

Evaluation of INGO Integrated Emergency Cash Transfer Program in Malawi, 2013-14

Final Report, August 2014



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Report to the INGO Consortium



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Acronyms

AEDO	Agricultural Extension Development Coordinator
CDP	Cash Distribution Point
CT	Cash Transfer
CTP	Cash Transfer Programming
CFW	Cash for Work
CICOD	Circle for Integrated Community Development (a local NGO)
DAC	Development Assistance Committee
DEC	District Executive Committee
DFID	UK Department for International Development
DRR	Disaster Risk Reduction
ECT	Emergency Cash Transfer
GVH	Group Village Headman
UCT	Unconditional Cash Transfer
FGD	Focus Group Discussions
GVH	Group Village Head /Headman (refers to Chief and/or area of authority)
INGO	International Non Governmental Organisation
KII	Key Informant Interviews
MK	Malawi Kwacha
MVAC	Malawi Vulnerability Assessment Committee
N	Number of observations / sample size
NGO	Non Governmental Organisation
NRU	Nutritional Rehabilitation Unit
OECD	Organisation for Economic Cooperation and Development
OIBM	Opportunity Investment Bank of Malawi
PDM	Post Distribution Monitoring
TA	Traditional Authority
UCT	Unconditional Cash Transfer
VH	Village Headman
WFP	World Food Programme

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Executive Summary

Rationale for the Evaluation

The primary purpose of this evaluation is to measure the impact of the INGO Consortium Emergency Cash Transfer Response Programme on the food and economic security of the targeted households in four Districts of Malawi in the 2013/14 consumption year. This external evaluation follows the OECD-DAC criteria for evaluating humanitarian action, and will therefore assess the relevance/ appropriateness, connectedness, coverage, efficiency, effectiveness, impact and sustainability of the Consortium Cash Transfer response to food insecurity.

The evaluation assesses and documents the key lessons learnt and best practices to guide future cash transfer programmes within a Malawian context. A specific aim is to contribute to influencing and informing future related humanitarian programmes, policies and practices in Malawi. The evaluation also conducts a rapid assessment of the extent to which the cash transfers have impacted on local markets and economy, including the key beneficiaries of such effects.

Data Sources

The report is based on information obtained from:

- a desk-based review of project documentation, including PDM report and progress reports
- 658 individual beneficiaries interviews conducted during the evaluation process. (281 in Zomba, 217 in Nsanje, 110 in Kasungu and 50 in Mchinji)
- Key Informant Interviews conducted with a range of stakeholders, including local Government officials, Group Village Headmen (GVH), Village Headmen (VH). A total of 61 key informants and 113 Chiefs (Senior GVH / GVH and VH) were interviewed for the study at local and national levels. A list of Key Informants interviewed is provided in Appendix 2.
- 70 interviews conducted with market traders
- interviews with 17 local Airtel Money Agents.

Impacts of the Cash Transfer

Impacts on Food Insecurity of Vulnerable Households

Beneficiaries used 83.8% of the cash transfer on food related items, consisting of food items (73.7%), milling (3.9%) and household fuel (2.2%). The largest category of expenditure after food related items was education (2.7%).

The CT program was very effective in increasing the average number of meals consumed per day by vulnerable households. The percentage of beneficiaries eating 3 or more meals per day increased from 3% of the targeted population prior to the program to 66% during.

The evaluation questioned beneficiaries about the types of food groups being consumed before the project and during the project as a proxy indicator of dietary diversity. The largest change observed was in the number of households consuming meat products on a weekly basis, which rose from 9.6% of households to 78.6% of households during the project, representing an eight-fold increase. Milk and milk products showed almost a seven-fold increase from 2.9% of households to 19.8%. Egg consumption rose almost four-fold, from 14.3% of households to 54.6% of households. The percentage of households consuming oils and fats, sugar and sweet foods, and non-white roots or tubers on a weekly basis all increased at least three-fold. The CT program thus had strong positive impacts on the consumption of the more nutritious food groups such as protein rich foods, and fats and oils.

The program was highly effective in reducing referrals to nutritional rehabilitation units with a decline recorded from 15.6% of households sending a child for nutritional rehabilitation at the baseline (December 2013) to 1.8% of households during the program.

The INGO Consortium's Emergency Cash Transfer Program was highly effective in meeting its primary objective of improving the food and economic security of the targeted households in four Districts of Malawi in the 2013/14 consumption year.

Resilience Building and Sustainability

The INGO Consortium response showed good improvements in sustainability in 2013-14 with the introduction of promotion of VSL schemes. 66% of beneficiaries had joined these schemes by the end of the program, and 52% remained active members 2 months after the end of the program. The addition of VSLA training and support was a positive advance on the 2012-13 emergency cash transfer program, and represented a more structured and pre-planned approach to addressing sustainability issues.

Future programs should seek to commence VSL sensitisation and training at an earlier stage in the program. This will enable beneficiaries to commence group establishment, planning and saving earlier, and will also provide a longer period of support to VSL groups. VSLA training should consider strengthening messages related to appropriate uses for loans, and basic business skills. This should emphasise the need to plan for repayment of loans and the advisability of, where possible, using loans for purposes which generate income which will enable borrowers to repay the loan.

The main area offering scope for enhancement in future programs is the establishment of links to other livelihood programs, to provide support to beneficiaries beyond the end of the cash transfer program. Achievements in this area fell below program targets.

Impacts on Markets

The cash transfer program had strong positive impacts on the businesses of local traders and local markets. 87% of traders reported experiencing an increase in their trade as a result of the cash transfer. 72% of traders reported an increase of over 10% in their trade, and around a quarter said their trade had either doubled or more than doubled (17.5% and 7.0% respectively).

84.7% of traders said that the increase in cash in the community did not result in them receiving a higher price for their goods. However there was strong evidence from beneficiary and key informant surveys of price rises associated with the cash distributions in all districts. Where price rises occurred, they generally involved increases of between 20% to one third. It is recommended that market monitoring in future programs should include regular spot-checks on distribution days to measure any short term changes in price levels in markets in the implementation areas.

94% of traders stated that the cash transfer project had generated slight benefits (35%) or significant benefits (59%) for local markets and local traders.

Lessons Learned and Recommendations

Appropriateness of Cash Transfers

98% of beneficiaries rated the type of program (unconditional cash grants) as either good (17%) or very good (81%) in meeting their needs. Beneficiaries thus rated the cash transfer program as highly effective in meeting their needs. Overall, 98.1% of beneficiaries stated that they were satisfied (22.3%) or very satisfied (75.8%) with the project. This level of satisfaction was consistent across all districts.

79% of beneficiaries expressed a preference for receiving cash in any future program. The main reasons for preferring cash were that it can be used for other expenses, and increased choice of which food items to buy. 15% preferred to receive food aid, with the main reasons being unpredictability of food prices, and that it best satisfied household food shortages.

Beneficiary Targeting and Verification

Community based targeting was well understood and accepted by beneficiaries, and levels of inclusion and exclusion errors identified were generally low. However, the period available for verification of beneficiaries after selection and before the first distribution was very short. Future programs should ensure more time is available for the verification process prior to the first distribution (around 10 days to 2 weeks). Future projects should consider increasing

involvement of Government extension workers in beneficiary verification, to benefit from their knowledge of local community members.

Monitoring Evaluation and Learning /Complaints Response Mechanisms

Complaints Response Mechanism

There was common agreement across partners that suggestion boxes and phone lines would be appropriate methods for future programs. Key recommendations include:

- Begin planning the Complaints Response Mechanism at the proposal development stage
- Improve sensitization of communities on the scope and use of the CRM,
- ensure non-beneficiaries also receive information to enable them to access the CRM
- Ensure adequate human and financial resources are included in the programme budget
- Harmonise CRM methods across all partners
- Systematically review the CRM through follow-up community visits during implementation, with an emphasis on identifying barriers to reporting
- Ensure clear, consistent communication materials are developed and widely circulated
- Where mobile money transfers are used, the network operator should be required to provide a toll-free number for use as a complaints and feedback hotline.

Post Distribution Monitoring

A common PDM tool should be used across all Consortium members. This should be in place from the first cash distribution, and should be focused and concise to avoid collecting unnecessary data which will not be utilised or provide real benefits to the program. It is recommended that the Consortium consider the use of tablets or electronic platforms for PDM activities in future programs in order to save time on data entry and processing, and provide timely data outputs for feedback into ensuring program design and effectiveness.

Organisational Structure

The appointment of a full-time Program Coordinator and full time M&E Coordinator were positive developments which should be replicated in future Consortium-led programs. Having a full time Program Coordinator provided a focal point for Consortium Members sharing or requesting information, and also provided a contact person for liaising with external partners and agencies such as Airtel.

Although the M&E Coordinator post was a positive innovation, it failed to achieve its maximum benefit due to health problems of the post holder. Future programs should house the Program Coordinator and M&E Coordinator posts within the one location to improve information sharing and coordination of activities. Clear articulation of line management and reporting structures for these posts is also required.

Market Price Monitoring

Due to the strong evidence of price hiking around distribution days in all districts, it is recommended that market monitoring in future program should include spot-checks on distribution days to measure any short term changes in price levels. This is required in addition to the market monitoring used to identify commodity price for the purpose of setting the following months cash transfer value.

Distribution of Cash at Cash Distribution Points

CDPs should always be located within an easily accessible distance of all of the beneficiaries, even if this means low numbers of beneficiaries serviced by some CDPs. To ensure security of beneficiaries, cash distributions should never continue beyond the time when beneficiaries become unable to reach home before nightfall. It is essential that INGO staff attending cash distributions take an active role in ensuring beneficiaries' problems are resolved.

Airtel Money

Airtel Money is not the most cost efficient method of cash delivery when considered solely in terms of cost per beneficiary per cash delivery. Justification for the use of Airtel Money must therefore be based on additional factors such as secondary benefits.

The main added benefit Airtel Money provided to beneficiaries was the communications benefits associated with mobile phone ownership. Beneficiaries greatly appreciated receiving a mobile phone, and most continued to use the phone after the program end.

Whilst joint procurement and use of a single cash delivery partner across all Districts can give increased negotiating power on charges, careful consideration also needs to be given to appropriateness to the conditions each local area. A single cash delivery partner may not be the most appropriate in all areas targeted. Airtel Money lacked an adequate network of agents with sufficient liquidity to cash-out a significant proportion of project beneficiaries. Before using Airtel Money in future humanitarian cash transfer programs, the Consortium should ensure that the coverage and liquidity of Airtel Agents is adequate to allow a substantial proportion of beneficiaries to cash out away from CDPs. To avoid over-charging by local agents, careful sensitisation of beneficiaries on all charges and the amount of money they should receive is essential. For the vast majority of beneficiaries, Airtel Money did not realise the envisaged gains of increased flexibility in accessing payments.

When compared to alternative cash delivery systems, the mobile money system added to the complexity of the process, and so did not achieve the objective of maximising ease of use for beneficiaries, nor did it increase the speed of the process for beneficiaries.

Significant problems were encountered in securing documentation / verification for cash outs through local Airtel agents. It should be a condition of appointment of any cash delivery partner that they are able to provide good robust reconciliation of payment data for all beneficiaries in a timely manner, including those cashing out at CDPs and also those cashing out at local Agents. This is essential in order to enable Consortium members to identify and confirm cases of missing transfers, and to check for duplicate payments, fraud, and/or names being switched.

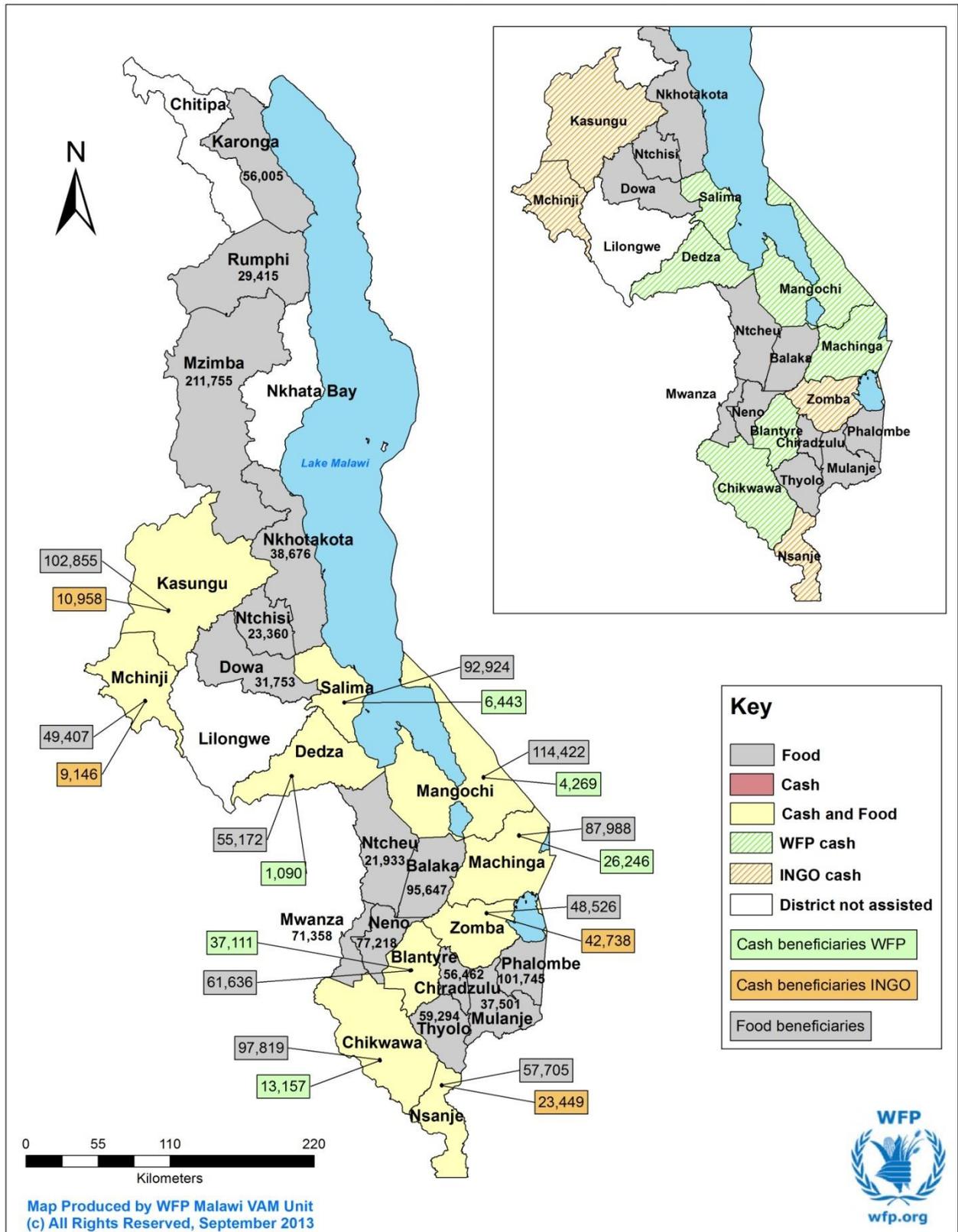
Future Consortium projects should seek to establish a harmonised beneficiary management system to enable beneficiaries to be tracked throughout the project, and to ensure that data is shared by / with the cash delivery provider in a standardised format. Clear procedures for prompt updating of any changes to the beneficiary database, using an agreed format and within an agreed timescale, are also required.

Coordination

The DC's office should be involved in preventing / resolving issues related to traditional leaders, particularly preventing demands for cash.

Future programs should decide how the selection process should deal with households already benefitting from the Social Cash Transfer Program. A consistent approach should be agreed, and clear guidance matter provided to those involved in the beneficiary selection process.

Malawi Humanitarian Response



Source: WFP

1. Background

Based on the vulnerability assessments for the 2013/14 food consumption year, the Malawi Vulnerability Assessment Committee (MVAC) reported in June 2013 that 1,461,940 people in Malawi faced food insecurity and lack of access to foods for a period of 3-5 months during the 2013 to 2014 consumption year¹. In November 2013, a revised MVAC report indicated the number of affected people had increased to 1,855,183 as a result of low production of winter crops, coupled with a major increase in the prices of staple foods throughout Malawi.

In July, the MVAC, with technical support from Oxfam and WFP conducted a market assessment, (funded by UK Aid/DFID) to determine markets functionality and make recommendations to the Humanitarian Response Committee regarding the most appropriate response to the food insecurity situation. The report was published in September and the key recommendation from the market assessment was to continue supporting cash transfers in specific districts and targeted TAs where there was market surplus and functioning markets.

The cash transfer programme was funded by DFID/UK Aid, with Save the Children International as appointed Programme Manager of the Emergency Cash Transfer Response. Cash Transfers were implemented by Consortium members, Oxfam, Save the Children International, Concern Worldwide and GOAL. A total of 81,339 people (14,789 households) were targeted to receive cash transfers in the 4 districts of Zomba, Kusungu, Mchinji and Nsanje, with 67% of registered beneficiaries being female. The cash transfers began in Zomba, Mchinji and Kasungu in November 2013, and in Nsanje in December.

The TAs selected were Mwambo (Zomba), Njombwa (Kusungu), Mkanda (Mchinji) and Tengani and Malemia (Nsanje)²The consortium members are also members of the Humanitarian Country Team (HCT) with a mandate to ensure food entitlements of the vulnerable communities are met.

Cash transfers to targeted households were delivered through Airtel Money e-transfers to individual beneficiaries' Airtel Money accounts. The day of the cash distribution was communicated in advance to households through SMS messaging and through INGO partners. Consortium staff and government counterparts were present at cash distribution points (CDPs) to monitor the distribution process. Airtel was contracted from November 2013 to April 2014 to manage the delivery, e-transfers and distribution of cash transfers to the targeted 14,789 households in the 4 districts. Selected households were provided with mobile phones and SIM cards to facilitate the e-transfers, through Airtel money.

2. Rationale

The primary objective of this evaluation is to measure the impact of the INGO Consortium Emergency Cash Transfer Response Programme on the food and economic security of the targeted households in four Districts of Malawi in the 2013/14 consumption year. This external evaluation follows the OECD-DAC criteria for evaluating humanitarian action, and will therefore assess the relevance/ appropriateness, connectedness, coverage, efficiency, effectiveness, impact and sustainability of the Consortium Cash Transfer response to food insecurity.

The evaluation assesses and documents the key lessons learnt and best practices to guide future INGO cash transfer programmes within a Malawian context. The specific aim was to contribute to influencing and informing future related humanitarian programmes, policies and practices in Malawi. The evaluation also conducted a rapid assessment of the extent to which the cash transfers have had an impact on local markets.

¹A consumption year runs from April of one year to March of the following year.

² GOAL initially planned to distribute between Dec 13_February 14. In February approval was given for a 4th transfer in March 14

3. Methodology

The methodology for this study included:

- a desk based review of relevant secondary data sources, including: project proposals, monitoring reports and other documents associated with the program.
- field data collection in the various project sites in Zomba, Nsanje, Kasungu and Mchinji.
- interviews with key stakeholders, including key Government departments, Group Village Headmen (GVH), local officials, beneficiaries and non-beneficiaries in each district.

Beneficiary data was collected using household surveys and Focus Group Discussions (FGDs). FGDs were also held with non-beneficiaries in each of the project areas. Information from other stakeholders was collected using structured key informant interviews (KIIs).

A team of 15 enumerators and team leaders was recruited for the evaluation data collection through Save the Children. Following enumerator training on 23rd May 2014, the data collection tools for beneficiary interviews and FGDs were piloted in Zomba on 24th May, and subsequently revised on 25th May. The main data collection period commenced on 26th May, and continued until 4th June 2014.

The sampling framework targets for individual household interviews reflected the distribution of affected households between districts. In addition, gender disaggregated beneficiary focus groups were held in all of the targeted Districts. A total of 658 individual beneficiaries interviews were conducted (281 in Zomba, 217 in Nsanje, 110 in Kasungu and 50 in Mchinji) during the evaluation process. Data was collected through a mixture of Focus Group Discussions, and individual interviews. However FGD data and non-beneficiary data has been excluded from this analysis due to data processing constraints.

Table 3.1 Sample Framework by District

	Zomba	Kasungu	Nsanje	Mchinji	All
Number of Households	6870	1992	4264	1663	14789
Sample size	281	110	217	50	658

Key Informant Interviews were conducted with a range of stakeholders, including local Government officials, Group Village Headmen (GVH), Village Headmen (VH), Village Development Committee (VDC) members, implementation partners, local traders, and Airtel Money agents. A total of 61 key informants and 113 Chiefs (Senior GVH / GVH and VH) were interviewed for the study at local and national levels. A list of Key Informants interviewed is provided in Appendix 2.

The choice of locations for evaluation sampling was informed by the geographical and agro-economic characteristics of the cash distribution points (CDPs) within the district. This sought to capture the diversity and degree of remoteness associated with the different locations. In particular, at least one remote location was included in the sampling framework for all districts to capture any particular issues associated with remoter and less accessible locations.

Key questions for the evaluation:

Relevance of the design:

- Did the programme address the economic needs and priorities of targeted households?
- Were the program interventions designed to meet local needs, including stimulating local production and trade?
- Were the interventions designed to increase local ownership, accountability and sustainability?

Targeting:

- How effective and efficient was the beneficiary targeting process? Were accountability mechanisms designed by the project able to capture inclusion and exclusion errors in beneficiary targeting?

Efficiency of project delivery:

- To what extent were programme outputs - quantitative and qualitative- achieved as a result of program inputs?
- Did the project approaches taken in this project yield value for money?
- Was the cash delivery mechanism used during this project the most efficient method?

Project effectiveness and timeliness:

- To what extent did programme activities achieve their purpose?
- Were project interventions implemented on schedule as per the operational plan?
- To what extent did monitoring information (e.g. PDM and market monitoring) influence management decisions and programme implementation?

Programme Impact:

- What intended impact has the project had on household food and economic security of targeted households, communities and local markets?
- What were the unintended positive or negative effects of implementing the programme on households, individuals, children, communities, markets, local economy, district and Country. (This will assess how the cash received by households was used and to the extent it contributed to the programmes food and economic security and nutrition impacts (including intended and non - intended impacts). Moreover to assess whether the cash transfers impacted on market prices at local or business market centres and to measure to the extent this influenced flows and availability of maize during periods following cash distributions.

Connectedness:

- To what extent has the short term cash transfer intervention been integrated, at community level within the context of medium-longer term livelihood recovery?
- What were the negative or unexpected outcomes of cash transfers to local economies within the context of unstructured markets within Malawi
- Examine the scale of the intervention and whether the injection of funds into the local economy achieved any "multiplier effect" to support of the wider local economy and targeted households
- How have you linked cash transfer beneficiaries with longer term resilience building initiatives e.g. VSLAs?

Coordination:

- To what extent did the programme coordinate with different stakeholders (including government structures) at different levels (district, national and community levels) and amongst the INGO Consortium and WFP.

Cross-Cutting:

- effectiveness of the gender mainstreaming aspects of the project.
- effectiveness of HIV and AIDS mainstreaming aspects of the project.
- effectiveness of the MEAL system and how it informed management decision making.
- Effectiveness of the Programme's Complaints and Accountability Mechanisms and how it informed management of inclusion and exclusion errors.
- Effectiveness on the programmes child health and nutrition, school attendance and child labour issues.
- Effectiveness of the VSLA component of the programme (design, timing, implementation and sustainability)
- Effectiveness and efficiency of having a central consortium management unit housing key programme staff from different consortium members.
- Assess the effectiveness and efficiency of the programme management structures

4. Targeting³

4.1 Transparency and fairness of the beneficiary selection process

Targeting was carried out on a community basis, using community meetings to identify eligible beneficiaries. This process was well understood and accepted by beneficiaries:

- 99.9% of beneficiaries said the process for selecting the beneficiaries was easily understood by everyone (657 out of 658 responses);
- 99.5% of beneficiaries considered the selection process to be fair (655 out of 658 responses).

For both the above variables, responses were consistent at over 99% across all districts.

4.2 Inclusion and exclusion errors

Around 72% of beneficiaries interviewed felt that some of the poorest households were excluded from the project. However, when asked the reason for this, 97.3% attributed this to the project numbers being too small rather than exclusion errors.

Table 4.1: Were any of the poorest or most deserving households left out of the project?
(responses including estimate of numbers excluded)

No-one		Yes (1 or 2)		Yes (3 to 5)		Yes (6 to 10)		Yes (> 10)		Don't know	
Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
182	27.7	59	9.0	76	11.6	122	18.5	200	30.4	19	2.9

Table 4.2: Were some better-off households favoured in the selection process and unfairly registered for the project? (responses including estimate of numbers excluded)

No-one		Yes (1 or 2)		Yes (3 to 5)		Yes (6 to 10)		Yes (> 10)		Don't know	
Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
632	96.2	10	1.5	1	0.15	1	0.15	1	0.15	13	2.0

Reports of inclusion errors were low amongst beneficiaries interviewed, with 96% reporting that no households were unfairly included on the beneficiary list. Most of the 13 beneficiaries who reported being aware of wrongly included households stated this was limited to 1 or 2 cases. The most commonly cited reason for inclusion errors was the involvement of chiefs or leaders in compiling the beneficiary lists, providing them with an opportunity to falsify the lists (mentioned by 6 beneficiaries). In spite of this, 96% of beneficiaries reported no attempts by leaders or other influential persons (including village chiefs) to interfere with the targeting process.

Only 2 beneficiaries out of 658 questioned reported being aware of anyone being required to pay money or provide other favours in order to be included on the beneficiary list, and both cases described it as only involving "few" instances. In both reported cases the money was given to a chief or community leader. In one incident in Zomba, project staff were able to successfully intervene to stop an attempt by a chief to demand money from a beneficiary in return for their inclusion on the beneficiary list.

4.3 Beneficiary Verification

All Consortium Members conducted verification processes following identification of beneficiary households. Some incorrectly registered households were also identified during

³ Additional results tables for beneficiary responses referred to in this section are contained in Appendix 2.X

post distribution monitoring (PDM), and as a result of information received through complaints response mechanisms. Overall, 197 ineligible beneficiaries were identified during these processes and removed from the beneficiary list, representing an identified inclusion error of 1.3%. This is below the maximum acceptable inclusion error of 5%. All but 5 of the households removed from the beneficiary list were replaced. In Mchinji 5 ineligible households were not replaced, and the list reduced by 5 for the remainder of the project.

Table 4.3: Number of households removed from beneficiary list during verification
(frequency and percentage)

Zomba		Nsanje		Kasungu		Mchinji		ALL	
Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
72	1.0	45	1.1	48	2.4	27	1.6	192	1.3

Some Consortium Members utilised Civil Protection Committees and Village Development Committees in the targeting and verification process to reduce inclusion and exclusion errors.

Ministry of Agriculture field staff in several Districts expressed a desire for greater involvement in the targeting and verification process, citing their knowledge of the members of the local communities as offering benefits in minimising inclusion and exclusion errors.

Reports were received from key sources across all Districts (including project staff, government / Ministry of Agriculture staff and community leaders) that the period available for verification of beneficiaries after selection and before the first distribution was too short. A minimum period of 10 days to 2 weeks was generally considered necessary for the verification process to be completed prior to the first distribution.

Lack of time for verification was also cited as contributing to increased tensions within communities. Once a family are issued with a phone and receive a cash distribution, replacing them with another household creates greater conflict / tensions between those households than would have occurred if the situation had been rectified prior to issuing of phones and commencing payments.

In Mchinji several of those identified as wrongly included refused to return the phones, and Concern Worldwide staff were concerned about withdrawing the handsets once the households had been in possession of them for a month. Concern Worldwide therefore asked Airtel to provide additional handsets for the 27 replacement households. Local project staff however indicated that not all replacement households received phone handsets. Some could therefore not participate in the e-transfer, and instead received direct cash payments at the distribution points.

Different systems were utilised in the different Districts for implementing the replacement of wrongly included beneficiaries. In most TAs, complaints were received from chiefs that the project staff failed to sufficiently inform or involve community leaders in the removal of phones from wrongly included beneficiaries, leading to accusations of project staff "grabbing" or "snatching" phones. These complaints were most frequently encountered amongst Traditional Leaders in Kasungu and Zomba.

It is recommended that project staff should avoid going unaccompanied to recover and redistribute phones. Involving other stakeholders such as agricultural extension staff or village committees can increase transparency and community involvement. It also protects staff from the risk of accusations or suspicion in the event that any phones remain unaccounted for, particularly if cash may still be present on these phones.

5. Monitoring Evaluation Accountability and Learning (MEAL)

5.1 Complaints and Response Mechanism (CRM)

A key aspect of ensuring accountability to beneficiaries is to establish effective systems for receiving and handling beneficiaries' complaints and feedback regarding the program. This should ensure confidentiality of complaints, and have mechanisms to respond to complaints in a timely manner. Although there was no harmonisation of approaches across Consortium INGOs at the start of the project, all agencies adopted similar approaches involving:

- sensitisation through community meetings and at CDPs on cash distribution days;
- complaints / feedback received through suggestion boxes at CDPs, (GOAL, Oxfam, SCI), a central telephone line (CWW, GOAL, SCI), staff phone numbers (Oxfam), in person to staff or focal persons (GOAL), a help desk as the CDP (GOAL) and office visits (Oxfam).

The most widely used mechanisms were suggestion boxes and telephone contact numbers. In-person complaints, such as to field staff or contacting NGO offices were not widely used.

There was common agreement across partners that suggestion boxes and phone lines would be appropriate methods for future programs.

The short time frame between the start of the project and the first cash distribution, and the time required for beneficiary selection and verification, meant delays occurred in establishing the CRM. Most agencies planned and implemented their CRM after the first cash distribution had taken place. This meant that it was unavailable to inform the selection / verification processes until after the first cash distribution. Had it been available earlier, it may have assisted in reducing the number of ineligible beneficiaries receiving phones and cash, and the consequent need to redistribute these phones with associated community tensions.

Another drawback of the delayed and lack of time available for establishment of the CRM was that most agencies resorted to systems already in place for other programs, (e.g. CWW used a phone line which had been established for internal complaints). **With more time for planning, agencies may have been able to set up more tailored systems, train staff more effectively in handling of complaints, and procure sensitisation / communication materials.**

Only 6% of beneficiaries interviewed (38 out of 635) had a household member who had a complaint and wished to use the CRM. The majority of complaints (22 out of 38) occurred in Nsanje. Overall, the level of complaints received was low, particularly considering that complaints included matters such as dissatisfaction amongst community members that the total number of people who were allowed to be included as beneficiaries in the project should have been larger.

63% of those who complained were satisfied with the manner in which their complaint was dealt with by project staff. The main reason for dissatisfaction was that the person "did not feel the problem was resolved to their satisfaction". In only 2 cases (out of 635 interviews) did the complainer feel that project staff failed to adequately investigate or follow up their complaint.

The volume of complaints received was generally low. Amongst those who complained, most (63%) reported being satisfied with the way the complaint was dealt with.

5.2 Potential Barriers to Use of the Complaints and Feedback

Awareness of the CRM

At the time of the evaluation, the majority (63%) of beneficiaries continued to be aware of at least one complaints / feedback mechanism, despite the passage of some months since the end of the program. Awareness was highest in Kasungu (71%) but was surprisingly low in Mchinji at just 31%. Low levels of awareness in Mchinji may be due to a range of factors, including sensitisation lacking in effectiveness in Mchinji, only one phone being available for complaints use in the District, and the absence of suggestion boxes at CDPs. The CRM review meeting agreed that suggestion / feedback boxes should be available in future emergency cash transfer interventions.

In addition, sensitisation in all districts was targeted at beneficiaries -e.g. through information at CDPs - and there was limited outreach to the wider community to broaden access to the CRM include non-beneficiaries.

Table 5.1: Are you aware of any of the different methods available to make complaints or suggestions about the project or the targeting?

	Zomba		Kasungu		Nsanje		Mchinji		All	
	N	%	N	%	N	%	n	%	N	%
No	91	33.83	24	22.86	52	24.07	30	61.22	197	30.83
Yes	166	61.71	75	71.43	147	68.06	13	26.53	401	62.75
D/k	12	4.46	6	5.71	17	7.87	6	12.24	41	6.42
TOTAL	269	100	105	100	216	100	49	100	639	100

The CRM which was most widely known to beneficiaries was the suggestion box at the CDP, recalled by 52% of beneficiaries interviewed during the evaluation. Other mechanisms were much less widely remembered. With phone hotlines, some beneficiaries failed to keep a note of the phone number, or lost the initial information providing the number.

To ensure the maximum dissemination and accessibility of the hotline number, the Consortium should consider displaying it on a banner at all cash distributions, and providing flyers with the number on.

Information on the telephone hotline number and other CRM mechanisms and their purpose should be posted in village locations, to ensure non-beneficiaries also have access to the CRM.

Cost of Using the Phone Hotline

During the CRM workshop in March, Consortium Members reported that phone hotline numbers were the second most frequently used complaints and feedback mechanism (after the suggestion boxes). Phone lines were seen by program staff as providing a valuable avenue of communication. However, some areas for potential improvements in accessibility and effectiveness of hotlines were identified during the evaluation:

1. In Kasungu, Oxfam staff had TNM phone numbers (08), whereas the beneficiaries had Airtel (09) numbers, resulting in higher charges in phoning across different networks to reach Oxfam staff. This led to beneficiaries preferring to call the local partner, CICOD, to complain or provide feedback, as CICOD staff use the Airtel (09) network.
2. Beneficiaries tend to withdraw all the e-transfer value as cash, and may not purchase any airtime. This leaves them with a **lack of phone credit to call or SMS the helpline.**

Based on the above findings regarding cost considerations in accessing the phone hotline, Airtel were questioned during the evaluation about the potential for them to provide a toll-free

number for use as a 'feedback and complaints hotline' for the duration of any future cash transfer program using Airtel Money. **Airtel confirmed that they would be willing to provide a toll-free number, free of charge, where Airtel operates as the cash delivery partner.** Airtel already provides a toll free number for the Government's Social Cash Transfer Program.

Where mobile money transfers are used in a humanitarian cash transfer program, the network operator should be required to provide a toll-free number for use as a complaints and feedback hotline.

Where phone hotlines are used on programs not involving mobile money, the hotline number should be available on the same network used by the beneficiary wherever possible, to avoid higher charges for calling across networks. This may involve making alternate numbers (e.g. an 08 and an 09 number) available for hotline purposes.

Fear of Reprisals or Intimidation

Implementing agencies reported a reluctance on the part of beneficiaries to complain. PDM reports state that PDM interviews indicated that local leaders were discouraging beneficiaries from complaining, and that fear of reprisals was a significant barrier to the reporting of complaints. During the evaluation interviews with beneficiaries where some interviewees revealed the existence of complaints which they had not reported during the project⁴. Although the number of respondents who said they had failed to report a complaint was small (15 out of 582 respondents), the main reason cited for failure to report complaints was fear of criticism by community members or intimidation by chiefs.

Rebranding the contact channels as "feedback" rather than "complaints" mechanisms may help reduce the stigma of being seen to use these mechanisms, but is unlikely to fully allay beneficiaries' apprehensions.

Strong sensitisation on confidentiality of complaints and feedback is required.

Agencies should ensure that approaches such as phone lines which can be used confidentially in the privacy of people's own homes are widely promoted, with contact numbers widely available and publicised within communities.

Where fear of being seen to use the CRM is an issue, PDM interviews can provide a valuable additional channel of communication for picking up issues, and future programs should continue to incorporate questions to capture this information.

5.3 INGO Consortium Sharing of Experiences on CRM

In March 2014 Concern Worldwide organised a meeting for Consortium Members to share experiences on the main challenges and lessons learned in relation to the CRM approaches used during the emergency cash transfer response. This was a valuable initiative, and the key learning points and recommendations for future projects are documented in a summary report⁵. The full text of the report's recommendations for future programs is contained in Appendix 1 of this report.

The meeting report included recommendations for implementing CRMs in future CT programs, particularly where activities are delivered in partnership or through consortia. These included:

- Begin planning for the implementation of a Complaints Response Mechanism at the project planning and proposal development stage

⁴ See Section 6.4 for examples of failure to report incidences of extortion and enforced sharing.

⁵ Complaints and Response Mechanisms for Cash Transfer Programming: Lessons Learned and Recommendations from the 2013-2014 Emergency Cash Transfer Project. INGO Consortium Malawi, March 2014

- Improve sensitization of communities on the scope and use of the CRM
- Ensure adequate human and financial resources are included in the programme budget
- Harmonise CRM methods across all partners
- Increase the involvement of beneficiaries in designing the CRM
- Involve local structures in developing and managing the CRM
- Organise learning and experience sharing soon after roll-out of the CRM
- Systematically review the CRM through follow-up community visits during the implementation period, with an emphasis on identifying barriers to reporting
- Build the capacity of agency staff in CRM management
- Ensure that clear, consistent messaging and visibility materials are developed and used widely and in all stages of programming

Such exercises in sharing of experiences and learning between partners provide valuable learning experiences and contribute to future harmonisation of approaches within the consortium. As such they could form a valuable element to be built into future programs. The consortium is to be commended for this initiative.

5.4 Monitoring and Learning Systems

A positive innovation by the 2013-14 emergency cash intervention was the appointment of a full time M&E coordinator. However this appointment failed to realise its full potential benefits due to the M&E Coordinator experiencing ongoing health issues throughout their contract. This resulted in frequent absences which negatively impacted on the functioning of the post.

Key issues which were identified in relation to monitoring systems were:

- delays in implementing the baseline study and in processing the baseline data. The baseline study was eventually completed in February 2014.
- No specific design of a coordinated PDM tool took place prior to the start of the study. Consequently several revisions to the PDM tool occurred during the program. The PDM format was based very closely on the baseline survey tool, and consequently was lengthy and detailed (10 pages), and contained many questions which it was unnecessary to collect on a monthly basis either for reporting or operational purposes. Comments received from staff on the PDM process described it as excessively long and it "placed a lot of demands on staff time without benefit". This was particularly true for smaller Consortium partners who lacked dedicated M&E staff to support the process. Consequently much of the data collected was not used, and in some instances most of the data remained unprocessed or analysed.
- During the 2013-14 project, the fact that the PDM tool was not available from the start of the program, and the length of the PDM tool developed, were barriers to the use of electronic approaches to data collection. **It is recommended that the Consortium consider the use of a tablet or electronic platform for PDM activities in future programs in order to save time on data entry and processing, and provide timely data outputs for feedback into ensuring program design and effectiveness. To avoid issues of poor network coverage, these should be capable of working offline whilst in the field.**

The use of hand-held electronic devices in PDM processes would require:

- budgeting for equipment, template development, and staff training in the proposal;
- ensuring the PDM tool is agreed and coordinated at a sufficiently early stage to allow technical requirements (e.g. template preparation and loading) to be completed in time for the first PDM
- the PDM data collection tool should be focused and concise, and avoid the collection of unnecessary data which will not be utilised or provide real benefits to the program.

Line management and office arrangements for the M&E Coordinator and Program Coordinator were not sufficiently planned and coordinated in advance of program implementation. In addition, the posts of M&E Coordinator and Program Coordinator were housed in separate organisations during the initial months of the program (Oxfam and Save the Children respectively). This created issues such as lack of coordination and communication between the two post holders, and a lack of clarity on responsibilities for line management, reporting and disciplinary matters affecting the M&E Coordinator post.

There was agreement between Consortium members that future programs should house the Program Coordinator and M&E Coordinator posts within the one location / office. This will improve information sharing and coordination of activities. Clear articulation of line management and reporting structures for these posts is also required in future programs. This should emphasise the joint nature of the Consortium approach, and that post holders' should see themselves as agents of the Consortium rather than allied to individual organisations.

It is recommended that the appointment of a full time M&E Coordinator be continued in future emergency cash interventions

5.5 Capacity Building and Learning : Cash Learning Partnership (CaLP) Training Course

In order to build capacity of staff and partners in cash base programming, a joint training was organized by the INGO Consortium and WFP in April 2014. This was intended to yield the following benefits:

1. Strengthening of relationships between stakeholders in humanitarian cash transfer programming in Malawi, including INGOs, WFP and Government of Malawi.
2. Increased learning on the subject for field practitioners. 17 staff were certified as having completed the CaLP Level I training.
3. Government participation was successfully secured (3 staff from the Department of Disaster Management Affairs attended the course)
4. The organisers were the INGO Consortium and WFP, promoting collaboration between these agencies.
5. This was the first Cash Learning Partnership (CaLP) training in Malawi. There are plans to organize another CaLP Level I training plus a CaLP Level II training in future.
6. The training was supported by the Cash Learning Partnership, through their Regional Focal Point in Nairobi. Attendance certificates were issued by CaLP.

The course was positively received by participants and program management, and similar trainings should be considered linked to future programs. Participants felt that the timing of the workshop (i.e. in the latter stages of the CT response) was useful as it enabled participants to reflect on the current response, exchange lessons learnt and look at what could be done differently in the future. However, they also felt it would be useful to have such a workshop in advance of planning the next emergency response so that all options are thoroughly considered during the planning phase, and capacities built in advance of the program.

5.6 Training of Beneficiaries by FHI 360 Mobile Money Accelerator Program (MMAP)

The Malawi Mobile Money (mMalawi) project support and advance the growth of mobile money in Malawi through a series of coordinated interventions including targeted technical assistance to key public- and private-sector stakeholders.

In some districts such as Mchinji Airtel brought in FHI 360 to conduct training of beneficiaries on the use of mobile phones. This was highly effective in improving beneficiaries' skills in using the features of the mobile phone. This training was described by staff as "transformational" in its impact on beneficiaries' capacity to understand and use the technology. However, it was felt

one training at the start of the program was not sufficient to fully build beneficiaries' skills, and a follow-up training for beneficiaries in the use of the phones would have significant added benefit.

Technical support to beneficiaries is essential in order to ensure they can :

- adequately use the phones for the purpose of the cash transfer
- access the potential added benefits of the use of mobile phone transfers, such as communication benefits, ability to send or receive money through mobile transfers, etc.

"At the start of the training by FHI360, beneficiaries did not even understand that the number on the box was their phone number. By the end of the training they were able to competently use the phone, and could even send money to neighbours."

*Selvi Vikan
CWW Team Leader*

Specialist professional training such as that offered by FHI 360 in training beneficiaries in the use of mobile phones is more effective than is possible using program staff or temporary Airtel staff. Maximum use should be made of such specialist training wherever it is available.

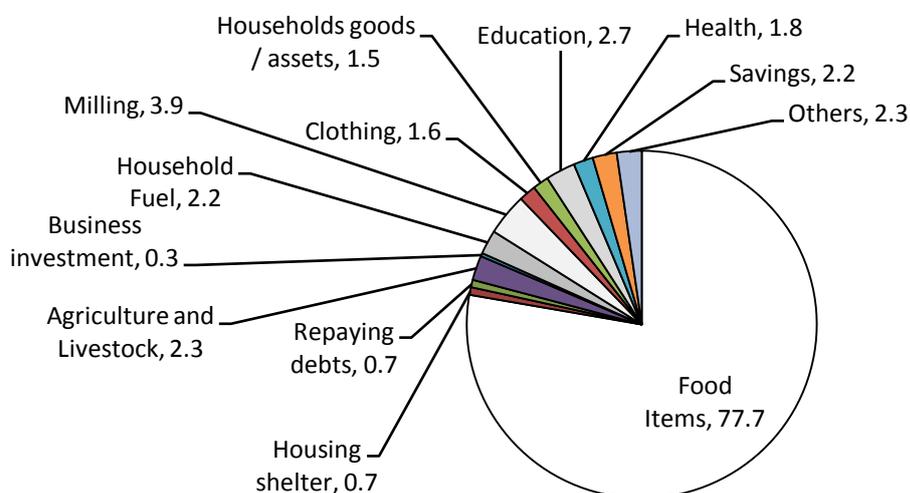
6. Program Impacts

6.1 Use of the Cash Transfer

Almost all beneficiaries (98.9%) recalled program staff explaining to them what items the cash was intended to be used for, and the things they should not use it for. Of the 651 respondents who recalled receiving this information 99.7% (649 respondents) found the information clear and easy to understand.

Beneficiaries used 83.8% of the cash transfer on food related items, consisting of food items (73.7%), milling (3.9%) and household fuel (2.2%). This was consistent across most districts with the exception of Mchinji where food related expenditure was slightly lower at 74.4% (compared to 84% in Zomba, 87% in Kasungu, 85% Nsanje). In Mchinji there were higher levels of expenditure on agriculture and livestock (7.8%), education (4.5%) and household goods / assets (4.5%) compared to other districts. Overall, the largest category of expenditure after food related items was education (2.7%).

Figure 6.1: Use of the Cash Transfer by Category of Expenditure (%)



6.2 Sharing of the Cash Transfer

Most beneficiaries (92%) did not share any of the cash they received. Of the 8% who did report sharing some of the cash, this was mostly shared with relatives outside of the household (67%) or friends (15%). 67% of those sharing were happy to share, 20% did so out of a sense of 'moral obligation or duty', and 13% reported feeling under pressure to share some of the cash.

"Due to extended families some people were trying to assist others who had not benefitted. Many were sharing the cash, or food bought, with their extended families"

*F. Phiri, Extension Officer
Ministry of Agriculture, Kasungu*

Of the 54 beneficiaries who shared part of their cash, 24 shared up to MK 2,000 or less per month, 26 shared MK 2,500 to MK 5,000, and 4 shared between MK 6,000 to MK 9,000. The average amount shared per month by those reporting having shared their cash was MK 3,096. Across all those questioned (i.e. including those who did not share) the average amount shared per month was MK 254.

6.3 Sharing of Food Bought With the Cash Transfer

Food purchased with the cash was much more likely to be shared than the cash itself. 44% of beneficiaries (292 persons out of 657) reported sharing some of the food purchased. In 71% of cases where sharing took place it involved 10% or less of the food purchased. Sharing of more than 25% of the food purchased was rare, involving only around 1% of all beneficiaries.

"The INGO has done a tremendous job to make people food sufficient, and people were able to work in their fields."

*TA Njombwa
Kasungu*

"The program has worked well for us and saved lives"

*GVH Lloyd Phiri
Njombwa, Kasungu*

"The most pleasing thing is that we have free cellphones now, and people were free from hunger."

*VH Mwendofamba
Malemia, Nsanje*

"Crocodile attacks went down because people no longer had to fetch Nyika to eat from the Shire River"

*Chief's FGD
Tengani, Nsanje*

"The program didn't allow beneficiaries to share the food items bought with the cash and this created enmities among some community members."

*Village Chiefs FGD,
TA Mwambo, Zomba*

A large majority of those sharing food purchases were happy to do so (81%) or did so out of a sense of moral obligation (17%). Only 5 persons (1.7%) reported being under pressure to share the food. This was mostly due to being asked to share by a relative in great need (2 cases) or friend in great need (2 cases). In one case, sharing was "to maintain good relationships". These reasons for sharing can represent community coping mechanisms in times of need, since on another occasion the sharer may be the one requiring assistance.

6.4 Savings

Only 26 beneficiaries out of 657 beneficiaries interviewed (4%) still had any savings left from the cash received from the program. Of these, 35% had MK 2000 or less left as savings, and 85% had MK 5000 or less. Of those with savings remaining, 10 intended to use them to purchase food, 4 for business purposes, 4 for agriculture or livestock, 4 for educational needs, 2 for health related needs, and 2 for VSL or to assist them in accessing loans.

6.5 Inappropriate Use of the Cash Transfer

Reports of misuse of the cash transfer were low, with only 5% of beneficiaries stating that they were aware of someone who had misused the cash (only 35 out of 658 respondents said they were aware of any instances of misuse).

When questioned further, 77% of those aware of misuse said less than 5 persons were involved. The majority of cases involved purchasing alcohol (60% or 21 reports) and 25.7% involved girlfriends or polygamy (9 reports). As the same individual may have been reported by more than one respondent, the number of instances of misuse may be lower than the number of reports received.

6.6 Number of Meals Consumed Per Day

The number of meals consumed per day on average increased substantially during the cash transfer project. Around two thirds of beneficiaries consumed 3 meals a day whilst receiving the cash, compared to only 3% during the baseline period.

Table 6.1: Number of meals consumed on an average day (percentage of HH)

Number of meals per day	Percentage of HH during baseline (December 2013)	Percentage of HH during the cash transfer program	Percentage of HH during the evaluation (June 2014)
0	0.2%	0	0
1	43.7%	1.2%	4.3%
2	52.6%	33.1%	63.8%
3	3.4%	65.2%	31.8%
4	0	0.5%	0.15%

The percentage of beneficiaries eating 3 meals or more per day during the project was highest in Nsanje (84%) and lowest in Zomba (50%). Although there was some reduction in the

number of meals consumed by June (during the evaluation) over 95% continued to consume at least 2 meals per day.

60% of beneficiaries stated they had problems in maintaining household food consumption after the end of the project. This was highest in Nsanje (69%) and lowest in Kasungu (40%).

The CT program was very effective in increasing the average number of meals consumed per day. The percentage of beneficiaries eating 3 or more meals per day increased from 3% of the targeted population prior to the program to 66% during.

6.7 Dietary Diversity and Consumption of Different Food Groups

Calculation of Household Dietary Diversity Scores (HDDS) relies on respondents being able to accurately recall of food groups consumed in a specified 24 hour period. It was not considered possible to expect beneficiaries to accurately recall, two months after the end of the project, what food groups they had consumed during a specific day during the implementation of the program. To be reliable this data would have to be gathered very close to the time period concerned to enable accurate recall (i.e. this requires to be done during the program, and gathers data relating to the preceding 24 hour period). Thus HDDS data is only available where this was collected by Consortium Members at the time of the program implementation, not during the evaluation. HDDS was only calculated during the program in Mchinji and Kasungu.

In Kasungu, Oxfam monitored Household Dietary Diversity Scores (HDDS) during the project implementation. This identified an increase in the HDDS amongst Kasungu beneficiaries from 4 to 4.75. This represents a modest increase in HDDS, and is below the project target of 6.5. Monitoring of HDDS was not conducted by other Consortium members during the project.

In Mchinji, CWW calculated HDDS for February and March 2014. The HDDS score was 4.66 in February. In March, the data from one enumerator in Mchinji was identified as unreliable. When that enumerator's results were removed, the HDDS for March in Mchinji was 5.4.

Comparison of these data with the baseline report is problematic due to apparent inconsistencies within the baseline report in relation to the project level HDDS quoted in the text of the baseline report, and the TA level figures contained in Table 7 of the same report. However, based on the TA level data in the Baseline report, and comparing this with data collected during the program, the program would appear to have resulted in an increase in HDDS in the two TAs for which follow-up data were collected by Consortium Members.

Table 6. Average Household Dietary Diversity Scale

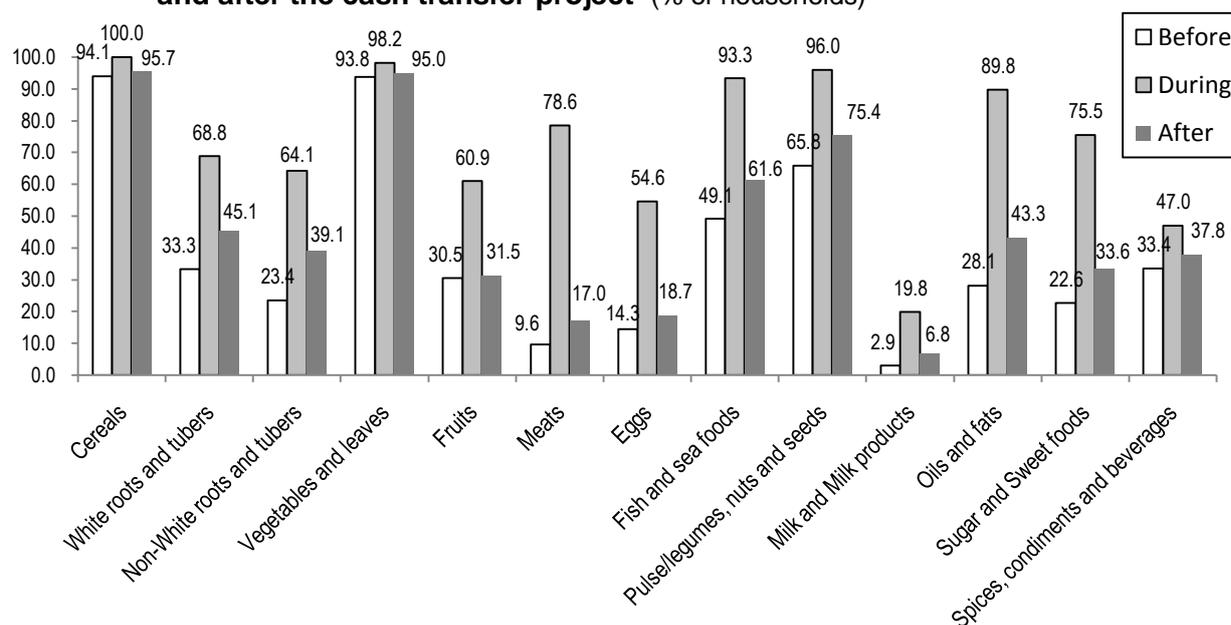
Traditional Authority.	Mkanda (Mchinji)	Malemia (Nsanje)	Tengani (Nsanje)	Mwambo (Zomba)	Njombwa (Kasungu)
Average HDDS as reported in the Baseline Report ⁶ (Nov/Dec 2013)	2.3140	2.9167	2.4677	3.1484	2.5
Mchinji HDDS recorded by CWW in February 2014	4.66				
Mchinji HDDS recorded by CWW in March 2014	5.4				
Kasungu HDDS recorded by Oxfam in April 2014					4.72

Where cash transfer programs wish to identify changes in HDDS occurring as a result of the cash based response, collection of the required data should be incorporated into the PDM monitoring system, or otherwise collected during program implementation.

⁶ These are the figures for HDDS as reported in Table 7 (Average Household Diversity Scale) of the Baseline Report for the Emergency Cash Transfer Project, based on data collected in November and December 2013.

Due to the problems (described above) in collecting relevant HDDS data during the evaluation, and the incomplete nature of the data available, the evaluation sought to frame a question which would act as an indicator of the project's impact on types of food groups consumed. In order to collect information which beneficiaries would be more realistically able to recall, beneficiaries were asked what types of food groups the household were eating in a typical week before and then during the project, and also at the time of the evaluation (June 2014, 2 months after the end of the program). Whilst this does not enable the HDDS impacts of the project to be calculated, it provided some insight into the changes in the types of food consumed. Of particular interest are changes in the more nutritious food groups such as protein rich foods, and fats and oils.

Figure 6.2: Food groups consumed by household in an average week before, during and after the cash transfer project (% of households)



The largest change observed was in the number of households consuming meat products on a weekly basis, which rose from 9.6% of households to 78.6% of households, representing an eight-fold increase. Milk and milk products showed almost a seven-fold increase from 2.9% of households to 19.8%. Egg consumption rose almost four-fold, from 14.3% of households to 54.6% of households. The percentage of households consuming oils and fats, sugar and sweet foods, and non-white roots or tubers on a weekly basis all increased at least three-fold. **The CT program had strong positive impacts on the consumption of the more nutritious food groups such as protein rich foods, and fats and oils.**

6.8 Referrals to Nutritional Rehabilitation Units

Information in the Baseline Report, combined with evaluation data, suggests referrals to nutritional rehabilitation units dropped dramatically during the project, from 15.6% of households being affected during the baseline⁷ to 1.8% of households during the project. However, there is some doubt about the accuracy of the Baseline Report data in this context.⁸

⁷ Note that percentages shown in the baseline report are all calculated with N=437 - i.e. shown as the percentage of the total survey sample across all districts / TAs, not the percentages for the individual district / TA. These have been converted to district percentages to enable the above comparisons to be made.

⁸ NRUs are specifically for severely wasted children. CWW report that this usually constitutes only about 1-3% of children in Malawi even during lean times. It may be that the Baseline Report figures include children referred for supplementary feeding programs. However, the adjusted figure would still normally only be about 5% of children.

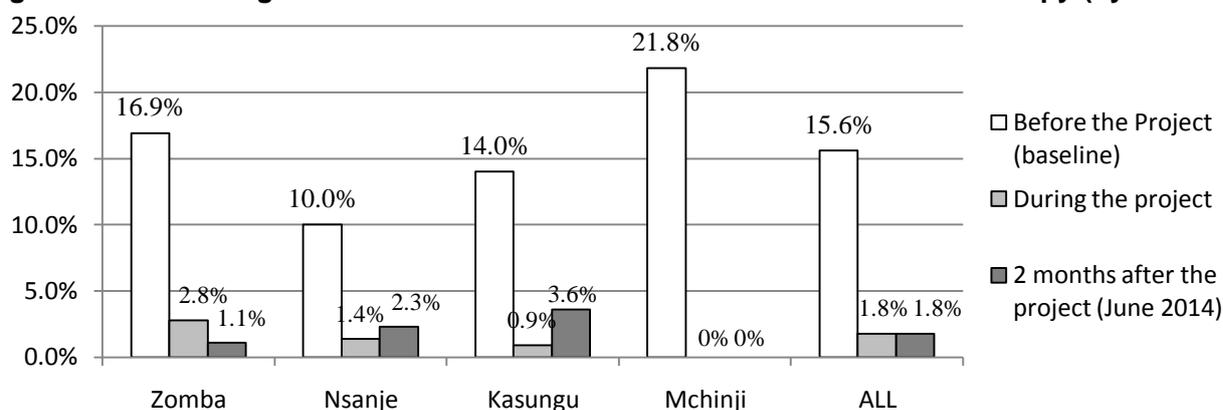
Based on the evaluation study data, the overall figure for referrals has remained stable at 1.8% since the end of the project, although with some slight variation between districts.

Referrals in Kasungu and Nsanje increased slightly since the end of the project, whilst in Zomba they have continued to fall. Rises in Kasungu may have been linked to the different cropping patterns and late harvest in that District, with 66% of respondents in Kasungu not beginning to harvest until May, and 7% starting harvesting even later.

Table 6.2: Percentage of households with children referred for nutrition therapy (by District)

	Before the Project (baseline)	During the project	2 months after the project (June 2014)
Zomba	16.9%	2.8%	1.1%
Nsanje	10.0%	1.4%	2.3%
Kasungu	14.0%	0.91%	3.6%
Mchinji	21.8%	0.0%	0.0%
ALL	15.6%	1.8%	1.8%

Figure 6.3: Percentage of households with children referred for nutrition therapy (by District)



The program was highly effective in reducing referrals to nutritional rehabilitation units with a decline recorded from 15.6% of households sending a child for nutritional rehabilitation at the baseline (December 2013) to 1.8% of households during the program.

6.9 Extortion and Enforced Sharing of Cash Transfers

During the program and also the evaluation, reports were received across all Districts of some chiefs or traditional leaders extorting cash from households. In other cases chiefs forced beneficiaries to share part of their cash with other members of the community. Consortium members were aware of these problems during the program, and sought to address this by providing sensitisation talks at CDPs prior to cash transfers being distributed.

Reports of extortion of cash or enforced sharing were higher in 2013-14 than during the previous year, and all districts were affected. Although overall, the incidence of extortion was low, in a few cases the proportion of the individual's cash transfer which was extorted was very high. For example, in February the quarterly progress report for the program indicated that 18 villages were identified as affected in Zomba, with the amount of money extorted from the beneficiary ranging from MK 3,000 to MK 11,000. Airtel managers questioned some beneficiaries in Zomba seen handing most of the cash to the chief, and were told they did so because they were put on the beneficiary list by the Chief to receive cash on his behalf, and were given a small share in return for doing so. Where these issues were identified by program staff they were promptly dealt with. In Kasungu one chief was identified as having placed

relatives on beneficiary lists in different villages. This was identified and addressed by program staff, but not until after some cash distributions had already occurred.

Great care is needed in sensitisation designed to inform beneficiaries that they should not give in to attempts by traditional leaders to extort money or to force them to share with others. In some cases this was interpreted by beneficiaries and leader as a blanket "don't share" message which included voluntary sharing with extended family or friends in need, and thus caused increased community tensions. In addition, some traditional leaders (particularly in Zomba and Nsanje) complained they found the wording used in sensitisation offensive in that they felt it portrayed all Chiefs as being corrupt. In Mchinji, one Project Officer misguidedly told beneficiaries that they would be removed from the program if they shared their cash, in an attempt to deter them from giving in to extortion. Unfortunately this may have made them more vulnerable to extortion, because they would not feel able to report it to staff, for fear of being removed from the program.

Staff should be trained in the correct approach and wording to use in trying to advise beneficiaries against giving in to extortion attempts, and the actions they can take to safely report extortion where it occurs. In particular such training should cover issues such as :

- **differentiating between sharing as a result of extortion and sharing voluntarily with extended family or friends in need**
- **ensuring wording is sensitive to not giving offense to traditional leaders**
- **advising beneficiaries on how they can safely and confidentially report extortion attempts, and the help staff can provide in dealing with this.**

Methods of dealing with extortion attempts varied between districts and between Consortium partners, as well as in effectiveness. Going to the villages and seeking to punish chiefs publically is embarrassing for the chief and as a result things may be made difficult for the complainant afterwards. In some cases the GVH was approached to assist in addressing the problem. However, in some cases the GVH is either complicit or implicated in the problem.

The most effective method used to deal with extortion was involving the District Commissioner (DC) to enlist his support in dealing with traditional leaders involved. This approach was used effectively in Zomba. A meeting was arranged for chiefs, community leaders, the DC's office, and the INGO, after which the village heads were summoned by the DC and instructed to stop the extortion. Most money was successfully returned to beneficiaries, and the involvement of the DC in Zomba meant that those leaders who did not repay the money had their honorariums withheld and risked the threat of expulsion. UNDP also advocated the involvement of the DC in maintaining discipline amongst chiefs, due to the fact that the DC has official authority over chiefs including controlling their honorariums.

It is recommended that Consortium members agree common procedures for dealing with extortion or enforced sharing in future programs, and that this should involve the DC's office in enforcing discipline amongst traditional leaders.

The consortium should also consider sitting down with the chiefs during sensitisation and explaining what is planned, how the agencies are going to do it, and what the chief's role is. **Agencies should seek to enlist the active participation of chiefs in doing talks to their community, with the NGO as observer, about what will be happening, including covering the topic of beneficiaries' entitlement to retain all of their payments. Where information is provided publically by the chiefs, it may be harder them to then to go back on their word.**

The principle in involving chiefs should not be to provide financial incentives for their assistance to humanitarian programs, but to encourage them to see it as their contribution to the welfare of their own people, particularly the poor and vulnerable.

Case Study : Enforced Sharing of Cash Transfers by Beneficiaries

Example 1:

A 70 year old widow, who lives with her nine grandchildren, reported that the Village Head (VH) Malambo (Kasungu District) threatened her in order to make her give him at least half of her monthly cash transfer. Most months she only got to keep around MK 8000 which was not enough for her needs. This continued throughout the program. One month, to try and keep her money, she "ran away to the town" and withdrew the cash at a local Airtel agent. When the Chief discovered this, he sent people to threaten her, and wanted to drive her out of the village. In April the Chief took all but MK 2000 of her cash. As she could not afford to go to the market with so little money, she had to buy goods from local petty traders. She never reported the situation during the program as she was afraid to do so. The Chief warned her not to tell anyone or she would be removed from future programs. She told the evaluation team that at least 3 people were targeted by the Chief in this way.

Example 2: Instruction from TA Njombwa to Beneficiaries to Share their Cash,

A male beneficiary reported that in April 2014, TA Njombwa instructed GVH Manyika to ask all beneficiaries to share their cash transfer with other poor community members. Beneficiaries had to give half of the money received to the Chief to be shared among poor non beneficiaries in front of the whole village. The issue arose because non-beneficiaries were jealous and wanted to receive the same help as beneficiaries. Beneficiaries were pressured into sharing their money, and threatened that if they did not do so they would have to do most of the community development work in the community. The GVH was reported to have instigated this issue.

Source: INGO Evaluation Field Survey, June 2014

6.10 April Transfer

Due to concerns about possible delays in harvests due to weather conditions, the INGO Consortium successfully sought and obtained funding for an additional cash transfer to be made in April, using funding from the UN Humanitarian Fund, SC Italy and underspends from the DFID funding. The justification for seeking an April transfer was based on a rapid food security assessment, including expected harvest times, carried out in the 5 TAs. The findings of this assessment, and the recommendation for an April transfer, were supported by DoDMA and DFID. The justification for this is corroborated by reports of beneficiaries' harvesting times obtained during the end of program evaluation, where only 13.7% of beneficiaries reported that they had started harvesting by March. By April, 59.7% had commenced harvesting, but the figures were much lower in Kasungu and Mchinji where two thirds of beneficiaries (66%) began harvesting in May. In Mchinji, the caseload for the April transfer was reduced to 391 households, compared to the 1663 included in the March transfer.

These figures indicate that there was a need for the April transfer in order to enable households to have commenced harvesting of crops prior to the end of the cash transfer program, and to avoid excess/untimely consumption of green crops which would affect harvests and subsequent food security.

7% of households reported that no crop had been grown or none harvested. This was particularly prevalent in Nsanje, where 12.4% of households either did not plant a crop or none was harvested. In Nsanje, there was an outbreak of army worms in part of the Extension Planning Area (EPA), resulting in a late harvest and low crop production which affected one of the TAs targeted by the CT program (TA Malemia in Nsanje).

Reasons for not planting may be due to the household lacking able-bodied members. However in Zomba and Nsanje some reports were also received, including from Department

of Agriculture staff or Chiefs, of a small number of able households not planting crops because they were relying on being able to obtain food using the humanitarian assistance. Some Chiefs' focus groups and village committee members requested that they should be involved with the project to ensure that able bodied persons receiving the cash were working in their own fields.

Beneficiaries were also asked in which month did the amount of food they had access to from either their own crops or from other livelihood activities increase. Only 46% had experienced an increase in their access to food from their own resources in March. In April this increased to 80%, and by May 94% had some increase in food either from their own crops or from livelihood activities. **By continuing the program into April, almost all beneficiaries were experiencing an improvement in their food security situation by the end of the program.**

As some households may have already been becoming more food secure from their own resources at the time of the April cash transfer, the evaluation sought to identify whether the use of the cash transfer was different in this month. 79% of beneficiaries stated used the April cash transfer for the same expenditures as earlier payments, supporting the assumption that they were still experiencing similar levels of food insecurity in April.

6.11 Impacts on Household Relationships and Decision Making

Collection of the Cash Transfer

The cash transfer was usually collected by the household head. In 45% of households a female household head collected the cash, and in 33% of cases a male household head was responsible. In addition, the wife of the household head collected the cash in 16% of cases. Most other households assigned another household member or relative to collect the cash. Overall, female representatives were reported to collect the cash for 62.5% of households interviewed.

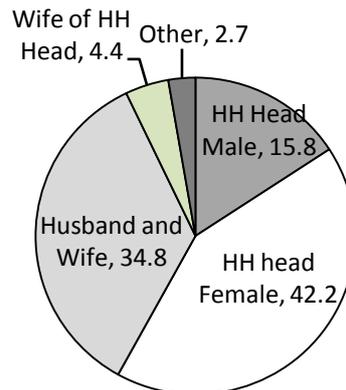
Table 6.3 Gender Breakdown of Beneficiaries and Cash Collection by District

	Zomba	Kasungu	Nsanje	Mchinji
Number of Households	6870	1992	4264	1663
% of Households that stated a female HH representative usually collected the cash	72.2%	67.3%	49.3%	68.0%
% of registered beneficiaries who are female	71%	58%	63%	68%

During the evaluation, the percentage of respondents stating that a female household representative usually collected the cash was lowest in Nsanje (49.3% of households). Nsanje was also the only district where the number of respondents who reported that a male household head normally collected the cash outnumbered those where a female household head normally collected the cash (46% and 35% respectively). This is despite the proportion of females registered as beneficiaries in Nsanje are comparable to other districts. Collection of cash by female household representatives was highest in Zomba (72% of households).

Decisions on Use of the Cash Transfer

Decisions on the use of the cash transfer were usually made by the female household head (42% of households) or jointly by husband and wife (35% of households). It was relatively uncommon for a male household head to have sole responsibility for deciding how the cash would be used (16% of households). **Women were well represented in household decision making on the use of the cash transfer.**

Figure 6.4: Who decided how the cash transfer money would be used ? (% of households)

Impacts on Household Relationships

Impacts of the cash transfer on household relationships were largely neutral, with 64.4% of households experiencing no change. Where impacts did occur these were much more likely to be positive than negative, with 35.5% of households reporting that relationships improved slightly or a lot, compared to only 1.1% of households reporting a deterioration in household relationships. Where a deterioration occurred, this was mainly due to increased conflict between spouses. Improvements in household relationships were mainly due to better joint decision making, followed by improved relationships between spouses.

6.12 Impacts on Community Relationships

Impacts on community relationships were also mostly neutral, with 61% of households reporting no change. However, where impacts on community relationships did occur they were more likely to be negative than positive. Nearly one quarter of beneficiaries (23.4%) noted some deterioration in community relationships, primarily due to jealousy amongst those not included in the program.

In contrast, 15.5% of beneficiaries felt that the project had improved community relationships either slightly (8.4%) or a lot (7.1%). Positive impacts were mainly due to increased availability of food within the community, and to a lesser extent due to beneficiaries sharing their food with others.

When asked if the project had affected the community in any other way, 96% said that it had, with the main impacts being :

- it improved food availability / reduced hunger (72% of beneficiary responses from those who reported other impacts)
- it improved livelihoods of the poor (18%)
- it enabled beneficiaries to share food with others (5%)

7. Building Resilience and Sustainability

7.1 Village Savings and Loans Associations (VSLA)

A key element of the sustainability component of the emergency cash transfer program was the promotions of village savings and lending groups. Beneficiaries were given information, and establishment training and support to enable them to set up VSLA groups, or to join established VSLA groups. Save the Children assisted CWW in Mchinji by leading the training in that District, reflecting the good cooperation and support between Consortium Members. In Kasungu VSLA groups had already been set up prior to the start of the program, and beneficiaries were supported to join the established groups.

The addition of VSLA training and support was a positive advance on the 2012-13 emergency cash transfer program, and represented a more structured and pre-planned approach to addressing sustainability issues.

81% of beneficiaries interviewed recalled receiving information about VSLAs and how to become a member. Of these, 59% stated that they received the information through the cash transfer program, 21% received the information from a friend or relative, 16% learned about VSLAs from another NGO, and 4% from Government staff.

There were delays in commencing the sensitisation and training on VSLAs due to the project's initial focus on rolling out the cash transfer component. Thus VSLA trainings did not commence until February 2014. Beneficiaries had little time to join VSLA groups and build up savings before the end of the program, with support to VSLA groups available for only a limited period after the groups were set up. In some districts, local partners continued to support VSLA groups after the end of the program, but in other areas no resources were available to support this.

It is recommended that future programs should ensure that the VSLA component starts earlier in the program, preferably with sensitisation from the beginning, and training commencing soon afterwards. This will give the maximum time for beneficiaries to become familiar with VSLAs and to prepare to build up savings as soon as their circumstances improve sufficiently to enable them to do so.

As the duration of any VSLA program is normally at least nine months, it is recommended that future follow-up / monitoring of these groups takes place (e.g. six months to one year after the end of the program) to determine if the groups were able to sustain themselves after the end of the shorter duration program implemented under the emergency cash transfer response.

7.2 Participation in VSLAs

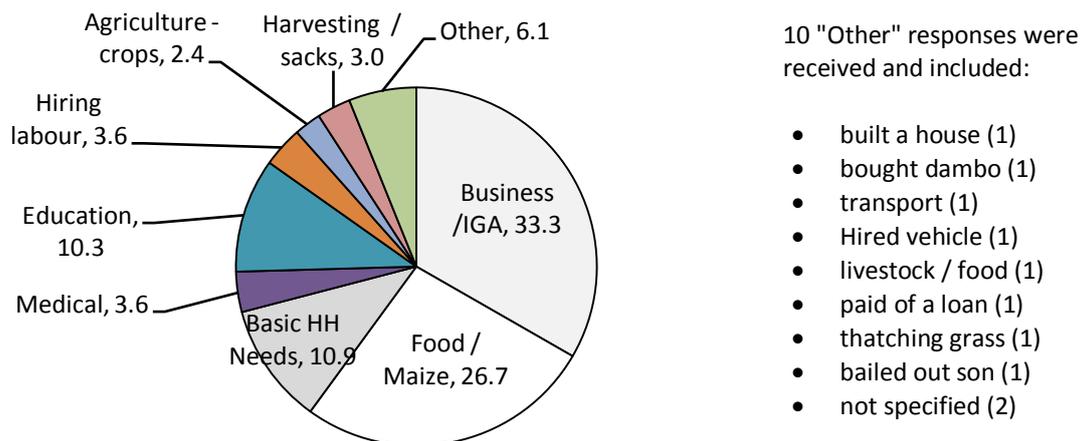
Uptake of participation in VSLAs by beneficiaries was good, with project data recording around two thirds of households (66%, or 9,763 households) as participating in Village Savings and Loans schemes by the end of the program. Evaluation data were lower, but still recorded a majority (52%) of beneficiaries reporting still being an active member of a VSLA in June 2014. This variation may be due to some beneficiaries leaving the VSL groups or no longer having the capacity to save after the cash transfers ended, due to limited funds.

Project data and evaluation data both record membership of VSLAs as being highest in Mchinji (at 77% and 78% respectively). Evaluation data indicated that of those who were VSLA members, 39% had been members for less than 3 months, and 63% less than 5 months. Since the program commenced VSLA trainings in February, these data are consistent with program monitoring data, which indicated that 65% of those who were VSLA members at the end of the program had joined during the project. Evaluation data indicate that beneficiaries in Nsanje were more likely to have been in the VSLA for over 5 months (44%), compared to only 13% in

Mchinji. In Kasungu, VSLA activities had already been carried out by CARE, and where possible beneficiaries were linked to these existing initiatives, but where VSLA schemes were not established training was provided by CICOD.

Of those beneficiaries who were members of a VSLA, 94% reported having savings with the group at the time of the evaluation (June 2014), and 50% reported having a loan from the VSLA. One area of concern is the low percentage of VSLA loans which were used to develop or start up a business or income generating activity, with only one third of loans used for these purposes, and the high percentage of loans used to buy food basic household needs (38%).

Figure 7.1: Use of VSLA Loans



Where VSLA loans are used to meet basic food or household needs, and do not generate income to enable the borrower to repay the debt, they may experience difficulty in repaying the loan and there are no sustainability gains in terms of increased income generating capacity.

It is recommended that VSLA training considers strengthening messages related to appropriate uses for loans, and basic business skills. This should emphasise the need to plan for repayment of loans and the advisability of, wherever possible, using loans for purposes which generate income which will enable borrowers to repay the loan.

VSLA savings rates were broadly consistent across all districts, ranging from 89.5% of VSLA members in Zomba having savings with the group to 97% in Nsanje.

In Mchinji, CWW were able to provide ongoing support to VSLAs after the end of the emergency food security program, through a separately funded program due to continue for 2 years. In this district VSL promoters therefore continue to be present on the ground.

7.3 Other Livelihood Support Activities / Integration with Other Programs

Whilst program sustainability initiatives showed good progress in 2013-14 through promotion of VSLAs, progress on links to other livelihood programs was limited. Only 24% of households were linked to other partner-initiated development activities.

In Nsanje, 3175 households (74%) were linked to other programs, which included the DFID funded DISCOVER program. In Kasungu Oxfam's partner CICOD is currently implementing a recovery project targeting all CT beneficiaries. This is below the project target of 6000 HHs. In Zomba the implementing agency (SCI) is not engaged in any recovery or resilience led initiatives within the targeted TA, nor were links established to partner programs.

In Mchinji, Concern Worldwide began World Bank funded nutrition work in TA Mkanda in May 2014. This project is targeting all households with children under the age of 5 in TA Mkanda for Care Groups. Whilst there will probably be overlap between beneficiaries of the ECT program and the Care Group program, selection is on the basis of eligibility criteria for the Care Group program, and does not preferentially target ECT beneficiaries. The two programs are therefore not explicitly linked.

11% of beneficiaries (71 out of 658) reported starting a new income generating activity (IGA) as a result of the cash transfer program, either as a result of the VSLA activities or by using part of the cash transfer for this purpose. 61% of those who started an IGA engaged in petty trade, 24% started an agriculture-related activity, and 15% started another non-agricultural IGA.

The INGO Consortium response showed good improvements in sustainability in 2013-14 with the introduction of promotion of VSL schemes. 66% of beneficiaries had joined these schemes by the end of the program, and 52% remained active members 2 months after the end of the program.

Future programs should seek to commence VSL sensitisation and training at an earlier stage in the program. Ideally this should be included from the start of the program. This will enable beneficiaries to commence group establishment, planning and saving earlier, and will also provide a longer period of support to VSL groups. A minimum period of around 6 months is ideally required to establish and consolidate a VSL initiative.

The main area offering scope for enhancement in future programs is the establishment of links to other livelihood programs, to provide support to beneficiaries beyond the end of the cash transfer program. Achievements in this area fell below program targets.

8. Impacts on Markets

8.1 Background to the Market Impact Assessment

This Section contains two main components:

1. the views of beneficiaries and key informants in relation to the impacts of the program on market prices and availability of commodities
2. results of a survey of market traders into the impact of the cash transfer program on their businesses and on local markets.

8.2 Beneficiary and Key Informant Surveys - Impact on Availability and Prices of Goods

Availability of Basic Food Commodities

72.8% of beneficiaries never experienced any problems in purchasing the basic food items they required (maize, beans cooking oil), and reported no shortages of commodities in the shops or markets. Key informants such as program staff and government officials reported that food supplies were widely available due to vendors bringing food items into the area as there was a ready market. 21.9% of beneficiaries reported occasional problems, and 5.3% reported frequent problems due to shortages of supplies in shops. Reports of "frequent" shortages of goods in markets were most commonly experienced in Nsanje (by 11.5% of beneficiaries) and least common in Kasungu (0.1% of beneficiaries).

Table 8.1: Were there any problem in purchasing the basic food items you wanted (maize, beans, oil) due to shortages of supplies in shops?

	Zomba		Kasungu		Nsanje		Mchinji		ALL	
	N	%	n	%	n	%	n	%	N	%
No	220	78.29	86	78.18	139	64.06	34	68.00	479	72.80
Yes, occasionally	55	19.57	23	20.91	53	24.42	13	26.00	144	21.88
Yes, frequently	6	2.14	1	0.91	25	11.52	3	6.00	35	5.32
TOTAL	281	100	110	100	217	100	50	100	658	100

In February FEWSNET reported that ADMARC was supplying its markets across the country with higher than normal maize supplies, due to ADMARC receiving unprecedentedly high access to regular maize stocks from the Strategic Grain Reserve (SGR). In addition to demand from program beneficiaries, the demand for maize at ADMARC stores was also fuelled by traders purchasing stocks for resale. This commercial demand was constrained in some districts (e.g. Kasungu and Nsanje) by ADMARC limiting sales to 10kg of maize per person.

Prices of Basic Food Commodities

There was strong evidence of price increases associated with the cash transfer program. 86% of beneficiaries reported observing changes in food prices that they believed were associated with the program. Reports of price rises associated with cash distribution days were consistent across all Districts. These reports came from both beneficiaries and non-beneficiaries, and were corroborated by project staff and Government staff. Maize was reported as rising by MK 300 - MK 400 per bucket, MK500 - MK 800 per 5 kg basin, or around MK2000 to MK2500 per 50kg bag throughout the duration of the project.

In some areas the prices rose and remained elevated, in other areas prices would rise a just before the actual distribution and then fall back again 3 to 4 days after the distribution (e.g. in Kasungu and Nsanje). Some beneficiaries stated that they would purchase only a small amount at this time and wait for stocks to recover and prices to fall before making their main purchases. However, the majority of beneficiaries lacked any food in the household, so would purchase all their supplies immediately.

A mitigating factor on maize prices was the higher than normal availability of stocks at ADMARC⁹ stores, which served to contribute to reduced maize prices across the country from January onwards.

Due to the strong evidence of price hiking around distribution days in all districts, it is recommended that market monitoring in future programs should include regular spot-checks on distribution days to measure any short term changes in price levels in markets in the implementation areas. This price information should then be compared with corresponding data on price changes in reference markets located in within the District but outside of the implementation areas. This is required in addition to the market monitoring used to identify commodity price for the purpose of setting the following months cash transfer value.

8.3 Background to Traders' Market Impact Survey

In order to assess the impact of the project on the local economy and local markets, a total of 70 interviews were conducted with market traders. Of these, 28 were conducted in Zomba, 31 in Nsanje, and 11 in Kasungu. The types of traders interviewed included mainly traders in basic food commodities, but also some engaged in other activities such as agro-business dealers / agricultural input firms, phone charging, butchers, grocers and barbers. The markets surveyed included Bua, Chinkhoma, Chitsa, Jali, Nachuma, Nsanje, Nyamithuthu, Tengani and Thondwe.

Overall, 81% of the traders interviewed were based within the local area of the market where they were interviewed. The percentage of market traders interviewed who were from outside the area was highest in Zomba (28.6%), and lowest in Nsanje (9.7%). Traders from outside the area were most commonly found at the larger markets of Jali (where 38.5% of traders from outside the area), Thondwe (23%) and Tengani (15.4%).

Table 8.2: Are the Traders Interviewed based in the local area or from outside the area?

	Zomba		Nsanje		Kasungu		ALL	
		%		%		%		%
Within local area	20	71.43	28	90.32	9	81.82	57	81.43
Outside local area	8	28.57	3	9.68	2	18.18	13	18.57
TOTAL	28	100	31	100	11	100	70	100

8.4 Impact on Traders' Turnover and Prices

Levels of awareness of the cash transfer program amongst traders was high. All of the traders interviewed in Nsanje and Kasungu were aware of the scheme, and 79% of those interviewed in Zomba were also aware of the cash transfer program.

87% of traders reported experienced an increase in their trade as a result of the cash transfer program. The corresponding figures were highest in Nsanje, where 97% of traders reported an increase in their trade, and lowest in Zomba where 74% reported an increase. In terms of the scale of the impact on trade, 72% of traders reported an increase of over 10% in their trade, and around a quarter said their trade had either doubled or more than doubled (17.5% and 7.0% respectively). Differences were recorded between districts, with no traders in Kasungu reporting a doubling (or more) of trade, and a third of those in Nsanje reporting that their trade at least doubled.

⁹ FEWSNET Malawi Food Security Outlook Update, February 2014. Acute food insecurity improves as humanitarian assistance and ADMARC supplies continue.

Table 8.3: How did the increase in trade affect your sales?

(figures are only for those reporting an increase in sales)

	Zomba		Nsanje		Kasungu		ALL	
		%		%		%		%
Increase >0% but <10%	7	36.84	6	20.69	2	25.0	15	26.79
Increase >10% but <25%	5	26.32	6	20.69	1	12.5	12	21.43
25% to <50%	3	15.79	7	24.14	5	62.5	15	26.79
Double	4	21.05	6	20.69	0	0	10	17.86
More than double	0	0	4	13.79	0	0	4	7.14
TOTAL	19	100	29	100	8	100	56	100

In spite of the impact on their trade, 84.7% reported that the increase in cash in the community did not result in them receiving a higher price for their goods. Of the 15.3% who stated they did receive a higher price, the average increase reported was around 34%. This reported level of increase in prices is broadly consistent with that reported by beneficiaries and key informants in Section 8.2 above.

94% of traders stated that the cash transfer project had generated slight benefits (35%) or significant benefits (59%) for local markets and local traders.

Table 8.4: Do you think the cash distributions to households who lacked food generated any benefits for the local market and local traders?

	Zomba		Nsanje		Kasungu		ALL	
		%		%		%		%
No benefits	4	14.29	0	0	0	0	4	5.80
Slight benefit	9	32.14	8	26.67	7	63.64	24	34.78
Significant benefit	15	53.57	22	73.33	4	36.36	41	59.42
TOTAL	28	100	30	100	11	100	69	100

8.5 Impact on Businesses Setting Up in the Area

There were few reports from beneficiaries of new businesses starting up in the markets or local community as a result of the project leading to increases in availability of cash and higher levels of mobile phone ownership in the community. Only 13% of beneficiaries reported being aware of new businesses starting up as a result of the increased cash in the community. However a much higher percentage of traders (30%) had observed new businesses setting up in the area as a result of the cash transfer project.

Table 8.5: Are you aware of any new businesses setting up in the area as a result of the increased cash in the community due to the cash transfer project?

	Zomba		Nsanje		Kasungu		ALL	
		%		%		%		%
No	13	46.43	16	51.61	10	90.91	39	55.71
Yes	10	35.71	10	32.26	1	9.09	21	30.0
DK	5	17.86	5	16.13	0	0	10	14.29
TOTAL	28	100	31	100	11	100	70	100

The main types of trader setting up in the area included large traders / maize traders moving into the area, agricultural traders, petty traders, mandasi (doughnut) sellers, and traders in food commodities (beans, tomatoes, rice, sugar cane). In addition, the issuing of mobile phones to beneficiaries resulted in seven reports of businesses setting up to sell airtime and / or charge mobile phones.

8.6 Traders' Capacity to Meet Demand

In spite of the high demand, most traders (54%) reported experiencing no problems in meeting demand for basic food items such as maize, beans and oil. This was consistent across the 3 areas surveyed, ranging from 52% to 57%. Of those who experienced some problems with supply, around three quarters stated that this occurred only "occasionally". Frequent problems in meeting demand were experienced by just under 12% of traders, and were most common in Zomba where 18.5% of traders were affected.

Table 8.6: During the cash transfer project did you have any problem in meeting demand for basic food items (maize, beans, oil)

	Zomba		Nsanje		Kasungu		ALL	
		%		%		%		%
No	14	51.85	17	56.67	6	54.55	37	54.41
Yes occasionally	8	29.63	10	33.33	5	45.45	23	33.82
Yes frequently	5	18.52	3	10.0	0	0	8	11.76
TOTAL	27	100	30	100	11	100	68	100

64.3% of traders reported not experiencing any problems with shortages of stocks at their suppliers. Only 14.3% experienced frequent problems with shortages at their suppliers, and 21.4% said that such problems occurred "occasionally". Lack of availability of goods was thus not a major source of problems in meeting demand. Causes of problems in meeting demand related mainly to issues such as lack of capital to buy large stocks combined with high 'peaks' in customer numbers, a requirement to travel long distances to restock, and price rises.

Most of those (65%) experiencing problems of shortages at their suppliers attributed this to the local effects of the cash transfer program, not to national conditions such as national shortages of supplies. However, 25% thought national market conditions were responsible, and 10% were unsure of the cause.

A similar pattern was observed in relation to prices of basic food commodities, with 66% reporting having observed changes in food prices that they believed were caused by the cash transfer program. 33% did not observe any price changes that they attributed to the program (the remaining 1% responded 'don't know').

When asked if the project had affected the trader or other traders in any other way (good or bad), responses obtained included :

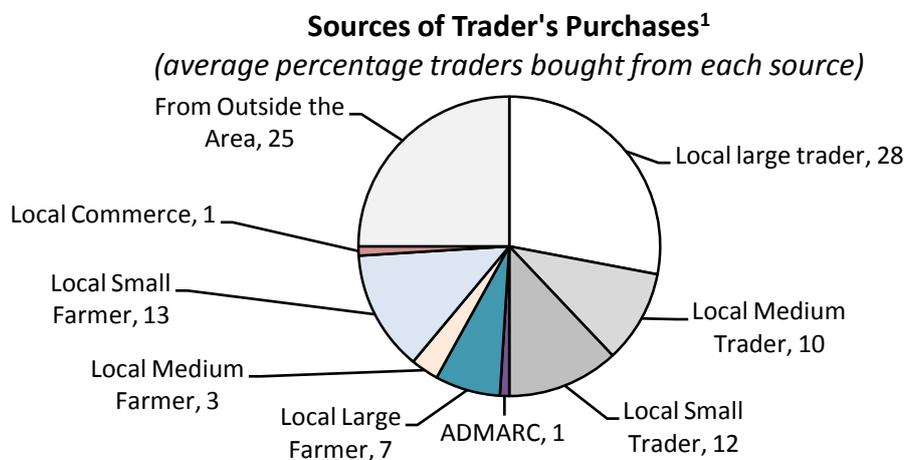
- increased profits / made a lot of profit (mentioned by 38 traders)
- sales increased / were quicker / were able to sell all their stock (mentioned 16 times)
- their business expanded / grew / did better due to the project (mentioned 11 times).
- two traders involved in charging phones reported challenges in managing to charge all the phones brought to them.

Other lesser effects, mentioned only once each included:

- lost business to large traders (1 mention)
- people were bargaining less (1)
- suppliers increased prices (1).

In terms of the second-round beneficiaries of expenditure of the cash transfer cash, the most common source from which traders purchased their stocks was local large traders. The average percentage of their purchases that traders reported sourcing from local large traders was 28%. This reflects the fact that many small and medium sized traders have low levels of capital, and require to make frequent repeated purchases from larger market actors to replenish their stocks. Local small farmers would also appear to be important second-round beneficiaries of

cash transfer expenditures. Traders reported buying surprisingly little of their stocks from ADMARC, with the average amount traders reported buying from ADMARC being approximately 1.2% of their stock. This is possibly due to the restrictions on the amount of maize an individual could purchase in one transaction.



Note 1: Estimated figures based on traders responses to question on "Where do you buy your goods from?" and supplementary question asking percentages of stocks purchased from each source.

The average amount of their stock traders reported buying from outside the local area was 25%, indicating that much of the cash is retained in the local area beyond the first round of purchases by beneficiaries.

8.7 Summary of Key Market Impacts

73% of beneficiaries experienced no problems in purchasing basic food items. Amongst those beneficiaries who did experience problems, over 80% said that this was infrequent. Overall, only 5% of beneficiaries reported 'frequent' problems purchasing food items.

The cash transfer program had strong positive impacts on the businesses of local traders and local markets. 87% of traders reported experiencing an increase in their trade as a result of the cash transfer. 72% of traders reported an increase of over 10% in their trade, and around a quarter said their trade had either doubled or more than doubled (17.5% and 7.0% respectively).

84.7% of traders said that the increase in cash in the community did not result in them receiving a higher price for their goods. However there was strong evidence from beneficiary and key informant surveys of price rises associated with the cash distributions in all districts. Where price rises occurred, they generally involved increases of between 20% to one third. It is recommended that market monitoring in future programs should include regular spot-checks on distribution days to measure any short term changes in price levels in markets in the implementation areas.

94% of traders stated that the cash transfer project had generated slight benefits (35%) or significant benefits (59%) for local markets and local traders.

In spite of the high demand, most traders (54%) reported experiencing no problems in meeting demand for basic food items such as maize, beans and oil. Of those who experienced problems with supply, around three quarters stated that this occurred only "occasionally". Frequent problems in meeting demand were experienced by just under 12% of traders.

The most common source from which traders purchased their stocks was local large traders (28% of purchases). This reflects the fact that many small and medium sized traders have low levels of capital, and require to make frequent repeated purchases from larger market actors to replenish their stocks. Local small farmers are also important second-round beneficiaries of cash transfer expenditures (13% of traders' purchases).

The average amount of their stock traders reported buying from outside the local area was 25%, indicating that much of the cash is retained in the local area beyond the first round of purchases by beneficiaries.

9. Relevance of the design

98% of beneficiaries rated the type of program (unconditional cash grants) as either good (17%) or very good (81%) in meeting their needs. Variations across districts were low, ranging from 95% in Kasungu to 100% in Mchinji.

Beneficiaries rated the cash transfer program as highly effective in meeting their needs.

Overall, 98.1% of beneficiaries stated that they were satisfied (22.3%) or very satisfied (75.8%) with the project. This level of satisfaction was fairly consistent across all districts, ranging from 97.1% in Nsanje to 99.0% in Kasungu.

When asked about the main reasons for satisfaction or dissatisfaction with unconditional cash transfers the main reasons given were:

- it reduced food shortages in the household (54% of responses),
- it improved the lives of beneficiaries (20% of responses)
- freedom to use cash for any household expenses (17% of responses)
- it targeted the right months (5% of responses)
- the program duration was too short (1.5% of responses)
- the number of beneficiaries was too low (0.7% of responses).

The cash transfer program achieved very high levels of beneficiary satisfaction (98%).

Regarding the use of cash transfers, and beneficiaries' preferences for future programs, 79% expressed a preference for receiving cash in any future program. The preference for cash was strongest in Mchinji (90%) and lowest in Kasungu (69%).

Table 9.1: Beneficiary Preferences to receive cash or food aid in future programs by district
(frequency and percentage)

	Zomba		Nsanje		Kasungu		Mchinji		ALL	
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Cash	238	84.7	86	78.2	150	69.1	45	90.0	519	78.9
Food aid	27	9.6	12	10.9	59	27.2	2	4.0	100	15.2
Cash and Food	16	5.7	7	6.4	6	2.8	0	0	29	4.4
Don't know	0	0	5	4.5	2	0.9	3	6.0	10	1.5
TOTAL	281	100	110	100	217	100	50	100	658	100

The most important reasons for preferring cash were that it can be used for other expenses (76% of those preferring cash), and increased choice of which food items to buy (22%).

Overall, 15% preferred to receive food aid, with the preference for food aid was strongest in Kasungu (27%). The most important reasons for preferring food aid were unpredictability of food prices (43% of those preferring food aid), and that it best satisfied household food shortages (38%). In Nsanje, difficulty in accessing markets to buy food was also cited as a reason for preferring food aid (31% of those preferring food aid in Nsanje).

10. Effectiveness

10.1 Effectiveness in Reducing Food Insecurity in Vulnerable Households

The CT program was very effective in increasing the average number of meals consumed per day. The percentage of beneficiaries eating 3 or more meals per day increased from 3% of the targeted population prior to the program to 66% during.

The evaluation questioned beneficiaries about the types of food groups being consumed before the project and during the project as a proxy indicator of dietary diversity. The largest change observed was in the number of households consuming meat products on a weekly basis, which rose from 9.6% of households to 78.6% of households during the project, representing an eight-fold increase. Milk and milk products showed almost a seven-fold increase from 2.9% of households to 19.8%. Egg consumption rose almost four-fold, from 14.3% of households to 54.6% of households. The percentage of households consuming oils and fats, sugar and sweet foods, and non-white roots or tubers on a weekly basis all increased at least three-fold.

The CT program had strong positive impacts on the consumption of the more nutritious food groups such as protein rich foods, and fats and oils.

The program was highly effective in reducing referrals to nutritional rehabilitation units with a decline recorded from 15.6% of households sending a child for nutritional rehabilitation at the baseline (December 2013) to 1.8% of households during the program.

The INGO Consortium's Emergency Cash Transfer Program was highly effective in meeting its primary objective of improving the food and economic security of the targeted households in four Districts of Malawi in the 2013/14 consumption year.

10.2 Effectiveness in Delivering Cash

The amount of cash beneficiaries were entitled to was effectively explained to recipients, with 97% stating that they received the correct amount of money on the scheduled day.



The INGO cash transfer program was highly effective in delivering the correct amount of cash according to the agreed schedule, with 99 % of beneficiaries reporting that they received the correct amount of cash on the scheduled day.

Awareness of the amount of cash they were entitled to was high, with 97% of beneficiaries saying the amount, and the monthly variations, were clearly explained to them by program staff. In Nsanje, GOAL used a blackboard at distribution sites to inform beneficiaries of the amount of the payment for that month, and how it had been calculated. This was a positive innovation, which other Consortium members should consider adopting in future programs.

During the 2013-14 emergency response in Malawi, the INGO cash transfer program was more effective at delivering the cash on time than the equivalent program implemented by WFP. Delays in the WFP cash transfer program, with associated late payments to beneficiaries by WFP, contributed to the decision by the UNHF / HCT Emergency Fund to part-finance an additional INGO cash distribution in April, in order to harmonise the end dates of the two programs.

Zero Balances on Phones and Undelivered Transfers

Although most beneficiaries received the correct amount of cash, as small minority reported problems with finding zero balances on their phone on arrival at the CDP. Although in most of these problems were resolved on the distribution day or shortly thereafter, in Mchinji of several cases were still unresolved at the time of the evaluation. 16 beneficiaries claimed during the evaluation that they had not yet received all their entitled payments. Of these, 15 occurred in Mchinji, with the only other case being in Kasungu. It is likely that affected beneficiaries self-selected to attend the evaluation meeting to seek assistance with their problem, in which case the recorded cases may represent almost all of the affected beneficiaries. In most of the 15 cases the shortfall was limited to one or two months per beneficiary still outstanding. Most cases related to the April distribution, and seem to be linked to beneficiaries whose phones had faulty SIM cards or else who had lost their phones prior to the April distribution. Where problems of missed payments were identified, details of affected beneficiaries were passed to the implementing organisation for the District who are following up all reported cases. Cross checking with CWW suggests that the identified cases were already known to CWW, and that staff changes had led to the delays in identifying and resolving these issues. All cases have now been investigated and dealt with. It is estimated that less than 1% of beneficiaries in Mchinji were affected by this problem. Unresolved cases seemed to be almost entirely absent in the other districts. The only other example found was one case in Kasungu where the beneficiary had lost her phone prior to the April distribution.

Risk of Fraudulent Removal of Cash Balances

NGO monitors at CDPs should be made fully aware of the potential for fraudulent removal of cash from beneficiaries' phones. The following example relates to an Airtel staff member, who a beneficiary might be expected to willingly or accidentally disclose their PIN number to.

Attempted Theft of Cash by Airtel Employee at Pirimiti CDP, Zomba

During a cash distribution at Pirimiti CDP in Zomba, the cash distribution had to be suspended as the cashing-out process had not yet completed by late evening. After suspension of cash-outs, an alert NGO Monitor observed an Airtel employee operating a beneficiary's phone. When cash-outs resumed the following day it was discovered that the beneficiary's money had been removed from her phone. The Monitor intervened and reported the previous evening's incident to the supervisor of the Airtel staff member. Investigations revealed that the Airtel staff member had taken advantage of the situation the previous day to remove the money from the beneficiary's phone, transferring it to their own phone. The Airtel supervisor rectified the situation and ensured that the beneficiary received her cash the same day.

It is also possible for other persons, including relatives or community members with access to the beneficiaries' phone, to steal the cash if beneficiaries fail to keep their PIN number secure. Beneficiaries sometimes fail to understand the importance of safeguarding their phone and PIN number. In some cases beneficiaries store their PIN number alongside, or even on, the phone, leading to risk of theft of the cash. In some cases the phone itself, or the SIM card may be stolen. INGO staff reported at least one case of a beneficiary arriving at the CDP to discover that their SIM card was incorrect and had been replaced without their knowledge. There were also a few cases of phones being lost or stolen, which may have involved an attempt to access the cash transfer.

In a small number of cases a beneficiary would, whilst trying to operate the phone, accidentally converted all of the transfer value to airtime. This was in some cases and in some Districts converted back to cash by the Airtel staff. However in Kasungu staff were aware of at least one instance where the Airtel team said they could not convert the value back to cash, indicating

that the beneficiary would have to use it as airtime. Project staff in Kasungu were unaware that it was technically possible for the Airtel Team to re-convert it to cash, so could not intervene.

Monitoring staff should be pre-informed of potential problems which may occur during the e-transfer, and the appropriate measures to be taken to resolve these problems. Where technical solutions are available (e.g. converting airtime back to cash) monitors should be aware of these, so that they can insist on the Airtel Team utilising these solutions to remedy beneficiaries' problems.

10.3 Organisation and Scheduling of Cash-Outs at Cash Distribution Points

Preparation and On-Site Management of Cash Distributions

"Oxfam were very well organised in terms of project execution at distribution sites. Everything was in place when we went there and we could just go and get on with the job of distributing the cash."

*Bigboy Makoloma
Airtel Money Manager*

Differences were identified regarding the levels of organisational preparation for cash distributions by Consortium Members. In addition, the role adopted by Partners' staff during distributions at Cash Distribution Points varied widely.

Airtel reported that Oxfam staff in Kasungu provided the highest high level of advance organisation and support from agency staff, and actively supported beneficiaries in ensuing that issues arising were resolved. In contrast, CWW staff in Mchinji adopted a more passive observer role. CWW had limited staff numbers available making it difficult for them to

ensure an adequate presence of trained INGO staff at each CDP throughout the distribution process. Due to staff shortages CWW enlisted support from within the local community to provide monitors at some sites. Airtel reported inadequate INGO support at venues within Mchinji, and stated that some monitors lacked an understanding of the mobile money process, and were unable to assist in the identification of beneficiaries. Airtel also stated that they occasionally arrived at the CDP in Mchinji to find no NGO staff present. It is believed this was due to low numbers of CWW staff meaning that one individual sometimes had to cover two sites at the one time, and travel between the sites. From December onwards, Airtel and Concern met in Mchinji the day prior to the distribution to coordinate the distribution process.

Consortium partners should ensure that scheduling of distributions is coordinated with levels of INGO staff availability, in order to ensure that there is an INGO representative at each CDP throughout the entire distribution process.

Mobilisation of Beneficiaries

All INGO partners require to ensure that they communicate with beneficiaries, community leaders and community mobilisers in sufficient time prior to cash distributions. Airtel reported incidences of arriving at the CDP to find mobilisation had not taken place, and no beneficiaries were present. Messages then had to be sent to the community, resulting in considerable delays in getting the distribution process started. Similar problems occurred on occasion during the evaluation meetings with communities.

In TA Mwambo chiefs asked that information on cash distribution points and dates be sent directly to beneficiaries through phone SMS messages, as some VDC members were demanding money (MK 50) for passing on this information.

Transfer of Cash to Airtel

Airtel claimed that the INGO Consortium were sometimes late in sending the money for the cash distribution to Airtel's account. Although there were clear guidelines in the service agreement on when the money had to be transferred to Airtel, they reported that these were not always adhered to.

The Consortium should ensure it complies with timelines in the service provider fscontract, particularly in relation to payment deadlines. Failure to do so not only causes problems for the smooth running of project, it also makes it harder to demand compliance on the part of the service provider (in this case Airtel) if they similarly fail to meet the terms of the agreement.

Scheduling of On-Site Cash Distributions

Some instances of lack of adequate pre-planning of the schedule of cash distributions were reported by Airtel. On one occasion Airtel had arrived at Mchinji and begun setting up the cash distribution site, only to be informed that no cash distribution would take place there that day, and they must instead travel to Kasungu. On another occasion distributions ended very late at Zomba, but had been scheduled to commence in Nsanje the following day. This necessitated a long drive after dark for the Airtel team, who arrived at Nsanje at 2am in the morning. This situation would lead to extreme tiredness amongst the staff concerned which may affect their performance, courtesy to beneficiaries, and susceptibility to errors. However, the greatest concern in relation to the incidents requiring travel by Airtel staff or other program staff late at night (or even overnight) results from exposing staff to the dangers involved in driving late at night on rural roads in the dark whilst tired. These dangers were highlighted when an Airtel vehicle was involved in a fatal road accident, resulting in the death of a cyclist.

Adequate advance planning of the sequence and timing of cash distributions, and timely communication of this schedule to the cash distribution partner is essential (whether Airtel or another delivery partner). In particular, this schedule should:

- **take account of the possibility of cash distributions not being completed as per the schedule, and over-running until late in the day,**
- **ensure that adequate travel time is provided during daylight hours to enable staff to travel safely between the Districts where cash distributions are taking place**
- **arrange the sequence in which the Districts arise within the program so as to minimise travel between sites.**

Ensuring Clarity in the Role of INGO Monitors and Cash Distribution Partners On-Site

In some Districts partner staff monitoring the distributions seem to have been less active in assisting in the resolution of problems related to transfers or phone faults, relying on Airtel staff to resolve all issues. However, there were frequent personnel changes amongst Airtel staff attending the distributions, so that a beneficiary would not have continuity of Airtel staff to approach if their problems remained unresolved at the next distribution. In addition, there were reports from all districts of problems with Airtel staff and cash-agents failing to treat beneficiaries with respect. This problem was identified by INGO staff and reduced in later distributions. However, lack of continuity of Airtel staff attending the distributions meant that constant monitoring was required and repeated retraining / sensitisation of Airtel staff where required. A concern is that beneficiaries and community members frequently associate all 'officials' or staff present at the CDP site with the INGO. Thus poor treatment or disrespectful conduct by Airtel staff is likely to be seen by beneficiaries as coming from the INGO.

It is essential that INGO Consortium members' staff attending the distributions take an active role in ensuring beneficiaries' problems are resolved. Whilst they should where required enlist the technical assistance from the Airtel staff, they should not assume Airtel staff will follow up cases not resolved on site. INGO staff at distributions should be trained to understand their role as involving the primary responsibility for ensuring that beneficiaries' problems are resolved, and that they are responsible for recording and actively following up all cases which cannot be resolved on the day.

To ensure this occurs, Field Monitors should be regularly re-trained / reminded of their roles during Cash Transfer Program, which should include the following:

- ensuring that beneficiaries are treated with dignity and respect, including by Airtel staff.

- ensuring that the elderly and others with special needs for support are assisted accordingly
- ensuring all beneficiaries receive their cash at every distribution, and making follow ups where required. Staff must ensure all beneficiaries receive their cash as quickly as possible, and that no cases are left unresolved by following these up where required.
- random checking to confirm beneficiaries have receive correct amount of cash, especially elderly or illiterate beneficiaries who may be unable to check the cash amount on their own.
- Ensuring all problems are resolved, and none remain outstanding after the program ends.

Any future cash distributions involving the use of CDPs should seek to include a workshop with all on-site staff prior to the start of the cash transfers to brief all parties on their role during the cash distribution process. Key participants would be the Cash Distribution partner and all INGO staff involved in monitoring or facilitating roles at the CDP. If CDPs are used, the program proposal should include adequate provision for this briefing workshop (staff time and funding) to ensure clarity of roles for all staff present at the CDP. Airtel are currently considering inviting INGO Consortium Members to a 'debriefing' workshop in August 2014 to review the program and share information on what could be improved in future programs. This could present a useful forum for exploring issues with mobile money and the cash transfer process in greater detail.

11. Efficiency

11.1 Travel Methods and Costs for Beneficiaries to Reach the CDP

Travel Methods and Costs

Most beneficiaries (89%) walked to the cash distribution point or Airtel agent to receive the cash, and 9% travelled by bicycle. In Nsanje the remainder used hitchhiking or boat transport whereas in Zomba and Kasungu the remainder used minibuses. Only 7% of all beneficiaries incurred transport costs in travelling to the cash distribution point or Airtel agent, although this rose to 11% in Kasungu and 16% in Mchinji.

Amongst the 7% incurring costs, the average cost associated with the return trip (to and from the site) was MK 733. Only 4 people out of 658 reported incurring costs of MK 2,000 or more, with the highest amount recorded being one case of MK 2,600 to collect the cash transfer. **Across all beneficiaries the average transport cost incurred going to and from the CDP or Airtel Agent was MK 52.**

11.2 Travel and Waiting Times for Beneficiaries at the CDP

Travel Times to the Cash Distribution Point of Airtel Agent

Travel times to CDPs were within acceptable ranges for most beneficiaries, with **62% travelling no more than one hour to reach the site, and 92% travelling less than 2 hours. However, this falls below the target of 90% of households walking no more than one hour.** In Districts where beneficiary numbers are lower and populations more dispersed there is likely to be pressure (particularly from private sector partners) to reduce or merge CDPs to cut costs. However, these pressures need to be resisted if this leads to long travel times for beneficiaries, in order to avoid compromising humanitarian objectives related to treatment of beneficiaries. Of greatest concern are the 8% of beneficiaries who travelled more than two hours in each direction, and the small number (1.7%) who travelled over 4 hours in each direction to collect their cash. Travel times of over 4 hours were mainly encountered in Zomba and Mchinji. For example, 8 of the beneficiaries interviewed in Zomba (2.8%) reported travelling 4 to 6 hours (one way) to reach the CDP. Travel times of over 2 hours were again highest in Zomba and Mchinji, where 12% and 10% respectively travelled more than 2 hours to reach the CDP.

In Mchinji, reports of long travel times appeared most prevalent at Matuwamba CDP. During Focus Group Discussions at this CDP reports were received that due to long distances and problems of the late conclusion of cash-outs, some beneficiaries had to sleep on the road on the way back to their villages due to being unable to reach home before nightfall. This could subject beneficiaries at significant risk of robbery or attack, particularly in the case of female or vulnerable beneficiaries. Where relatively low number of beneficiaries are spread across a wide area, and low staff numbers available within the NGO for providing monitoring services at CDPs, this could create pressures to limit the number of CDPs. Commercial partners will be especially sensitive to cost pressures to limit the number of distribution site in areas where densities of beneficiaries are low. The INGO may therefore have to resist pressure from commercial cash delivery partners to limit the number of CDP where this results in long travel times for beneficiaries. An example of this occurred in Mchinji, where Airtel had originally proposed only 4 CDP sites. CWW commendably sought to protect beneficiaries' interests by informing Airtel that would not be acceptable for the beneficiaries, so this was increased to eight CDPs. However, with the benefit of experience gained during the project, it is now considered that this number should probably have been slightly higher given the spread of beneficiaries.

CDPs should always be located within an easily accessible distance of all of the beneficiaries, even if this necessitates having low numbers of beneficiaries serviced by a CDP in some areas.

Waiting Times at Distribution Sites

Just over a quarter of beneficiaries (27%) were very quickly dealt with at the CDP, spending no more than 1.5 hours at the site. 42% spent no more than 2 hours at the site, and 74% left within 4 hours of their arrival. However, 26% of beneficiaries spent more than 4 hours at the CDP, and 5.6% spent over 6 hours at the site. For most beneficiaries, the completion of the e-transfer by Airtel staff was completed rapidly, with 88% reporting it took no more than 1 hour.

Following completion of the e-transfer, beneficiaries had to complete a second step whereby they received the cash from a "super-agent" or cash provider. For security reasons the liquidity provider relied on withdrawing the cash on the morning of the day when the distributions were to take place. The cash then had to be sorted into bundles reflecting the amount issued to an individual beneficiary. During the initial phase of the project a cash 'bundle' was issued to each



beneficiary. However, by month 2, the cash was delivered in pre-filled envelopes. The time taken to collect the cash and prepare cash bundles or envelopes on the morning of the distribution led to consistent reports being received from across all Districts (from beneficiaries and project staff) of recurrent problems with the liquidity provider arriving late to the site, especially on Mondays, which were often the first day when distributions were taking place in an area. Due to this distribution schedule and numbers of beneficiaries, these problems were greatest in Zomba, but were also reported to have occurred in other Districts. This resulted in significant delays in beneficiaries receiving their cash after completion of the E-Transfer.

In order to reduce this problem, the Program Coordinator and Airtel agreed to alter the program to avoid scheduling cash distributions for Monday mornings. Once the super agent was present at the site, this step in the process was completed reasonably rapidly, with 84% of beneficiaries reporting completing this stage of the process within 1.5 hours. Improvements in processes occurred as a result of learning during the program, and 39% of beneficiaries, reported that the length of time they waited to receive their cash improved 'slightly' or 'a lot' during the course of the program.

When asked about the reasons for delays at the CDP, the most commonly cited reason was the sheer number of beneficiaries present at the site (50% of responses), followed by the late arrival of the cash provider (20% of responses), and late arrival of Airtel staff (11% of responses). Other causes of delays included late arrival of project staff, and technical issues with phones or network (e.g. faulty phones / batteries, missing balances on phones, PIN errors, etc.). Only 3% attributed delays to the actual cash distribution process itself being slow.

95% of beneficiaries were satisfied with the payment method used to distribute the cash.

Of those who were not satisfied with the payment method used to distribute the cash the reasons given were that they had to wait too long or had to travel too far to the payment point.

To ensure security of beneficiaries, cash distributions should never continue beyond the time when beneficiaries become unable to reach home before nightfall.

11.3 Security Issues

95% of beneficiaries reported no security problems or concerns associated with receiving the cash transfer. Of those who had concerns, these mainly related to fear of robbery or theft. However actual cases of money being stolen were very rare, with only 2 cases reported from 658 beneficiaries interviewed.

11.4 Travel Methods, Times and Costs for Beneficiaries to Reach Markets

42% of beneficiaries were able to reach markets within 1 hour travel time. Nsanje had the highest percentage of respondents meeting this criteria (53%) with other districts ranging from 32% to 39%. Across all districts 76.4% of beneficiaries were able to reach the market within 2 hours travelling time. Travel times of over 2 hours to reach markets were most common in Mchinji (30%) and least frequent in Zomba (17%). One possible contributor to the higher journey times in Mchinji was that Concern did not limit the targeting of individual households to specific villages within the target TA. Instead Concern took the poorest 6% of households in all affected villages within the TA, leading to a greater spread of beneficiary locations in relation to the distribution and market sites.

Only 35.9% of beneficiaries went to the market on the same day they received the cash. The main reasons for not attending the market on the cash distribution day were:

- there was no market that day (32.5% of beneficiaries)
- the money was received too late in the day (23.5%)
- preferred to go another day (23.5%)
- concern about price rises on cash distribution days (7.1%)

Although 71.6% of beneficiaries walked to the market, this figure dropped to 56.2% of beneficiaries on the return trip due to the need to transport goods. Bicycles were used by one third of those returning from the market (33.3%), 5.8% used a minibus, and 3.4% hitchhiked. In Nsanje 6 people (2.8%) travelled by boat.

Most beneficiaries (64.6%) incurred no costs in travelling to and from the market. However, amongst those who did incur costs, the average travel cost to and from market was MK 681, including the cost of transport of purchases. This varied from MK 501 in Nsanje to MK 1519 in Mchinji. Across all program beneficiaries (including those incurring no travel costs to market) the average travel cost to market was MK 240.

11.5 Efficiency of Cash Delivery Using Airtel Money

Technical Problems Affecting Phones

83% of beneficiaries experienced no problems with their mobile phone. However, 7% reported having a faulty phone, 6% experienced battery faults, and 2% complained of network issues. Technical problems were most common during the early phase of the program, when phones were first being issued, and mainly involved faulty SIM cards and faulty (overdrained) batteries.

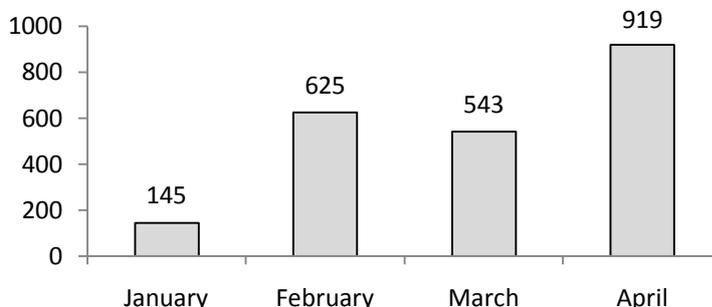
The main source of technical problems affecting phones issued to beneficiaries related to batteries which were over-drained and could not be recharged. These required replacement of the affected batteries. Several instances of faulty SIM cards were also recorded, which led to problems in beneficiaries receiving notification messages, and transfers of e-values. These required replacement SIM cards to be issued, which could then take some time to activate.

Many beneficiaries rely on a local phone-charging business to recharge their phone, due to lack of access to electricity. As all the phones issued are identical, this can result in multiple similar phones at the same charging point. This creates the potential for phones to become accidentally 'switched', which then leads to a mis-match between the phone SIM card and the beneficiaries' PIN number.

Use of Local Airtel Agents

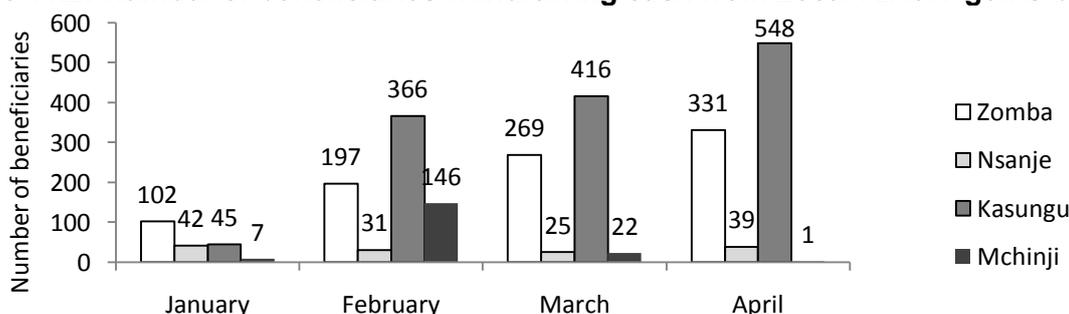
Use of local Airtel agents to withdraw the cash remained low throughout the project. After showing a slight rise between January and February to a peak of 4.2% of beneficiaries, the number using local agents fell back again in March, before rising again in April.

Figure 11.1: Number of beneficiaries withdrawing cash from Local Airtel Agents



Examination of district level data suggests that the rises observed were mainly due to very strong growth of use of local agents in Kasungu, and slower but steady growth in their use in Zomba.

Figure 11.2: Number of beneficiaries withdrawing cash from Local Airtel Agents by District



In contrast, the decline in March was largely attributable to a decline in use of local agents in Mchinji. The reason for the decline in use of local Airtel Agents in Mchinji is uncertain, but may be linked to reports of agents attempting to overcharge beneficiaries on cash-out charges, and reports that some agents completed the e-transfer of the cash to their own e-money account even though they had insufficient cash to pay the beneficiaries on that day. This led to some beneficiaries having to make repeat trips to the agent in order to obtain the cash.

Use of local Airtel agents was highest in both absolute terms and as a percentage of beneficiaries in Kasungu. In Kasungu, the increased time available between the sending of the credited balance to the beneficiaries' phones ("blasting") and the cash distribution date may have stimulated increased use of local agents. In Nsanje the low proportion of beneficiaries using local Airtel agents may be due to the relatively low availability of local Airtel agents, and some beneficiaries living in areas with no network coverage. In addition, poor terms and condition of contract between Airtel and local agents were not conducive to promoting agents' participation, especially the low commission rates payable to Agents. These meant that agents benefitted very little from cashing-out beneficiaries, and agents lacked financial muscle to support the program. Out of 11 Airtel agents in Nsanje (10 and 1 from TA Malemia and Tengani respectively) only 1 was highly active (see case study later in this section).

Even during April, around 94% of beneficiaries chose to use the Cash Distribution Point to obtain their cash. Overall, the two main reasons given by beneficiaries for using the CDP were proximity (shorter travel distance) and security. In Mchinji and Kasungu social interaction was an important factor in the use of CDPs.

Beneficiary Preferences for Mobile Phone Transfers

In spite of the low use of local Airtel agents, 97% of beneficiaries thought that mobile phones should be used to transfer the cash in any future program. The main reasons for this preference were:

- it is more secure from fraud or corruption (46.6% of responses)
- provides easy / good communication (18.5%)
- it is quicker to receive the money this way (12.7%)
- it is good to receive a mobile phone (10.6%).

11.6 Secondary Benefits of the Use of Airtel Money

Benefits of Increased Mobile Phone Ownership

The issuing of mobile phones greatly improved communication within the target communities. This has potential benefits or beneficiary mobilisation, follow-up, and monitoring. In addition to improving communication channels between the INGOs and beneficiaries, it also improved beneficiaries' communications with family and friends, and communication between community leaders and community members.

The evaluation sought to determine whether there were any ongoing benefits of mobile phone ownership for beneficiaries as a result of the program. 96% of beneficiaries still had their phone at the time of the evaluation (June 2014). Of the 27 people (out of 658 interviewed) who no longer had their phone, 14 had their phone stolen, 1 was sold, and 8 were lost. Two phones were unaccounted for. Of those who retained their phone only 3% said they never used it any more, whereas 70.5% continued to use the phone frequently. The remaining 26.5% continued to use their phones, but only infrequently.

The main purposes for which the phones were used were contacting friends and relatives (98%), and sending money to others (1.6%). Four persons used the phone for business or commerce, one used it for medical reasons, and one used it only as a torch.

Amongst the 22 persons who had the phone but no longer used it the main reasons were that the phone or SIM card was no longer working (50%), followed by having no use for it (18%) or lack of network coverage (18%).

11.7 Feedback from Local Airtel Money Agents

Of the 17 Airtel Agents questioned, eight participated in cashing out for beneficiaries. The main reason for not participating was lack of capital (4), lack of awareness of the project (3), low commission rates (2), and not being approached / not authorised by Airtel to do so (2). The impact of the program on most Airtel Agents' businesses was mostly neutral. Nine of the 17 agents interviewed recorded no significant effect.

Six Airtel Agents felt that the program had been good for their business, although only 3 of these had actually participated in cash-outs. Positive impacts were largely unrelated to the cashing out process, and included :

- beneficiaries purchasing goods from their shops after receiving the cash
- beneficiaries buying airtime after receiving the cash
- and, to a lesser extent, Agents receiving commission.

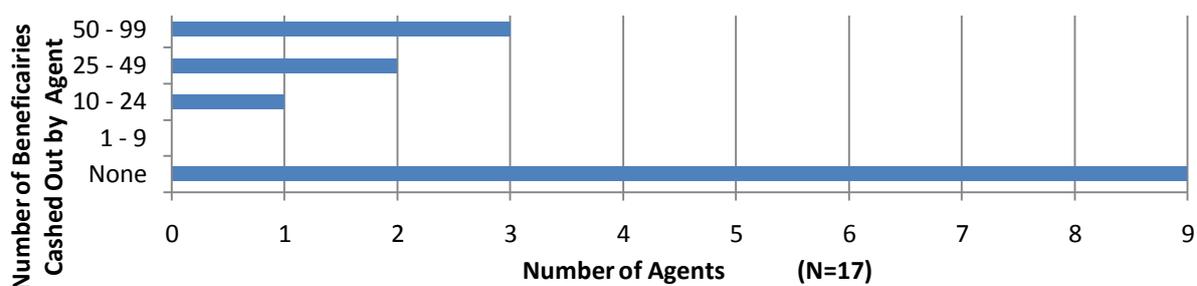
Two agents who did cash outs said it was very bad for their business due to:

- cash flow problems in the business as a result of using cash from their business to do cash-outs, and then experiencing long delays in being reimbursed by Airtel,
- lack of cash to restock their shop and consequent loss of sales, due to delays in receiving reimbursement and commission from Airtel..

Three agents of the eight agents participating in cash-outs for beneficiaries reported problems or long delays in recovering their payments from Airtel, and claimed they had not yet been paid commission. This, combined with cuts in Agents' commissions which occurred during the program were cited as a deterrent to future involvement in cashing out for INGO programs.

On times taken for reimbursement or payment of commission, conflicting information was received from Agents than from Airtel. Airtel stated that capital sums (the actual payment value) would be credited to the Agents E-Value account within 48 hours, and could then be cashed out at a 'super-agent' or 'pushed' to the agent's bank account where it could be withdrawn as cash. Airtel also confirmed that Agent's commission is paid on a 30 day cycle, at a set point in the month. This would appear to contradict claims received from local Airtel Agents of waiting 2 months or more for commission to be paid.

Figure 11.3: Highest Monthly Number of Beneficiaries Cashed-Out By Airtel Agents Interviewed



Of the eight Agents who participated in cashing-out beneficiaries, only three would definitely be interested in increasing their involvement in future programs (one in each of Zomba, Nsanje and Kasungu), their motivation being because of benefits from attracting people to spend the cash received in their shop. An additional two Agents would consider increasing their involvement, but only if commission was paid back in a timely manner (1), or commission was increased (1).

Of particular concern is that both of the 2 larger agents, who had each cashed out for over 100 beneficiaries in a month, expressed strong reservations about increasing their involvement in future programs. One would only be willing to do so "if the commission would be paid back quickly", and the other was not interested as they there was "no commission in it nowadays".

The low interest in increasing their involvement causes concern regarding the potential for Airtel to expand its network of agents sufficiently to adequately cope with the demands of cashing-out a significant proportion of beneficiaries under a future emergency cash transfer program.

Of those who said they would require support to increase their participation (including those not currently involved in the project) the forms of support requested included:

- financial support such as loans and support with accessing cash (10)
- interest / commission to be increased (4)
- rapid reimbursement of cash and commission, e.g. through banks (3)
- technical support in dealing with faulty phones (2)
- network booster (1)

Case Study : Local Airtel Agent Cashing Out for Beneficiaries in Nsanje



Perpetue Ushi Zimpumu fled Burundi's civil war in 1999. She now runs *Love and Peace*, a well stocked shop in Nsanje. When she was not serving her regular customers with everyday items, Perpetue handed out cash as an Airtel agent to beneficiaries from the INGO Emergency Cash Transfer program. Once customers enter her store with their Airtel phones, they send an e-transfer to Perpetue in exchange for cash. The number of beneficiaries she gets per month varied. However, when one cash distribution at the CDP in Nsanje ended at nightfall with 52 beneficiaries left unpaid, the cash for their payments was left with Perpetue who completed the cashing out process the following day, ensuring the beneficiaries received their money.

The incentive for store owners in being agents is that they receive a commission from Airtel for every transaction carried out.

However, Perpetue felt there had not been much change in her earnings as a result of the money earned from commissions. Instead *Love and Peace* earns more through the goods beneficiaries purchase from her store than from Airtel commissions. She is very thankful for these additional sales. "I don't get too much profit, but when the beneficiaries come to my store to collect transfers, they also buy goods," she said.

When asked whether she would continue being an agent during future potential Cash Transfer periods, Perpetue nodded confidently. Although she may not be earning as much as she would like to in commission, the extra sales the Cash Transfer beneficiaries bring to her store makes it worthwhile. In addition beneficiaries are grateful to her for assisting them with receiving their Cash Transfers.

Source: SCI Malawi Case Study, 10th April 2014

11.8 Network of Local Airtel Money Agents

The Airtel agent network at the time of the Emergency Cash Transfer Program (ECTP) was inadequate to support the cashing-out of beneficiaries on a large scale. In particular, the evaluation team in Nsanje identified very few Airtel Agents located within the program area. Of the four Districts, Kasungu and Zomba had the greatest number of agents, but these were mainly on a very small scale and incapable of cashing-out large numbers of beneficiaries.

Since the completion of the CT program, Airtel reported having made considerable progress in expanding its network of agents. Negotiations began in April, and Airtel now claims to have signed up several firms with high potential liquidity and good geographical coverage, including:

- Farmers World
- Chipiku
- Agricultural Trading Company (ATC)
- Agricultural Commodity Exchange (ACE).

Agreements are being signed between Airtel and the Head Offices of these companies, and will be passed down to all branches. Agreements will involve not just cashing out (Airtel Money Agent) services, but also Merchant accounts enabling people to purchase goods using an e-transfer of cash. E-transfer purchase incur a flat rate charge of MK 50 regardless of the value of the purchase. This compares favourably with cashing out charges, which are MK 755 for beneficiaries to cash out the whole of the transfer up to a value of MK 20,000.

The limited availability of Airtel Agents with adequate levels of liquidity was a major obstacle to securing the potential benefits of mobile money transfers during the 2013-13 CT program. The expansion of the network could therefore potentially represent a major step forward for the viability of mobile money transfers in future humanitarian programs.

Before considering the use of Airtel Money transfers in future humanitarian cash transfer programs, the Consortium should seek to ensure that the number, geographical coverage and liquidity of Airtel Agents within the target areas is adequate to allow a substantial proportion of beneficiaries to cash out away from CDPs.

In addition, Airtel should be required to satisfy the INGO partners that they can provide searchable database outputs for cash-outs at local agents which adequately meet the INGOs requirements for reconciliations and audit purposes.

11.9 Airtel Network Coverage

The majority of beneficiaries experienced no network problems affecting the cash distribution process. However, there were some areas where beneficiaries lived that had poor or no network coverage. In particular, most upper lands of Nsanje (including Chididi, Bwangu, Kaloga and Chiwephe do not have any mobile network. GOAL reported to the Consortium and Airtel early in the program, to be considered in the program design and to seek a solution.

Airtel carried out an assessment of the network coverage prior to the CT distributions starting. However, GOAL do not consider that a sufficiently thorough network assessment was carried out in Nsanje before deciding on cash distributions through mobile phones. A thorough assessment of network coverage could have been a vital initiative to have been undertaken by the program during the feasibility stage.

Airtel reported significantly less network down-time, and less time waiting for the network to stabilise, than was experienced during WFP distributions in 2012-13. This appears to be corroborated by reports from beneficiaries and staff. The main network problem experienced was in Nsanje, where 896 beneficiaries were excluded from the e-transfer process and simply received "cash-in-envelopes" due to the absence of network in the area. Airtel sent engineers to the site to assess the possibility of installing a network booster, but this was found not to be possible due to the distance to the next town (transmitter) being 62 km, whereas the booster could not operate beyond 40km.

The affected beneficiaries in Nsanje were not part of the Airtel Money e-transfer process as the unstable and poor network at the CDP was inadequate to ensure e-transfers could take place reliably and effectively. Airtel reduced the 'cash-out' fee for this group of beneficiaries by MK 100 per head. These beneficiaries were still issued with mobile phones on equity grounds.

Consortium members and MVAC should carefully consider all elements when determining the intervention response, including suitability of cash delivery mechanisms taking into account geographical location and related factors such as network coverage, to avoid the problems encountered in the upper lands on Nsanje district.

11.10 Malpractice by Local Airtel Agents

FGD participants and Key Informant Interviews (including program staff) reported instances of received of malpractice by Airtel agents. No data were available on the number of cases involved. Malpractice by Airtel Agents took two forms:

1. Overcharging (double-charging) of cash-out commission. Although the beneficiaries phones were credited with an 'extra' amount sufficient to cover the cashing out fee, some agents exploited the vulnerability and lack of understanding of beneficiaries to

deduct commission a second time from the cash which was to be paid to the beneficiary. Sometimes the poster of Airtel charges displayed in the shop was used to justify this.

2. Some Agents removed the e-value from beneficiaries' phones even when they had run out of cash, and then required the beneficiary to return another day to collect the money. Some beneficiaries had to return 2 or 3 times before the money was available, causing delays and potentially large travelling times / travel costs to recover the money.

Some Airtel Agents were caught carrying out these malpractices. Airtel reported that two agents in Mchinji were taken to the Police, and were made to refund over-charged commission. This may have contributed to the large decline in beneficiaries' use of local Airtel agents in Mchinji from 146 in February to 2 in March.

Careful sensitisation of beneficiaries on all charges they may encounter, and the amount of money they should actually receive is essential.

It may be beneficial to sensitise local Airtel Agents in advance on the nature of the humanitarian program, and their responsibilities towards poor or vulnerable members of the community. Where appropriate this may include warnings that measures will be in place to detect instances of overcharging, which will be reported to police.

11.11 Cost Efficiency of the Cash Delivery System

Although the Consortium used Airtel Money for a small number of transfers in Salima in 2012-13, this was at a very small scale (144 households). The selection of Airtel Money for 2013-14 was based on the assumption that more competitive rates of costs could be negotiated due to the larger scale of this year's cash transfer program (14,786 households).

Due to economies of scale, Airtel costs for delivery of individual cash transfers fell from 15.1% of the transfer amount in 2012-13 to 12.6% of the cash transfer amount in 2013-14.

Table 11.1: Monthly Costs of Cash Delivery

Cost	Airtel Money 2013-14	OIBM 2012-13 ³
Number of Beneficiaries	14,786	6,177
One-off Costs / Capital Equipment costs	Mobile Phones MK 5,000 ¹ each	
Operating costs	K755 cash out fee per beneficiary for a single cash out Transaction fee of 1.5% of the total value of the monthly transfer	
Cost ² per Beneficiary per Delivery (Amount)	MK 2267.50	MK 1627.50⁴
Cost ² per Beneficiary per Delivery (Percent)	12.96%	9.3%

1. For calculations of monthly costs, it is assumed that the phone has been used for 4 monthly cash transfer payments, and capital costs of phones is allocated across this time period (MK 1250/month/HH)
2. Based on an assumed 'mid-range' cash transfer value during the project of MK 17,500 per month in 2013-14, and MK 13,000 per month in 2012-13
3. OIBM Costs are for 6177 beneficiaries in Mulanje in 2012-13. Data have been requested from WFP for 2013-14
4. Estimate based on 2012-13 proportionate rate adjusted for 2013-14 cash transfer amount

However, in spite of this improved charging structure, this is still significantly above the expected cost of delivery using alternative cash delivery partners. In 2012-13, OIBM delivered cash transfers for Oxfam, at a rate of 9.3% of the transfer amount per delivery per beneficiary. This was again at a smaller scale of operation than the 2013-14 program (6,177 households in 2012-13, to 14,786 households in 2013-4). It is therefore likely that this OIBM rate of 9.3% could have been further reduced through negotiation due to economies of scale in 2013-14. However, it should be noted that WFP did use OIBM for their cash delivery partner in 2013-14,

and experienced some problems with the performance of the service. It would be necessary to ensure that whichever cash delivery partner is selected for future ECT programs has the capacity and equipment to cope effectively with the scale of operation required.

In Nsanje 896 beneficiaries were excluded from the e-transfer process and simply received "cash-in-envelopes" due to the absence of network in the area. The affected beneficiaries in Nsanje were not part of the Airtel Money e-transfer process as the unstable and poor network at the CDP was inadequate to ensure e-transfers could take place reliably and effectively. These beneficiaries were still issued with mobile phones, which whilst justifiable on equity grounds is expenditure (approx. MK 4,480,000) which realised no direct benefits for the program. Had there been a thorough network assessment by network service providers (Airtel) during initial stage of the project, the distribution of phones to beneficiaries who were out of network coverage could have been avoided. Although a minor reduction in the cash-out fee (MK 100 per person) was provided for these 896 beneficiaries, this was insignificant in terms of its impact on cost effectiveness in relation to the reduction in service provided.

A major element of the cost of using Airtel Money was the provision of mobile phones, which represented around 55% of the total cash delivery cost. The cost per cash delivery per beneficiary would thus fall significantly on longer duration cash interventions. In addition, during the choice of cash delivery partner, the increased cost of the use of Airtel Money was regarded by the consortium as justifiable on the basis of secondary benefits associated with the provision of mobile phones, such as increased flexibility for beneficiaries in accessing payments through local agents, and access to improved communications. (see Section 12).

Airtel Money is not the most cost efficient method of cash delivery when considered solely in terms of cost per beneficiary per cash delivery. Justification for the use of Airtel Money must therefore be based on additional factors such as secondary benefits (e.g. improved beneficiary communication, increased flexibility or an investment in the establishment of improved mobile money services for use in future programs.

12. Airtel Money

12.1 Benefits and Constraints in the Use of Mobile Money

Preconditions for Successful Use of Mobile Money Transfers

Key factors required for the effective use of e-transfers are:

- a strong cash delivery partner
- adequate training for all stakeholders and availability of on-the-ground support
- well established infrastructural systems and networks or a strong commitment to developing / establishing these with adequate proximity to beneficiaries
- good audit trail processes within the cash delivery partner, especially for tracking and verifying decentralised payments (e.g. through mobile money agents)
- a well function payment agents network, and
- a financial regulatory environment suited or adapted to the needs of humanitarian programs (e.g. regarding identity documentation).

Potential Benefits of Phone Transfers

Potential benefits of the use of mobile phones for beneficiaries include:

- potential for greater speed and efficiency of transfers
- potential to avoid need for handling or transporting of large amounts of cash in the field, with associated security gains
- enabling two-way communications with households and communities;
- potential for cost efficiencies at scale, especially on longer duration programs due to amortisation of capital costs (e.g. phones)
- potential for scaling up of programs (dependent on infrastructure and organisational capacity)
- improved communications for beneficiaries
- reduced beneficiary travel times due to the ability to withdraw cash from local mobile money agents
- flexibility to withdraw cash at a time of their choosing
- potential for improved ease of reconciliation if the e-transfer platform contains the appropriate transaction reporting capacities and audit trail process
- sense of status associated with mobile phone ownership
- increased sense of dignity in the cash transfer process
- increased confidentiality of cash withdrawal, with associated potential security benefits.

Challenges

All of the preconditions outlined above may not be fully in place in contexts where humanitarian programs are required. Other challenges in the use of mobile phone technology may include:

- potential high start-up costs (e.g. issuing of mobile phones)
- network coverage and stability problems
- the costs of using the phone (airtime) may limit beneficiary gains
- failure of beneficiaries to keep their PIN number secure / recall their PIN number
- illiteracy, leading to inability to read SMS messages or phone menus
- beneficiaries' and staff's lack of familiarity with the technologies
- technical faults on phones / batteries
- technical constraints of the e-transfer platform.

12.2 Consortium Reasons for Choosing Airtel Money

The consortium selected Airtel as the preferred payment provider based on their previous knowledge and experience of the payment delivery options available in Malawi and their experience in previous cash transfer programmes, combined with the mapping of cash delivery service partners that the Consortium conducted in 2012. The Consortium members had previous experience of Standard Bank, NBS Bank, OIBM, Airtel, TNM, and G4S as cash delivery partners. The selection criteria for the payment provider took the following factors into consideration:

- reliability and past performance in similar programmes
- security
- ease of tracking payments
- ease of use by beneficiaries (bearing in mind literacy and numeracy constraints)
- flexibility for beneficiaries in accessing payments
- network coverage
- scalability
- alignment with other cash transfer programs in Malawi (e.g. Social Cash Transfer Program)
- potential for supporting saving by beneficiaries / resilience building
- value for money

Based on experience and analysis of the existing options, the consortium identified Airtel as the preferred provider. Save the Children partnered successfully with Airtel for the 2012/13 humanitarian response and is also working with Airtel currently to test their e-payment approach as part of the Malawi Social Cash Transfer Programme (SCTP). Although Concern Worldwide encountered challenges using Airtel in Salima in 2012-13, the consortium partners felt that Airtel had gained in experience in cash transfer programming and enhanced their capacity to effectively deliver the required service. In contrast, WFP, who had used Airtel to deliver cash in 2012-13 chose not to do so in 2013-14 on the basis of the higher cost of this approach.

The Consortium believed that Airtel would offer the following advantages:

- extensive coverage (both in terms of network and presence of payment agents),
- automated reporting,
- low risk of fraud, and
- good value for money at scale.

In terms of cost, the use of Airtel is more expensive compared to OIBM and G4S when based solely on the costs in delivering each individual's cash transfer. In addition, the procurement of phones for beneficiaries constitutes an upfront cost and therefore, for a short term project, significantly increases the average cost per cash delivery per beneficiary. However, equipping beneficiaries with mobile phones was felt to be justified on the basis of added benefits, in terms of enabling beneficiaries to access information, submit feedback or complaints, participate in project monitoring surveys (which reduces travel costs), send or receive money from other accounts, or purchase goods from traders who accept Airtel Money.

The following assessment will consider the extent to which the above potential benefits were realised during the emergency cash transfer program.

12.3 Mobile Phone Transfers Within The Malawi Context

Mobile money transfers have the potential in many contexts to be an efficient method of delivering cash to beneficiaries. However, the context within Malawi, and in particular using Airtel Money, presented the Consortium with major barriers in seeking to achieving these efficiency gains due to mobile money systems being relatively new and undeveloped compared to systems such as M-Pesa in Kenya.

Airtel Money Cash Transfer Process Using Distribution Points During the INGO Humanitarian Cash Transfer Program

Step 1 - NGO Verifies Beneficiary Lists and Sets Transfer Amount for the Month Based on Market Commodity Prices



Step 2 - NGO Transfer of Funds to Airtel
Once the transfer amount and beneficiary numbers are set, the Lead INGO (SCI) transfers funds for the cash distribution to Airtel



Step 3 - E-Transfer of Funds from Airtel Account to Beneficiaries' Airtel Money Accounts



Step 4 - SMS Notification Sent to Beneficiaries
Beneficiary receives an SMS indicating that the cash transfer has been credited to their account and indicating the date when cash distribution will take place at the Cash Distribution Point (CDP)



Step 5 - Beneficiary Attendance at CDP
Beneficiary travels to the Cash Distribution Point on the specified distribution date



Step 6 - PIN Verification and E-Transfer of Funds Back to Airtel
Beneficiaries proceed to service points manned by Airtel staff within the CDP. Airtel staff to E-transfer the money from the beneficiaries' accounts back to Airtel's own account. Beneficiary enters a PIN number to verify their identity and authorise the transaction.



Identity Verification



Step 7 - Distribution of Cash by Liquidity Provider
Following the E-transfer the beneficiary proceeds to a second service point for distribution of cash by the liquidity provider, or "super-agent".



Step 8 - Beneficiary Verifies Cash Amount and Departs
Beneficiaries verify the amount of cash is correct in front of the liquidity provider before departing from the service point.

Amount Verification

Network of Airtel Money Agents in Malawi

Airtel Money in Malawi lacked an adequate network of agents with sufficient liquidity to provide cash to a significant proportion of the project beneficiaries in a large scale humanitarian intervention. Instead, Airtel has relied on banking partners to act as liquidity providers or "super-agents" who ensure that cash is brought to central cash distribution points for distribution to beneficiaries on set, predetermined dates during the cash distribution period. While this approach works, it is undoubtedly resource-intensive. This resource intensive nature of the process contributes to increased costs. The monthly disbursement involves physical representation from several key partners:

- the agent/bank partner (the liquidity supplier),
- the NGO, and
- Airtel customer service representatives to perform the e-transfer of beneficiaries' mobile money credits back to Airtel and to address any technical problems such as phone faults.

Although Airtel has recently been expanding its network of Airtel Money agents to include some larger chains of shops such as Farmers World, ATC and Chipiku, this did not occur in time for these larger agents to be available to beneficiaries of the 2013-14 cash transfer program.

Flexibility in Withdrawal Location and Ease of Use

Very few beneficiaries were able to cash-out through local agents. In addition beneficiaries had, at best, a limited choice of local agents available and were thus vulnerable to exploitation by these agents over-charging on cash-out fees and taking the money from the beneficiaries phones even when they lacked the cash to perform the cash out on that day. This meant some beneficiaries had to make repeat trips to the agent to obtain their cash, but had no choice as the e-value had already been removed from their phone. The number cashing out at local agents initially rose, peaking at 4.2% of beneficiaries, before declining again in March. In Mchinji the boost in beneficiaries cashing-out at local agents followed a move by Concern to involve local Airtel Money agents at the cash distribution site, so that beneficiaries were able to meet them. There would appear to have been a significant lack of satisfaction amongst most of those using local agents in Mchinji where the greatest decline was recorded.

Future programs using mobile money should consider if briefing of agents can be improved in order to increase their understanding of the program, fees chargeable, cash amounts needed, and other requirements.

For the vast majority of beneficiaries, the cash distribution process was thus reduced to a "cash in envelopes" process, but with the added complexity and delay of an additional e-transfer stage. In addition, as the liquidity provider is not a bank, for security reasons they would not withdraw the cash until the Monday morning, following which it had to be counted into individual bundles, placed in envelopes, and transported to the site. This contrasts with banking partners such as OIBM, who pre-prepare the cash bundles / envelopes in advance of the cash distribution day, and can still securely store the pre-packaged envelopes in the bank overnight awaiting distribution. Delays in waiting for Airtel's cash provider to arrive at the CDP was repeatedly cited as the main source of delays for beneficiaries attending cash distribution sites.

These factors meant that for the vast majority of beneficiaries, Airtel Money did not realise the envisaged gains of increased flexibility in accessing payments.

When compared to alternative cash delivery systems, the mobile money system added to the complexity of the process, and so did not achieve the objective of maximising ease of use for beneficiaries (bearing in mind literacy and numeracy constraints), nor did it increase the speed of the process for beneficiaries.

Value of Money / Cost Efficiency

Due to economies of scale, Airtel costs for delivery of individual cash transfers fell from 15.1% of the transfer amount in 2012-13 to 12.6% of the cash transfer amount in 2013-14.

Airtel Money is not the most cost efficient method of cash delivery when considered solely in terms of cost per beneficiary per cash delivery. Justification for the use of Airtel Money must therefore be based on additional factors such as secondary benefits (e.g. improved beneficiary communication, increased flexibility or an investment in the establishment of improved mobile money services for use in future programs.

There was a lack of thorough network assessment by network service providers (Airtel) during initial stage of the project. If a full network assessment had been carried out, the distribution of phones to beneficiaries who were out of network coverage could have been avoided.

Whilst joint procurement and use of the same cash delivery partner across all Districts can lead to increased negotiating power and thus cost reductions, careful consideration also needs to be given to other factors such as local availability of infrastructure, and appropriateness to the conditions in the local area. The same cash delivery partner may not be the most appropriate in all areas targeted by the program.

Secondary Benefits to Beneficiaries of Mobile Phone Ownership

The main added benefit Airtel Money provided to beneficiaries was the communications benefits associated with mobile phone ownership. There is no doubt that beneficiaries greatly appreciated receiving a mobile phone, and most continued to use the phone for contacting family and friends after the end of the program.

Whilst mobile money can in principle offer the potential for beneficiaries to not withdraw all their cash at one time, and thus support savings, the existence of relatively high cash out charges for Airtel Money meant that the transaction cost of making additional cash-outs was a strong deterrent to this. Beneficiaries therefore sought to withdraw all their cash in one payment. No instances were identified of beneficiaries using their mobile money account for savings.

Ease of Tracking Payments / Reconciliations

Ideally, e-transfer systems should be able to provide good beneficiary payments management systems which can provide automated documentation for audit trail purposes. However, during this program these systems did not work effectively in documenting receipt of transfer to beneficiaries through local Airtel Money agents. Consortium members require:

1. to be able to verify that beneficiaries not cashed out through the cash distribution point have successfully received their monthly though local Airtel agents (i.e. ensuring all beneficiaries have received their cash)
2. that beneficiaries reporting not having received the e-transfer of cash have not previously cashed out the money at a local Airtel agent (i.e. beneficiaries do not receive duplicate payments)
3. clear audit trails of all payments for reconciliations and accounting purposes.

It should be a condition of appointment of any cash delivery partner that they are able to provide good robust reconciliation of payment data for all beneficiaries in a timely manner, including those cashing out at CDPs and also those cashing out at local Agents. This is essential in order to enable Consortium members to identify and confirm cases of missing transfers, and also to check for duplicate payments, fraud, and / or names being switched.

However, Consortium members (particularly CWW and Oxfam) reported problems in obtaining confirmation and documentation for households who had opted to cash out at local Airtel agents. In addition, where reports on cash outs at local agents were obtained these were not in the same format as Consortium members own beneficiary lists, making them hard to check. Specific issues reported included:

- difficulties in obtaining documentation for cash-outs at local agents

- inconsistencies included the order of the first and last names being switched
- not getting reports on the total amount received by beneficiaries each month
- paper trails were difficult to obtain and hard to reconcile where they were obtained
- the different Consortium members did not use the same format for reporting to Airtel. A standard format for documentation to / from Airtel is required in future projects.

Significant problems were encountered in securing documentation / verification for cash outs through local Airtel agents. Any future programs involving Airtel Money would require to ensure that required documentation would be provided in a timely manner and in a format which facilitates ease of reconciliations.

Future Consortium projects should seek to establish a harmonised beneficiary management system to enable beneficiaries to be tracked throughout the project, and to ensure that data is shared by / with the cash delivery provider in a standardised format. Clear procedures for prompt updating of any changes to the beneficiary database, using an agreed format and within an agreed timescale, are also required.

13. Consortium Operation and Organisational Structure

13.1 Expansion of the Consortium and Rotating Lead

The INGO Consortium expanded its membership for the 2013-14 response. During the 2012-13 humanitarian response Save the Children International (SCI) operated separately from the INGO Consortium using separate funding sources, but in 2013-14 joined the INGO Consortium response as part of the DFID-funded response. In addition, SCI took over the role of Lead organisation within the Consortium, under a move instigated by DFID to rotate the leadership of the Consortium as part of a capacity building process.

The expansion of the Consortium led to some inconsistency in approaches and procedures which had to be harmonised during the early days of the expanded partnership. In particular, there were initial differences on issues such as:

- contractual arrangements (including wording of contracts) between INGO partners and the Lead organisation.
- an initial lack of clear articulation of the division of roles and responsibilities between the Technical Group and the Directors Group, resulting in lack of initial clarity on which decisions required referral to, and approval by, the Directors Group.
- differences of proposed approaches on payment currencies for non-lead partners (Malawi Kwacha or UK Pounds)

All of the above matters seem to have been satisfactorily resolved through discussion and negotiation between Consortium Members. However, these initial differences between partners' approaches and the need to resolve these issues led to some initial challenges within the expanded group, and led to some delays in achieving the consensus required to progress to implementation.

In addition, UNDP observed that time spent resolving difference of opinion and approach between WFP, SCI and Oxfam had reduced the time between agreement being reached and the start of the program. The resulting short time between agreements being concluded and the start of the implementation and cash distribution phase was also linked to observations made by local partners and local government staff that there was inadequate time for verification of beneficiary lists prior to commencement of cash distributions.

13.2 Organisational Structure

The recommendation made in last year's evaluation report, that consideration be given to appointing a full time program coordinator, was adopted by the Consortium for the 2013-14 response. Having a full time Program Coordinator provided a focal point for Consortium Members sharing or requesting information, and also provided a contact person for liaising with external partners and agencies such as Airtel.

A full time M&E Coordinator was also appointed. The operation of this post was outlined in Section 5 of this report, on monitoring and learning. In summary, although the M&E Coordinator post was a beneficial innovation, it failed to achieve its maximum benefit due to health problems affecting the post holder, which resulted in a high absence rate. In addition there were reporting and line-management issues which had not been worked through at the time of the appointment, and which had to be developed as the program progressed.

There was a consensus amongst stakeholders that the appointment of a full-time Program Coordinator and full time M&E Coordinator were positive developments which should be replicated in future Consortium-led programs.

However, the practical and operation aspects of the new structure, together with management responsibilities and reporting lines, had not been adequately articulated and agreed in advance. Consequently these arrangements had to be addressed and adapted as the project progressed.

The main lessons learnt from this process included:

- to facilitate communication and coordination, both the **Program Coordinator and M&E Coordinator posts should be hosted by one partner organisation and located within the same INGO office.**
- **line management arrangements and responsibilities should be agreed in advance.** It is recommended that the **M&E Coordinator should report to the Program Coordinator,**
- day-to-day management of these posts should be reflected in contracting arrangements. If a post is contracted by one agency and line managed by another, this creates difficulties should a disciplinary issue or unsatisfactory performance matter arise, as the contracting agency lacks the required independent knowledge of the persons conduct required to enable them to invoke disciplinary action. It could also cause difficulties if the contracting and managing organisations differ in their views on the appropriate response or action to be taken. **It is recommended that posts should be contracted under the agency responsible for line-managing the post and / /or have clear management and reporting guidelines which address these concerns.**

14. Coordination

14.1 Coordination at National Level

At the national level, the Consortium coordinated closely with key Government Departments, including the Department of Disaster Management Affairs (DoDMA), and the Ministry of Development Planning and Cooperation where the Malawi Vulnerability Assessment Committee is based.

In addition, a Cash Transfer Working Group was established, which met on a monthly basis at the Department of Disaster Management Affairs (DoDMA), involving Consortium Members, Malawi Government staff, and WFP, to present proposals for the recommended cash transfer payment rates per TA for Consortium Members and WFP.

Close working relationships were established with UN agencies, including and the World Food Program (WFP) and the United Nations Development Program (UNDP). these relationships were reinforced by participation of a wide range of agencies (including Consortium members, government staff and UN / WFP staff) in the CaLP training described in Section 5 of this report.

WFP reported good collaboration between the Consortium and WFP with a lot of bilateral discussions on geographical targeting, during which it was agreed that the INGO Consortium would prioritise those areas where they already had a presence on the ground. For the future, WFP advocate progressing moves to establish an IT based approach to targeting through the establish a common (unified) beneficiary registration process.

Consortium coordination with UNDP was reported to be generally good, with the INGOs trying to ensure coordination took place. However UNDP felt there was scope for increasing this coordination and advocated monthly CT meetings involving the INGOs, WFP, and MVAC. UNDP also noted that there was a need for more effective working together across the INGO Consortium and WFP, and that agencies should not 'compete', but should rather seek to maximise opportunities for sharing of lessons learned between organisations. In particular they recommended conducting joint analyses and joint presentation of associated findings.

14.2 Coordination at Local and District Level

Coordination with local government staff was effective, and local agricultural extension and development staff were closely involved in working with the programs in the different districts. District level government staff were generally pleased with the project's communication and coordination. In Mchinji the DADO observed that by providing cash the INGO program provided access to resources to local farmers. The Ministry of Agriculture was then more effectively able to provide technical support to farmers, as the farmers now had access to the resources required to implement that advice. In Mchinji the DADO would have liked departmental staff to meet with key programs stakeholders at the end of the project to review what had happened.

Although in Nsanje some remarks from the DPD and DADO were received regarding a lack of coordination with the District Council, it is understood this was due to failures of internal communication within the Council rather than a failure on the part of GOAL to share information. GOAL in Nsanje facilitated introductory meetings for both WFP and CT programmes in December 2014 through District Consultative Forums (DCF). Although the DPD was absent, this meeting attracted the District Commissioner, , DoDMA representatives, DEC members, DCPC members, Members of Parliament, Traditional Authorities, and WFP representatives from Blantyre sub office. GOAL reported regularly to the District Council, through their M&E and the Assistant District Disaster Risk Management Officer (ADDRMO) who also participated in supervising the program. DCPC members were involved during beneficiary registrations, beneficiary verifications, and monthly cash distributions. In addition, 2 issues on cash diversion by community leadership were sorted by the same DCPC representatives in Nsanje (a subcommittee of DEC).

A constructive example of cooperation between the project and local government was that the involvement and support of the District Commissioner's office in Zomba was sought and obtained for dealing with instances of extortion or 'snatching' of money by chiefs. This proved to be an effective method of dealing with this problem, and is advocated for future programs.

Some Agriculture extension and development officers (AEDOs) who participated in the selection process felt that information was not provided to them in time for them to be well prepared before travelling to the meetings. In a few cases they reported having to read the forms / information in the car on the way to selection meetings. They also requested longer and more comprehensive briefing sessions for Ministry of Agriculture staff supporting the programs as they considered these had been too short (2 hours) to adequately familiarise them with the program and its requirements.

Communication and coordination with Village Development Committees and Civil Protection Committees was reported as "very effective". These groups in turn disseminated messages to others, including chiefs. However in TA Mwambo chiefs asked that information on cash distribution points and dates be sent directly to beneficiaries through phone SMS messages, as some VDC members were demanding money (MK 50) for passing on this information.

Consider increasing the extent (content and duration) of briefing sessions for local Ministry of Agriculture staff supporting the program to ensure they are fully familiarised with the program, its requirements, and their role within it. Ensure all associated forms, guidance and support documents are provided to such staff well in advance of when they are expected to utilise them.

Consider having local review meeting with local stakeholders, such as local government staff, at the end of the project to share information on the project, key achievements and challenges, and lessons learned.

Involve DC's office in preventing / resolving issues related to traditional leaders, particularly preventing demands for cash.

Consider increasing involvement of government extension in beneficiary verification processes, to benefit from their knowledge of local community members.

Conduct District Executive Committee (DEC) meetings prior to start of project.

14.3 Community Development Work / Cash for Work

There were conflicts reported between the unconditional Emergency Cash Transfer Program and the Government's Cash for Work Program reported in some areas (e.g. Kasungu, Nsanje). People were unwilling / refusing to come forward to participate in the Cash for Work Program carrying out community development works, when they saw it as requiring them to carry out work and yet receive less money than was being given to the INGO beneficiaries.

Chiefs reported that many non-beneficiaries could not come to terms with being left out of the program, and therefore wanted most of the Community Development Work to be done by those who received the cash.

14.4 Government Social Cash Transfer Program

Reports were received of a lack of a consistent or agreed approach to coordination with the Government of Malawi's Social Cash Transfer Program (SCTP). In particular, there were reports that in some areas persons who were already benefitting from the Social Cash Transfer Program were excluded from participating in the Emergency Cash Transfer Program. It is believed that this was an outcome of the community based selection process, arrived at on the

grounds that these people were already receiving cash assistance. However the SCTP targets only the most highly vulnerable members of the community and provides a much lower level of payment (MK 600 to MK 3000 depending on household size) Due to their high level of vulnerability, it is likely to be inappropriate to exclude all of these households from the emergency program.

It is recommended that future programs consider in advance how the selection process should deal with those households already benefitting from the SCTP. A consistent approach should be developed, and clear guidance on this matter provided to communities and other parties involved in the beneficiary selection process.

15. Cross-Cutting Issues

Whilst cross-cutting themes are largely covered within the earlier sections of this report, some key aspects are summarised here for completeness, with references to other sections where appropriate.

15.1 Gender

Cash transfers were delivered to 14,72 households, of which 67% of registered beneficiaries were female, and 33% male.

In 45% of households a female household head collected the cash, and in 33% of cases a male household head was responsible. In addition, the wife of the household head collected the cash in 16% of cases. Most other households assigned another household member or relative to collect the cash. Overall, female representatives were reported to collect the cash for 62.5% of households interviewed. Collection of cash by female household representatives was highest in Zomba (72% of households).

Decisions on the use of the cash transfer were usually made by the female household head (42% of households) or jointly by husband and wife (35% of households). It was relatively uncommon for a male household head to have sole responsibility for deciding how the cash would be used (16% of households).

Women were well represented as beneficiaries of the cash transfer program. They were also key role in household decision making on the use of the cash transfer.

Additional details of gender impacts are contained in Section 6 of this report.

15.2 Nutrition

Information on nutrition was included in sensitisation messages provided to community members at cash distribution points. In Mchinji, CWW conducted nutritional education sessions including cooking demonstrations with local ingredients and fuel efficient stoves. These were very popular with beneficiaries, and involved men as well as women.

Evaluation data indicates that during the program there was a large rise in the percentage of households consuming meat products on a weekly basis, from 9.6% of households to 78.6% of households, representing an eight-fold increase. Milk and milk products showed almost a seven-fold increase from 2.9% of households to 19.8%. Egg consumption rose from 14.3% of households to 54.6% of households. The percentage of households consuming oils and fats, sugar and sweet foods, and non-white roots and tubers on a weekly basis all increased more than three-fold. Additional details are contained in Section 6 of this report.

The percentage of households eating protein rich food groups and fats and oils on a weekly basis showed a large increase during the CT program.

In Kasungu and Mchinji, project monitoring by Oxfam and CWW recorded an increase in Household Dietary Diversity Scores (HDDS) (see Section 5). However, the increase was below the project target level, and issues arose regarding comparisons between the baseline and monitoring data for HDDS. Calculation of HDDS was not conducted by other Consortium members during the project.

15.3 HIV and AIDS

The project sought to mainstream HIV and AIDS issues by

- (a) encouraging community selection processes to ensure HIV and AIDS affected households were considered for inclusion in the program. The purpose of this was to improve their health status by supporting their access to adequate nutrition, and also to help reduce or eliminate discrimination against affected individuals or households
- (b) dissemination of health-related messages at cash distribution points and community sensitisation meetings.

In addition, households caring for orphans were also prioritised in the selection process. 55% of beneficiary households contained at least one orphan, and one in eight (12.5%) households contained four or more orphans.

16. Lessons Learned and Recommendations

16.1 Appropriateness of Cash Transfers

98% of beneficiaries rated the type of program (unconditional cash grants) as either good (17%) or very good (81%) in meeting their needs. Beneficiaries thus rated the cash transfer program as highly effective in meeting their needs. Overall, 98.1% of beneficiaries stated that they were satisfied (22.3%) or very satisfied (75.8%) with the project. This level of satisfaction was fairly consistent across all districts.

Regarding the use of cash transfers, and beneficiaries' preferences for future programs, 79% expressed a preference for receiving cash in any future program. The most important reasons for preferring cash were that it can be used for other expenses, and increased choice of which food items to buy. 15% preferred to receive food aid, with the most important reasons being unpredictability of food prices, and that it best satisfied household food shortages.

16.2 Beneficiary Targeting and Verification

Community based targeting was well understood and accepted by beneficiaries, and levels of inclusion and exclusion errors identified were generally low. However, the period available for verification of beneficiaries after selection and before the first distribution was very short. Future programs should ensure more time is available for the verification process prior to the first distribution (around 10 days to 2 weeks). Future projects should consider increasing involvement of Government extension workers in beneficiary verification, to benefit from their knowledge of local community members. Some tensions were identified, particularly with traditional leaders, due to project staff going to remove phones from beneficiaries identified as ineligible without involving local communities and leaders in the process. It is recommended that project staff should avoid going unaccompanied to recover and redistribute phones. Involving other stakeholders can increase transparency and community involvement.

16.3 Monitoring Evaluation and Learning /Complaints Response Mechanisms

Complaints Response Mechanism

There was common agreement across partners that suggestion boxes and phone lines would be appropriate methods for future programs. However there were concerns that some under-reporting of complaints may have occurred. Where fear of being seen to use the CRM is an issue, PDM interviews can provide a valuable additional channel of communication for picking up issues, and should incorporate questions to capture this information. The CRM focused on beneficiaries, with limited outreach to other community members. The results of this evaluation support the findings of March CRM workshop. Key recommendations include:

- Begin planning the Complaints Response Mechanism at the proposal development stage
- Improve sensitization of communities on the scope and use of the CRM,
- ensure non-beneficiaries also receive information to enable them to access the CRM
- Ensure adequate human and financial resources are included in the programme budget
- Harmonise CRM methods across all partners
- Systematically review the CRM through follow-up community visits during implementation, with an emphasis on identifying barriers to reporting
- Ensure clear, consistent communication materials are developed and widely circulated
- Where mobile money transfers are used, the network operator should be required to provide a toll-free number for use as a complaints and feedback hotline.

Post Distribution Monitoring

The PDM data collection tool should be focused and concise, and avoid collecting unnecessary data which will not be utilised or provide real benefits to the program. It is recommended that the Consortium consider the use of tablets or electronic platforms for PDM

activities in future programs in order to save time on data entry and processing, and provide timely data outputs for feedback into ensuring program design and effectiveness.

Sensitisation on Extortion Attempts

It is recommended that Consortium members agree common procedures for dealing with extortion or enforced sharing in future programs, and that this should involve the DC's office in enforcing discipline amongst traditional leaders.

Staff should be trained in the correct approach and wording to use in trying to advise beneficiaries against giving in to extortion attempts, and the actions they can take to safely report extortion where it occurs. In particular such training should cover issues such as :

- differentiating between sharing as a result of extortion and sharing voluntarily with extended family or friends in need
- ensuring wording is sensitive to not giving offense to traditional leaders
- advising beneficiaries on how they can safely and confidentially report extortion attempts, and the help staff can provide in dealing with this.

16.4 Organisational Structure

The appointment of a full-time Program Coordinator and full time M&E Coordinator were positive developments which should be replicated in future Consortium-led programs.

Having a full time Program Coordinator provided a focal point for Consortium Members sharing or requesting information, and also provided a contact person for liaising with external partners and agencies such as Airtel.

Although the M&E Coordinator post was a positive innovation, it failed to achieve its maximum benefit due to health problems of the post holder, which resulted in a high absence rate. In addition there were reporting and line-management issues which had not been worked through at the time of the appointment. Future programs should house the Program Coordinator and M&E Coordinator posts within the one location to improve information sharing and coordination of activities. Clear articulation of line management and reporting structures for these posts is also required in future programs.

16.5 Resilience Building and Sustainability

The addition of VSLA training and support was a positive advance on the 2012-13 emergency cash transfer program, and represented a more structured and pre-planned approach to addressing sustainability issues. Future programs should begin VSL sensitisation and training at an earlier stage, ideally at the start of the program. This will enable beneficiaries to commence group establishment, planning and saving earlier, and will provide a longer period of support to VSL groups. VSLA training should consider strengthening messages related to appropriate uses for loans, and basic business skills. This should emphasise the need to plan for repayment of loans and the advisability of, where possible, using loans for purposes which generate income which will enable borrowers to repay the loan.

The main area offering scope for enhancement in future programs is the establishment of links to other livelihood programs, to provide support to beneficiaries beyond the end of the cash transfer program. Achievements in this area fell below program targets.

16.6 Market Price Monitoring

Due to the strong evidence of price hiking around distribution days in all districts, it is recommended that market monitoring in future program should include spot-checks on distribution days to measure any short term changes in price levels. This is required in addition to the market monitoring used to identify commodity price for the purpose of setting the following months cash transfer value.

16.7 Distribution of Cash at Cash Distribution Points

CDPs should always be located within an easily accessible distance of all of the beneficiaries, even if this means low numbers of beneficiaries serviced by some CDPs. To ensure security of beneficiaries, cash distributions should never continue beyond the time when beneficiaries become unable to reach home before nightfall.

NGO staff at the CDP should be aware of potential problems which may occur during the cash distribution process, and the appropriate measures to be taken to resolve these, so they can ensure the cash delivery partner uses available solutions to remedy beneficiaries' problems.

It is essential that INGO staff attending cash distributions take an active role in ensuring beneficiaries' problems are resolved. Whilst they should where required enlist the technical assistance from the cash distribution partner, they should not assume the partner will follow up cases not resolved on site. INGO staff at CDPs should be trained in their roles, including:

- ensuring beneficiaries are treated with dignity and respect,
- ensuring the elderly and others with special needs for support are assisted
- ensuring all beneficiaries receive their cash, and making follow ups where required.
- random checking to confirm beneficiaries receive the correct amount of cash, especially amongst elderly or illiterate beneficiaries.
- ensuring all problems are resolved, and none left outstanding at the program's end.

Any future cash distributions involving the use of CDPs should seek to include a workshop with all on-site staff prior to the start of the cash transfers to brief all parties on their role during the cash distribution process.

16.8 Airtel Money

Airtel Money is not the most cost efficient method of cash delivery when considered solely in terms of cost per beneficiary per cash delivery. Justification for the use of Airtel Money must therefore be based on additional factors such as secondary benefits.

Whilst joint procurement and use of a single cash delivery partner across all Districts can give increased negotiating power on charges, careful consideration also needs to be given to appropriateness to the conditions each local area. A single cash delivery partner may not be the most appropriate in all areas targeted. Airtel Money lacked an adequate network of agents with sufficient liquidity to cash-out a significant proportion of project beneficiaries. Before using Airtel Money in future humanitarian cash transfer programs, the Consortium should ensure that the coverage and liquidity of Airtel Agents is adequate to allow a substantial proportion of beneficiaries to cash out away from CDPs. To avoid over-charging by local agents, careful sensitisation of beneficiaries on all charges and the amount of money they should receive is essential. For the vast majority of beneficiaries, Airtel Money did not realise the envisaged gains of increased flexibility in accessing payments.

The main added benefit Airtel Money provided to beneficiaries was the communications benefits associated with mobile phone ownership. Beneficiaries greatly appreciated receiving a mobile phone, and most continued to use the phone after the program end.

When compared to alternative cash delivery systems, the mobile money system added to the complexity of the process, and so did not achieve the objective of maximising ease of use for beneficiaries, nor did it increase the speed of the process for beneficiaries.

Significant problems were encountered in securing documentation / verification for cash outs through local Airtel agents. Any future programs involving Airtel Money would require to ensure that required documentation would be provided in a timely manner and in a format which facilitates ease of reconciliations.

It should be a condition of appointment of any cash delivery partner that they are able to provide good robust reconciliation of payment data for all beneficiaries in a timely manner, including those cashing out at CDPs and also those cashing out at local Agents. This is essential in order to enable Consortium members to identify and confirm cases of missing transfers, and also to check for duplicate payments, fraud, and / or names being switched.

Future Consortium projects should seek to establish a harmonised beneficiary management system to enable beneficiaries to be tracked throughout the project, and to ensure that data is shared by / with the cash delivery provider in a standardised format. Clear procedures for prompt updating of any changes to the beneficiary database, using an agreed format and within an agreed timescale, are also required.

16.9 Coordination

Consider having local review meeting with local stakeholders, such as local government staff, at the end of the project to share information on the project, key achievements and challenges, and lessons learned.

The DC's office should be involved in preventing / resolving issues related to traditional leaders, particularly preventing demands for cash.

Consider increasing the extent of briefing sessions for local Ministry of Agriculture staff supporting the program to ensure they are familiar with the program requirements, and their role within it. Ensure all associated forms and support documents are provided to such staff well in advance of when they are expected to utilise them.

Future programs should decide how the selection process should deal with households already benefitting from the Social Cash Transfer Program. A consistent approach should be agreed, and clear guidance matter provided to those involved in the beneficiary selection process.

Appendix 1: Lessons Learned and Recommendations from the CRM Meeting of the 2013-2014 Emergency Cash Transfer Project

Recommendations for Future Programming

Based on the lessons learned in the implementation of the 2013-2014 Emergency Cash Transfer, the INGO Consortium agencies made a number of recommendations for future emergency response projects. These recommendations are particularly relevant for interventions which will be delivered through a consortium.

- ***Begin planning for the implementation of a Complaints Response Mechanism at the project planning and proposal development stage***
 Planning for the CRM must occur early in the project, well before funds are accessed. A planning meeting should be conducted during the proposal development stage of the project, during which partner agencies would review learning and recommendations from previous projects, assess the internal capacity and identify training needs and gaps, and begin planning for the roll-out of the CRM
- ***Ensure adequate human and financial resources are included in the programme budget***
 As part of the planning process, agencies should ensure that there will be sufficient financial resources for setting up the CRM. At least one staff member from each agency should be identified who will have the lead responsibility for managing complaints response, and sufficient time should be allowed for this person to carry out the required activities, including working directly with communities to respond to complaints.
- ***Harmonise CRM methods across all partners***
 Initially, a decision was made that each agency would take responsibility for designing and rolling out its own CRM in the areas it was responsible for, based on the understanding that all agencies already had some CRM structures in place, or planned. However, the review found that all the agencies followed a similar approach, and would have benefited from sharing their practices and adopting the most effective approaches. A harmonized approach would also have allowed for consistent data collection and indicators. It is recommended that the planning stage of the project include time for all partners to meet and agree on standard methods, complaint channels, monitoring and reporting tools, and sensitization messages/materials to be used.
- ***Increase the involvement of beneficiaries in designing the CRM***
 In order to ensure that the CRM is accessible and useful to programme participants, it is important to involve beneficiaries and communities in the design of the CRM. The Humanitarian Accountability Partnership has an existing tool which can be used to collect feedback and input from communities during the planning stage of the project.
- ***Improve sensitization of communities on the scope and use of the CRM***
 Sensitization should occur at every available contact point during the project; either through visual materials, verbal reminders of the existence of the CRM, or through specific sensitization talks. It is particularly important to ensure that communities are aware of the scope of the CRM, with regards to what consortium members can and cannot respond to, and how complaints will be received and dealt with.
- ***Involve local structures in developing and managing the CRM***
 Some of the most effective CRM approaches maximized the involvement of local leaders, particularly district government, Village Development Committees, and Civil Protection Committees. Future projects should ensure that appropriate community and district stakeholders are involved in the planning, roll-out, and management of the CRM. These stakeholders should have clearly defined roles and responsibilities, and the CRM should include a plan for involving local leaders and other stakeholders in responding to complaints. Involving local leaders at an earlier stage may also increase their buy-in into the CRM and prevent them from feeling threatened by the process.

- ***Systematically review the CRM through follow-up community visits during the implementation period, with an emphasis on identifying barriers to reporting***
 During the 2013-2014 response, a number of reports emerged of individuals who felt intimidated into not complaining, or even speaking to consortium staff members. Questions were included in the Post-Distribution Monitoring form asking about use of the CRM, and barriers to use. Future projects should look into ways to improve tools for gathering information from beneficiaries on the use of the CRM, and barriers to reporting, such as through more in-depth interviews of a smaller group of beneficiaries, in order to generate useful information for reviewing and improving the CRM.
- ***Organise learning and experience sharing soon after roll-out of the CRM***
 Participants of the learning meeting felt it was very valuable to share experiences, and many of the challenges were similar across organisations. However, it was felt that the review came too late to do much in terms of adjusting approaches. In future projects, it is recommended that a review meeting should be held not long after the CRM has been rolled out (but not too soon that there hasn't been time to identify challenges or operational issues). This may be one to two months after the CRM is put into place depending on how much the CRM is being used. This meeting will allow agencies to work out solutions to any problems that arise, and adjust approaches if any elements of the CRM seem to be not working. The review should incorporate findings from community level visits.
- ***Build the capacity of agency staff in CRM management***
 The ability to maintain confidentiality, put beneficiaries at ease, and respond appropriately to complaints are critical skills in implementing a CRM. Agencies noted that most project staff have not received any specialised training in managing and responding to complaints. Future projects should plan for training and capacity building for the staff who are responsible for managing the CRM, for example around the areas of maintaining confidentiality, keeping accurate records, separating sensitive from non-sensitive complaints, and appropriate referral and response.
- ***Ensure that clear, consistent messaging and visibility materials are developed and used widely and in all stages of programming***
 Even after repeated sensitization during cash distribution points, project staff noted that there were gaps in participants' knowledge and understanding of the CRM. In addition, most sensitization was targeted towards participants at cash distributions, so that the surrounding communities were given little information on the CRM. Future project should take the time to develop a set of very clear, concise messages that can be delivered at all stages of the project, including during the targeting and identification of beneficiaries. Good, clear visibility materials such as posters should be in place at all distributions and also at central locations like district government offices. One positive practice carried out by GOAL was the use of a portable chalkboard set up at the cash distribution point which could be updated each month with the current month's transfer value and the costs of the "food basket" items that were used to determine the transfer value.
- ***Broaden the stated purpose of the CRM to include feedback on programme performance***
 If participants feel they can submit suggestions and other feedback on project activities, it may reduce the risk of retribution that participants face in submitting complaints
- ***Establish a set of minimum standards for humanitarian accountability for all agencies and local partners involved in the programme***
 Future consortia projects should ensure that all partners commit to a minimum set of accountability standards; these could be derived from the Humanitarian Accountability Partnership Standards or other appropriate guidance document. Partners should be expected to demonstrate that they have adequate systems for ensuring basic accountability at all levels, such as: code of conduct; systems for ensuring continuous monitoring and learning; internal and external complaints response mechanisms; opportunities for beneficiary participation in programme development and review; and effective mechanisms for communicating with beneficiaries and other stakeholders.

Appendix 2: Key Informants Interviewed

	Name	Organisation / Position	Location / Contact Details
1	Richard Bailey	UNDP	richard.bailey@one.un.org
2	Atupele Kapile	UNDP	Atupele.kapile@undp.org
3	Aidian Fitzpatrick	Irish Aid	aidan.fitzpatrick@dfa.ie
4	Lovely Chizimba	Irish Aid	Lovely.chizimba@dfi.ie
5	Gerard Ferrie	INGO CT Project Coordinator	0999963886
6	Lynda Ndovie	INGO CT Project M&E Officer	Indovie@gmail.com
7	Teddie Nakhumwa	Deputy Team Leader, DFID	t-nakhumwa@dfid.gov.uk
8	Elie Iyakaremye	PM WFP	elie.iyakaremye@wfp.org
9	Matthew Pickard	CD SCI	matthew.pickard@savethechildren.org
10	Bester Mulauzi	PD SCI	Bester.Mulauzi@savethechildren.org
11	John Makina	CD Oxfam	JMakina@oxfam.org.uk
12	Abi Akinyemi	Associate CD, Oxfam	AAkinyemi@oxfam.org.uk
13	Ken McCarthy	CD GOAL	kmccarthy@mw.goal.ie
14	Gearoid Loibhead	CD CWW	gearoid.loibhead@concern.net
15	Gwyneth Cotes	Deputy CD, CWW	gwyneth.cotes@concern.net
16	Chimwemwe Kachepa	Dept Hum Coord OXGB	CKachepa@oxfam.org.uk
17	Selvi Vikan	PM CWW (CT)	selvive@hotmail.com
18	Bret Edelman	Consultant (WFP)	bretedelman@gmail.com
19	Bigboy Makoloma	Ops and Projects Mgr, Airtel	Bigboy.Makoloma@mw.airtel.com
20	Chris Sukasuka	Retail Mgr, Airtel	Chris.Sukasuka@mw.airtel.com
Zomba			
21	Kennedy Banda	SCI CT Project Officer, Zomba	Kenbanda01@gmail.com
22	Florence Ntepa	Disaster Risk Mgt Officer, Zomba District Council	0884573028
23	Justin Kalolo	VDC and CPC Members	0995334607
24	Febbie Selemani		0993393964
25	Thomas Malindima		0994351217
26	Issac Joseph		
Nsanje			
27	Humphrey Magalasi	DoDMA- Assistant District Disaster Risk Management Officer	0999059678
28	Johannes Chikarate	Concern World Wide – Food, Income & Markets Manager	Johannes.chikarate@concern.net
29	Mr. Ali	Nsanje District Agriculture Office – District Agricultural Development Officer (DADO)	0999320893
30	Gabriel Tengani & Mikithayo	Malawi CARER –Paralegal Officer & Community Based Advisor	08881635188 (PO) & 0888197149 (CBA)
31	Moses Ngwenya	Agriculture – Agricultural Extension Development Officer	0884069037
32	C. Gaston, H. Chaya, K. Zithe, D. Mvula, F. Anosi, L. Zambezi, R. Thole, D. Mokishu, J. Kambadza & C. Chavi	Village Development Committee & Village Civil Protection Committee	0881216887 for Mokishu

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33	Kennedy Admson	District Planning & Development Officer	0888599050
34	M. Martin,	Village Development Committee members	0884175289 for M. Martin
35	L. Never,		
36	R. Zambezi,		
37	I. Innocent		
Kasungu			
38	Tapiwa Gausi (Mrs Jamu)	Oxfam Project Coordinator, Kasungu	tagausi@yahoo.co.uk 0881 070 151
39	Joseph Ntondo	Program Coordinator, CICOD Kasungu	0888122277
40	Josephine Makhaza	CICOD Field Officer	
41	Mary Tcheru	CICOD Field Officer	
42	Webster Kayinga	CICOD Field Officer	
43	Foster Phiri	Ministry of Agriculture, Extension Officer, Loisasadzi EPA	0999353738
44	Timothy Chitsonga	Community Development Assistant	0999207766
45	Kings Kankando	Chairman VDC	
46	TA Njombwa	Traditional Authority (TA)	0888579748
Mchinji			
47	Moffat Mussa	CWW Partnership Support Officer, Mchinji	0991683620
48	Nevison Hlongo	District Agricultural Development Officer (DADO), Mchinji	
49	Edgar Banda	Agricultural Extension and Development Officer (AEDO) Mkanda North Section	
50	McDonald Mkandawire	Agricultural Extension and Development Officer (AEDO) Mkanda West Section	
51	Joshua Y. Banda	Agricultural Extension and Development Officer, Mkanda EPA	
52	Mrs Chunga	Agricultural Development Coordinator, Min. of Agriculture	
53	Thomas Banda	Agricultural Extension Officer, Mkanda EPA	
54	Patrick Hara	Agricultural Extension Officer, Mkanda EPA	
55	Chisomo Mthyoka	Agricultural Extension Officer, Mkanda EPA	
56	Francis Bwanali	Agricultural Extension Officer, Mkanda EPA	
57	Charles Nkhwangwa	Animal Health Services Assistant Mkanda EPA	
58	Nephitale C. Banda	Animal Health Services Assistant, Matizi	
59	Noel Petro	Village Savings and Lending (VSL) Promoter	0996961441
60	David Ziyalula	Village Savings and Lending (VSL) Promoter	0992185395
61	Catherine Sulamoyo	Concern Village Savings and Lending (VSL) Promoter	0999143447
Group Village Headmen and Village Headmen Interviewed (Note that due to numbers, some were done as individual interviews, others as Focus Group Discussions)			
Zomba			
1	GVH Chaweza		0999474453
2	GVH Mangoli		0881940814
3	GVH Chilunga		0992521622
4	VH Mwaliwa		0992519658
5	VH Chaweza		0992520166
6	VH Mphoyo		
7	VH Ngwalagwa 2		
8	VH Gondwa		
9	VH Likhala 2		
10	VH Makina		
11	VHBisimalitchi		
12	VH Naphome		
13	VH Chipolopolo		092522606
14	VH Namayerenga		
15	VH Mangoli		

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16	VH Katunga	
17	VH Gomani	
18	VH Lijunja	
19	VH Namalitha	
20	VH Nasiyaya 1 & 2	
21	VH Namitsempha	
22	VH Ronald 1 & 2	
23	VH Mphonda	
24	VH Chilunga 1 & 2	
25	VH Mjoya	
26	VH Goliati	
27	VH Steven	
28	VH Mussa	
29	VH Bwanali 1 & 2	
30	VH Miliyoti	0992525826
31	VH Khalola	0993177563
32	VH Kalombola	0884208855
Nsanje		
33	Smart Five (Village Headman)	0992534041
34	Christopher Masimo (Group Village Headman)	0882238567
35		
36	Snr Group Nyamula, GVH Chikhawo, Mkango, Kalumbi, Sifa, Chumbu, Kalumbi & Nyamazeye	0888853817 for Snr Group Nyamula
37		
38		
39		
40		
41		
42		
43	VH Lukwa 1,	0992533423 (VH Folle)
44	Folle &	
45	Lukwa 2	
Kasungu		
46		
47	Senior GVH Nkholwe (Joseph Banda)	0995373021
48	Senior GVH Kasela	0999443065
49	GVH Zaya (Joseph Kawaye)	
50		
51	GVH Mchinga (George Gausi)	
52	GVH Chinungu (Fabiano Chimbano)	
53	GVH Thondolo	
54	VH Thako Lambeta (Tsekako Banda)	0992530292
55	VH Gwetsele	
56	VH Niculipila	
57	VH Mtuwawekah	
58	VH Tsoka	
59	VH Malunje	
60	VH Bibi Kulunda	
61	VH Lowe	
62	GVH Lloyd Phiri	0884521452
Mchinji		
63	Senior GVH Ngolomi	
64	Senior GVH Kawele	Check these names with Steve
65	GVH Visamba Matizi, Poko, Mndak	(in red book)
66	GVH Chisamba Kawano, Mphita, Mitala	
67	GVH Mkanda (Pearson Banda)	0999404878
68	GVH Mwalumo	0992531947
69	VH Chikuta	
70	VH Chilakonda	
71	VH Jonatani	

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72	VH Siteya	
73	VH Ntuwila	
74	VH Chisauka	
75	VH Muuwa	
76	VH Chatonda	
77	VH Sayaki	
78	VH KanKhwende II	
79	VH Kasilika	
80	VH Makero	
81	VH Chinkhumba	
82	VH Kamamanga	
83	VH Chizinga	
84	VH Uyange	
85	VH Mntomboka	
86	VH Wintala	
87	VH Kapatuka	
88	VH Mphepo	
89	VH Guzani	
90	VH Chiyanika	
91	VH Kachiputu	
92	VH Zefelino	
93	VH Menyani	
94	VH Pasi Payenda	
95	VH Mzuma Chalo	
96	VH Kangulu	
97	VH Zamanga	
98	VH Puye	
99	VH Zandana	
100	VH Samuel	
101	VH Shirini	
102	VH Malumbila	
103	VH Kapangwa	
104	VH Esnart	
105	VH Gome	
106	VH Kayigwazanga	
107	VH Mgapitu	
108	VH Mulamba	
109	VH Kamayenje	
110	VH Thandiwe	
111	VH Kuyange	
112	VH Malonga	
113	VH Adison Banda	0992530860

Appendix 3: Distribution Sites and Markets Included in the Sample

Date	Time	Distribution Centre	Comments
Zomba			
24/5/2014	AM	Matiya	
24/5/2014	PM	Pirimiti A	
26/5/2014	AM	Chiphola	
26/5/2014	PM	Likangala A	
27/5/2014	AM	Pirimiti B	
27/5/2014	PM	Likangala B	
28/5/2014	AM	Matiya	
28/5/2014	PM	Buleya, St Martins	
28/5/2014	PM	Jali Market	Market Survey
28/5/2014	PM	Thondwe Market	Market Survey
29/5/2014	PM	Matache, Namilambe Dzaone	Multiple small sites with split team
29/5/2014	PM	Sunuzi market	Market Survey
Nsanje			
31/5/14	AM	Chigumukire FP School	
	PM	Chilumba FP School	
1/6/14	PM	Nsanje ADMARC	
2/6/14	AM	Mpepe FP School	
	PM	Mgoza FP School	
3/6/14	AM	Chididi Mission	
3/6/14	AM & PM	Mtowe Market (Nsanje BOMA Trading Centre)	Market survey
4/6/14	AM	Dinde FP School	
	PM	Nsanje ADMARC	
4/6/14	AM	Tengani Market	Market survey
Kasungu			
31/5/2014	AM	Mphowe School	Difficult road access
31/5/2014	PM	Mziza School	
31/5/2014	PM	Bua Market	Market survey
1/6/2014	PM	Mwimba School	
2/6/2014	AM	Thondolo School	
2/6/2014	PM	Chinkhoma School	Boma / Trading Centre
2/5/2014	PM	Chinkhoma Market	Market Survey
Mchinji			
3/6/2014	AM	Mkanda Trading Centre	Trading Centre
3/6/2014	PM	Kaigwazanga Primary School	
4/6/2014	AM	Kazyozyo Trading Centre	Boma / Trading centre
4/6/2014	PM	Matuwamba	Remote with poor road access