please specify who provided the funds for it?					
	Type of emergency assistance	United Nations	African Risk Capacity	Non-Governmental Organisation	National Government	Other (specify)
	Food distribution					
	Cash transfer					
	Livestock feeding subsidy					
	Supplementary feeding					
	Nutrition supplements					
	Seed distribution					
	Other (specify)					
1.5	How did your household learn that it was included in THIS CASH TRANSFER programme?					
		Village meeting with local authorities	YES	NO		
		Via organisation implementing programme	YES	NO		
		Family/neighbour	YES	NO		
		Village elder	YES	NO		
		Other (specify)				
1.6	In which month/year was your household informed it was included in the programme?				Month	Year
1.7	Please describe how households were selected for this programme?					
	Households were selected from areas most affected by drought (geographic targeting)				YES	NO
	Interviews with the poorest households took place to determine how they were affected by the drought (food security surveys)				YES	NO
	The community selected the most vulnerable/neediest households (community-based targeting)				YES	NO
	Someone else decided without reference to the community				YES	NO
1.8	Do you think that the selection process was fair and transparent?				YES	NO

2. DROUGHT IMPACT			
2.1	Has your household been impacted by drought in the last 12 months?		YES NO
2.2	When did your household start to be seriously affected by the drought?		Month Year
2.3	Were the drought conditions this season (21/22) better or worse than the last season (20/21)?		BETTER/WORSE
2.4	In what ways has the household been affected by the drought? (tick all that apply)		
	Lack of/loss of agriculture production		YES NO
	Reduction in number of meals per day		YES NO
	Death of livestock		YES NO
	Borrowed money from family/friends/money lenders		YES NO
	Forced to sell livestock for food		YES NO
	Forced to sell household assets		YES NO
	Forced to take kids out of school		YES NO
	Members of household forced to migrate in search of work		YES NO
	Other (specify)		
3. ENTITLEMENTS UNDER THE PROGRAMME (Unconditional Cash Transfers)			
3.1	How much were you paid per transfer? (specify currency)		
3.2	Is this the amount you were told you would receive?		YES NO
3.3	How many times was this amount paid?		
3.4	In which month/year did you receive your payment?		Month Year
4. INFORMATION ABOUT THE PROGRAMME			
4.1	During the enrolment process, were you informed about the main objective of the programme?		YES NO
4.2	During the enrolment process, were you informed about the agencies/government departments responsible for delivering the programme?		YES NO
4.3	During the enrolment process, did you have to show any documentation (e.g. National ID, Birth Certificate etc) in order to register for the programme?		YES NO
4.4	During the enrolment process, were you informed about your entitlements through the programme?		YES NO
4.5	During the enrolment process, were you informed about your roles and responsibilities during the programme (if any)?		YES NO
4.6	During enrolment were you provided with information on how to provide feedback or lodge a complaint?		YES NO
	Did you use that complaints mechanism?		YES NO
5. PROGRAMME IMPLEMENTATION (UNCONDITIONAL CASH TRANSFERS)			
5.1	How did you hear about the cash payment schedule and payment?		
	Local authorities		YES NO
	Organisation implementing programme		YES NO
	Family/neighbour		YES NO
	Village elder		YES NO
	Mobile phone		YES NO
	Radio		YES NO
	Other (write in)		
5.3	Did the payment arrive on the day you were told?		YES NO
5.4	Did you have any trouble getting your cash via the mobile money system?		YES NO

5.5	If so, please explain what happened.	
5.6	Did you have to sign/thumb print a paper to verify that you picked up the payment?	YES NO
5.7	Did you give anyone involved in this programme any portion of your payment?	YES NO
5.8	Did you give a local leader any portion of your payment?	YES NO
5.9	Generally, would you prefer to receive cash rather than food? <i>Note: need to make it clear that there is no continuation of this programme nor a second payment)</i>	YES NO
6. PERCEPTIONS OF POSITIVE OUTCOMES		
6.1	Did the cash transfer help your household reduce suffering?	YES NO
6.2	Did the cash transfer programme help your household meet monthly food requirements in the month you received it?	YES NO
6.3	Did the cash transfer programme help prevent the distress sale of livestock and other assets?	YES NO
6.4	Did the cash transfer programme help reduce debts?	YES NO
6.5	Did the cash transfer programme prevent the migration of household members to cities in search for work?	YES NO
6.6	Did the cash transfer programme prevent the household from taking children out of school?	YES NO
7. ADDITIONAL COMMENTS		
7.1	Is there anything else you would like to tell us about this programme?	

Annex 6. Emergency Cash Transfer programme – estimated cash position

VERTICAL CASELOAD					
		No of Vertical HHs stated as paid/unpaid	Amount ZMW disbursed in payment round	Figures stated as paid out in ZMW	Reference
Payment Round 1 / December 2022					
3 months paid	Lumpsum	60,925	600.00	36,555,000.00	As per report May 23 (1st table)
Unpaid		2,337	600.00		As per report May 23 (2nd table)
Payment Round 2 / early 2023					
2 months paid	Final payment	60,925	400.00	24,370,000.00	As per report Nov 23 (narrative page 4)
Unpaid		2,337	400.00		Number assumed to be as above
Final sixth month apparently unpaid					
Admin costs (calculate to be 2.88 percent)				1,809,146.86	As per report May 23 (1st table)
Reported costs for VERTICAL caseload				62,734,146.86	

HORIZONTAL CASELOAD					
		No of Horizontal HHs stated as paid/unpaid	Amount ZMW disbursed in payment round	Figures stated as paid out in ZMW	Reference
Payment Round 1 / January 2023					
5 months paid	Lumpsum	14,802	2,000.00	29,604,000.00	As per report May 23 (2nd table)
Unpaid		372	2,000.00		As per report May 23 (2nd table)
Payment Round 2 / mid-2023					
1 month paid	Final payment	15,159	400.00	6,063,600.00	As per report Nov 23. Table C indicates 15,010 HHs paid out, and 164 unpaid. The financial data in Table B of the same report indicates payments made to 15,159 HHs, thus only 15 unpaid. Other calculations in the report are also incorrect, actual total for this caseload is given here.
Unpaid		15	400.00		
Admin costs (calculate to be 2.79 percent)				1,022,376.00	As per report Nov 23 (Table B)
Reported costs for HORIZONTAL caseload				36,689,976.00	

SUMMARY

Date					Notes / references
Jul-22	Payment by ARC Ltd to National Bank of Zambia		USD	5,377,091.00	Stated exchange rate in the FIP was ZMW16 per USD; based on the transfer made to the MCDSS this appears to indicate a rate of ZMW20 per USD
Nov/Dec 2022	Received by MCDSS from National Bank/DMMU			107,570,160.00	As per reports May 23 (page 2) and Nov 23 (narrative page 3)
Transfers from MCDSS to district level					Note there is a discrepancy between what the districts have paid out (as above) and what they received (according to the reports), which is not balanced by the cash still held.
Dec-22	Initial Transfer for 3 months Vertical caseload			-41,868,360.00	As per report Nov 23 (narrative page 3)
Jan-23	Second transfer for 5m horizontal and 2m vertical caseloads			-55,443,816.00	As per report Nov 23 (narrative page 4)
Late 23?	Final 1m for horizontal caseload			-5,798,776.00	Final transfer. As per report Nov 23 (narrative page 4)
Balances held at district level at 30 Nov 23	for admin			-107,547.00	As per report Nov 23 (Table B). Note that figures shown for Lumezi and Mwanzi districts and the totals in the final column are incorrect in that Table.
	for payments			-444,671.00	
Suggested pending costs (audit, reviews etc)				-4,160,806.77	As per report Nov 23 (Table D)

Annex 7. Documents requested / consulted

Document (country specific)	Date received
Terms of Reference for the Process Assessment	February 2024
Letter of Introduction re the assessment exercise to the Government of Zambia	17 June 2024
Copy of specific agreement/MoU between Government of Zambia and ARC	
Copies of the insurance contracts between the Government and the ARC	
Full breakdown with dates of all income, transfers and expenditures for this activity	Not provided
Any previous ARC reports on earlier payout processes in Zambia	None
Final Implementation Plan with costs breakdown: received without detailed budget	28 May
Details of actual exchanges rates at the time of the transactions (conversion into local currencies)	Included in FIP
Details of HOW the beneficiary numbers and locations were identified and drawn up	Included in FIP
Any written details/memos of any changes to the FIP made or requested prior to or during the implementation period	
Full beneficiary details by district/ward/village to include gender breakdown, if possible, number of people in household and contact details. Requested from Government on 21.06.24	Nor received
Links to the websites for all drought monitoring, food security information, vulnerability assessments, agricultural production estimates etc,	
Information about how the trigger points have been established to use this information to request an ARC payout	
Any other related documents or reports (e.g.: from implementing partners, local authorities) recommending specific action under the ARC initiative	None provided
Implementation report: "Final Report" dated June 2023 (but clearly not final)	28 May
Implementation report: "Interim Implementation Report" dated January 2024 (as submitted to ARC)	16 July
Monitoring and Financial Spot Check Update report on the drought emergency cash transfers in districts; Ministry of Community Development and Social Services, Government of Zambia (July 2023)	16 July
"Cycle Three (3) Progress Report on the Drought-Emergency Cash Transfers (D-ECT) 2022-2023; MCDSS, Department of Social Welfare, Government of Zambia; undated but assumed to be around December 2023.	16 July
Any other final "Final Report" (written after the programme had ended) was requested from ARC 29.05.24 and from the Government on 21.06.24	Won't be completed till August 2024
General (not country-specific)	
Standard Operating Procedures document	Requested
ARC Organigram	
Process Audit Guidelines	
Background documentation on the African Risk Capacity Insurance Company Limited (ARC Ltd), including details of how the <i>"ARC Replica coverage provides matching premium financing to that paid by African Member States and results in matching payouts when triggered"</i> works	Replica arrangement not in force in Zambia at the time

Annex 8. Summary of household survey data

Demographics and Household Characteristics	
Geographic Distribution	Respondents were located across eight districts, with Rufunsa having the highest representation (25.8%) and Namwala the lowest (5.6%)
Age of Household Head	The majority of household heads were over 50 years old, with the largest group (22.6%) being 65 or older
Sex of Household Head	Most households (77.4%) were headed by females
Household Size	Over half of the households (54%) consisted of 4-6 members
Meals per Day	The majority of households (65.6%) reported eating two meals per day
Assistance and Programme Awareness	
Assistance Receipt	All households (100%) reported receiving assistance
Type of Assistance	Cash transfers were the predominant form of assistance (99.5%), followed by food distribution (3.8%) <i>[The AT does not know where any foodstuffs came from.]</i>
Assistance Source	The national Government was quoted as the primary source of assistance funds for most assistance categories
Programme Awareness	Most households learned about the programme through village meetings (83%) and/or the implementing organization (35%).
Selection Process	Geographic targeting (78.8%) and community-based targeting (75.3%) were the most common selection methods.
General drought Impact	The vast majority of households (97%) reported being impacted by the 2022 drought, primarily between January and March 2023
Major drought impact	Most households (76.7%) were impacted through lack of/loss of agriculture production and lack of work-related cash income (43.8%).
Coping Strategies	Households primarily coped by changing the number of meals per day (97.8%).
Programme Implementation and Outcomes	
Payment Amount	Most of the interviewed households received ZMW 2,000 (35.5%) or ZMW 2,400 (19.1%). <i>[More details in Table 9]</i>
Programme Information	Most households were informed about the programme objectives (96.2%) and required documentation (95.4%).
Communication Channels	Local authorities (85.5%) and the implementing organization (39.8%) were the primary communication channels
Positive Outcomes	The cash transfers were perceived to have helped reduce suffering (96%), meet food requirements (82.8%), prevent asset sales (71.8%), reduce debts (77.4%), prevent migration (73.1%), and prevent children from being taken out of school (82%).

Source: Keystone Global Analytics enumeration team, drawn from household survey data