



**GREEN
CLIMATE
FUND**

Meeting of the Board
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Provisional agenda item 20

GCF/B.23/02/Add.12

14 June 2019

Consideration of funding proposals - Addendum XII

Funding proposal package for SAP007

Summary

This addendum contains the following seven parts:

- a) A funding proposal titled “Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts”;
- b) No-objection letter issued by the national designated authority(ies) or focal point(s);
- c) Environmental and social report(s) disclosure;
- d) Secretariat’s assessment;
- e) Independent Technical Advisory Panel’s assessment;
- f) Response from the accredited entity to the independent Technical Advisory Panel’s assessment; and
- g) Gender documentation.

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Simplified Approval Process Funding Proposal

Project/Programme title: *Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts*

Country(ies): *Zimbabwe*

National Designated Authority(ies): *Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement, MoLAWCRR (former Ministry of Environment, Water and Climate, MEWC)*

Accredited Entity: *World Food Programme (WFP)*

Date of first submission: *2018/01/16*

Date of current submission/
version number: *[2019/06/07] [V.9]*

If available, indicate GCF code: *This code is assigned to each project upon first submission of a Concept Note or Funding Proposal and remains the same throughout the proposal review process. If you have submitted this project/programme previously please indicate the GCF code here.*



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Contents

Section A **PROJECT / PROGRAMME SUMMARY**

This section highlights some of the project's or programme's information for ease of access and concise explanation of the funding proposal.

Section B **PROJECT / PROGRAMME DETAILS**

This section focuses on describing the context of the project/programme, providing details of the project/programme including components, outputs and activities, and implementation arrangements.

Section C **FINANCING INFORMATION**

This section explains the financial instrument(s) and amount of funding requested from the GCF as well as co-financing leveraged for the project/programme. It also includes justification for requesting GCF funding and exit strategy.

Section D **LOGIC FRAMEWORK, AND MONITORING, REPORTING AND EVALUATION**

This section includes the logic framework for the project/programme in accordance with the GCF Results Management Framework and Performance Measurement Framework, and gives an overview of the monitoring, reporting and evaluation arrangements for the proposed project/programme.

Section E **EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA**

This section provides an overview of the expected alignment of the projects/programme with the GCF investment criteria: impact potential, paradigm shift, sustainable development, needs of recipients, country ownership, and efficiency and effectiveness.

Section F **ANNEXES**

This section provides a list of mandatory documents that should be submitted with the funding proposal as well as optional documents and references as deemed necessary to supplement the information provided in the funding proposal.

Note to accredited entities on the use of the SAP funding proposal template

- The Simplified Approval Process Pilot Scheme (SAP) supports projects and programmes with a GCF contribution of up to USD 10 million with minimal to no environmental and social risks. Projects and programmes are eligible for SAP if they are ready for scaling up and have the potential for transformation, promoting a paradigm shift to low-emission and climate-resilient development.
- This template is for the SAP funding proposals and is different from the funding proposal template under the standard project and programme cycle. Distinctive features of the SAP funding proposal template are:
 - *Simpler documents*: key documents have been simplified, and presented in a single, up-front list;
 - *Fewer pages*: A shorter form with significantly fewer pages. The total length of funding proposals should **not exceed 20 pages**;
 - *Easier form-filling*: fewer questions and clearer guidance allows more concise and succinct responses for each sub-section, avoiding duplication of information.
- Accredited entities can either directly incorporate information into this proposal, or provide summary information in the proposal with cross-reference to other funding proposal documents such as project appraisal document, pre-feasibility studies, term sheet, legal due diligence report, etc.
- Submitted SAP Pilot Scheme funding proposals will be disclosed simultaneously with submission to the Board, subject to the redaction of any information which may not be disclosed pursuant to the [GCF Information Disclosure Policy](#).

Please submit the completed form to:

fundingproposal@gcfund.org

Please use the following name convention for the file name:

“SAP-FP-[Accredited Entity Short Name]-[yyymmdd]”

A. PROJECT/PROGRAMME SUMMARY			
A.1. Has this FP been submitted as a SAP CN before?		Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
A.2. Is the Environmental and Social Safeguards Category C or I-3?		Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>
A.3. Project or programme	<i>Indicate whether this FP refers to a combination of several projects (programme) or one project.</i> <input checked="" type="checkbox"/> Project <input type="checkbox"/> Programme	A.4. Public or private sector	<input checked="" type="checkbox"/> Public sector <input type="checkbox"/> Private sector
A.5. Result area(s)	<i>Indicate the result areas for the project/programme.</i> Mitigation: Reduced emissions from: <input type="checkbox"/> Energy access and power generation <input type="checkbox"/> Low emission transport <input type="checkbox"/> Buildings, cities and industries and appliances <input type="checkbox"/> Forestry and land use Adaptation: Increased resilience of: <input checked="" type="checkbox"/> Most vulnerable people and communities, including women and girls <input checked="" type="checkbox"/> Health and well-being, and food and water security <input type="checkbox"/> Infrastructure and built environment <input type="checkbox"/> Ecosystem and ecosystem services		
A.6. Total investment (GCF + co-finance)	9.96 (million USD)	A.7. Total GCF funding requested	8.86 (million USD)
A.8. Type of financial instrument requested for the GCF funding	<i>Mark all that apply.</i> <input checked="" type="checkbox"/> Grant <input type="checkbox"/> Loan ¹ <input type="checkbox"/> Equity <input type="checkbox"/> Guarantees <input type="checkbox"/> Others:		
A.9. Division of GCF funding by thematic funding window (if applicable)	_____ USD or _____ % Mitigation 8.86 USD or 100 % Adaptation		
A.10. Implementation period	01/01/2020-31/12/2023		
A.11. Total project/programme lifespan	10 years	A.12. Expected date of internal approval	6/21/2019
A.13. Executing Entity information	Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement (MoLAWCRR) of Zimbabwe and World Food Programme (WFP)		
A.14. Scalability and potential for transformation (Eligibility for SAP, max. 50 words)			
The project approach, based on WFP's Rural Resilience Initiative (R4), has already shown to be successful and adaptable to many different contexts, including in Senegal (GCF project no.49), Kenya, Ethiopia, Zambia and Malawi. Based on such experiences, in the Zimbabwean context this proposal aims at addressing capacity and systems building to anticipate, reduce, and rapidly respond to the effects of climate change, thereby transforming how national, local and community actors make decisions and allocate resources to cope with climate change.			
A.15. Project/Programme rationale, objectives and approach (max. 250 words)			
Due to its heavy reliance on rain-fed agriculture, the economy of Zimbabwe and the livelihoods of its rural communities are highly vulnerable to climate change. The proposed project aims at directly supporting long-term adaptation to the effects of climate change and variability (increased temperatures, erratic rains, prolonged droughts and more frequent floods) of			

¹ Senior loans and subordinated loans.

10,000 vulnerable, food insecure households (50,000 people of which 66% are women) in Masvingo and Rushinga Districts of Zimbabwe (GCF Results Areas 1 and 2 for Adaptation).² The proposed project includes three components:

- 1. Strengthening capacity and systems to support national and community adaptation and management of climate risks based on climate forecasts and information;**
- 2. Increasing the adaptive capacity of food insecure households through community-based asset creation and risk transfer;**
- 3. Enhancing the investment capacity of small-holder farmers to sustain climate-resilient development gains.**

Together, the components will strengthen the Government of Zimbabwe's capacity to reduce, anticipate and rapidly respond to the effects of climate shocks and sustain climate-resilient rural development while also gradually reducing the need of grant financing in the future, particularly in terms of costs of response to climate-related food security crises. The consolidation of national ownership will be a priority, and will be pursued throughout the approach. A longer term exit strategy is incorporated in the design of the programme, focusing on both Government intervention and capacity development of private sector. WFP, following its Country Strategic Plan (2017-2021), will work with the Government (Ministry of Public Service, Labour and Social Welfare) to support the inclusion of the project components within the emerging Social Protection Programme. In this way, the project could become part of a shock-responsive safety net system, and eventually the Government might be able to take over WFP's role in terms of support of the climate services, insurance and asset creation components.

² Typically, household size in rural Zimbabwe is of 5 people. Direct beneficiaries constitute 50,000 people while the project will indirectly support an additional estimated 52,000 people (total 102,000 people) based on conservative estimates of reaching the entire population in the selected wards (102,000 people) as learned by WFP experience in asset creation projects cross fertilization processes with Agritex staff trainings.

B. PROJECT/PROGRAMME DETAILS

B.1. Context and baseline (max. 500 words)

Zimbabwe's economic performance and food security is determined by the management of its agricultural sector. About 70% of the population is employed in agricultural activities, and agriculture contributes about 15% to the GDP.³ Ranked 156 out of 187 countries on the Global Hunger Index, Zimbabwe has encountered many challenges in achieving the food security of its citizens⁴. Due to its heavy reliance on rain-fed agriculture the economy of Zimbabwe and the livelihoods of its rural communities are highly vulnerable to climate change and climate variability.

Observed trends:

There has been an overall decline of nearly 5 per cent in rainfall across Zimbabwe during the 20th century with the early 1990s witnessing the driest period in the past century. Moreover, historical rainfall has been very variable (both temporally and spatially), characterised by delays in the onset of rainy seasons, increases in the intensity and frequency of heavy rainfall events and decreases in low rainfall events. In addition, the country's annual average temperature has increased by about 0.4°C since 1900 with maximum temperature increasing by 1°C. This has seen the country face extreme weather conditions, for example, dealing with 10 droughts⁵, decreased freshwater and destroyed biodiversity in recent years.⁶

Zimbabwe is affected by recurrent weather-related disasters, including tropical cyclones, intense rainfall and floods. The country is also affected by long droughts lasting from one to three years, and occurring in cycles of five to seven years. This pattern is also a result of El Niño phenomenon.⁷ Historical records show that El Niño events are systematically related to declines in maize yields. The most recent shock of this kind (2014-2016) has been one of the most hazardous in terms of food security. Maize production decreased by 51% and the number of food insecure people increased by 270%, which skyrocketed to 4.1 million people, and increased prices of maize, Zimbabwe's staple food, by 75%. Moreover, in a study published in 2014 in the journal of Nature Climate Change, researchers concluded that the likelihood of a "super El Niño" doubles with climate change, from one roughly every 20 years to one every 10 years.⁸

Projected trends:

Climate change is expected to bring an increase in average annual temperatures across the country of between 1°C and 3°C from 2020 to 2099.⁹ Rainfall variability, which is already high, is likely to increase in time based on the Representative Concentration Pathways (RCPs) adopted by the Intergovernmental Panel on Climate Change (IPCC). Although total rainfall average is expected to increase, its variability will increase even more, making it unpredictable and generating extreme situations of floods and droughts. This is confirmed by farmers' observations from the last few years in Zimbabwe who point to the fact that rains have become more erratic and less predictable, with unusual dry spells (e.g. for the whole of month of January in 2018, and for almost the whole of February in 2019). At the same time, there have been increased occurrences of flood events, showing that more rain is being concentrated in less events. These new phenomena, attributable to climate change, are posing direct threats to agriculture, and in particular to traditional crops, such as maize, that are particularly susceptible to moisture deficits. Please refer to Annexes 2, 13, 14 and 16 for further details.

Impacts on agriculture and food security:

Changes in climate (i.e. rising temperatures and more variable rainfall), have resulted in more arid environments limiting potential agricultural production, particularly for maize, the country's staple crop which is highly sensitive to water stress. This is reflected in the shift of Zimbabwe's five main agro-ecological zones (or 'natural regions').¹⁰ The results from a joint study of University of Zimbabwe and Zimbabwe Meteorological Services Department on the re-classification of Zimbabwe's agro-ecological zones show that Zimbabwe has seen a reduction in the area suitable for staple crop production (receiving

³Brazier, A. (2015, p. 7). Climate Change in Zimbabwe Facts for Planners and Decision Makers. *Research Advocacy Unit*.

⁴International Food Policy Research Institution (IFPRI). 2016. Global Hunger Index.

⁵Based on the information provided by the Meteorological Services Department, in the last 20 years there have been the following droughts: 1995, 2002, 2003, 2004, 2005, 2007, 2008, 2009, 2010, 2012. The vast majority of them were listed as 'mild' droughts, but in 2004 the level reached was 'severe', while 1992 represented a critical year with extreme droughts affecting the country.

⁶Chakwana, C. (2015). The effects of climate change in Zimbabwe. *One young World*.

⁷Brazier, A. (2015, p. 6). Climate Change in Zimbabwe Facts for Planners and Decision Makers. *Research Advocacy Unit*.

⁸The Independent. (2016, March 16). El Niño and its impact on Zim's food security. *The Zimbabwe Independent*.

⁹Brazier, A. (2015, p. 7). Climate Change in Zimbabwe Facts for Planners and Decision Makers. *Research Advocacy Unit*.

¹⁰ please refer to p.5 of the feasibility study (annex 2) for a description of the regions.

at least 650mm rainfall and with a growing period of at least 135 days) and a consequent increase in the area where rain-fed agriculture is not sustainable (receiving less than 650mm of rainfall, with growing period less than 135 days). The shrinking of Natural Regions II and III which are the main food producing areas in Zimbabwe, point to possible reduction in food production. If changing climatic conditions continue, traditional agricultural systems will become increasingly unsustainable. Since 70% of the population (of which 98% are smallholders) rely on rain-fed farming, the reduction in productive area due to climate change is expected to affect the food security of the majority of the population in the country.

This is also reflected in decreases in cereal yields since 1965. Over the course of the past 30 years, cereal yields have gradually declined while population has increased, resulting in higher than usual levels of food insecurity in most parts of the country. (see annex 2, figure 25)

Climate change is expected to further worsen the situation. The likelihood of the country encountering severe drought is projected by model ensemble models to increase by 21% in 2040 – 2059 and 47% in 2080 – 2099 compared to baseline period of 1986 – 2005 under RCP8.5 scenario. Change in days of consecutive dry spell annually is projected to increase by 13 days in 2040 – 2059 and 25 days in 2080 – 2099. In addition, southern and western parts of the country are more likely to experience drought conditions.¹¹ Areas suitable for maize production are likely to decrease around 80% by 2080 as a consequence of rainfall variability and high temperatures.¹² The World Bank also estimates that yields from rain-fed maize are projected to decrease by 40-50% by 2080, especially in the Southern, North East and North West Districts. A slump of this magnitude in the staple product, would represent a high risk for food security.

If no adaptation measures are taken, climate change is likely to exacerbate food insecurity, especially during prolonged drought events, which are becoming more frequent and intense. The WFP and UK Met Office Food Insecurity and Climate Vulnerability Index shows that under a scenario of high GHG emissions and in absence of any adaptation efforts, vulnerability to food insecurity in Zimbabwe could increase by 47% from the present days to 2050 and up to 75% by 2080 in comparison to the current level of vulnerability. If joint action is taken towards a significant reduction of GHG emissions at global level together with major investments in adaptation at national level, Zimbabwe could experience a reduction on the vulnerability to food insecurity by 2% from present day by 2080.¹³ Climate change will disproportionately affect women, which represent 59% of the smallholders in communal lands and rely on rainfall for their livelihoods and domestic use¹⁴.

The proposed project aims to enhance the adaptive capacity of the populations most at risk from these changes in climate. Over-reliance on small-scale, rainfed agriculture also limits the country's income sources and options to purchase food from foreign markets. Since Zimbabwe's agricultural production is highly volatile – both in quantity produced and market price - so is the capacity of the country to achieve food security. Another source of vulnerability is its macroeconomic weakness, related to infrastructure and regulatory deficiencies, hyperinflation, lack of cash liquidity, a poor investment climate, a large public and external debt burden, and extremely high expenditure in government wages. These conditions have led to a sharp and steady decline in economic growth, which is a cause and effect of the worsening in the living standards of Zimbabweans.¹⁵

WFP's Vulnerability Assessment and Mapping (VAM) unit has undertaken detailed national analysis and mapping of food security, natural risks, land degradation, and associated programming implications (Integrated Context Analysis, ICA, Annex 16). A main finding of the ICA is that the principal natural hazard risk facing households is drought, and the presence of food insecure areas is closely correlated to drought risk zones (figure 1). The overlap between drought risk and food

¹¹ World Bank. 2019. Climate Change Knowledge Portal: Zimbabwe.

¹² Manyeruke, C. H., & Mhandra, L. (2013, p. 274). The Effects of Climate Change and Variability on Food Security in Zimbabwe: A Socio-Economic and Political Analysis. *University of Zimbabwe*.

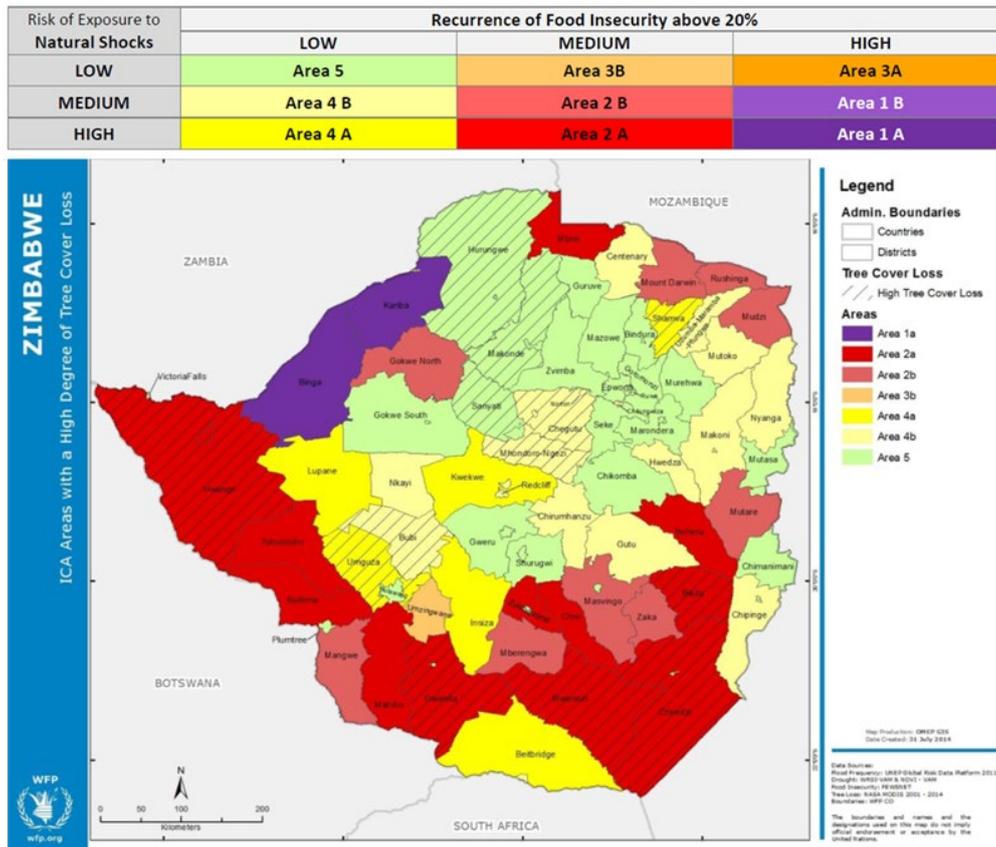
¹³ Low emissions scenario, known as RCP2.6, represents a rapid and sustained reduction in future global emissions resulting in an increase in global average temperature of 2C from pre-industrial era. High adaptation scenario refers to a scenario where both climate-sensitivity of agricultural production and the country's ability to cope with climate-related hazards have improved by up to 15% from present day. No adaptation scenario refers to both climate-sensitivity of agricultural production and the country's ability to cope with climate-related hazards stay at current levels. UK Met Office, WFP. 2015. Hunger & climate vulnerability index. <http://www.metoffice.gov.uk/food-insecurity-index/>.

¹⁴ Southern Africa Development Community (SADC) Gender Protocol Barometer 2015- Zimbabwe.

¹⁵ World Bank (2017), Zimbabwe Economic Update. The state of the economy. Washington, the World Bank.

insecurity is particularly pronounced in Masvingo and Rushinga districts (the project target locations). Both districts are located mostly in agro-ecological zone IV (see figure 4 on page 10), which is characterized by rainfall below 650mm. They are also characterized by large “communal areas” cultivated by smallholder farmers and relying on rainfed agriculture. The impacts of climate change in the two districts, which already have relatively low rainfall, are evident, with farmers witnessing the phenomena described in country-level studies on climate change, such as erratic rainfall, late start of the season, and early cessation. Some other vulnerable districts have not been included in this project as there are other constraints that make them unsuitable for micro insurance interventions and market access and would thus not benefit from this project (see annexes 20 & 21 for more information).

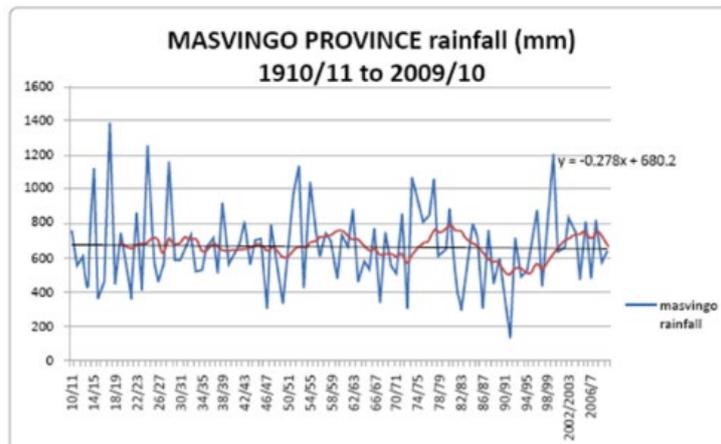
Figure 1: Matrix of food insecurity and risk, and national level zoning of ICA areas



Inter-annual rainfall variability is high in Masvingo, with annual rainfall averages going down in recent years (Fig.2). Analysis of data recorded at the Masvingo airport meteorological station from 1910 to 2010 shows that there is an increase in variability of seasonal total rainfall from the 1950’s onward (Fig.2). Temperature trends from 1950 recorded at the same station also show an increase, both for winter temperatures and summer temperatures. Seasonal maximum dry spell length and seasonal number of dry spells periods calculated over the same dataserries, show both an increase in the dry spell length over the years and an increase in the number of dry spell periods.¹⁶ (see Feasibility Study, Annex 2, Chapter 2). Households in Masvingo depend on crop production which is usually low to last them a full consumption year. Common crops grown in the area include maize, sorghum, millet and ground nuts, some of them being quite sensitive to the ongoing changes in rainfall, temperature and dry spells.. The district has been relying on external assistance as it has not been able to produce enough cereal. Food insecurity has been in an upward trend since 2009, reaching its maximum in 2013 with 37% of the district population being food insecure compared to the national average of 25%. In addition, the sharp increase of food insecure people from 2015 to 2016 is a result of the El Nino which particularly affected the southern districts (see Annex 2, chapter 2 and Annex 14 for further details).

¹⁶ Simba F.M., Chikodzi D., Murwendo T. 2012 - Climate Change Scenarios, Perceptions and Crop Production: A Case Study of Semi-Arid Masvingo Province in Zimbabwe. J Earth Sci Climate Change 3:124.

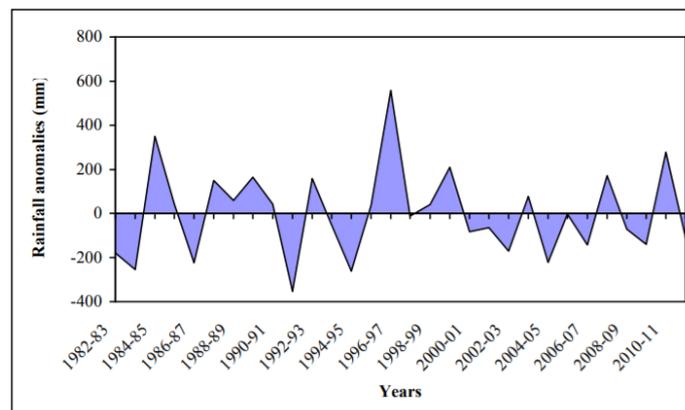
Figure 2: Masvingo province seasonal total rainfall (mm) for 1910/11 to 2009/10



Source: Chikodzi, David & Simba, F.M. & Murwendo, Talent & Munthali, Akim & Mapurisa, B & Seyitini, Luckywell. (2012). ENVIRONMENTAL CHANGES AND FARM PRODUCTIVITY: AN ASSESSMENT OF THE MASVINGO PROVINCE OF ZIMBABWE. *Sacha Journal of Environmental Studies*. 2. 114-129.

In Rushinga, rainfall distribution is normally poor and unevenly distributed across the district. Dry spells are a usual occurrence, especially during the mid-season i.e. January and February. Data recorded at Mount Darwin weather station in Rushinga district from 1982 to 2011 show a slight downward trend in mean annual rainfall with an increased incidence of below-normal rainfall after the 2000's (Fig.3), making the post 2000 era a dry period in the district. This general pattern shows a gradual shift from a wetter climate towards a drier climate.¹⁷ At the same time, the mean annual temperature in Mt Darwin has been increasing. Maize is the main crop grown and the main cash crop for the district. Maize sales support household requirements such as school fees, clothes and other basics. Maize sales take about 25% of the total harvest thereby resulting in households having less to consume and relying more on markets resulting in the district becoming vulnerable to food insecurity year after year. Due to low yields, households in the district experience longer hunger periods and more chronic food shortages. The average number of months own cereal has lasted over the past 10 years has been less than 8 months. Food insecurity trends have been on an upward trend since 2009, reaching its highest levels in 2016 with an estimated 57% of the district population being food insecure compared to the national average of 44%.¹⁸ This is a result of the El Nino affecting the 2015/16 agricultural season and consequent low harvests (see Annexe 2, chapter 2 and Annex 13 for further details).

Figure 3: Rainfall anomalies for Mt Darwin station (Rushinga) from 1982 to 2012



Source: Mere, Nyasha. *Impacts of climate variability and change on agriculture in Mount Darwin, Zimbabwe*. Diss. 2016

¹⁷ Mere, Nyasha. *Impacts of climate variability and change on agriculture in Mount Darwin, Zimbabwe*. Diss. 2016

¹⁸ For more information please refer to Annex 13.

In particular, the project will address the following key barriers to effective and sustained adaptation to the impacts of climate change on food security and livelihoods in target locations: 1. limited access to tailored and timely climate and weather information that can be used for planning and decision-making for food security and livelihoods at national and community level; 2. increased exposure of natural resources, food security and livelihoods to climate risks; 3. limited access to buffers against short-term needs and insufficient incentives to sustain climate-resilient practices (more details in Chapter 4-II of Annex 2).

The climate analysis reported in this section and provided in the feasibility study (Annex 2) is based on existing scientific literature, from international as well as national institutions also used to inform official government documentation, such as the National Climate Policy and the National Climate Change Response Strategy. A complementary analysis based on raw datasets from the two weather stations in Masvingo and Rushinga districts will be undertaken as the datasets become available.

B.2. Project/programme description (max. 1,000 words)

The Project aims to directly support long-term adaptation to climate change and variability of 10,000 vulnerable, food insecure households (50,000 people) in Masvingo and Rushinga Districts of Zimbabwe, and to indirectly benefit at least an additional 52,000 people – for a total number of beneficiaries of 102,000 people (GCF Results Areas 1 and 2 for Adaptation). Climate risk and vulnerability analyses focusing on the food and income security of the most vulnerable were used to target the areas that are most in need of increasing their climate resilience (see map below for their location). Consultations with communities, partners and key national stakeholders helped identify the most relevant resilience-building interventions to meet identified needs and with highest potential for impacts at a scale (see Annexes 17,18,20,21 for more details).

Assessments carried out at national and community level have highlighted how increased climate variability and change in the targeted districts has progressively affected livelihoods of vulnerable communities over the past decades. People's ability to cope with and recover from recurrent climate shocks, particularly women and the elderly, has been progressively eroded, together with their capacity to adapt to a changing environment. Traditional practices and knowledge alone are proving insufficient to manage and plan from year to year, in particular with regard to erratic rainfall, the increase in weather extremes and the emergence of new risks that impact assets, crops and livestock such as stronger winds, higher temperatures and increased lightning.

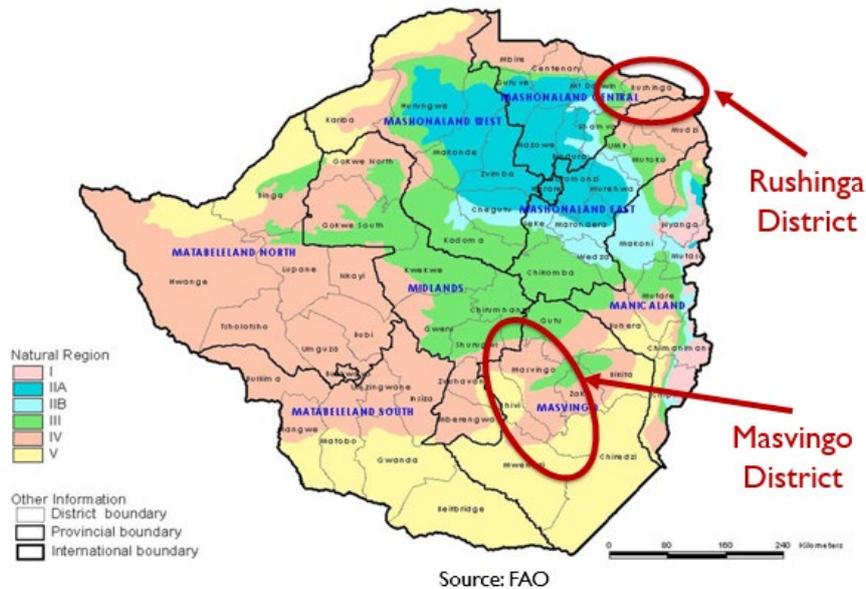
The proposed project includes three components:

- 1. Strengthening capacity and systems to support national and community adaptation and management of climate risks based on climate forecasts and information;**
- 2. Increasing the adaptive capacity of food insecure households through community-based asset creation and risk transfer;**
- 3. Enhancing the investment capacity of small-holder farmers to sustain climate-resilient development gains.**

How the components are linked:

Farmers engaging in asset creation activities (Output 2.1), will receive tailored climate services that will include advisories on how to further decrease disaster risk, increase productivity and capacity to cope with climate change and variability (Output 1.2). By increasing the time spent on asset creation activities, farmers will also be able to access weather index insurance and receive compensation in case of drought/dry spells (Output 2.2). In order to ensure that increased productivity translates into increased food security and incomes, farmers will also benefit from increased access to markets and financial services (Output 3.1) by decreasing post-harvest losses, enhancing quality of product to marketable level, managing contingencies and further investing in climate-resilient practices and inputs. Finally, participants will also be able to benefit from the anticipatory action plans that will be established under Output 1.1 (including scaling-up/extension of activities under Output 2.1.) in case the forecast-based system triggers, to further mitigate the impacts of climate shocks.

Figure 4: Map of project locations by agro-ecological zone



Detailed Description of Project Components, Outputs and Activities (see Chapter 4-II of Annex 2 for more details including comparison of climate additionality of proposed components with current baseline):

Component 1. Strengthening capacity and systems to support national and community adaptation and management of climate risks based on climate forecasts and information.

The main objective of this component is to strengthen the systems and capacities required to support planning and decision-making at both national and community levels for preparedness action and better management of climate risks to reduce vulnerability of small-holder farmers’ food security and livelihoods to climate variability and change (see Annexes 17, 18 and Chapter 4-II of Annex 2 for baseline information).

The component will enable:

1. anticipatory action based on climate forecasts, bolstering national response capacities before and during an emergency and;
2. access to accurate, timely and easy to understand information to support small-holder farmers’ decision making and help them enhance their agricultural or livestock production, as well as inform other livelihood decisions-including those related to health, migration and disaster risk reduction.

The capacity-building support provided at both national and district governmental levels is linked to existing national food security monitoring systems and will significantly improve forecast and early warning systems, preparedness and anticipatory action to climate related hazards and ensure that resilience is built at scale systematically despite increasing climate shocks. It also contributes to the National Framework for Climate Services (NFCS) process, which is in its early stages. In agreement with MSD, WMO and WFP have already provided inputs to the ToRs for the NFCS baseline survey and action plans. The groundwork has been done for the NAP and the readiness project will be launched before 2019 and ultimately produce the NAP document in the next 3 years.¹⁹

¹⁹ An NFCS is an institutional mechanism to coordinate, facilitate and strengthen collaboration among national institutions to improve the co-production, tailoring, delivery and use of science based climate predictions and services by focusing on the five GFCS pillars (user interface platform, climate services information system, observations and monitoring, research, modelling and prediction, capacity development). In each country, it is envisaged that the NFCS should be initiated and led by the country’s national meteorological and hydrological services, which is usually the government-mandated provider of weather, water and climate services with engagement of all relevant national stakeholders from the five GFCS

This component has been designed and planned in conjunction with UNDP, and it is complementary to the GoZ/UNDP GCF proposal “Building climate resilience of vulnerable agricultural livelihoods in Mzingwane, Runde and Save river basins in southern Zimbabwe”. The development of seasonal forecasts for drought (Output 1.1) will be instrumental to that project’s development of water resource management tools. With its proposal, WFP will also manage the dissemination of climate services to communities (Output 1.2) within the UNDP one, extending the outreach of activities to 3 additional districts in the southern area of the country²⁰.

Activities 1.1.1-1.1.3 & 1.1.5 are the only ones that will have national reach since they are focused on enhancing capacity of national met services for generating accurate, reliable seasonal forecasts and developing maprooms that can support decision-making for implementation of anticipatory actions ahead of a forecasted shock (drought). The other activities are context-specific. Annex 17, 18, 20 & 21 are specific feasibility studies justifying selection of proposed activities in Masvingo and Rushinga.

Output 1.1. Strengthen national capacity and systems to generate, interpret, deliver tailored climate and weather data and effectively prepare for and manage climate shocks

GCF funding is requested to establish a “forecast-based action” system, whereby early preparedness and community level actions are pre-planned based on credible forecasts, and are funded and implemented before the disaster strikes. This is an innovative mechanism given that instead of responding to a climatic shock (i.e. drought) 8-12 months after the event, actions are implemented 1-6 months in advance (depending on stakeholders’ preferences). It is envisaged that over the long term the cost of managing and responding to climate risks will be reduced as GoZ becomes better equipped to provide reliable early warning of climate-induced shocks, allowing for more efficient and cost-effective anticipatory action.

The first output therefore focuses on enhancing the Zimbabwe Meteorological Services Department’s (MSD) capacity to generate relevant tailored climate information, including by designing and establishing a seasonal climate forecast and trigger system with technical support from the International Research Institute for Climate and Society (IRI) at Columbia University²¹, and in close collaboration with local universities and the Climate Change Management Department. National institutions involved in preparedness and response action as well as in food security, such as the Department of Civil Protection (DCP), Ministry of Public Service, Labour and Social Welfare (MoPSLSW) and the Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement (MoLAWCRR), will be trained in partnership with MSD to understand and use this platform to monitor the season for possible occurrence of extreme weather events, and develop action plans for anticipatory action according to different trigger drought (and potentially flood) scenarios.

This systems-building approach will have a wider lens that aims to ensure capacity of government and local institutions is strengthened and enhanced, particularly in the development of early warning systems. It is envisaged that in the long term the cost for managing and responding to climate risks will be reduced as governments become better equipped to provide reliable early warning of climate-induced shocks, allowing for more efficient and cost-effective anticipatory response. In addition, the ties developed between IRI and MSD during the project will be nurtured and remote support in maintaining the system will be able to continue after the project ends.

Activities include:

1.1.1 Strengthen the capacity of MSD to continue providing high quality climate services, in collaboration with a wide range of other stakeholders including installation of additional automated weather stations (AWS)/rain gauges in Masvingo and Rushinga in line with MSD specifications; generation of spatially and temporally complete gridded climate data series going back over 30 years; development of online mapping services that provide user-friendly tools

component pillars to enable improvements and sustainable delivery of climate services. Zimbabwe is in its early stages in terms of establishing its NFCS and this proposal is meant to support the NFCS process with regard to specific needs and gaps of the food security sector. This will be done by feeding findings into the national level consultations and by providing an opportunity to discuss key needs for the food security priority during a national workshop. This was discussed and agreed with the MSD. WMO has provided, together with WFP, comments to the ToRs for the NFCS baseline survey and to the action plan to finalize the NFCS.

²⁰ While this GCF proposal and the UNDP one are complementary, this proposal would be able to proceed even if the other one is not approved. WFP has budgeted independently in the current proposal for the execution of all Output 1.2 activities in its target locations. A cost-sharing agreement with UNDP is only envisioned for the Climate Services Officer (WFP to pay for the first 2 years and UNDP to pay for the last 2). In case the UNDP proposal is delayed or not approved, WFP will be able to fundraise on its own to cover the last two years of salary for such a position.

²¹ The International Research Institute for Climate and Society (IRI) is a leading global climate research. IRI’s expertise includes state-of-the-science real-time global seasonal forecasts, forecast tailoring and development, diagnostics and modelling research, tool development, and capacity building. IRI will be procured directly by WFP based on an existing Long-term agreement between the two agencies.

for the analysis, visualization, and downloading of climate information products as well as providing basic explanations about main climate phenomena. The Operations and Management of these automated weather stations is minimal and costs have been included in the cost of procurement. Aligned with UNDP, long term maintenance will be secured through capacity building of local staff and local resource mobilization.

1.1.2 Conduct climate and food security analysis in collaboration with MoLAWCRR²², to: 1. better understand what the impacts of future climate change will be on food security and nutrition to inform national level policy processes (such as the National Adaptation Plan) and proactive implementation of key measures and programmes to reduce vulnerability to climate change; 2. better understand the current drought and flood-mitigation strategies of multiple stakeholders at multiple time scales.

1.1.3 Development of seasonal forecast and trigger system including building the capacity of the national stakeholders to define their own thresholds and triggers that will correspond to inform their integrated developed action plans. Maprooms will be co-developed with MSD and the Department of Climate Change to disseminate the climate forecast (tailored to the identified climate shocks that most impact food security) and all relevant other contextualizing data and information, such as food security vulnerability. The Maprooms will allow to tailor such triggers with user-defined shock severity and confidence levels. The way the information is presented and the interface option for choosing thresholds and triggers will be co-developed with the relevant stakeholders and partners at national level. A certain level of flexibility will remain so that the system can be used at national and sub-national level.

1.1.4 Identify key local actors and their existing food security monitoring systems and socioeconomic indicators (i.e. vulnerability analysis) in order to translate climate forecasts into local context-specific anticipatory action. Anticipatory action plans will be developed for the 2 targeted districts in a participatory process with stakeholders to ensure they are closely aligned with national priorities, leverage local field expertise and build on existing coordination mechanisms. The plans will build on the activities included in Output 2.1 and developed based on a two-layer decision making process: 1) seasonal climate forecasts and weather index (see Output 2.2) and; 2) available national food security monitoring systems and other relevant non-climatic socioeconomic indicators to develop context-specific action plans with activities for different alert scenario. If triggered, the activities will directly benefit same beneficiaries of the other activities (i.e. max. of 50,000 people).

1.1.5 Develop a capacity building plan for key users both at central and subnational level, specifying cost and duration of its implementation.²³ The plan will be based upon key stakeholders' existing capacity and the systems currently in place to respond to emergencies and will train national meteorological services, key decision makers and relevant operational partners on: (1) understanding and communicating climate information from weather and climate forecasts; (2) contextualizing climatic information by layering it with spatially explicit socio-economic parameters such as vulnerability maps and; (3) identifying thresholds triggering action at different temporal and spatial scales. Partners will also be provided with appropriate guidance material and it will be ensured that produced information can be adapted to local contexts (e.g. local language if necessary).

Output 1.2.Strengthen access to reliable climate and weather information by vulnerable communities to support improved decision making for food security and livelihoods

Building upon work undertaken under Output 1.1, WFP and University of Reading will support MSD, the Climate Change Management Department, local Universities, Agritex, and key stakeholders at district level²⁴ on bottom-up co-production of climate information and related products (including establishing feedback mechanisms from end-users to inform tailoring of climate services) and their timely dissemination to target communities.²⁵ Co-production implies that the type

²² The proposed analysis is complementary to and will feed into that included in the GCF-funded NAP proposal by UNEP as it will specifically focus on long-term impacts of climate change to food security.

²³ The capacity building plan will be developed jointly by WFP and IRI through a participatory process, taking into account stakeholder's feedback on their gaps and needs.

²⁴ These include: communities, local leadership, Rural District Council, Ward Council, MSD at Provincial/District level, Agritex at Provincial/District/Ward level, NGO partners involved in the project, Climate Change Management Department, and Department of Civil Protection.

²⁵ WFP has extensive experience working with partners such as WMO, and the University of Reading on developing user-driven climate services to aid decision-making for food security and agriculture. In Africa, WFP has been working with UoR on the "Participatory Integrated Climate Services for Agriculture (PICSA)" approach, which aims to facilitate farmers to make informed decisions based on accurate, location specific, climate and weather information; locally relevant crop, livestock and livelihood options; and with the use of participatory tools to aid their

of information which will be communicated and the channels for dissemination are decided by the final users, namely the target communities of the project. End users will be consulted on the kind of information most relevant to them to make appropriate decisions on their lives and livelihoods and the timeliness of the information to be useful and applicable. Particular care will be taken to ensure effective and active contribution of women's inputs. The consultation process is fundamental also to build trust with beneficiaries, as trust is at the basis of the climate services to be welcomed and used. Particular attention will be given to strengthening existing district level processes and avoid duplication of activities, with a view of ensuring a two-way dialogue between producers and users of information in target districts. As part of this output, Agritex and MSD will work together to ensure that information most needed by the communities is generated, analysed and disseminated in a timely and user-friendly manner according community members' preferences. This includes strengthening the capacities of Agritex officers at District level in order to understand and transfer climate information and advisories to farmers.

Bearing in mind that the content of climate services is shaped on end-users needs, the most relevant information needed by beneficiaries usually includes the start of rainfall, duration of rainfall during the crop season (information on seasonal forecast, with related explanations) and timely information on adverse and extreme weather events (weather alert). The information might then be paired with relevant agricultural advisories to complement the weather/climate information received. As an example, if weather/climate information indicates that the season will be particularly dry, agricultural advisories might include indications on drought-resistant crops which are available and suitable to the project area, or cultivation methods which might be more adapted to a reduced availability of water, and so on. The information provided is however never imposed to end-users, who are left free to make their own decisions on how to tackle their livelihood activities considering the weather forecasts and indications provided.

Target communities are those that also benefit from Outputs 2.1 and 2.2 activities, as the information is part of their pay-out benefits (besides a monetary compensation which does not come from GCF budget) for the creation of assets. To ensure that all community members will be reached, and in particular the elderly and women, a variety of communication channels will be used depending on different communities' preferences. This will strengthen the capacity of farmers to make smart, climate-risk management decisions, support their efforts to adapt their livelihoods to a changing climate as well as improve their capacity to demand climate services tailored to their specific decision-making needs. An important component of such system will also be a better understanding of local, indigenous knowledge and identification of entry points to blend traditional and scientific knowledge to strengthen the content of climate information and products delivered. This output will take into account several baseline investments and experiences at smaller scales (Agritex-MSD-farmers with different partners and funders, including the UNDP/GEF funded Scaling up Adaptation implemented by OXFAM).

1.2.1 Strengthen capacities and systems for co-production of tailored climate services, including translation and tailoring of key messages to ease understanding and use by local communities. Particular attention will be given to strengthening existing district level processes and avoiding duplication of activities, with a view of ensuring a two-way dialogue between producers and users of information in target districts. The activity will include research and documentation of existing indigenous knowledge systems on climate and weather in target wards to help identify key entry points for building trust on information and products that will be shared.

1.2.2. Strengthen capacities at district and local levels to support dissemination and use of tailored climate services to ensure vulnerable communities have access to information needed for climate resilient practices. This activity will focus on strengthening capacities of Agritex officers, at District level, and lead farmers to access, understand and use climate and weather information through the Participatory Integrated Climate Services for Agriculture (PICSA) approach (Dorward et al., 2015).²⁶ Through equipping farmers with better understanding of locally specific climate variability and change and its effects on farming, alongside a set of practical decision making

decision making. This involves a series of steps, including: a. Providing and considering climate and weather information (including historical records and forecasts) with farmers; b. Joint analysis of information on crop, livelihoods and livestock options by agricultural extension officers and farmers and; c. A set of participatory tools to enable information to use this information for planning and decision-making. This approach is complemented by other forms of dissemination (including, but not limited to, radio, sms, schools) based on preferences and needs of different people within a community (i.e. women, elderly, etc) as identified in baseline assessments. Community members are regularly asked to assess the accuracy and usefulness of the information received as well as to provide inputs on possible improvements (in terms of content, timing and quality) that can be fed-back to national authorities, including MSD and MoLAWCRR.

²⁶ PICSA has been implemented successfully at large scale in several countries. It is an extension approach that supports smallholder farmers to make informed plans and decisions in the face of a variable and changing climate using: (i) accurate, location specific, climate and weather information; (ii) locally relevant crop, livestock and livelihood options; and with the use of (iii) participatory tools to aid their decision making. PICSA has been proven to stimulate innovation and change in smallholder farmer innovation systems (Steinmuller and Cramer, 2017). An independent evaluation of the PICSA approach in Malawi has demonstrated that this combination of climate information and participatory decision making tools have resulted in more than 80% of trained farmers making changes to their crops, livestock and other livelihood enterprises (Steinmuller and Cramer, 2017).

tools, PICSA creates farmer demand for adaptation and coping strategies such as those introduced in components 2 and 3 outlined below. This process will also enable the information to be mainstreamed into district level planning and Agritex practices and result in better support to vulnerable communities and their livelihoods.

1.2.3 Strengthen dissemination channels to ensure communication of climate services, including using a range of ICTs in partnerships with key national stakeholders. Based on extensive consultations carried out at district level, dissemination channels (including ICTs) will be further developed and, whenever possible, existing structures will be strengthened such as preparation meetings for the seasonal outlook workshops that are delivered in each district and communication of short-term forecasts and early warnings to farming communities. Establishment of low cost feedback mechanisms from farmers will be essential to enable MSD to refine and further tailor information to needs.

Component 2. Increasing the adaptive capacity of food insecure households through community-based asset creation and risk transfer

The project's second component focuses on increasing the adaptive capacity of food insecure smallholder farmers and their households by increasing their resilience, improving degraded landscapes, which increase farmers' vulnerability to climate-related shocks, and reducing the risk and impacts deriving from climate change. Activities included in this component will also protect food insecure smallholder farmers from the impact of covariate climate shocks and stimulate farmers' capacity and willingness to invest in agricultural inputs and diversified income generating activities (IGAs).

Output 2.1 Risk reduction through the creation of climate adaptation assets

Under the risk reduction component, participants build or recover assets that reduce the impacts of climate shocks, strengthen resilience to climate change, and contribute to long-term livelihood, food security and environmental benefits. These interventions are designed, and assets chosen, through Community-based Participatory Planning (CBPP) sessions facilitated by WFP's experts, which combine community's current priorities with a long term vision of rehabilitating degraded landscapes. CBPPs will be conducted at sub-ward level (by clustering communities in groups), in each ward targeted for this project. Following these participatory processes, the following are defined: exact communities where the activities will take place, participants, exact assets and location of assets to be built or rehabilitated. Decisions taken during CBPP by the communities are verified by WFP and MoLAWCRR against selection criteria and then validated. Of a duration of 3-5 days, the CBPP brings together community representatives from various livelihoods across the villages, people with disabilities, and community leaders (ensuring equal participation from women), the Ward Councilor, ward Agritex (both crop and livestock) and officers from the Ministry of Women Affairs and the Environmental Management Authority. During the CBPP, communities identify among the types of assets that are eligible for this project (see list below), which are most relevant based on their needs and the characteristics of the area. WFP and service providers will further verify that there is no duplication with any support provided by other agencies (through other initiatives or projects being separately implemented) and that the assets identified are of low environmental and social risk (Category C). During the CBPP, the community also goes through a process of self-selection for participating in the programme. The minimum eligibility criteria for the targeting of participants, besides climate vulnerability, are their food security level, their proximity to the assets to be created (within 5 km radius), availability of agricultural land, and the presence of at least an able-bodied member in the household to participate in asset creation activities. WFP, MoLAWCRR and service providers will verify that the eligibility criteria are met before validating the communities' choices.

The interventions also take advantage of the Seasonal Livelihood Programming (SLP) exercise at district level, which identifies the best timing for implementation of such activities, as well as the possible synergies with other interventions by government and partners. Each asset will be started and terminated within a single asset creation season (usually 6 months, between June and November), when farmers are not working on their own fields. In a three-year period, all the assets planned in a specific community will have been completed. The completion of asset works are certified, as per Zimbabwean legislation, by the Rural District Council (RDC), which is the the administrative branch of the Government at district level, through certificates of completion filled in and signed for each single asset and shared with WFP for verification and record keeping. In addition, WFP will be monitoring and verifying through the Field Offices with its field monitors the construction and completion of all the assets. Over the long-term, assets will increase community adaptation against climate-related shocks and improve land productivity. Planned together with communities, asset-creation interventions also include training on natural resources development and management, community infrastructure rehabilitation and support to the restoration of agricultural potential.

MoLAWCRR, acting through Agritex, will provide a key role at district and ward level in supervising and supporting asset creation activities as well as conservation agriculture and appropriate seeds trainings. This will involve ensuring that asset

creation activities are conducted in accordance to sound technical standards. Agritex will also be involved in training communities on assets building and management, natural resources management, storage techniques and mechanized conservation agriculture. In view of supporting Agritex officers to fulfil these tasks as well as to stimulate the embedding and replication of these good practices at local level, WFP and service providers will train them in community based participatory planning, watershed management approach, conservation agriculture, and low-cost, low-tech soil and water conservation practices. At the same time, in parallel to GCF efforts, WFP is aiming at developing an MoU with the Agricultural Extension Department to embed such trainings at national level.

2.1.1 Build and/or rehabilitate assets²⁷ that reduce the impact of climate shocks and help food insecure communities adapt to climate change including:

- **Soil and water conservation interventions:** water harvesting, water ponds, weirs, dams²⁸, area closure, tree planting, and other interventions to reduce soil degradation;
- **Nutrition gardens:** to provide sustainable ongoing food and income production for the specific members and for the wider community;
- **Conservation Agriculture practices,** such as mechanized conservation agriculture, and the promotion of drought-tolerant small crops (small grains, cowpeas, groundnuts, etc...);
- **Livestock related assets:** forage preservation, fences;
- **Support to storage and commodity aggregation points:** small storage units at community and/or household level to address high post-harvest losses of drought tolerant crops and poor storage conditions that impedes storing grains for either food security purposes or to allow sale later, when market prices are higher.
- **Trainings and skills enhancement that help diversify livelihood opportunities and develop alternative income sources,** such as trainings on natural resource management and asset management.

Output 2.2 Risk transfer through the provision of weather index insurance (WII)

Under the risk transfer component, the project will provide vulnerable small holder farmers with agricultural micro-insurance, to transfer the risk to national and international markets, provide farmers with timely compensation to weather-related shocks (dry spells or drought), prevent the use of negative coping strategies, and stimulate faster recovery. The insurance premium covering the rainy season will be paid by the project based on farmers' participation in asset creation schemes (Output 2.1). Progressive cash contributions by farmers will be introduced to stimulate ownership and sustainability. Insured farmers will receive payouts directly at the closing of the insurance coverage period. Payouts could be triggered either at the end of the rainy season, to allow compensation to farmers for the lost crops and the repayment of loans, or at specific moments during the rainy season, for example after a bad start of the rains, in order to allow farmers to purchase new seed and plant again. The decision on the timing of payout disbursement will depend on the definition of the index and on the outcome of the community development process. The insurance mechanism will be similar to the GCF Project FP049 (*Building the Climate Resilience of Food-insecure Smallholder Farmers through Integrated Management of Climate Risks (the R4 Rural Resilience Initiative)*), with Annex 2 (Chapter 4-II; Output 2.2) providing additional technical information. Better-off farmers in targeted communities may also be able to purchase the insurance policy fully in cash. Without this project weather index insurance products would not be available to farmers in these areas.

2.2.1 Develop and test the design and implementation of the index for the micro-insurance component in consultation with local communities to ensure alignment with the local context and to meet the needs of the specific target group. During a small trial in Masvingo, the insurance covered value of inputs and drought tolerant crops, but this might change depending on the consultations with local communities. This project is to provide a proof-of-concept. The testing is intended to establish the mechanisms and capacities to deliver the micro-insurance scheme and to inform improvements to the component before scaling it up and implementing it along with the other project components. With the dissemination of key lessons learned, integration with private and public sector is advocated.

2.2.2 Enrol participants and deliver insurance policies for insurance coverage before the beginning of the rainy season (November), and the coverage will last for the whole duration of the season (until April) for the 10.000

²⁷ All asset creation activities need to adhere to the strict standards of the Environmental Management Authority (EMA) and will be screened by EMA and by WFP using WFP's screening tool after CBPPs. Furthermore, the assets that are being proposed/advocated by the project are small scale (refer to annex 12 for the environmental and social risk screening and residual risk mitigation plan)

²⁸ Asset creation activities could include activities that promote small-scale irrigation through the development of small weirs and dams connected to community gardens.

households. The insurance premium covering the rainy season will be paid by the project. Premium amount for the 2018/19 season in Masvingo was approximately 15 USD per participant. Appropriate financial education will be carried out prior to registration, to ensure that farmers understand the fundamentals of insurance and are able to make an informed choice on their participation. From project year 2 onwards, a 25% cash contribution from farmers will be incorporated in line with the transition plan to move from a fully subsidized to a fully commercial scheme, taking into account resilience levels, affordability and access.²⁹

2.2.3 Deliver insurance pay-out (if triggered). Participants will be provided with protection and timely compensation to weather-related shocks (dry spells or drought) through the micro-insurance product to prevent the use of negative coping strategies and to stimulate faster recovery. Pay-outs will be disbursed directly by the insurance company to the farmers via EcoCash.³⁰ During the 2018/19 season, it was agreed that Old Mutual Ltd. will settle any claims within 10 days of policy closure. EcoCash will be contracted by Old Mutual Ltd. directly, and Old Mutual Ltd. will bear the whole performance risk. EcoCash was selected as they are the biggest provider of telephone services and mobile banking in the whole of Zimbabwe. Farmers in the target villages have all EcoCash accounts, especially if they have been in the past World Food Programme beneficiaries: EcoCash is also the provider for WFP mobile food assistance, and has an excellent track record.³¹

Component 3. Strengthening the Investment Capacity of small-holder farmers to sustain climate-resilient practices.

Output 3.1. Support small-holder farmers' access to markets and financial services for sustained investment in climate-resilient practices.

The project's third component aims at increasing the adaptive capacity of small-holder farmers by facilitating access to markets -particularly for more drought-tolerant crops such as small grains- and to financial services such as savings and credit which will protect farmers' investments in case of a bad season, enable households to invest in riskier but more remunerative enterprises as well as help sustain livelihoods beyond food consumption.

Support to value chain development of more drought-tolerant crops, such as small grains, will enable smallholdings to become viable businesses, by connecting them with responsible credit providers, and with providers of quality seeds, equipment and storage units to protect their harvests. It will also enable a paradigm-shift towards more climate-resilient livelihoods by creating access to relevant markets for climate resilient agricultural products as well as ensure the shift from subsistence agriculture to farming as a business, making farmers less and less susceptible to climate change and variability.

The below activities contribute to this:

3.1.1 Training of farmers on financial literacy, numeracy and income generating activities (IGAs) linked to the assets created under Output 2.1, to provide them with the ability to save, use their savings as buffer or to invest in income generating activities (IGAs), but also to build a sustainability path transitioning them to the commercial insurance market. IGA's are linked to the main livelihoods of the target households, which are mostly rural. IGAs include, among others, poultry production, apiary establishment, business-oriented livestock raising. Activity 3.1.1.1. includes trainings to provide the beneficiaries with the ability to save, use their savings as a buffer during shocks, and to make the most out of their income generating activities (IGAs). The project will strengthen existing (or form new) Village Savings and Loans groups (VSLs) as an important part of community resilience building through financial literacy training, which spans borrowing, savings, and the role of insurance. WFP will directly establish the VSLs in each community and nurture them for a minimum of three years during the project. In order to facilitate access to formal credit from financial institutions, WFP will also facilitate the aggregation of VSLs into Rural Savings and Credit

²⁹ Farmers will be expected to contribute an increasing percentage in cash each year as they build their resilience (25% in Year 2, 50% in Year 3, 75% in Year 4, and 100% in subsequent years – after the project ends. Farmers who started earlier than year 1 (part of the pilot) will reach a 100% cash contribution before the end of the project). This will be established based on their willingness to pay, capacity to pay and increasing resilience levels.

³⁰ The payout amount envisioned depends on the rainy season period in which the index triggered, with an increased value of the payout as the season progresses, which would be proportional to the amount of financial resources that the farmers would have cumulatively invested in such crops.

³¹ Originally, Old Mutual Ltd. proposed a different way of distributing the payout, using CABS Textacash, as it is part of the Old Mutual group. However, after a more thorough assessment, and due to the fact that payouts had to be distributed in US\$ in order to avoid loss of value, EcoCash was selected as the best option. As a final remark, it is important to mention that although EcoCash is also the WFP provider of food assistance through mobile money, there is no relation between their role in the insurance payouts and with WFP broader food assistance, since, as mentioned earlier, this contract relationship is managed by Old Mutual Ltd.

Cooperatives (RUSACOs) and follow their development in order for them to reach a higher capacity to create savings and to provide lending facilities. Support to RUSACOs will continue for the whole project duration, as they are the evolution of the VSLs themselves, and will be an integral part of the project. At the same time, RUSACOs will be able to engage with formal financial institutions from a more solid credit worthiness if the macroeconomic situation will change, as this is not to be excluded in the course of a 4 years period. If the macroeconomic situation will not change, RUSACOs will in any case provide a beneficial effect on the availability of credit within a community, if not at ward level. Many banking institutions were born out of cooperatives throughout history.

3.1.2 Training on post-harvest handling and commodity quality including on the best post-harvest practices and appropriate technology for the selected commodities, such as drought tolerant crops. Linked to the creation of storage facilities under activity 2.1.1, improved post-harvest practices will reduce losses and thereby increase surplus. It will also improve the quality of the commodities and thus contribute to access to formal markets and other structured demand platforms.

3.1.3 Training on group marketing so as to enable them to exercise economies of scale. The farmer groups will be trained on basic marketing and business skills, including records keeping, pricing, contracts, negotiations. WFP and partners will work with the farmers to identify the appropriate aggregation models for the farmers. This will entail training on group formation, group dynamics, leadership, governance, organizational management and linking the farmers to other structured trading platforms.

B.3. Implementation / institutional arrangements (max. 750 words)

Under this project, WFP will be acting as both AE and co-EE in collaboration with the Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement's (MoLAWCRR), through its Climate Change Management Department (CCMD), Agricultural Extension Department (Agritex) and Meteorological Service Department (MSD). MoLAWCRR will have equal decision-making power and will make joint decisions for the overall Project implementation within the PMU. This means that MoLAWCRR and WFP will jointly agree on annual workplans and budgets and input into reporting processes, including the Annual Performance Reports (APRs). In addition, the relevant departments from the Ministry will have a coordination and implementation role across project outputs. In particular, close coordination will be needed with MSD and Agritex for the roll out of Component 1, and with Agritex for Components 2 and 3. The CCMD will provide an advisory role on mainstreaming the project within Government policies. All GCF proceeds will be managed by WFP, acting through its Zimbabwe Country Office, in its capacity of co-EE with overall oversight and support from WFP HQ/Regional Bureau Johannesburg. All procurement required for the execution of the project activities will be thus managed by WFP directly. WFP, acting through its Johannesburg Regional Bureau and Rome HQ units, will perform the AE functions including project supervision, financial oversight, reporting and evaluation. WFP, acting through its Zimbabwe Country Office, will act as a co-Executing Entity (EE) and will be responsible for the day-to-day project execution functions ensuring that the objectives and outcomes of the project are delivered effectively.

Given its mandate on climate change, and its function as NDA for the GCF, the Climate Change Department of MoLAWCRR will play a strategic and critical role. It will be responsible for ensuring alignment with national climate change adaptation priorities, for coordinating and drawing together the different ministries and national entities linked to project implementation, and for providing an advisory role to WFP across the implementation of the project. Despite not managing GCF funds directly, MoLAWCRR will play a pivotal role in the execution of the project including by having equal decision-making power in the execution of activities, coordinating all stakeholders involved in the project (particularly government entities) and mainstreaming the approach in national social social protection/safety net system. A detailed division of roles and responsibilities between the two EEs for each Output of the project is provided in Annex 2 – Chapter 4-IV.

Agritex (Agricultural Extension Department, within the same Ministry) will provide a key role at district and ward level in supervising and supporting asset creation activities as well as mechanized conservation agriculture and appropriate seeds trainings. Agritex will also be the main player in supporting the dissemination of climate information at ward level, in close collaboration with the Meteorological Service Department (MSD), also within the MoLAWCRR. MSD will be the main player for the development of climate information at national level.

The following service providers will be involved in the effective delivery of project activities through multi-year contracts (field level agreements and service contracts) procured through competitive processes (as per WFP Procurement rules):

- Output 1.1: IRI (long-term agreement (LTA) - Service Contract), ADCON (LTA- Service Contract), MSD (MoU)
- Output 1.2: University of Reading (LTA – Service Contract)
- Output 2.1: Cooperating Partners on Asset Creation, (Field Level Agreements (FLAs)
- Output 2.2: Old Mutual Ltd., Blue Marble (Service Contract with Old Mutual Ltd.; Blue Marble is a subcontractor/partner of Old Mutual)
- Output 3.1: Netherlands Development Organisation (SNV) (FLA)

Legal arrangements will be amended if needed, to ensure compliance with the AMA and FAA requirements once the agreement is finalized. WFP has the overall oversight of service providers to ensure compliance with its policies and procedures, and ultimate accountability to the GCF for delivery of the project (more details are included into Annex 8: Procurement Plan).

Project Management Arrangements:

At the national supervision level for project oversight purposes, a **Project Steering Committee (PSC)** will be created at the beginning of the project implementation and will meet twice a year. It will be co-chaired by WFP and by the Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement's (MoLAWCRR) Climate Change Department given its coordination role as National Designated Authority (NDA). The PSC will also include the Department of Civil Protection, Zimbabwe National Water Authority (ZinWA), MoPSLSW, FAO, and UNDP.

The role of the PSC will comprise:

- a. Supervision of the execution of the project;
- b. Strategic direction to project implementation, in line with national priorities;
- c. Support to the Project Coordinator and the Project Management Unit (PMU) in their work.

MoLAWCRR and WFP will organize the PSC meetings and will co-chair the group, leading the discussions on: i) presentation and approval of annual work plan and budgets; ii) project annual achievements and constraints; iii) recommendations for improvement; and iv) strategic guidance on project implementation. Although the PSC will only meet twice a year, monthly updates will be provided to its members to ensure they remain constantly informed about relevant developments.

At the national advisory level, a **Project Technical Committee (PTC)**, will be created and convened by the MoLAWCRR to accompany the project during its life and to advise on technical issues. It will monitor the implemented activities at the technical level and ensure they respond to the standards and norms under each component. It is proposed that a joint PTC be established with UNDP to monitor activities under both GCF proposals.

At the national implementation level, a **Project Management Unit (PMU)** will be set up by WFP, including procured parties/service providers to implement the climate services, weather index insurance, savings and market access components of the project. Contract agreements will be reached with Columbia University's International Research Institute for Climate and Society (IRI) and the University of Reading to support the national entity of MSD's work on climate services.

The PMU will oversee the overall implementation arrangements, prepare annual work plans and budgets in consultation with government and other service providers, and coordinate and supervise directly and indirectly (through WFP's country office and respective Field Offices) the work of the service providers, through monthly and quarterly missions and implementing reports. It also reviews the output dashboard, which records the completion of deliverables against set targets, and conducts field visits.

The composition of the PMU and respective roles includes:

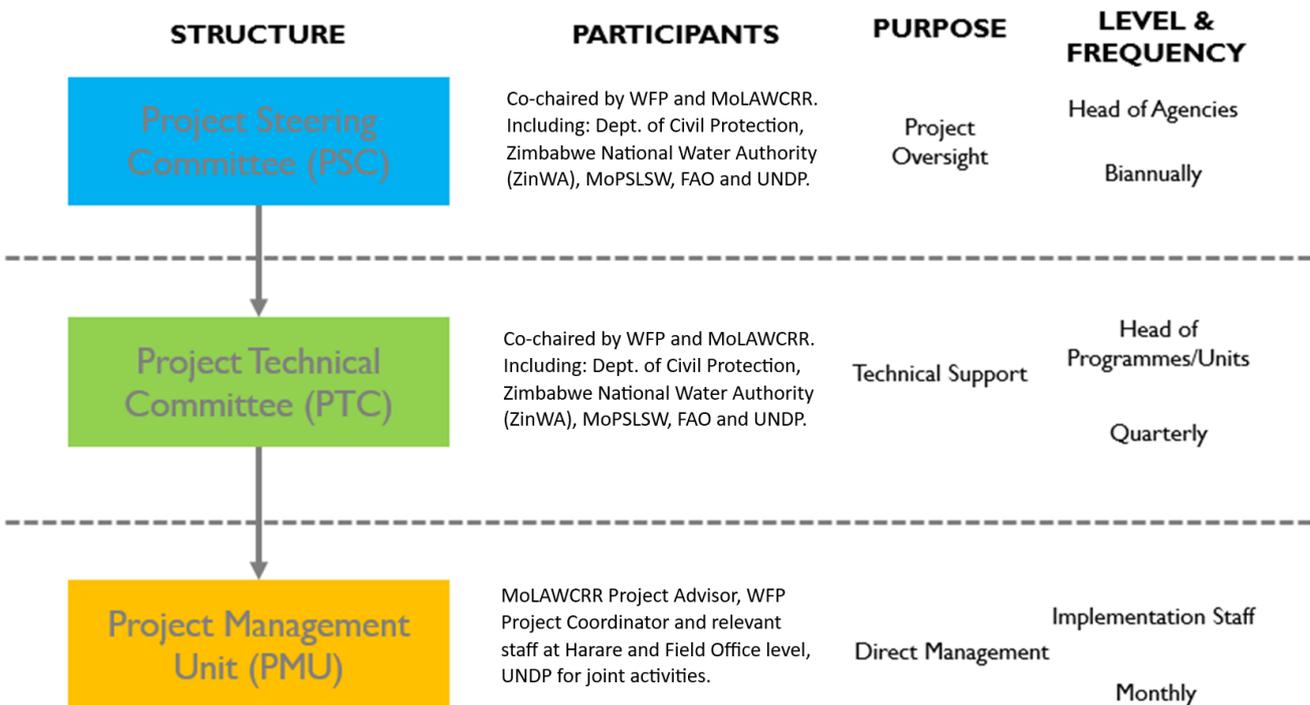
- Project Advisors (from MoLAWCRR – Climate Change Management Department, Met Services Department, Agritex): Gives guidance on the alignment of the project to national priorities on resilience and climate change adaptation and supports the project coordinator, as well as providing technical support on implementation of all project components.
- Project Coordinator (from WFP): Responsible for overall operational implementation coordination, team management, partnership management, resource mobilization, communication at national, regional, and global level.
- Climate Services Officer (Component 1): Direct implementation, management, and monitoring of the climate services component of the GCF project, including both the establishment of national level systems and the implementation of the local level initiatives, in coordination with global partners (IRI and Uni. Of Reading) and national stakeholders.
- Risk Reduction (Component 2) Officer: management and implementation of the asset creation component of the GCF project, including overseeing community participatory processes, compliance and quality of assets established, contracting of local partners, monitoring of activities, and partners' coordination (Agritex).
- Risk Transfer (Component 2) Officer: Support on weather index insurance development and implementation, including the contracting of relevant insurance company, technical support in index insurance product development and fine tuning, analysis of index performance throughout the season.
- Market Access Officer (Component 3): Overseeing and coordination of market access activities, including scoping for new marketing opportunity, support to farmers in contract development, post-harvest management and market regulation compliance.
- M&E Officer: Coordination of M&E activities on the ground, data collection, survey roll out, data storage and management.

- Two (2) Programme Assistants: Support to the project coordinator and Officers on the roll out of activities at field level, liaison with partners at local level, monitoring of activities advancement. 1 assistant based within the Harare Sub-office team for the Rushinga project area and 1 assistant based at the Masvingo Sub-office for the Masvingo project implementation.
- Administrative Officer: Support on administrative matters (travel arrangements, procurement, payment of contracts, etc..).
- Finance Officer: Support on all finance matters related to the project (budgeting, programming of budget, budget allocation, financial reporting, etc...).
- Gender Analysis staff support (as and when needed, from WFP HQ and Regional Bureau): Advisory role on gender mainstreaming into the project and M&E.

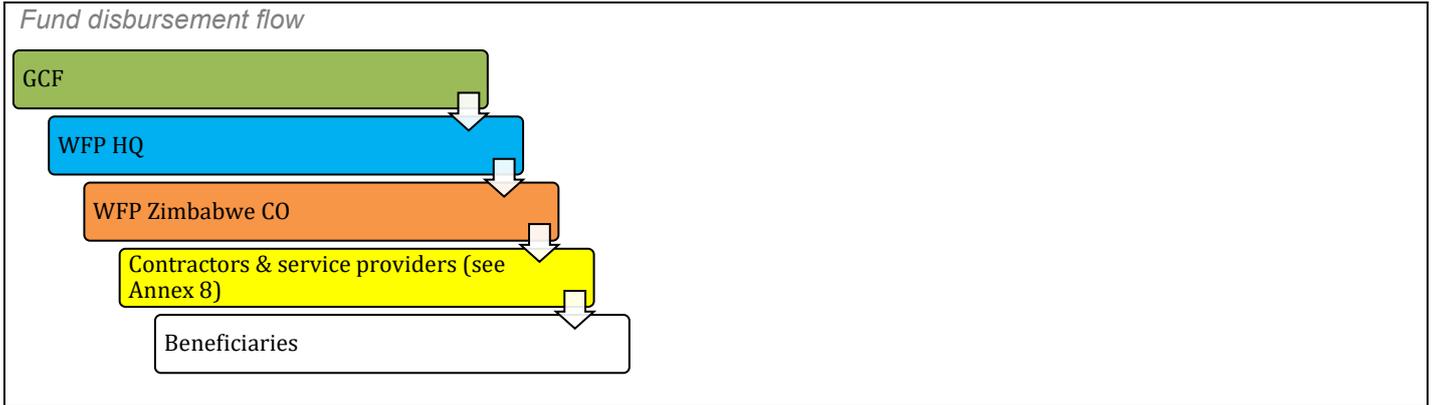
As noted above, the PMU team will include focal points from the MoLAWCRR who will give political guidance and implementation support to the project and will supervise the project coordinator. The focal points will participate to: i) meetings of the PMU, ii) joint monitoring missions in the field and iii) will analyze and feed - with the support of the PMU – the best practices and lessons learned from the project into the national policies on climate change adaptation and resilience.

In terms of implementation at the field level, WFP sub-office will work with service providers, such as the Netherlands Development Organization (SNV), and the Community Technology Development Organization (CTDO), the insurance company, and coordinate the roll out and monitoring of the project. Monitoring will also be ensured through WFP’s real-time data management platform called SCOPE³².

WFP monitoring and supervision structure and processes include specific feedback mechanism for participants to assess the timeliness and the quality of the assistance provided. Monitoring procedures will also be harmonized with those of the MoLAWCRR .



³² For more info about SCOPE: <https://www.globalinnovationexchange.org/innovations/scope-wfps-beneficiary-and-management-system>



C. FINANCING INFORMATION						
C.1. Total financing						
(a) Requested GCF funding (i + ii + iii + iv + v + vi)		8.86		million USD (\$)		
GCF Financial Instrument		Amount	Currency	Tenor	Pricing	
(i)	Senior loans	Enter amount	Options	Enter years	Enter %	
(ii)	Subordinated loans	Enter amount	Options	Enter years	Enter %	
(iii)	Equity	Enter amount	Options		Enter % equity return	
(iv)	Guarantees	Enter amount	Options	<u>4</u> years	Enter %	
(v)	Reimbursable grants	Enter amount	Options			
(vi)	Grants	8.86	million USD (\$)			
(b) Co-financing information		Total amount		Currency		
		1.10		million USD (\$)		
Name of institution		Financial instrument	Amount	Currency	Tenor	Pricing
Swiss Development Agency and Cooperation (SDC)		Grant	1.10	million USD (\$)	<u>2</u> years	Enter%
(c) Total investment (c) = (a)+(b)		Amount		Currency		
		9.96 million		million USD (\$)		
(d) Co-financing ratio (d) = (b)/(a)		1.10 / 8.86 = 0.12				
(e) Other financing arrangements for the project/programme (max ½ page)		N/A				
C.2. Financing by component						

Component	Output	Indicative cost (USD)	GCF financing		Co-financing		
			Amount (USD)	Financial Instrument	Amount (USD)	Financial Instrument	Name of Institutions
Component 1 Strengthening capacity and systems to support national and community adaptation and management of climate risks based on climate forecasts and information	Output 1.1 Strengthen national capacity and systems to generate, interpret, deliver tailored climate and weather data and effectively prepare for and manage climate shocks	0.95 million	0.95 million	Grants	0	Choose an item.	N/A
	Output 1.2 Strengthen access to reliable climate and weather information by vulnerable communities to support improved decision making for food security and livelihoods	1.26 million	1.26 million	Grants	0	Choose an item.	N/A
Component 2 Increasing the adaptive capacity of food insecure households through community-based asset creation and risk transfer	Output 2.1 Risk reduction through the creation of climate adaptation assets	3.5 million	3.31 million	Grants	0.19 million	Grants	SDC
	Output 2.2 Risk transfer through the provision of weather index insurance (WII)	2.16 million	1.55 million	Grants	0.61 million	Grants	SDC
Component 3 Enhancing the investment capacity of small-holder farmers to sustain climate-resilient development gains	Output 3.1 Support small-holder farmers' access to markets and financial services for sustained investment in climate-resilient practices	1.62 million	1.39 million	Grants	0.23 million	Grants	SDC
PMC	PMC	0.47 million	0.39 million	Grants	0.08 million	Grants	SDC
Indicative total cost (USD)		9.96 million	8.86		1.10 million		

More detailed information is provided in Annex 3 (Budget).

C.3. Justification for GCF funding request (max. 500 words)

Zimbabwe is a low income country and severely impacted by climate change due to its dependence on climate-sensitive sectors, particularly rain-fed agriculture. Despite strong efforts to put in place the necessary policies and strategies for climate adaptation, without GCF involvement to complement ongoing efforts and address gaps, GoZ cannot meet its targets to help vulnerable communities adapt to climate-related disaster risks and their impact. GCF involvement is critical to:

- *Reach the most remote communities, which are living in degraded landscapes and are most vulnerable to the effects of climate change.* Due to Zimbabwe's macro-economic challenges, adaptation efforts in the country remain constrained, leaving the populations vulnerable to the frequent climate-related disasters the country has been facing. The project explicitly targets those populations whose high levels of food insecurity are closely linked to climate risk as additional resources are needed to ensure that the most vulnerable are not left behind. Without GCF supporting the incremental costs of adaptation, it is questionable whether such vulnerable and food insecure communities would be able to engage in integrated climate risk management interventions, enabling them to better face the challenges of climate change. The current and - due to climate change - worsening chronic food insecurity would almost certainly not allow such communities to carry out any climate adaptation activities without GCF support. In this sense, GCF involvement in scaling up mitigation and adaptation efforts will prevent the worst impacts of climate change on hunger and help make people less vulnerable to food insecurity.
- *Promote a paradigm shift towards integrated climate risk management in line with country priorities.* GCF resources are needed to address capacity and systems building to anticipate, reduce, and rapidly respond to the effects of climate change, thereby transforming how national, local and community actors make decisions and allocate resources to cope with climate change. Indeed, GCF grant funding will contribute to stimulating increased adaptive capacity in Zimbabwe by: addressing existing financial, institutional and operational needs, thus reducing short-term vulnerability, while creating an environment conducive to effective and sustained resilience in Zimbabwe; reducing vulnerable communities' pressure to engage in maladaptive coping strategies (for example by enabling anticipatory action based on climate forecasts and providing protection to climate shocks through agricultural insurance); increasing scope for innovation and facilitating mobility and livelihood transitions (by improving the natural resource base, and the investment capacities that acts as a buffer against future shocks). The project was designed in close consultation with national and local stakeholders and is closely aligned to national priorities for climate change adaptation as outlined in the National Climate Policy (2017), Nationally Determined Contributions to the UNFCCC (2015) the National Climate Change Strategy (2015), and the Third National Communication to the UNFCCC (2017) (see Chapter 3 of Annex 2 for more details).
- *Ensure cost-effectiveness in reaching these objectives.* The GCF grant will result in positive gains at national and household levels that will strengthen country ownership and leadership. The initial GCF investment is essential given the current financing landscape, but it is also an opportunity to catalyse market forces, to enable a further shift of this sector towards a climate resilient development path. GCF support will permit additional climate-related investments to support the scale up of existing efforts to reach transformative results and tackle the structural impact of climate change affecting the most vulnerable areas of the country. This will leave the country with established capacities and a new model to better assist smallholder farmers to adapt to climate change and become resilient.

C.4. Exit strategy and sustainability (max. 250 words)

The sustainability of the project is ensured through a strong coordination, cooperation with, and involvement of the Government of Zimbabwe in the project which is done by three main ways:

1. Decision-making and steering role within the Project Management Unit (PMU);
2. Direct involvement in activities' implementation and strong capacity building focus;
3. Integration of the approach into Government's Safety Net System.

This three-pronged approach will ensure the sustainability of the project as well as ownership by the Government of Zimbabwe. The sustainability is further increased by capacity development of the private sector (for the insurance component) and communities (for the assets creation/rehabilitation component).

An essential objective of the project is that the different components reach self-sufficiency and long term sustainability by the end of the implementation period, followed by a focus on expansion of scale. . The Project has a strong focus on ensuring sustainability of operations, scaling up and replication. This would be done mostly by design (i.e. some activities will be

self-managed and self-sustained by communities), by relying on private sector capacity strengthening, and also by mainstreaming the approach into the nascent government Safety Net programme for further expansion. An Operations and Maintenance Plan (O&M) is included in Annex 15.

More details on the exit/sustainability strategy is provided below according to each component. Worth to note that no specific project management unit is envisioned after the project ends as each component will be embedded in existing government systems and programmes.

Component 1: The project will build the systems with and within the existing structures and build the capacity of all stakeholders to ensure the systems continue running after the project ends. A capacity building plan for national institutions, both at central and decentralized level, will be developed specifying cost and duration of its implementation. The plan will be based upon key stakeholders' existing capacity and the systems currently in place to respond to emergencies. Stakeholders will also be provided with appropriate guidance material and WFP will ensure that produced information can be adapted to local contexts (e.g. local language if necessary). As a result, the project is expected to raise awareness and build capacity of local governments to include information on climate variability and change in local planning and action.

With regards to output 1.2 (climate information), after having set up the system of information and dissemination, the main strategies for sustainability are two. The first one is in-built in the system, and it will rely on MSD and Local Agritex officers to keep disseminating the information to the target participants, building on and strengthening what both agencies are already doing and ensuring the information provided is tailored to beneficiaries' needs and preferences. The second strategy for sustainability is more ambitious and it would involve bringing in the biggest Telecom provider (Econet) to incorporate this information within its EcoFarmer bundle of services, which currently provides limited seasonal forecast information, not tailored to local level. The two options can coexist together, and the second one can complement the first one, and actually ensure a further scale up country-wide. Another option being evaluated at this stage is also for the service to be embedded as part of the insurance services provided by the insurance company.

Component 2: Communities engaged in assets creation will also be trained in maintaining the assets. Drawing on WFP's experience and knowledge from Food Assistance for Assets (FFA) implementation, community management structures at village level (Asset Management Committees) will be established and bespoke training provided to the committee members for managing the use and maintenance of the assets, as well as resolving potential conflicts. Such structures are fundamental to ensure the sustainability of the assets creation intervention and rely on four main elements: i) village ownership of the assets built and management through established structures; ii) achievement of a certain level of 'scale' within the communities or cluster of communities involved, as well as sufficient integration of assets with the other components of the project (savings, access to market, conservation agriculture, insurance, etc..) able to contribute to sufficient sustained benefits in terms of production and productivity; iii) securing land use rights for groups and particularly vulnerable groups through certification via state law and customary endorsements; iv) integration of this intervention into the local development plans -which would enable Local Government (i.e. Rural District Council) to intervene if extraordinary maintenance works are required- and, at the higher level, the GoZ social protection strategy, to scale such asset building approaches.

As far as weather index insurance is concerned, based on experience with the Rural Resilience Initiative (R4) in other countries where returning farmers paid a small cash contribution towards premiums, it is expected that a percentage of participants will fully graduate from the proposed project, transitioning to the commercial market for insurance and financial services. WFP is preparing the ground for such process by (1) strengthening local capacity of private sector providers, national government and local communities and (2) designing and testing insurance products and processes that could then be transferred to national actors (public and private). Product refinement, affordability, financial education/sensitization, and the possible development of insurance products linked to input supply are the major strategies for longer term sustainability, coupled with an overall improvement of livelihoods, that would allow farmers to invest in insurance coverage. WFP, working with the GoZ and local partners, will continue supporting resilience building and access to financial services for vulnerable communities that are not yet ready to access the proposed services commercially. The assumption is indeed that there will be continued government investment in these activities. For this segment, it is expected that in the long term the GoZ will provide such services through its safety net programme.

Component 3: The exit strategy for the access to market component is in-built within the project implementation and it is based on the training investment made on the farmers in terms of their capacity to aggregate and store the products, as well as in the efforts exerted in linking them to buyers and in managing their business relationship with them. Such efforts,

combined with the other components that aim at stimulating their savings and investment capacity, their productivity through asset creation, as well as protecting them from major shocks through insurance, should enable them to establish stronger and durable linkages with markets, which will last beyond project completion.

Regarding the establishment of VSL groups, these are designed since the inception to be self-sufficient once the adequate level of training on financial education is carried out (1-2 years), and will not need any further support. At the final stages of financial education trainings, farmers will also be encouraged to develop Savings and Credit Cooperatives, to be able to mobilize more savings as well as possibly engage with financial institutions and markets offtakers.

The stimuli provided by the project will also be further enhanced by the parallel efforts by WFP in purchasing part of the marketable surplus from the farmers. However, only 50% of their surplus could be purchased by WFP, in order to reduce their dependency on a single buyer. Finally, WFP is also developing a “marketing platform” to better link farmers and buyers.

The key sustainability strategy for the WFP-Government of Zimbabwe GCF project is to embed the activities and the approach within the reform of the current Social Protection System which is being promoted by UN actors (WFP, UNICEF) in collaboration with the World Bank, and supported by the Ministry of Labour and Social Welfare (MLSW), DFID, the Swiss Agency for Cooperation and Development (SDC – which is providing co-funding for this GCF project), USAID, and the European Union. The process to reform and improve Zimbabwe’s Social Protection System was kickstarted in 2018 with the development of a Joint National Assessment for Zimbabwe (JNAZ) aimed at providing guidance to stakeholders to “invest in a social protection system that can evolve to meet high-level objectives around equity, resilience and longer-term human development. This builds on key lessons learned, international experience and recognizes the critical linkage between social protection and other sectoral investments, including agriculture and nutrition”. The proposed WFP/GoZ GCF project fits perfectly in this context, providing a link between activities that can have been traditionally seen as social protection (e.g. asset creation to support livelihoods), with interventions aimed at boosting the agricultural sector (improved agri-practices, index insurance, linkages to markets, and the set up of savings groups), while keeping the focus on the challenge of building resilience, especially in the context of climate change. WFP will work closely with the other relevant UN partners, donors and, most importantly, the Government of Zimbabwe, to operationalize the existing National Social Protection Policy Framework (NSPPF), mainstream the GCF project activities into the new system, and improve coordination mechanisms within government, at sub-national level and across donors. (for more information, please refer to section E.2 below and Annex 2 – Chapter 4-V)

C.5. Financial management/procurement (max. 300 words)

The project will utilize WFP financial management and procurement systems in-line with its accreditation. All financial management and procurement, including financial accounting, disbursement methods and auditing will be specified under the Funded Activity Agreement (FAA) and will be aligned with the process and method agreed in the accreditation master agreement (AMA).

The GCF will transfer funds annually to WFP on the basis of a disbursement schedule (annually) as outlined in the project proposal and relevant agreements. WFP will create a Grant Specific fund to receive the GCF fund at the country office level. All relevant expenditures will be charged directly to the Grant Specific fund. WFP’s Finance and Treasury Division at Head Quarters level certifies annual financial statements of relevant expenditures. WFP will be responsible for ensuring that project funds are spent according to the funding project proposal and the above mentioned agreements that will be entered with the GCF.

WFP shall be responsible for all project procurement of goods and/or services in accordance with WFP’s rules, policies and procedures. WFP follows a competitive and transparent process when procuring goods and services from suppliers.

Internal reviews or audits will take place at the end of project implementation in accordance with established WFP guidelines. WFP’s financial accounting, disbursement methods and auditing are compliant with UN rules and regulation as well as with the requirements of all major donor agencies worldwide.

D. LOGIC FRAMEWORK AND MONITORING, REPORTING AND EVALUATION

This section refers to the project/programme’s logic framework in accordance with the GCF’s [Performance Measurement Framework](#) under the [Results Management Framework](#) to which the project/programme contributes as

a whole, including in respect of any co-financing. This is different from the project/programme-level log frame (as there may be other impact measures for example that go beyond those defined by the GCF).

A project-level logical framework, with specific indicators, baselines and targets, means of verification and assumptions should be provided as part of Annex 2.

D.1. Paradigm shift objectives

<i>Increased climate-resilient sustainable development</i>	The project will strengthen the Government of Zimbabwe's capacity to reduce, anticipate, proactively prepare for and rapidly respond to the effects of climate shocks and sustain climate-resilient rural development in an integrated manner through: forecast-based action to strengthen resilience and reduce the impacts of climate-related hazards before they occur; strengthened access by communities to timely and reliable climate and weather information for improved decision making and management of climate risks; asset creation activities that enhance natural resource management and long-term adaptive capacity of vulnerable communities and; facilitation of access to markets and financial services for smallholder farmers, such as micro insurance, savings and credits to ensure long-term sustainability of climate-resilient practices and build the capacity of local public and private entities.
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D.2. Impacts measured by GCF indicators

Select the appropriate impact for the project/programme. Note that more than one indicator may be selected per expected impact result. Add results as appropriate.

Expected Result	Indicator	Means of Verification (MoV)	Baseline ³³	Target		Assumptions
				Mid-term (if applicable)	Final	
<i>A1.0 Increased resilience and enhanced livelihoods of the most vulnerable people, communities and regions</i>	Number of males and females benefitting from the adoption of diversified, climate-resilient livelihood options	Quantitative Surveys: % change in number of HH productive assets. Differentiated by women- and men-headed HHs	Baseline	20% increase in men and women HHH	35% increase in men and women HHH	Communities are interested and willing to participate in identification, planning implementation and maintenance of project activities.
		% of HH who purchase insurance in cash. Differentiated by women- and men-headed HHs (from year 2 in each community)	0%	10%	20%	
		% change Resilience Capacity Index	Baseline	Men and women HHH increase average RCI by 5%	Men and women HHH increase average RCI by 10%	
		Livelihood Coping Strategy Index (LCSI) ³⁴	25% HH recurring to emergency CS	15% HH recurring to emergency CS	10% HH recurring to emergency CS	

³³ WFP has already baseline information on the below indicators for the first community where the project has been implemented. However, making an assumption that the values of all the indicators will be homogeneous in all the project locations would be misleading. Therefore, the change will be calculated per community to their own baseline value which will be gathered at the start of the project

³⁴ The Livelihoods-based Coping Strategies Index (LCSI) is used to better understand longer-term household coping capacities. The LCSI therefore provides a measure of the different types of livelihood-related coping strategies that households may engage in in order to ensure their food needs are met and ensure their survival. It ranks these coping mechanisms by how costly it may be to their livelihoods and ability to cope with shocks in the future. Strategies are classified into three broad groups namely: 1. Stress strategies: such as borrowing money or spending savings, are those which indicate a reduced ability to deal with future shocks due to a current reduction in resources or increase in debts; 2. Crisis strategies: such as selling productive assets, directly reduce future productivity, including human capital formation; 3. Emergency strategies: such as selling one's land, affect future productivity, but are more difficult to reverse or more dramatic in nature.

<i>A2.0 Increased resilience of health and well-being, and food and water security</i>	Number of food secure households in areas/periods at risk of climate change impacts (reduced food gap)	Quantitative Surveys: Food Consumption Score (FCS) ³⁵ disaggregated by sex of household head	40% HH with acceptable FCS	50% HH with acceptable FCS	80% HH with acceptable FCS	Communities are interested and willing to participate in identification, planning implementation and maintenance of project activities.
		Consumption based reduced Coping Strategy Index (rCSI) ³⁶	Average rCSI of 15	Average rCSI of 10	Average rCSI of 7	
		Food Expenditure Share (FES) ³⁷	50%HH with very high FES	35%HH with very high FES	15%HH with very high FES	
		Dietary Diversity Score ³⁸	50% HH with low DDS	40% HH with low DDS	20% HH with low DDS	
<i>A3.0 Increased resilience of infrastructure and the built environment to climate change threats</i>	Number and type of physical assets strengthened or constructed to help communities withstand impacts from climate variability and change	WFP and Partners Records	20 assets It is not possible at this stage to specify the exact type, but the information will be available once they are completed	50 assets It is not possible at this stage to specify the exact type, but the information will be available once they are completed	90 assets It is not possible at this stage to specify the exact type, but the information will be available once they are completed	Farmers voluntarily participate to assets creation and complete the construction of assets

D.3. Outcomes measured by GCF indicators

Expected Outcomes	Indicator	Means of Verification (MoV)	Baseline	Target		Assumptions
				Mid-term (if applicable)	Final	
A5.0 Strengthened institutional and regulatory systems for climate-responsive planning and development	Institutional and regulatory systems that improve incentives for climate resilience and their effective implementation	Quantitative surveys: # of local institutions and companies that offer at least one insurance and/or other risk transfer mechanisms and financial service to targeted people	1 local institutions	1 local institutions	2 local institutions	

³⁵ The household Food Consumption Score (FCS) is used as a proxy for household food security and is the core indicator for consumption recommended by WFP. It is a measure of dietary diversity, food frequency and the relative nutritional importance of the food consumed. FCS is calculated using a weighted frequency of consumption of different food groups consumed by a household during the 7 days before the survey.

³⁶ The rCSI (Reduced Coping Strategy Index) is used to compare the hardship faced by households by measuring the frequency and severity of the food consumption behaviors they engage in when faced with shortages of food. It considers food consumption based coping mechanisms such as relying on less preferred, less expensive food, borrowing food or relying on help from friends and relatives; reducing the number of meals eaten per day and or the portions size; and reduction in the quantities consumed by adults/ mothers for young children. The higher the CSI the more stressed the household in its attempts to secure enough food for consumption.

³⁷ The Food Expenditure Share (FES) is based on the premise that the greater the importance of food within a household's overall budget (relative to other consumed items/services) the more economically vulnerable the household. The FES is constructed by dividing the total food expenditures by the total household expenditures. The FES is then categorized per group considering that households spending more than 75% of their income in food are severely food insecure, if the FES is between 75% and 65% households are considered Moderately food insecure and if FES is between 50% and 65% households are considered Marginally food insecure.

³⁸ The household Diet Diversity Score (DDS) provides an estimation of the quality of diet by measuring the number of different food groups (out of 7 total) consumed over a given period (7 days).

		# of Zimbabwe Meteorological Services Department (MSD) staff reporting improved capacity in generating relevant tailored climate information.	0	15	30	National, local and district governments recognize and prioritize climate risks as a threat to development gains
		# of government and development actors plans that include the development or implementation of risk management programmes in targeted districts	1 government/development actor plans	5 government/development actor plans	22 government/development actor plans	
A6.0 Increased generation and use of climate information in decision-making	Use of climate information products/services in decision-making in climate-sensitive sectors	Quantitative surveys: % households within the targeted communities using agro climatic advice to make DRR, agro and/or livelihood related decisions	0 HHs	50% HHs	85% HHs	Local organizations are willing to invest to provide climate services to the required standards and number of people Beneficiaries are interested in climate services
		#seasonal forecast and trigger mechanism established	0 forecast/trigger mechanism	0 forecast/trigger mechanism	1 forecast/trigger mechanism	
		#early action plans established	0 early action plans	1 early action plans	2 early action plans	
A7.0 Strengthened adaptive capacity and reduced exposure to climate risks	Use by vulnerable households, communities and public-sector services of Fund-supported tools, instruments, strategies and activities to respond to climate change and variability	Quantitative surveys: % of Household income derived from climate sensitive sources. Differentiated by women- and men-headed HHs	100% HH income	80% HH income	65% HH income	Beneficiaries participate to village level discussions Beneficiaries integrate adaptation measures in their activities
		% participating households practicing improved agro-ecological farming methods/conservation agriculture	30% participating HHs	60% participating HHs	100% participating HHs	
		% of payout/savings/credit used for investment on productive activities (agriculture /livestock/IGA)	0% payouts/savings/credit	20% payouts/savings/credit	50% payout/savings/credit	
A8.0 Strengthened awareness of climate threats and risk-reduction processes	Number of males and females made aware of climate threats and related appropriate responses	Survey	170 males 330 females	2,040 males 3,960 women	3,400 males 6,6000 women	Communities are interested and willing to participate in awareness sessions.

D.4. Arrangements for Monitoring, Reporting and Evaluation (max. 300 words)

Project monitoring and evaluation (M&E) will be carried out in accordance with WFP procedures, under WFP supervision, and in coordination with the Climate Change Management Department of MoLAWCRR. WFP will assume financial oversight of the project and provide information on a regular basis in conformance with GCF operational regulations. WFP has dedicated M&E officers and systems in place to collect and work on the M&E data. Regular output data will come through partners under the supervision of WFP, and specific outcome surveys will be conducted regularly to keep track of project performance. To facilitate coordination on outcome monitoring and evaluation, project management team meetings will take place at least twice per year to align data collection.

Several workshops will bring together all stakeholders for project implementation. Through these workshops, stakeholders will build project ownership and identify priorities for the first year of implementation. Clear workplans and with the division of responsibilities will be developed as a result of such workshops.

WFP will compile the relevant information, including inputs from participative monitoring (questionnaires, surveys and group discussions) in annual performance reports (APRs) to be submitted to the GCF Secretariat at the end of each calendar year, for a total of four APRs. The first APR will be submitted at the end of the year that funds are disbursed, with the last report submitted within six months after the end of project implementation. APRs will include:

- a narrative report on implementation progress based on the logical framework presented above, including gender-disaggregated indicators and ESS updates (aligned to the GCF RMF and PMF for adaptation);
- a financial management report specifying dates and amounts disbursed for each project activity.

In addition to this, WFP will also submit an independent mid-term evaluation report six months after the end of the second year of project implementation and an independent final evaluation no later than nine months after the completion of the project. These reports will assess progress towards the project's outcomes and impacts defined in the logical framework as well as the overall project performance against the six GCF investment criteria. Final evaluations will include information on challenges and lessons learnt. More details on MEL methodology are included in Chapter 4-VI of Annex 2

E. EXPECTED PERFORMANCE AGAINST INVESTMENT CRITERIA

E.1. Impact potential (max. 300 words)

E.1.1. Expected tons of carbon dioxide equivalent (t CO ₂ eq) to be reduced or avoided (Mitigation only)	Annual	Click here to enter text. tCO ₂ eq
	Lifetime	Click here to enter text. tCO ₂ eq
E.1.2. Expected total number of direct and indirect beneficiaries, disaggregated by gender	Direct	50,000 66% of female
	Indirect	52,000 66% of female
	<i>*For both, Specify the % of female against the total number.</i>	
E.1.3. Number of beneficiaries relative to total population	Direct	0.5%
	Indirect	0.5%

The project directly contributes to the GCF's strategic results areas for adaptation, namely:

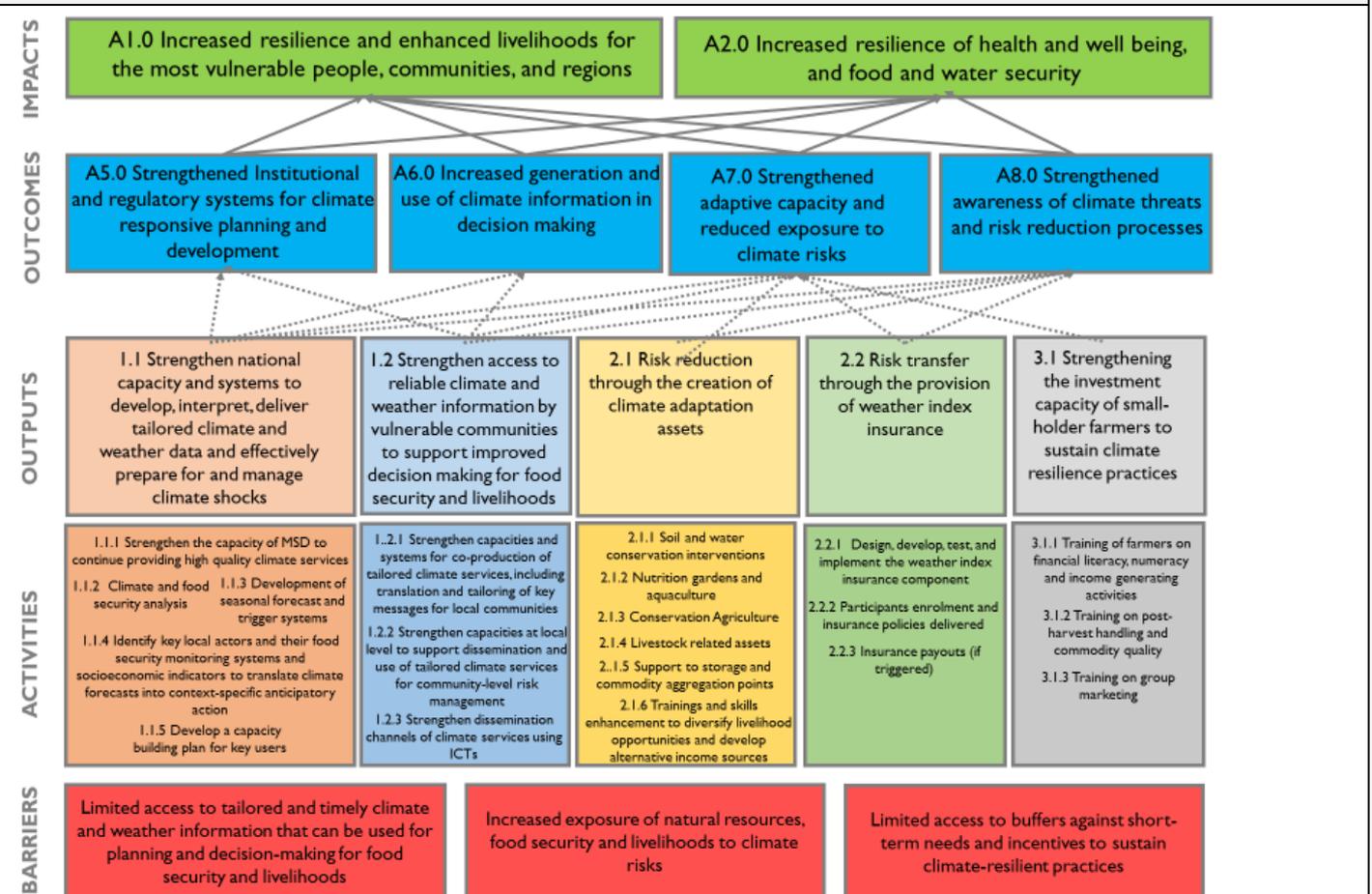
1. Increased resilience of health, water and food security- 102,000 people (50,000 direct beneficiaries and 52,000 indirect beneficiaries) living in climate vulnerable areas, including those prone to shocks, will have reduced shortages of food to fulfil their requirements;
2. Increased resilience of livelihoods of the most vulnerable people and communities- 102,000 people (34,680 men and 67,320 women) will benefit from the adoption of diversified, climate-resilient livelihoods including improved agricultural practices, access to financial services and markets.

Interventions of the project will reach 50,000 individuals (direct beneficiaries) and at least 52,000 indirect beneficiaries (total 102,000 people) based on estimates of reaching the entire population in the selected wards (i.e. 102,000 people) as

learned by WFP experience in asset creation projects and due to cross fertilization with agritex trainings.³⁹ At local level the highest number of indirect beneficiaries will be reached through the training components of the project (financial education, market trainings, conservation agriculture, climate services). Thanks to the training of both direct beneficiaries as well as local ward/district Agritex officers on such practices, we can assume easily that the benefits of the new skills acquired will spread at least to cover the population of all the 12 wards of implementation in Masvingo (75,000 people based on conservative estimates from 2016 population data) and of all the population of the 8 wards where we will implement in Rushinga (27,000 people based on similar conservative estimates). As a result, the first conservative overall figure for total beneficiaries (direct+indirect) for such activities will be 102,000 people. Due to cross fertilization processes with Agritex staff trainings, the whole districts could actually benefit, leading to higher figures.

The Project will also enhance capacity for Zimbabwe’s long-term adaptation strategy through the lens of food security by putting in place systems and skills that will ensure longevity of the investments after the project. In addition, provision of tailored climate information, weather index insurance along with facilitation to access markets and small assets introduced by the project will ensure that livelihoods are less vulnerable and have increased levels of climate resilience. For the activities on Climate Services at national level, which will have a nation-wide impact, we can say that the possible total beneficiaries for improved seasonal forecast will be the recurrent food-insecure communities in country targeted by WFP and partners, reaching an estimate of 2 million people per year on average (rising to 4-5 million in drought years). However, to remain conservative, WFP chooses not to count these potential indirect beneficiaries.

E.2. Paradigm shift potential (max. 300 words)



The project approach has already shown to be adaptable to many different contexts. Integration of most of the different components/outputs within this project has already been carried out successfully in Senegal (GCF project no.49), Ethiopia, Kenya, Malawi and Zambia. Based on such experiences, the project has a truly transformative value as the proposed activities will be integrated in such a manner to achieve large-scale impacts for the targeted beneficiaries with the aim of

³⁹This the estimated 2016 population for Masvingo and Rushinga Districts based on Zimbabwe’s 2012 census (see Annex 13 & 14).

eventually becoming embedded within the social protection strategies of the Government of Zimbabwe, as well as to take advantage of market forces to achieve long-term sustainability.

Importantly, the proposed project intervention will bring about a shift in the planning for and adapting to climate risks faced by poor rural communities in Zimbabwe, affecting how national, local and community actors make decisions and allocate resources to cope with climate change. The interface between the policy level and local level institutions will be enhanced through a holistic approach including: enhancing understanding of future impacts of climate change at national and sub-national levels; enabling action based on seasonal forecasts that predict the likelihood and expected impact of shocks on agricultural productivity and food security; provision of tailored climate information directly to rural communities along with agricultural insurance products and trainings on natural resource management. This will enable national decision-makers and farmers to avoid the damage caused by the inefficient use and waste of resources in response to the negative impacts of climate change such as droughts and variable rainfall.⁴⁰

The Project strengthens knowledge generation, transfer, and collective learning to ensure replicability and long-term sustainability of the resilience building activities beyond the project lifetime. This is mainstreamed across all three components of the project in order to strengthen the linkages across the national, sub-national, and local levels for diffusion of climate resilient practices and strategies, but also promote feedback and adaptive learning to increase the resilience of the populations as climate change risks and impacts evolve. In particular, WFP will support learning and knowledge transfer opportunities at the national and local levels by: i) providing training to local authorities and collectives on leadership, budget and project management, transparency, governance and the impact of climate change; ii), transferring skills and knowledge for forecast-based action and insurance index design and pricing at the national level; iii) engaging the relevant national institutions for adopting and mainstreaming an improved community-level planning process to climate adaptation.

Finally, the project will enable advancements in the implementation of Pillars 1 (Adaptation and Disaster Risk Management), 3 (Capacity to Effect), 5 (Finance and Investment), 6 (Technology development and transfer) and 7 (Communication and Advocacy) of the National Climate Change Strategy. The recommendations in the National Climate Policy to develop and strengthen capacity in weather, climate research and modelling; reduce vulnerability to climate related disasters by strengthening the adaptive capacity in the agricultural sector; promote technology transfer and information sharing; foster collaboration among national and international institutions in climate related issues and; strengthen education, training and awareness to climate variability and change, are included in the project components. Analysis of the impacts of future climate change on food security and nutrition at national and sub-national levels conducted as part of the project, will inform policy processes, including the National Adaptation Plan. This will enable the government to better plan rural development interventions, keeping in mind the impact of climate change on the most vulnerable populations.

The scale up potential will have a twofold approach. The first one is internal to WFP. In this case, the scale up can involve all the areas and communities currently under the WFP asset creation schemes.

The second approach for the scaling up rests in the capacity development of both the private sector and the government. On the one side, private actors such as insurance companies, which have been supported in the development of weather index insurance, will be able to expand the coverage of insurance further through market-based processes or by teaming up with other development actors (preliminary talks between insurance companies and other NGOs have already taken place). On the other side, WFP and the Government co-executing entity are aiming at embedding the integrated climate resilient approach within Zimbabwe's building Safety Net Programme in 3 ways:⁴¹

- introduce the approach and the lessons learned from the GCF project within the new Social Safety Net systems which is currently being discussed and designed
- Building on the recently completed phase 1 of the UN-WB-AFDB Joint Needs Assessment that has outlined the investment opportunities
- WFP and partners will use the outcome of the study to work with the government to ensure integrated social assistance and safety net programmes that have a strong focus on resilience building, also using it as a platform for shock-responsive programming that protects the development gains made over time. The GCF project will have a key role to play in influencing the future shape of the safety net system. Potentially scaling up the GCF project findings and approach to target the communities most vulnerable to climate change nationwide.

WFP is part of a core set of UN agencies and other partners in charge of advising the establishment of such programme.

⁴⁰ Early action and response, including through forecast-based financing and weather-index micro-insurance, will not only reduce the impact of shocks and recovery time, but can also decrease costs by 50% (Cabot et al, The economics of early response and disaster resilience, June 2012).

⁴¹ Refer to Annex 2 (Chapter 4-V) for more details

WFP is considered one of the key player in advising the government on the social safety net system. The strong monitoring system will be instrumental to provide evidence of the benefits of the approach within the social safety net programme.

E.3. Sustainable development (max. 300 words)

The project has a strong sustainable development potential and will directly contribute to SDGs 2 (Zero Hunger), 13 (Climate Action), 5 (Gender equality) and 17 (Partnerships) through the following objectives:

- ✓ Strengthen the knowledge base on the effects of climate change on food security and malnutrition and identification of adaptation needs linked to these effects;
- ✓ Develop capacity at community, district and national levels to implement and scale up climate change adaptation action for food security;
- ✓ Develop new tools and models for improved climate risk management;
- ✓ Strengthen climate and food security planning tools and guidance for community-based, gender-sensitive participatory approaches for resilience building interventions;
- ✓ Promote technology transfer and information sharing by fostering collaboration among national and international institutions in climate related issues.

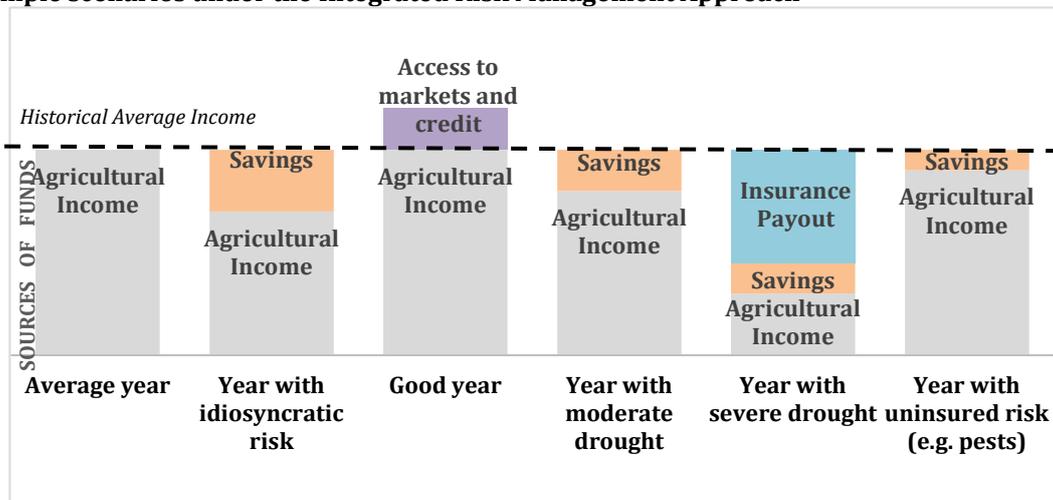
In addition to this, the proposed project will provide broad economic, environmental, and social co-benefits, including gender impacts, to the target Districts of Zimbabwe and thus also indirectly contribute to SDGs 1 (No Poverty), 4 (Quality Education), 3d (Good Health and well-being), and 15 (Life on Land).

Economic co-benefits:

The project will result in significant economic benefits, particularly at the household level. It is expected that the increase in agricultural production will continue throughout the proposed project timeline and beyond as a result of land rehabilitation, adoption of better soil management techniques and access to climate services, inputs and markets by farmers. In extreme cases, access to information in anticipation of climate shocks is expected to limit the impact of such events as women and men may decide to limit their planting area and investment in farming, and focus on other income-generating activities such as small livestock breeding, in order to minimize their livelihoods losses.

As the underlying principle at play for an integrated risk management strategy, it is expected that all three financial instruments – insurance, savings and credit along with market access, help participant households to smooth their income stream in the face of both, idiosyncratic⁴² and covariate⁴³ weather related shocks (Figure 5). The proposed project is expected to reduce variability in income profiles of participant households, both at inter and intra year levels.

Figure 5: Example scenarios under the Integrated Risk Management Approach



⁴² Idiosyncratic risk relates to household or individual level shocks such as illness, death and theft that tend to increase variability in household consumption patterns.

⁴³ Covariate risk results from a shock that collectively impacts the community as a whole and can have massive impact by triggering one or more other shocks. E.g. floods, droughts, hurricanes

The project will also have economic benefits at the national level. Forecast-based action is expected to reduce the costs of emergency response to climate shocks by approximately 50%⁴⁴. This anticipatory response should result in:

- lower unit costs of aid due to early procurement/pre-positioning;
- decreased caseloads as response is assumed to take place before households enter into a downward cycle of asset depletion and negative coping strategies; and
- Additional benefits, for example improved attendance at school, better health, and longer term income gains.

When combined with multi-year resilience programming, the costs are further decreased by five-to-seven times.

Social co-benefits:

There are multiple social benefits associated with the proposed project, including strengthening health and resilience of women and children through food and nutrition security. A key component of the project is to include nutrition into adaptation projects through existing community-based participatory approaches to improve decision making related to food security and livelihood asset creation and/or rehabilitation. Through the link with nutrition sensitive gardens under the asset-creation component that promotes cultivation of high nutrient varieties of vegetables and fruits, it is expected that participants will increase the nutritional value of their diets and their dietary diversity, especially for children under the age of five, and pregnant and lactating women.

The provision of climate information and weather index insurance coupled with a greater understanding of food security and DRR issues will enhance planning and decision-making of community level users regarding the selection of specific resilience building interventions. The activity will allow for the aggregation of community plans into larger district-level programming, leading to key partnerships for further complementary programming to enhance resilience building efforts. Communication channels established through the proposed project can be used to take proactive steps to ensuring the protection of their lives and assets during periods of shocks. Communities will benefit from the increased safety and security and reduced disruption to educational activities, family and community structures. The strengthened capacities of the communities and linkages to sub-national systems can empower and enhance decision-making among community members.

Environmental co-benefits:

The project will have several environmental benefits especially in terms of water and soil conservation and general improved natural resource management through asset creation. The implementation of soil and water conservation activities, linked with conservation agriculture, will not only stimulate productivity gains, but it will also improve soil and water quantity and quality and have positive effects on the ecosystems and landscapes.

The training of local extension services and local small-holder farmers and pastoralists on interpreting climate information, agricultural insurance linked to the sustainable use of natural resources will also contribute to increased water, land, firewood supply and related income. Through short and longer term forecasting, farmers gain knowledge and adapt their practices to be more effective, economically and environmentally. Once farmers are more aware of impending events such as droughts and floods, they can undertake alternative farming practices that will potentially use less water for any irrigated crops. Farmers will be prepared to store water and limit overexploitation of the resource through drought events. Likewise, farmers can better plan their activities to protect against floods, resulting in a reduction of soil loss (and any nutrients etc that may be used on their crops) to the riverine environment. Increased soil conservation will, over the long term, reduce or prevent the use of forest areas for agricultural production in the long-term. Both sustainable water and land use measures are national priorities as set out in various national regulation, including the National Climate Change Strategy.

Gender-sensitive development impact

Women are the main agricultural producers in Zimbabwe and the project includes multiple gender co-benefits. Improved access to information in anticipation of climate shocks, agricultural insurance and engagement in climate adaptation asset creation activities is expected to both increase agricultural productivity and limit the impact of climate shocks as women and men may invest their time in other income-generating activities that may increase or stabilize their income. Training on sustainable natural resource management and agro-ecological practices will also target women and may reduce time needed on fields and conversely increase time women can spend on family-related chores.

⁴⁴ Cabot, et, al, 2012. The economics of early response and disaster resilience.

The project also focuses on climate services being tailored to end-user demands and needs. Community consultations will be held throughout the project life and beyond to inform the design of climate services. Particular care will be taken to ensure effective and active contribution of women's inputs as main agricultural producers and responsible party for household food consumption. Women will be enabled to provide reiterative feedback to providers of climate services at national/sub-national levels in the food security, agriculture and DRR sectors to adequately discuss, identify and meet their needs. Such processes may spark greater gender empowerment and general increased acknowledgment of women's views in other community related matters.

E.4. Needs of recipient (max. 300 words)

Zimbabwe is extremely vulnerable to climate risks, ranking 14th in the Climate Risk Index of the countries most affected in 2015⁴⁵ and 11th in the World Risk Report of the countries with the highest lack of coping capacities worldwide⁴⁶. The majority of the Zimbabwean population relies on rain-fed agriculture and the anticipated increase in erratic rainfall, characterized by unpredictable lengths of seasons and high temperatures; alternating floods and dry spells; and variable rainfall amounts, will present new challenges to the majority of farmers in the absence of appropriate response measures. Indeed, climate change is expected to increase the risk of food insecurity between 13-47% by 2050 under best and worst-case scenarios.⁴⁷

At the macro level, the impacts of climate change in Zimbabwe, particularly rainfall variability and extreme events, are expected to adversely affect a variety of socio-economic sectors, including agriculture, water, health, forestry (see more details in Chapter 2 of Annex 2). Since 2000, Zimbabwe has experienced notable economic challenges. Between 2000 and 2007, the GDP fell by a cumulative 40 per cent due to reduced agricultural outputs caused by rainfall variability, drought and the farm disturbances caused by land reform⁴⁸. The GDP further plunged by 14 per cent in 2008. The World Bank estimated that inflation reached an all-time high of 500 billion per cent in September 2008, while unemployment rates declined to approximately 90 per cent.

Consequently, the costs of adaptation are especially high in Zimbabwe due to its macro-economic problems. Based on existing trends and climate projections, the agricultural sector will be most affected, with significant implications for the economy. Indeed, Zimbabwe's National Climate Change Strategy estimates that approximately USD 1 billion a year for the next ten years is required to mainstream climate change adaptation and mitigation in economic and social development at national and sectorial levels. Infrastructure and regulatory deficiencies, a poor investment climate, large public and external debt burden and extremely high government wage expenses significantly hamper Zimbabwe's investment in climate change adaptation. Funding from GCF is key to help meet these targets given the country's financial constraints.

In addition, formal institutional mechanisms are failing to build on known traditional social safety nets in ways that ensure increased agricultural productivity, management of strategic food reserves, and the efficient use and conservation of natural resources. A longer term exit strategy is incorporated in the design of the programme, focusing on both Government intervention and capacity development of the private sector. WFP will work with the Government to support the inclusion of the project components within the emerging Social Protection Programme. In this way, the project could become part of a shock-responsive safety net system, and in the long run the Government would be able to take over WFP's role in terms of support of the climate services, insurance and asset creation components.

E.5. Country ownership (max. 500 words)

Climate change adaptation is a key priority for the government of Zimbabwe as evidenced by the number of policies, strategies and programmes which have been developed and established. The project was designed in close consultation with national and local stakeholders and is closely aligned to national priorities for climate change adaptation as outlined in the National Climate Policy (2017), Nationally Determined Contributions to the UNFCCC (2015) the National Climate Change Strategy (2015), and the Third National Communication to the UNFCCC (2017) (see Chapter 3 of Annex 2 for more details).

The project builds on the experience of WFP in setting up similar activities, such as the Food Assistance for Assets (FFA), which has covered more than 10 million people across more than 50 countries in 2016, the Rural Resilience (R4) initiative, which has been successfully implementing since 2011 in six countries (Ethiopia, Kenya, Senegal, Malawi, Zambia, and

⁴⁵ Kreft et al. 2017. Global Climate Risk Index 2017: Who suffers most from extreme weather events?. German Watch.

⁴⁶ Garschagen et al. 2015. World Risk Report 2015. United Nations University (UNU-EHS) and Bundis Entwicklung Hilft.

⁴⁷ UK Met Office, WFP. 2015. Hunger & climate vulnerability index. <http://www.metoffice.gov.uk/food-insecurity-index/>.

⁴⁸ World Bank, 2015. Zimbabwe: Country Overview.

Kenya), reaching over 200,000 people, as well as the experience accumulated on climate services in Tanzania and Malawi, and the expertise on access to market coming from its P4P (Purchase for Progress) initiative, which since 2008 has transformed the lives of hundreds of thousands of farmers, especially women, by supporting them to improve their productivity, income, market access and competitiveness. WFP has a longstanding presence in Zimbabwe and actively works with the Government and other development actors to address the root causes of food insecurity in the country. Besides from implementing climate risk management interventions, WFP provides support to national efforts on nutrition, social protection, logistics and procurement.

The MoLAWCRR is responsible for the overall coordination, governance and management of agricultural, food security and climate-related issues in Zimbabwe., MoLAWCRR has a strategic role to play as co-executing entity of the project and as Zimbabwe's NDA has a critical role in coordination and drawing together different ministries and actors engaged in climate change adaptation, agriculture and food security. As co-executing entities, WFP and MoLAWCRR will work together towards the implementation and monitoring of the project, as spelled out in section B.3 of the document.

Project activities were developed based on assessments of community needs and in close consultation with national stakeholders (see Annexes 17, 18, 20, 21). To assess the, adaptation, livelihoods and food security needs of the targeted communities, three separate consultations were held by WFP at District level including representatives of wards, gender-balanced selection of farmers, District Authorities, agricultural extension workers (Agritex) and local civil society organisations. Discussions focused on the challenges faced by communities due to increasing climate variability and more frequent and intense climate disasters (particularly drought). Where possible, community consultations were gender segregated. A participatory approach was used where community members were given a chance to express their needs, prioritize actions, ask questions and make comments.

The NDA has been regularly consulted during the preparation and revisions of the funding proposal in response to the GFC SEC's comments and has advised WFP also in its role as the national executing agency. A project concept including feedback from the consultations was presented to the NDA in May 2017 for initial validation and endorsement. A final validation workshop was held on January 8th 2018 to give participants an opportunity to review the final product, provide inputs and suggestions to align it further with the national strategies as well as complement existing projects in the targeted districts. Participants included the NDA, Meteorological Services Department (MSD), Department of Civil Protection, Ministry of Public Service, Labour and Social Welfare (MoPSLSW), Zimbabwe National Water Authority, FAO, UNDP and other partners, The no-objection letter was issued to WFP after the workshop (see Annex 1).

MoLAWCRR and WFP will continue to engage with relevant stakeholders throughout the project life-cycle. National stakeholders have been included in the project implementation structure and local communities will not only be actively engaged in project activities but also in village assets' management and monitoring committees which meet on a periodic basis in cooperation with service providers and WFP's sub-office staff. The approach includes Community-Based Participatory Planning (CBPP) exercises, which are key participatory planning tools to work with rural communities on their priorities in terms of disaster risk reduction and climate change adaptation. Local government representatives and technical services participate in a training of trainers to roll out CBPPs at village-level, take ownership of the process and be able to replicate it elsewhere. The proposed project is carried out in close cooperation with local MSD, Agritex officers and District authorities, and it will build their capacity to identify, plan and implement concrete climate change adaptation and risk reduction activities at the community level.

E.6. Efficiency and effectiveness (max. 1 page)

E.6.1. Estimated cost per t CO ₂ eq, defined as total investment cost / expected lifetime emission reductions (Mitigation only)	(a) Total project financing	US\$ _____
	(b) Requested GCF amount	US\$ _____
	(c) Expected lifetime emission reductions	_____ tCO ₂ eq
	(d) Estimated cost per tCO₂eq (d = a / c)	US\$ _____ / tCO ₂ eq
	(e) Estimated GCF cost per tCO₂eq removed (e = b / c)	US\$ _____ / tCO ₂ eq
E.6.2. Expected volume of finance to be leveraged by the proposed project/programme and as a result of the Fund's financing, disaggregated by	(f) Total finance leveraged	US\$ _____
	(g) Public source finance leveraged	US\$ _____
	(h) Private source finance leveraged	US\$ _____
	(i) Total Leverage ratio (i = f / b)	_____

public and private sources (Mitigation only)	(j) Public source leverage ratio ($j = g / b$) _____	
	(k) Private source leverage ratio ($k = h / b$) _____	

The project includes the set up and maintenance of a weather index insurance scheme as well as the provision of climate services, including systems required for anticipatory action based on forecasts, climate adaptation and disaster risk reduction (DRR) assets. As such it is very demanding in terms of human resources, technical skills and supporting infrastructure.

The estimated total costs of the Project amount to USD 9.9m, of which USD 8.86m of GCF grant funding are used to overcome barriers that constrain the ability of GoZ to enable a paradigm shift towards climate resilient development in Zimbabwe, addressing the livelihoods and food security needs of populations in two Districts of the country (Masvingo and Rushinga) that are highly vulnerable to the impacts of climate change. Zimbabwe’s National Climate Change Strategy estimates that a total of USD 10billion over 10 years is required to mainstream climate change adaptation and mitigation in economic and social development at national and sectoral levels. Infrastructure and regulatory deficiencies, a poor investment climate, large public and external debt burden and extremely high government wage expenses significantly hamper Zimbabwe’s investment in climate change adaptation. Maximum concessionality is proposed since the project components do not generate revenue to pay back investment costs and/or interest. Grant financing allows GoZ to undertake the proposed adaptation measures without reducing funding for other priority development needs or increasing its risks of debt distress.

In terms of financial viability, the objective of the project is primarily to improve the effectiveness and efficiency of the Government’s public-sector expenditure, and to create an enabling environment for ensuring the quality and financial sustainability of its emerging social protection programme. At the same time, WFP is gradually reducing the costs of the programme and hence the need of grant financing in the future by:

- Developing systems to enable forecast-based action to reduce the costs of response to food security crises related to climate shocks
- Developing cost-effective insurance distribution mechanisms by leveraging technological applications such as mobile money, to ensure cost efficiency during the course of the proposed project
- Testing conditional transfer mechanisms for insurance to create a market for low income farmers
- Bundling insurance with a range of complementary services (including climate services)
- Increasing the numbers of participants to reduce unit costs.

Cost-effectiveness

One of the objectives of the proposed project is to gradually reduce the need for emergency assistance triggered by climate shocks. According to recent studies ⁴⁹, early response and resilience building are far more cost-effective than late humanitarian response. While the cost of resilience is comparatively high, the wider benefits of building resilience can significantly outweigh the costs, leading to the conclusion that investment in resilience is the best value for money. According to this same study, the cost of resilience would have to approach USD 200 per capita per year for 10 years before the costs begin to approach the cost of humanitarian response. (for more details, see Annex 2 – Chapter 4-III)

Output 1.1: Despite growing awareness of the high return on investment in preparedness activities, actions to mitigate the impacts of an extreme weather event such as drought are heavily biased towards responding only *after* it has occurred – Governments and communities are not yet systematically exploiting opportunities for action that can take in the critical window between a meteorological forecast and an extreme-weather event (e.g. storms, floods and droughts). Analyses of the Return-on-Investment (ROI) for a forecast-based early action approach in Sudan drought (2017/2018) have indicated a ROI of 1:7.1, while Kenya drought early action in 2017 showed a ROI of 1:3.5.⁵⁰

Output 1.2: A project in Kenya under the Global Framework for Climate Services successfully demonstrated that community-based climate services can undoubtedly improve agricultural productivity if properly utilized in planning, decision-making and management of all farming operations. Some of the major benefits recorded include average yield increment of 3-4 times, higher multiplier effect, food and nutrient diversification through various crops, and increased awareness amongst farmers to enable them to plan and make choices based on the anticipated weather.⁵¹

⁴⁹ Cabot et al, The economics of early response and disaster resilience, June 2012

⁵⁰ FAO presentation: Analysing the impact of Early Action: Methodology and country case studies

⁵¹ “Dissemination of Downscaled Climate Prediction Products to Farmers for Adaptation to Climate Variability and Change.” n.d. Global Framework for Climate Services. <http://www.wmo.int/gfcs/node/651>.

Output 2.1: A study on the Cost Benefit Analysis (CBA) of Disaster Risk Reduction activities⁵² documented gains of USD 24 for every USD 1 spent, as a result of increased crop production, increased livestock production, as well as avoided losses to education and labour income in severe droughts. Also, an International Food Policy Research Institute (IFPRI) study on agricultural losses due to drought and flood also looked at the potential for using drought resistant seed varieties in anticipation of an extreme event. The study found that drought resistant maize varieties produce yields on average 2 times that of traditional maize varieties, even in drought years.⁵³

Output 2.2: The advantages of weather-index insurance, compared to conventional crop insurance, are well documented. From a cost-efficiency and effectiveness point of view, the key ones are: (i) Low operational and transaction costs: weather-index insurance requires limited individual underwriting (client assessment). Since the insurance payouts are triggered by pre-defined parameters, insurance can be distributed, and claims can be settled, at relatively lower cost, because there is no need for in-field assessment of losses. (ii) Rapid payout: Measurement of weather station data, with no field loss adjustment, allows rapid payouts.

Output 3.1: A study conducted in Mali examined the impacts of *Saving for Change program*.⁵⁴ The study concluded that the program led to positive and statistically significant economic effects when compared to control villages including increases in savings, loans and household livestock holdings, as well as improvements in food security and malaria knowledge. A cost benefit analysis of the program resulted in a return on investment of 243% (using assets to measure program benefits) and 107% (using consumption-based measures for benefits).

Cost structure: The cost structure for the first four years is exclusively derived from the budgeted costs of the project components 2 & 3 which include component implementation, government engagement, capacity building, personnel and equipment. From year five onwards, a steady state in the unit investment and ongoing costs is assumed with annual change in conformity with the projected inflation rate. The sources of funding for this period are assumed to be derived from both GoZ's investments in their safety nets, as well as private and other international and national public agents.

Project benefits: In line with the theory of change of the project, all benefits are assumed to occur at the beneficiary household level through the means of increased income generation and asset base creation. Climate adaptation and risk reduction assets such as soil and water conservation contribute the most to this increase in household income through stabilized agricultural yield of main crops such as maize, millet and sorghum. In drought years, the weather index insurance ensures that the household income from agricultural activities is maintained. Activities in the third component of the project enable the participants to make the necessary ongoing investments for increased agricultural production. A secondary benefit of the project occurs through an increase in the household asset base, which is mainly in the form of livestock. Taking a very conservative approach, benefits per unit are assumed to remain constant throughout the ten-year horizon, with an annual increase in line with the projected inflation rate. It is to be noted that the estimated benefits provide a lower bound of the total benefits, as the true value of tools such as insurance becomes tangible only during adverse climatic events, and potential multiplier effects and other positive externalities of the proposed interventions have not been considered in the model.

Scale: The increase in number of participants for the first four years is in line with the project proposal, and year five onwards a modest annual increase of 15 percent is assumed.

Viability: Assuming a standard discount rate of ten percent, the project has a positive net present value across the projected ten year period. A ten year expected internal rate of return of 12 percent is generated which is higher than the discount rate, thus, making the project economically viable. The project returns cumulative net positive benefit in the 8th year of its operation.

Best available technologies and practices are applied throughout the project.

For component 1—Implementation of outputs under component 1 pertaining to climate services will be carried out in partnership with the University of Reading and capacity building at the MSD level will be conducted in partnership with experts from the International Research Institute for Climate and Society (IRI). Best practices will also be adopted as per the standard of the WMO specifically to conduct data rescue under component 1. The standards adhered to by these academic and research based organizations are internationally recognized and reputed as leading practice to the standard of the IPCC.

⁵² Cabot Venton, C and J Siedenbug (2010). "Investing in Communities: The benefits and costs of building resilience for food security in Malawi." Tearfund, UK.

⁵³ Pauw, K., J. Thurlow and D. van Seventer (2010). "Droughts and Floods in Malawi: Assessing the economywide effects." International Food Policy Research Institute.

⁵⁴ A Village Savings and Loans model

The end-user engagement elements of component 1 of the project will use the Participatory Integrated Climate Services for Agriculture (PICSA) approach. This decision-driven and science-informed approach has been used by several leading organizations such as CCAFS, SEI, the University of Reading as well as WFP as a last mile approach to reach the end user and seek their feedback.

For Component 2-Outputs under component 2 will focus on livelihood diversification and income generation, access to water, nutrition gardens and post-harvest storage facilities for households and communities as well as soil conservation through tree planting, gabions, gully plugs, contour cultivation, etc. WFP uses its corporate 3 Pronged Approach, comprising three key tools to assess, design, implement and evaluate assets creation interventions – (Integrated context analysis (ICA), Seasonal livelihood programming (SLP), and Community-based Participatory Planning (CBPP)) This approach has been developed based on best practices developed worldwide by WFP and its partners on assets creation over the course of the last decade. The project will also consider and apply the best available technologies and practices on CSA and adaptation practices that will be taken from FAO and Agritex experience in past projects.

WFP also applies the best available technology and practices for agricultural insurance products. Conventional crop or livestock insurance relies on direct measurement of the loss or damage suffered by the farmer. However, field loss assessment is normally costly or not feasible, particularly where there are a large number of small-scale farmers or where insurance markets are undeveloped. This is why WFP uses *weather-index insurance* (WII) for its climate risk management approach.

The essential feature of WII is that the insurance contract responds to an objective parameter (e.g. measurement of rainfall or temperature through satellite data) during an agreed time period. The parameters of the contract are set so as to correlate, as accurately as possible, with the loss of a specific crop type suffered by the policyholder. All policyholders within a defined area receive payouts based on the same contract and measurement at the same station, eliminating the need for in-field assessment.

Compared to traditional crop insurance, WII has the following advantages:

- **Transparency.** Index insurance contracts usually allow the policyholder direct access to the information on which the payouts will be calculated. Trust is strengthened by transparency.
- **No on-farm loss adjustment.** This is a primary advantage of index insurance, as on-farm loss adjustment is quite complex and costly and may not be credible in many low-income countries.
- **Lack of adverse selection.** Adverse selection occurs when potential insured parties have hidden information about their risk exposure that is not available to the insurer, who then becomes more likely to erroneously assess the risk of the insured. Traditional insurance encourages high-risk producers to insure, while risk and premium are calculated on the average producer. Index insurance requires that all insured farmers within the defined area have the same insurance payout conditions, regardless of their specific risk exposure. Hence, insurers and clients benefit from reduced adverse selection.
- **Lack of moral hazard.** Moral hazard occurs when individuals engage in hidden activities that increase their exposure to risk as a result of purchasing insurance, or attempt to influence the claims outcome. These hidden activities can leave the insurer exposed to higher levels of risk than had been anticipated when premium rates were established. With WII, there is no benefit in individual producers trying to influence claims. All producers in the defined area are treated equally.
- **Addresses correlated risks.** Index products work best where there are correlated risks. With traditional products, perils such as drought are challenging to insure.
- **Low operational and transaction costs.** Index insurance requires limited individual underwriting (client assessment). It can be distributed, and claims can be settled, at relatively lower cost. Education on the product remains important, both prior to product launch and as an ongoing process.
- **Rapid payout.** Measurement of weather station data, with no field loss adjustment, allows rapid payouts.

Technical backstopping to insurance companies for the insurance product design will be done by IRI, which has a long history and strong experience in cutting-edge research in this sector. However, IRI has been involved already in the testing on the index, and its involvement in the next phase is reduced. IRI services will only be used for project year 1 to provide advice on the index improvement following the index post-assessment in Masvingo and the testing in Rushinga. Old Mutual Ltd. is currently the national company that provides the policies and support on the ground in financial education and registration. Blue Marble is a sub-contractor of Old Mutual which provides the bulk of technical support in designing the index. Although the product is designed and owned by the private sector, WFP plays a quality assurance role by ensuring that the selected parameters of the product and the contract meet the needs of the low income target segment. Additionally, WFP oversees its functioning and its results, comparing the results of the index, as determined by the insurer, with other

agricultural and meteorological indicators through a “Post Season Assessment” of the product to pro-actively manage any extreme mismatches.

For component 3 – Through the P4P programme WFP developed a number of innovative market support capacity building activities, implementation and monitoring and modalities, and training manuals aiming to strengthen the capacity and resilience of vulnerable smallholder farmers by connecting them to formal markets and achieving food security. All these will be applied to the project. In addition, the project will rely on experienced partners on the ground for the savings and financial access components. Such partners have multi-year experience in this sector, and have already worked in multi-year, integrated approach initiatives, with promising results.

List of abbreviations

Abreviation	Full name
MoLAWCRR	Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement
AMA	accreditation master agreement
APR	annual performance reports
AWS	automated weather stations
CTDO	Community Technology Development Organization
CBPP	Community-based Participatory Planning
CBA	Cost Benefit Analysis
DCP	Department of Civil Protection
DDS	Diet Diversity Score
DRR	disaster risk reduction
EMA	Environmental Management Agency
EE	Executing Entity
FLA	Field Level Agreements
FFA	Food Assistance for Assets
FCS	Food Consumption Score
FES	Food Expenditure Share
FAA	Funded Activity Agreement
GCF	Green Climate Fund
IGA	income generating activities
ICA	Integrated Context Analysis
IPCC	Intergovernmental Panel on Climate Change
IFPRI	International Food Policy Research Institute
IRI	International Research Institute for Climate and Society
JNAZ	Joint National Assessment for Zimbabwe
LCSI	Livelihood Coping Strategy Index
LTA	Long-Term Agreement
MoV	Means of Verification
MSD	Meteorological Services Department
MEWC	Ministry of Environment, Water and Climate
MLSW	Ministry of Labour and Social Welfare
MoPSSLW	Ministry of Public Service, Labour and Social Welfare
M&E	monitoring and evaluation
NAP	National Adaptation Plan

NDA	National Designated Authority
NFCS	National Framework for Climate Services
SNV	Netherlands Development Organisation
O&M	Operations and Maintenance Plan
PICSA	Participatory Integrated Climate Services for Agriculture
PMU	Project Management Unit
PSC	Project Steering Committee
PTC	Project Technical Committee
P4P	Purchase for Progress
rCSI	reduced Coping Strategy Index
RCP	Representative Concentration Pathways
ROI	Return-on-Investment
R4	Rural Resilience Initiative
RUSACO	Rural Savings and Credit Cooperatives
SLP	Seasonal Livelihood Programming
SADC	Southern Africa Development Community
SDC	Swiss Development Agency and Cooperation
USD	United States Dollar
VSL	Village Savings and Loans
VAM	Vulnerability Assessment and Mapping
WII	weather index insurance
WFP	World Food Programme
ZinWA	Zimbabwe National Water Authority

F. ANNEXESⁱ

F.1. Mandatory annexes

- | | | |
|-------------------------------------|---------|--|
| <input checked="" type="checkbox"/> | Annex 1 | NDA No-objection Letter(s) |
| <input checked="" type="checkbox"/> | Annex 2 | Pre-feasibility study (including Theory of Change, project/programme-level log frame, timetable, map, and summary of stakeholder consultation and engagement plan) |
| <input checked="" type="checkbox"/> | Annex 3 | Budget plan that provides breakdown by type of expense (Template in excel sheet) |
| <input checked="" type="checkbox"/> | Annex 4 | Gender assessment and action plan (Template) |
| <input checked="" type="checkbox"/> | Annex 5 | Co-financing commitment letter |
| <input checked="" type="checkbox"/> | Annex 6 | Term sheet and evidence of internal approval |
| <input checked="" type="checkbox"/> | Annex 7 | Risk assessment and management (Template) |
| <input checked="" type="checkbox"/> | Annex 8 | Procurement plan (Template) |

F.2. Other annexes to be submitted when applicable/requested

- | | | |
|-------------------------------------|-----------|--|
| <input type="checkbox"/> | Annex 9 | Economic and/or financial analysis |
| <input checked="" type="checkbox"/> | Annex 10 | Legal due diligence (regulation, taxation and insurance) |
| <input checked="" type="checkbox"/> | Annex 11a | Appraisal, due diligence or evaluation report for proposals based on up-scaling or replicating a pilot project: Impact Evaluation of HARITA in Ethiopia 2013 |
| <input checked="" type="checkbox"/> | Annex 11b | Impact Evaluation of R4 in Ethiopia 2017 |
| <input checked="" type="checkbox"/> | Annex 11c | Impact Evaluation of R4 in Senegal 2016 |
| <input checked="" type="checkbox"/> | Annex 12 | Environmental and social risk screening and residual risk mitigation plan (former Annex 24). |
| <input checked="" type="checkbox"/> | Annex 13 | Rushinga District Profile |
| <input checked="" type="checkbox"/> | Annex 14 | Masvingo District Profile |
| <input checked="" type="checkbox"/> | Annex 15 | O&M Plan |
| <input checked="" type="checkbox"/> | Annex 16 | Zimbabwe ICA |
| <input checked="" type="checkbox"/> | Annex 17 | Climate Services Assessment Zimbabwe |
| <input checked="" type="checkbox"/> | Annex 18 | Masvingo Climate Services Assessment |
| <input checked="" type="checkbox"/> | Annex 19 | Zimbabwe Environmental Management Agency (EMA) screening checklist |
| <input checked="" type="checkbox"/> | Annex 20 | R4 Proposal Inputs Masvingo GCF |
| <input checked="" type="checkbox"/> | Annex 21 | Integrated Approach Northern Districts Assessment for GCF |
| <input checked="" type="checkbox"/> | Annex 22 | Timeline |
| <input checked="" type="checkbox"/> | Annex 23 | Project level Logframe |

** Please note that a funding proposal will be considered complete only upon receipt of all the applicable supporting documents.*

ⁱ Please note that Ministry of Lands, Agriculture, Water, Climate & Rural Resettlement (MoLAWCRR) was formerly known as Ministry of Environment, Water and Climate (MEWC) and some Annexes still reference MEWC.

No-objection letter issued by the national designated authority(ies) or focal point(s)

All communications should be addressed to
"The Secretary for Environment, Water and
Climate"

Private Bag 7753
Causeway, Harare
Zimbabwe



ZIMBABWE

MINISTRY OF ENVIRONMENT, WATER & CLIMATE
Kaguvi Building
Corner 4th Street/Central Avenue
Harare
Zimbabwe

Telephone: 701681/3, 701691/2, Fax: 252673

Your Ref:
Our Ref: NRB/53

Harare, 15th of January 2018

The Executive Director
Green Climate Fund ("GCF")
Attention: Mr Howard Bamsey

Re: Letter of No Objection for funding proposal for the GCF by the World Food Programme (WFP) regarding the "Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts" project

We refer to the project "Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts" as included in the funding proposal submitted by the World Food Programme to us.

The undersigned is the duly authorized representative of the Climate Change Management Department of the Ministry of Environment, Water and Climate, the National Designated Authority/Focal Point of Zimbabwe.

Pursuant to GCF decision B.08/10, the content of which we acknowledge to have reviewed, we hereby communicate our no-objection to the "Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts" project.

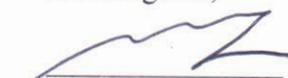
By communicating our no-objection, it is implied that:

- (a) The Government of Zimbabwe has no-objection to the project "*Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts*" as included in the funding proposal;
- (b) The project "*Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts*" as included in the funding proposal is in conformity with Zimbabwe's national priorities, strategies and plans;
- (c) In accordance with the GCF's environmental and social safeguards, the project "*Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts*" as included in the funding proposal is in conformity with relevant national laws and regulations.

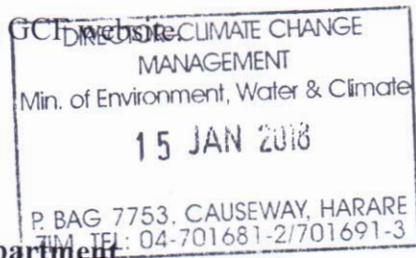
We also confirm that our national process for ascertaining no-objection to the "*Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe, with a focus on Masvingo and Rushinga Districts*" project as included in the funding proposal has been duly followed. We also confirm that our no-objection applies to all activities to be implemented within the scope of the project.

We acknowledge that this letter will be made publicly available on the GCF website.

Kind regards,


Washington Zhakata (Mr)

GCF Focal Point and Director - Climate Change Management Department





Environmental and social safeguards report form pursuant to para. 17 of the IDP

Basic project or programme information	
Project or programme title	[Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts]
Existence of subproject(s) to be identified after GCF Board approval	[No]
Sector (public or private)	Public
Accredited entity	[World Food Programme (WFP)]
Environmental and social safeguards (ESS) category	Category C
Location – specific location(s) of project or target country or location(s) of programme	[Zimbabwe, districts of Masvingo and Rushinga]
Environmental and Social Impact Assessment (ESIA) (if applicable)	
Date of disclosure on accredited entity’s website	Click here to enter a date.
Language(s) of disclosure	[_]
Explanation on language	[_]
Link to disclosure	[_]
Other link(s)	[_]
Remarks	[As category C, ESIA not applicable]
Environmental and Social Management Plan (ESMP) (if applicable)	
Date of disclosure on accredited entity’s website	Click here to enter a date.
Language(s) of disclosure	[_]
Explanation on language	[_]
Link to disclosure	[_]
Other link(s)	[_]
Remarks	[As category C, not applicable]
Environmental and Social Management (ESMS) (if applicable)	
Date of disclosure on accredited entity’s website	Click here to enter a date.
Language(s) of disclosure	[_]
Explanation on language	[_]
Link to disclosure	[_]
Other link(s)	[_]
Remarks	[As category C, not applicable]
Any other relevant ESS reports, e.g. Resettlement Action Plan (RAP), Resettlement Policy Framework (RPF), Indigenous Peoples Plan (IPP), IPP Framework (if applicable)	
Description of report/disclosure on accredited entity’s website	Click here to enter a date.
Language(s) of disclosure	[_]
Explanation on language	[_]
Link to disclosure	[_]



Other link(s)	[]
Remarks	[N/A]
Disclosure in locations convenient to affected peoples (stakeholders)	
Date	Click or tap to enter a date.
Place	[N/A]
Date of Board meeting in which the FP is intended to be considered	
Date of accredited entity's Board meeting	Click here to enter a date.
Date of GCF's Board meeting	Saturday, July 6, 2019

Note: This form was prepared by the accredited entity stated above.

Secretariat's assessment of SAP007

Proposal name:	Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts
Accredited entity:	World Food Programme (WFP)
Country/(ies):	Zimbabwe
Project/programme size:	Micro

I. Overall assessment of the Secretariat

1. The proposal is presented to the Board for consideration with the following remarks:

Strengths	Points of caution
The proposal responds to increased climate risks faced by smallholder farmers in Zimbabwe who are highly climate vulnerable and food insecure.	The paradigm shift of the project relies on its ability to influence the Government of Zimbabwe to continue the interventions after project ends and use lessons learned in the design of the Social Protection System of Zimbabwe.
It uses the tested Rural Resilience Initiative approach of WFP, which has been implemented successfully in other countries in Africa (Ethiopia, Kenya, Malawi, Senegal and Zambia), including in the GCF supported Funding proposal 49 in Senegal.	
The project interventions are tailored to community needs, and they combine integrated capacity-building, climate resilience assets creation, and weather-based agri-insurance.	

2. The proposal deploys the World Food Programme (WFP) Rural Resilience Initiative (R4) approach to support long-term climate change adaptation to drought in highly vulnerable regions of Zimbabwe. Focusing on poor and food insecure smallholder farmers in the selected districts of Masvingo and Rushinga, the project aims to strengthen the Government of Zimbabwe's capacity to reduce, anticipate and rapidly respond to climate impacts and enhance climate-resilient rural development.

3. The project has three components to be co-executed by WFP and Zimbabwe's Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement's (MoLAWCRR). The involved departments are the Climate Change Department, Agricultural Extension Department and Meteorological Service Department.

4. Component 1 aims to strengthen capacity and systems to support national and community adaptation and management of climate risks based on climate forecasts and information linked with food security and livelihoods. Two outputs are expected: (1.1)

strengthened national capacity and systems to generate, interpret and deliver tailored climate and weather data to effectively prepare for and manage climate shocks, and (1.2) strengthened access to reliable climate and weather information by vulnerable communities to support improved decision-making for food security and livelihoods. Component 2 seeks to increase the adaptive capacity of food insecure households through community-based resilience assets creation, income generating activities and risk transfer products. Two outputs are expected: (2.1) risk reduction through the creation of climate adaptation assets, including nutrition gardens, livestock assets, soil and water conservation activities and micro structures, such as soil bunds, trenches, and zai pits, among others; and (2.2) risk transfer through the provision of weather-index insurance to farmers. Component 3 seeks to enhance the investment capacity of smallholder farmers to sustain the climate-resilient practices and livelihoods beyond subsistence through targeted trainings facilitating improved market access and financial services.

5. The proposal requests USD 8.86 million in GCF grant financing. Co-financing from the Swiss Agency for Development and Cooperation is USD 1.10 million. The total project size is USD 9.96 million. In terms of environmental and social safeguards (ESS), this proposal has been categorized as a category C project. The review by the Secretariat confirms the environmental and social risk category assigned by the accredited entity (AE). Please refer to the ESS findings section for more information. The project duration is four years.

6. The Board may wish to consider approving this proposal with the terms and conditions listed in the respective term sheet and addendum XIII, titled “List of proposed conditions and recommendations”.

II. Assessment of performance against investment criteria

2.1 Impact potential

Scale: NA

7. The proposal responds to Zimbabwe’s climate vulnerabilities affecting the agriculture sector. Seventy per cent of the population of Zimbabwe relies on rain-fed agriculture, of which 98 per cent are smallholders. The project aims to directly improve the resilience and livelihoods of some of the most vulnerable groups in Zimbabwe, particularly smallholder and food insecure farmers, by enhancing their adaptive capacity. Approximately 50,000 people will directly benefit from the project’s proposed activities, with an additional 52,000 people who will indirectly benefit, for a total of 102,000 beneficiaries. The project also actively targets women and women-headed households in the selected districts, which make up for over 66 per cent of beneficiaries. The project will have longer-term impact through lessons-learned and also influence the development of the Government of Zimbabwe’s approach towards designing the Social Protection System in Zimbabwe.

8. The project aims to strengthen institutional systems for climate information to aid decision-making and climate-responsive planning. In addition, the proposal contributes to the necessary institutional processes to support long-term anticipatory planning, and decision-making at national, district, and community levels for preparedness actions and better management of climate risks to reduce the vulnerability of smallholder farmers to climate change. The project also supports the creation of climate-resilient assets and income-generating activities in the selected districts. Through the participation of the insurance sector and credit institutions, the project fosters catalytic engagement with the private sector to support climate risk management in the agricultural sector in Zimbabwe.

2.2 Paradigm shift potential

Scale: NA

9. Strengthening institutional capacity and information systems related to increasing climate resilience is needed in Zimbabwe's climate change context, which is characterized by prolonged drought periods, changing agro-ecological zones, and the overlap of drought prone areas and food insecurity. Increasing access to accurate, timely and diverse (i.e. including traditional knowledge) information is much needed. The proposed feedback mechanisms will ensure meaningful communication, such as availability in the local language and other end-user needs. There is high potential for replication in other districts of Zimbabwe.

10. Building on the experience of WFP in similar projects in Africa, the proposal provides a clear climate objective for the agriculture sector in the selected districts in Zimbabwe. It aims to provide national-level capacity-building for the relevant agencies and other stakeholders involved in preparedness and response action, including MoLAWCRR. At the district and community levels, it aims to increase the adaptive capacity of smallholder farmers beyond subsistence, by creating resilience-enhancing assets and additional livelihood opportunities. The paradigm shift potential of the project will be realized by integrating and mainstreaming learning and knowledge gained in the project's implementation period into the National Framework for Climate Services. Successful implementation in the Masvingo and Rushinga districts would provide a concrete basis for the project to be continued and replicated in other districts of Zimbabwe beyond the project.

11. Given the activities to be undertaken in component 2, WFP will engage with the Government of Zimbabwe to identify the capacity baseline and development plan. The sequence of this intervention includes building on and seeking complementarity with development work of other partners and ongoing government services, especially in mainstreaming the resilience component in the nascent Social Protection System.

12. The project applies three distinct and complementary interventions – building climate information systems, community-based asset-creation and risk-transfer, and promoting farmers' access to finance and agricultural markets. The project is paradigm-shifting as it actively targets both the physical and behavioural aspects of resilience building in vulnerable communities in Zimbabwe. For example, the weather index-insurance in output 2.2 educates households of the value of risk-transfer as a financial backstop to losses that can be reduced through asset-creation and expects farmers to progressively raise their buy-in of insurance and savings instruments. This component has potential for scale-up over time, within the two target districts and in other districts of Zimbabwe. By involving Old Mutual Insurance, an insurance company, and EcoCash, a mobile payments provider, in delivering weather risk-transfer, the project leverages an innovative partnership between established local private sector firms and adds to the development of agro-insurance and its distribution in Zimbabwe. By sharing lessons with the Government of Zimbabwe, the project aims to influence the design of the National Social Protection Policy Framework, embedding lessons learned into a much wider initiative supported by other development partners, such as World Bank, the European Union and the United States Agency for International Development, collaborating with the Ministry of Labour and Social Welfare.

2.3 Sustainable development potential

Scale: NA

13. The proposal has expected social co-benefits of addressing food security, livelihoods and health. Its expected economic co-benefits include increasing household incomes, asset bases and agricultural yields. Environmental co-benefits of the project include conservation agriculture, and land rehabilitation achieved through planned project activities. The project aims to contribute to several Sustainable Development Goals, including 1, 3(d), 4, and 15.

14. The proposal is expected to bring synergies with natural resources management, rehabilitation of community infrastructure, restoration of agricultural lands and improvement of long-term land productivity. It also brings together different levels of governance in

Zimbabwe from the national, district and community levels to provide tailored information and risk products to smallholder farmers, coupled with increasing their overall food security and investment capacity. The main economic impact of the project will be an improved ability of households to cope with climate and economic shocks. The three impact evaluations of similar projects submitted in annexes 11(a)–11(c) show evidence of increased food security and saving capacity, which can allow households to smooth expenditures and absorb shocks. The funding proposal states that economic benefits will also result from increased agricultural yields. Two of the three impact evaluation reports show limited impact on crop yields, although this is attributed to the limited years of data collected and large weather variability between the years considered. However, the evaluations of the project interventions reported stronger recovery in yields after droughts, so there is evidence of yields stability, which is important in the face of climate impacts.

2.4 Needs of the recipient

Scale: NA

15. The proposal targets smallholder farmers in two climate vulnerable food-insecure districts in Zimbabwe – Masvingo and Rushinga. In both districts, food production is affected by several factors, especially climate shocks in the form of recurrent and exacerbated droughts. Both districts face additional challenges that exacerbate poverty, including limited agriculture extension services, post-harvest losses, and fragmented markets. The project anticipates these issues and, as such, is well suited to the needs of the recipient communities in both districts.

16. Both Masvingo and Rushinga are drought-prone areas characterized by erratic rainfall with uneven spatial distribution coupled with temperature increases. Highly vulnerable to food insecurity, smallholder farmers in both target districts are vulnerable to variations in the length of growing season. The project seeks to augment their currently limited coping strategies by strengthening capacity of national, district and community-level systems and institutions to enable community-based, climate-resilient productive assets and investment capacity.

2.5 Country ownership

Scale: NA

17. The proposal is well-aligned with Zimbabwe’s climate policies. Guided by the National Climate Policy 2016, the Nationally Determined Contribution 2016, and the National Climate Change Strategy 2015, the project outputs have been well developed. The project’s design was informed by consultations and studies (i.e. integrated context analysis) to respond meaningfully to climate change through community-based participation.

18. The AE, WFP, is experienced in food security-related programmes and projects in Africa. GCF has already approved the funding proposal 49 in Senegal, which implements the WFP R4 programme objectives. The current project in Zimbabwe builds on the AE’s strong track record in working in resilience building in the region. The WFP Zimbabwe country office is expected to co-execute with support of the WFP Regional Office in Johannesburg, South Africa, and WFP headquarters in Rome, Italy.

19. The co-executing entity (co-EE), MoLAWCRR, is viewed as an appropriate partner for the scope of activities outlined in the funding proposal. MoLAWCRR deals with overall climate change and agricultural governance in Zimbabwe. As co-EE, it is expected that the overall capacity of MoLAWCCR will be augmented during the implementation process through collaboration with WFP.

2.6 Efficiency and effectiveness

Scale: NA

20. The effectiveness of the proposed investments hinges on the ability of the project to ensure increased adaptive capacity of smallholder farmer communities, and the eventual integration of project instruments and principles in the emerging Social Protection System in Zimbabwe.

21. The project addresses a market failure by providing the climate information that agricultural households need to assess risks and mechanisms to mitigate those risks. Component 1 and its outputs are public goods that are appropriate for grant financing. Components 2 and 3 have private benefits to households; however, the poverty and food insecurity of these households mean that a grant represents minimum concessionality to make the project viable. For the insurance under component 2, the introduction of incremental cash payment for part of the premium will occur gradually from year two of intervention. Component 3 has private benefits, but it will also result in positive externalities from improved financial literacy, reduced post-harvest losses and group marketing, which strengthens the case for grant financing.

22. The impact evaluations of similar projects in annexes 11(a)–11(c) provide evidence of the project's effectiveness and replicability. The evaluations are silent on the question of cost effectiveness, although evidence from additional studies from other projects is provided in section E.6.

23. The project management cost is 5 per cent of the total project, funded by GCF as a grant, corresponding to the provision of a Project Coordinator, Assistant and other related operational costs.

III. Assessment of consistency with GCF safeguards and policies

3.1 Environmental and social safeguards

Does the project comply with the GCF Environmental and Social Policy?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Does the project have minimal to no environmental and social safeguards risks compatible with the simplified approval process?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

24. The AE has screened and assessed the project to have minimal or no adverse environmental and/or social risks and/or impacts. The AE has provided an environmental and social risk screening and residual risk mitigation plan that describes the implications of the activities that encompass mostly capacity strengthening, systems establishment, investment capacity enhancement, and community-based asset creation. These include the establishment of nutrition gardens, creation of livestock assets, implementing soil and water conservation activities, and micro structures, such as soil bunds, trenches, and zai pits, among others. It has developed an indicative list of assets that can be supported as well as an indicative list of excluded activities that explicitly identify the types of activities that will not be supported by the project. These include assets that could result in having a medium to high risk after the asset-level screening, activities that will lead to involuntary resettlement and those that need further environmental assessment by the Environmental Management Authority (EMA), among others. The AE has also developed an environmental and social action plan to mitigate any residual low-level risks and impacts. No involuntary resettlement is expected since the communal land that is used for the activities/assets is decided by the community. Any private land that will be used is through a “cession agreement” and implemented on a “willing buyer/willing seller” basis.

25. The AE conducts stakeholder engagement through community-based participatory processes and will engage stakeholders on an ongoing basis. The AE has also established

various feedback mechanisms for beneficiaries at the community level, such as the use of a help desk, suggestion box and tollfree hotline.

3.2 Gender policy

Does the project comply with the GCF Gender Policy?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
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26. The AE has submitted a gender analysis and action plan and therefore complies with the operational guidelines of the GCF Gender Policy and Action Plan. The analysis describes gender issues at a country level where Zimbabwe is seen to recognize the equal rights of women and men. It further indicates that the constitution gives women the right to custody and guardianship and makes void all laws, customs, cultural practices and traditions that infringe on the rights of women and girls. It has a gender policy that places a strong emphasis on gender equality and equity, particularly important for the project. Gender equality and equity are addressed in the Zimbabwe Agenda for Sustainable Socioeconomic transformation with gender and development as a key result area.

27. The analysis was done through a combination of desk review, analysis on the impacts of its activities on the ground, community interviews and consultations, and a comprehensive baseline exercise. The analysis provides information on national climate policy and the national climate change response strategy, which indicates that there is unequal access, control and ownership of natural resources by women and that this reality has an impact on women's adaptive capacity to climate change. It further elaborates why inequalities exist to the detriment of women: in polygamous relations women occupy subordinate positions but are primarily responsible for reproductive work, and, while agriculture remains one of the most significant sources of livelihood for both women and men, women face limited access to means of production, such as capital, labour, land, mechanization and irrigation infrastructure. Further, the agriculture sector overlooks the major roles played by women in crop production, processing, preserving and marketing. 86 per cent of women who work on the land do not have a say, but invest 70 per cent of their efforts in agriculture, and they own only 10 per cent of agricultural land, which land is of poor quality and small in size. The assessment also notes that though women play significant roles and are indeed disproportionately affected by climate change, they are largely absent from decision-making processes on climate change adaptation and disaster risk reduction. Relative to men, women have less time to attend extension meetings, and sociocultural norms prevent their full engagement in decision-making processes. The analysis is supported with data originating from the Rushinga district while it is thought that the forthcoming analysis for Masvingo will confirm this situation and therefore the relevance and importance of the proposed interventions for both districts.

28. In addition, the reality is that mostly men migrate in search of jobs while women stay behind to tend to both productive and reproductive functions. Despite the expanded role played by women in Masvingo, land is still owned by men. The analysis further explained that in Masvingo 40.8 per cent of the households are headed by women. Women-headed households are seen to have greater difficulty in having access to land, thus, they have less access to irrigated land, rent out less land and have smaller harvests than men as a result. They also tend to be severely food insecure, resort to harsh coping strategies, such as to borrow, purchase on credit and sell assets far more than male-headed households.

29. Though the situations in Rushinga and Masvingo are similar, the AE will be collecting data on gender from Rushinga at start of project (around February to March 2020). The gender action plan will then be revised to reflect the situation of women in Rushinga and the updated activities, targets, indicators and baseline values.

30. Having noted the disadvantaged position of women and opportunity for investing in women, the project has included interventions to address access to land, assets, finance and agricultural extension thereby improving women's climate resilience. In addition, the project also intends to put systems in place to prevent abuse and discrimination, strengthen the protection of women and recommend that the system is formalized and known to the communities and women in particular. It will also invest in increasing men's engagement in unpaid care and domestic work while also investing in care services to encourage women's participation in project activities.

31. The gender action plan includes activities with baselines, disaggregated targets, indicators, timelines and budgets for each district. The Project Coordinator will receive gender training and have specialist support from a regional gender expert at the Regional Bureau in Johannesburg as well as a back-up gender expert at WFP Headquarters to support implementation and monitoring of the action plan.

32. Though there are differentiated needs and challenges for women, particularly for female heads of households, the AE will take the approach of not offer differentiated activities for married women vs women heads of household, as they will be offered in general to households. However, as indicated in the gender action plan specific work norms will be put in place not to overburden women and additional trainings and services will be offered to them to ensure gainful participation. The AE is encouraged to take into consideration its own findings related to the high levels of disadvantages faced by female heads of households and to improve the response to specific needs that may arise. The AE is requested to look into this matter particularly for Masvingo, where 40.8 per cent of households are female-headed.

3.3 Risks

3.3.1. Overall Programme assessment (medium risk):

33. the GCF is requested to provide a grant of USD 8.87 million to enhance the adaptive capacity of the rural population to climate change impact in the Rushinga and Masvingo districts of Zimbabwe. The Swiss Development Agency and Cooperation is co-financing USD 1.1 million for the project and there is no co-financing by the AE. Since 2000, Zimbabwe has experienced macroeconomic challenges such as hyperinflation, a large debt burden and lack of liquidity, which led to a sharp decline in economic growth. The project has medium-level risk, arising out of operations involving different partners, the technical risks related to index insurance, and the country's volatile macroeconomic situation.

3.3.2. AE/EE capability to execute the current programme (medium risk):

34. WFP, the AE, has experience setting up similar activities for other programmes (e.g. Food Assistance for Assets, Rural Resilience Initiative, Weather Index-based Insurance) in the region. WFP has a longstanding presence in Zimbabwe and has worked with the Government and other development actors in the country. The AE is coordinating and conducting extensive consultations with other agencies (e.g. the Food and Agriculture Organization and the United Nations Development Programme) in Zimbabwe. These aspects are expected to benefit implementation of the project; and

35. The MoLAWCRR of Zimbabwe is a co-EE of the project. MoLAWCRR also has a strategic role to play in coordinating different ministries to engage in climate change adaptation as a national designated authority of Zimbabwe. However, the feasibility study identified lack of coordination, financial and human resources as main gaps. The WFP Zimbabwe country office will be acting as a co-EE with MoLAWCRR to support the implementation of the project.

3.3.3. Programme specific execution risks (medium risk):

36. Land policy review: the funding proposal stated that the country's gross domestic product fell by a cumulative 40 per cent due to a decrease in agricultural outputs caused by rainfall variability, drought and the farm disturbances caused by land reform. The AE mentioned that the Government of Zimbabwe is currently reviewing the land policy for bankable tenure systems and updating the customary law regarding land rights. The updated land policy and land tenure systems may impact the asset creation/rehabilitation activities under output 2.1. However, the AE mentioned that all proposed activities are on a small scale and the possible impact for land tenure will not affect the target beneficiaries, subsistence small-scale farmers, but rather commercial farmers;

37. Use of a mobile network operator for insurance payout: the AE states that a mobile network operator, Ecocash, will be the distributor of the insurance payout. The operator has been selected as it is the biggest provider of mobile money services and has a track record of working with the AE. The mobile money/payment was promoted as an alternative solution due to the vulnerability of the financial sector in Zimbabwe. The AE and co-EEs are relied upon to assess the appropriate level of the transaction fee and inform farmers of the fee for services. The AE stated that the performance risk of the operator will be managed by the implementing partner (Old Mutual) under the contractual relationship between the two companies;

38. Low willingness to pay the insurance premium: the financing from GCF will subsidize the farmers' payment of a weather index insurance premium and the amount of subsidies will be gradually decreasing. As such, the AE expects that there will be a gradual increase in the contribution from farmers for the insurance premium. In drought years, the weather index insurance is expected to ensure that household income from agricultural activities is stable. The AE has identified the risk of index insurance not capturing major drought events and possible differences in index insurance payouts across villages with similar weather/topography conditions. This may lead to insurance premiums not generating visible returns in some years and farmers might not want to contribute to the premium payment. Farmers' willingness to pay is influenced by their knowledge of how the weather index insurance works. The AE is requested to have adequate awareness-raising activities and education to ensure farmers' expectations are realistic; and

39. Economic viability: the project has an economic internal rate of return of 12 per cent over a ten-year period. The project returns a cumulative net positive benefit in the eighth year after its implementation. The relatively longer period to have cumulative positive benefits, the non-revenue generating nature of the project components and the country's macroeconomic situation all support the grant financing requested from the GCF.

3.3.4. Compliance risk (medium risk):

40. formerly, Zimbabwe had several deficiencies in its laws and programmes to prevent money laundering and terrorist financing. However, in recent years, the Government of Zimbabwe has enacted a series of new laws that have brought the country's anti-money-laundering/countering the financing of terrorism regime into better compliance with international standards. The Financial Action Task Force has recognized these efforts by removing Zimbabwe from its list of countries of concern. Nevertheless, Zimbabwe still has a fairly high vulnerability to corruption.

41. In general, the use of mobile payment systems, especially for cash transfers, has in many situations been considered to be at high risk for money laundering and terrorist financing. However, those concerns can largely be mitigated by putting measures in place, such as requiring evidence of the right to payment, client identification and limits on the size of payments as well as other relevant efforts. For this project, the implementing party to make the payments has experience in handling these types of transactions and the amount of payments are expected to be relatively small, mainly in the nature of insurance payouts to farmers to compensate for the loss of crops. Based on these factors, and with appropriate controls and

mitigation measures being undertaken by the AE and implementing parties, Compliance rates this as a medium-risk programme.

3.3.5. The GCF portfolio concentration risk (low risk):

42. In case of approval, the impact of this proposal on the GCF portfolio risk remains non-material and within the risk appetite in terms of concentration level, results area or single proposal.

43. It is recommended that any approval by the Board be made by considering the above points.

Summary risk assessment		Risk assessment
Overall project/programme	Medium	The project has a medium level of risk arising out of operations involving different partners, the weather index insurance and volatile macroeconomic situation in the country. The relevant experience of the accredited entity – and its role as a co-executing entity – are expected to benefit the implementation of the project
Accredited entity/executing entity capability to implement the project/programme	Medium	
Project-specific execution	Medium	
GCF portfolio concentration	Low	
Compliance	Medium	

3.4 Fiduciary

Does the project comply with the GCF accredited entity fee policy?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
In case the executing entity(ies) is different to the accredited entity, has the financial management capacity assessment of the executing entity(ies) been undertaken?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

44. WFP will act as both AE and co-EE in collaboration with the MoLAWCRR Climate Change Department, Agricultural Extension Department and Meteorological Service Department.

45. The WFP Johannesburg Regional Bureau and WFP Rome headquarters will perform the AE functions, including project supervision, financial oversight, reporting and evaluation. The WFP Zimbabwe Country Office will act as a co-EE and will be responsible for the day-to-day project execution functions ensuring that the objectives and outcomes of the project are delivered effectively. All GCF proceeds will be managed by the WFP Zimbabwe Country Office.

46. A Project Technical Committee and a Project Management Unit will be set up for the project. The Project Technical Committee will be created to accompany the project during its life and to advise on technical issues. It will monitor the implementation of activities at the technical level and ensure they respond to the standards and norms under each component. The Project Management Unit will be set up in the WFP Country Office in Zimbabwe and will oversee the overall implementation arrangements. Inter alia, it will prepare annual workplans and budgets in consultation with government and other partners, and coordinate and supervise directly and indirectly the work of the service providers through monthly and quarterly missions and implementing reports.

47. The project will utilize WFP financial management and procurement systems. WFP will be responsible for all project procurement of goods and/or services in accordance with WFP

rules, policies and procedures. Internal reviews or audits will take place at the end of project implementation in accordance with established WFP guidelines. WFP will be responsible for ensuring that project funds are spent according to the funding project proposal and the agreements that will be entered into with GCF.

3.5 Results monitoring and reporting

Is the project in line with the GCF monitoring and accountability framework?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
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48. The proposal addressed adaptation impact on two result areas – (i) most vulnerable people and communities and (ii) health and well-being, food and water security – with the expected numbers of direct and indirect beneficiaries being 50,000 and 102,000, respectively, with 66% of women.

49. In terms of the logical framework, the funding proposal adequately designed the indicators and the methodologies to be used for their measurement at the impact, outcome and output levels. With regard to the suggestion that the indicator of output 3.1 provides a more qualitative aspect to measuring the extent of farmers’ enhanced understanding, the Secretariat acknowledges that it may not be practically feasible, as expressed by the AE. However, measurement of the effectiveness of trainings might become evident by measuring the overall improvements in farmers’ livelihoods from the outcome indicators of the project.

3.6 Legal assessment

Has the accredited entity signed the accreditation master agreement?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> <u>Date of accreditation master agreement execution:</u> 11/23/2018
Has a bilateral agreement on privileges and immunities been signed with the country where the proposed project/programme will be implemented?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Has a certificate of internal approval been submitted?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

50. The Accreditation Master Agreement was signed with the Accredited Entity on 23 November 2018, and it is not yet effective.

51. The Accredited Entity has not provided a legal opinion/certificate confirming that it has obtained all internal approvals and that it has the capacity and authority to implement the Project. It is recommended that, prior to submission of the Funding Proposal to the Board (a) the Accredited Entity has obtained all its internal approvals; and (b) the Fund has received a certificate or legal opinion from the Accredited Entity in form and substance satisfactory to the Fund confirming that all final internal approvals by the Accredited Entity have been obtained and that the Accredited Entity has the authority and capacity to implement the Project.

52. The proposed Project will be implemented in the Republic of Zimbabwe, country in which the GCF is not provided with privileges and immunities. This means that, amongst other things, GCF is not protected against litigation or expropriation in this country, which risks need to be further assessed.

53. The Heads of the Independent Redress Mechanism (IRM) and Independent Integrity Unit (IIU) have both expressed that it would not be legally feasible to undertake their redress

activities and/or investigations, as appropriate, in countries where the GCF is not provided with relevant privileges and immunities. Therefore, it is recommended that disbursements by the GCF are made only after the GCF has obtained satisfactory protection against litigation and expropriation in the country or has been provided with appropriate privileges and immunities.

54. In order to mitigate risk, it is recommended that any approval by the Board is made subject to the following conditions:
55. Delivery by the Accredited Entity to the Fund of a certificate or legal opinion confirming that it has obtained all its internal approvals within 120 days of the Board approval or the date of effectiveness of the AMA entered with the Accredited Entity, whichever is later;
56. Signature of the funded activity agreement in a form and substance satisfactory to the Secretariat within 180 days from the date of Board approval, or the date in which the Accredited Entity has provided a certificate or legal opinion confirming that it has obtained all internal approvals, or the date of effectiveness of the AMA entered into with the Accredited Entity, whichever is later; and
57. Completion of legal due diligence to the satisfaction of the Secretariat.

Independent Technical Advisory Panel's assessment of SAP007

Proposal name: Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushing Districts

Accredited entity: World Food Programme (WFP)

Project/programme size: Micro

I. Assessment of the independent Technical Advisory Panel

1.1 Impact potential

Scale: N/A

1. The proposed funding proposal aims to contribute to increasing long-term adaptive capacities to the climate change impacts (mainly erratic rains, prolonged droughts and dry spells) of 10,000 food insecure households (50,000 people will be direct beneficiaries, of which 66 per cent are women) in Masvingo and Rushinga districts of Zimbabwe through increasing the climate change resilience of food insecure, smallholder farmers.

2. The concept underlying the funding proposal is built on the past experience of the World Food Programme (WFP) in its implementation of the Rural Resilience Initiative (R4), which is currently operational in Ethiopia, Kenya, Malawi, Senegal and Zambia. The R4 is a strategic partnership programme between WFP and Oxfam responding to the challenges faced by food-insecure communities in the context of increasing frequency and intensity of climate-related disasters and shocks. The programme is based on four key risk management components:

- (a) Risk reduction through improved resource management via asset creation;
- (b) Risk transfer through involving food insecure households, smallholder farmers and local communities in insurance schemes;
- (c) Prudent risk-taking through livelihood diversification and microcredit support; and
- (d) Risk reserves through increasing market access (including group market access) and establishment of mechanisms for savings generation.

3. Requirements for replication of this R4 programme in other countries include: intensive trainings of various local stakeholder groups; relevant social programmes in support of R4; and a well-functioning meteorological service ensuring the statistical data of ongoing changes in key climatic parameters having significant impact on the targeted sector (agriculture, in this particular case) as well as trends of frequency and intensity of climate disasters and shocks. The funding proposal aims to create an enabling environment for R4 piloting in two districts in Zimbabwe.

4. The funding proposal contributes to the GCF result areas “Most vulnerable people and communities, including women and girls” and “Health and well-being, and food and water security”, and it is based mainly on three closely linked key components:

- (a) *Strengthening capacity and systems to support national and community adaptation and management of climate risks based on climate forecasts and information.* The main

objective of this component is strengthening the systems and capacities required for planning and decision-making at both national and community levels for better management of climate risks. The capacity-building support provided under this component at both national and district levels is linked to existing national food security monitoring systems and will significantly improve forecast and early warning systems, preparedness and anticipatory action to climate-related hazards. This component will significantly contribute to the National Framework for Climate Services process, which is at an early stage of development;

- (b) *Increasing the adaptive capacity of food insecure households through community-based asset creation and risk transfer.* Key subcomponents of this are: risk reduction through the creation (building or rehabilitation) of climate adaptation assets (soil and water conservation interventions, nutrition gardens, conservation agriculture practices, livestock-related assets, support to storage and commodity aggregation, skills enhancement for diversification of livelihood opportunities and to develop alternative income sources); and risk transfer through the provision of weather index insurance (in particular, for droughts and dry spells); and
- (c) *Enhancing the investment capacity of smallholder farmers to sustain climate-resilient development gains through training of farmers on financial literacy, numeracy and income-generation activities.* Key sub-activities are: training of farmers on financial literacy, numeracy and income-generation activities; post-harvest handling; commodity quality; and group marketing (to exercise economies of scale).

5. Around 50,000 people (10,000 vulnerable food-insecure households) are assessed as direct beneficiaries and 52,000 as indirect beneficiaries. In both cases 66 per cent are females. Food-insecure households will be supported in the creation of climate-resilient individual and common assets and will be supported by trainings and operational manuals for long-term maintenance of these assets. The weather index-based insurance process, supported by the project, could significantly reduce losses caused by climate change shocks. The project will also strengthen existing (or form new) Village Savings and Loans groups as an important part of community resilience; strengthen the climate statistic generation process, which will assist government planning for more climate change resilient development of rural communities; and combine social programmes with resilience.

6. For the impact assessment of the funding proposal it is important to demonstrate there is a clear understanding of climate change impact on the targeted sector, at national as well as selected district levels. In this regard, the funding proposal reports that several important studies were conducted by the University and Meteorological Services Department (MSD) of Zimbabwe on the re-classification of Zimbabwe's agroecological zones showing that while their number has remained the same, the size of some zones has changed. In particular, an increase of between 5 per cent and 20 per cent in size is being observed for arid zones in different natural regions. This is reflected in the shift of the five main agroecological zones in Zimbabwe. An increasingly arid environment has a significant impact on agricultural production, particularly for maize, the country's staple crop, which has high yield sensitivity to water stress.

7. However, the independent Technical Advisory Panel (iTAP) has observed that the climate change rationale (statistical data for assessment of an ongoing climate change process and its impact on the agriculture sector) in the selected pilot districts is not sufficiently demonstrated. Therefore, iTAP considers that despite the high impact potential of the funding proposal, at this stage it is scored as "medium" and the risk reduction measure is included in the conditions for approval. This is to ensure that adaptation activities are planned adequately in order for ongoing changes in the climatic system to be statistically proven.

1.2 Paradigm shift potential

Scale: NA

8. The paradigm shift effect of this funding proposal is a global acceleration (with Africa as priority) of the R4 programme dissemination process already successfully implemented by the WFP and Oxfam in five African countries. The aim is to bring about transformational changes in climate change risk reduction in the agriculture sector by combining private sector activities with social programmes for food-insecure households.

9. Establishment of an enabling environment for effective implementation of the R4 programme in Zimbabwe and support for piloting four key elements of the R4 programme in two districts suffering from vulnerability and high levels of poverty (Masvingo and Rushinga) should be considered as the basis to initiate a shift in the agriculture sector towards a new rural resilience.

10. The funding proposal has high potential for knowledge-sharing and replicability at the national level in other districts as well as in other developing countries with high vulnerability to climate change and where agriculture is a leading sector for the economy.

11. All lessons learned in previous implementations are assessed and taken into consideration in the funding proposal. Moreover, additional findings related to gaps and barriers that may emerge will be taken into consideration for subsequent countries and will successfully accelerate a global paradigm shift.

12. In this context of process acceleration, the paradigm shift criteria is scored by iTAP as “high”.

1.3 Sustainable development potential

Scale: NA

13. The funding proposal sufficiently covers all components of sustainable development.

14. The economic component considers both the building and rehabilitation of community and individual assets in climate change resilience and inclusion of the most vulnerable food-insecure households and small-scale farmers in insurance and risk-sharing schemes. These activities will reduce climate change shocks related to economic losses. Identification of new livelihood opportunities and improved group access to the market should increase the incomes of this target group.

15. The social component covers: training of farmers in financial literacy, numeracy and additional income-generation activities; post-harvest handling, commodity quality and group marketing; strengthening of the capacity of different government structures for combining social programmes with risk management programmes.

16. The environmental component considers: soil and water conservation activities when building assets; strengthening the MSD for well-functioning of meteorological service that produces and delivers information enabling early action by consumers; and climate change adaptation activities.

17. Activities and measures offered within the funding proposal contribute to the following Sustainable Development Goals (SDG):

(a) SDG 1 (zero poverty), targets 1.4: by 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access

to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance; and target 1.5: by 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters;

- (b) SDG 15 (life on land), target 15.A: mobilize and significantly increase financial resources from all sources to conserve and sustainably use biodiversity and ecosystems; and
- (c) SDG 13 (climate action), target 13.1: strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries.

1.4 Needs of the recipient

Scale: NA

18. Zimbabwe's nationally determined contribution (NDC) states that the country's location in the southern subtropics makes it particularly vulnerable to climate change as rainfall is key in determining its seasons and even small changes in this most critical parameter can significantly affect ecosystems and all socioeconomic sectors. The agriculture sector, representing a 10–15 per cent share in the country's gross domestic product, is highlighted in the proposal as one of the most vulnerable sectors to climate change.

19. The latest census (2012) shows that 70 per cent of the 13.1 million total population lives in rural areas. Approximately 80 per cent of the rural population depends on rain-fed agriculture for their livelihoods, making them highly vulnerable to climate change. Therefore, adaptation of the agriculture sector to climate change is seen by the government as a national priority. Agriculture stands in second place, after the energy sector, as a contributor to Zimbabwe's greenhouse gas emissions, with a share of 40 per cent. It is recognized that, while adaptation programmes are the highest priority for the country, climate resilient agriculture also contributes to greenhouse gas reduction by reducing soil and agrobiodiversity degradation.

20. A risk to food security also comes from extreme weather events. According to the information provided in the funding proposal, Zimbabwe is very vulnerable to the El Niño phenomenon, which has a high correlation with droughts, leading to a heavy impact on food security. Crop failure, as a consequence of droughts, has led to more than a quarter of the country's population requiring food aid. The most recent shock of this kind (2014–2016) was one of the most hazardous in terms of food security. Maize production, targeted by the funding proposal, decreased by 51 per cent and the number of food insecure people increased by 270 per cent. Maize prices, the staple food of Zimbabwe, also increased by 75 per cent. Moreover, in a study published in 2014 in the journal *Nature Climate Change*, researchers concluded that the likelihood of a "super El Niño" doubles with climate change, from one roughly every 20 years to one every 10 years.

21. According to its NDC, Zimbabwe's agriculture investment plan (2013–2018) indicated that the sector requires USD 2 billion in investment annually to fully realize its production potential. Currently, the agriculture sector is relying on USD 0.5 billion allocated from the National Treasury. Up to USD 36 billion is required cumulatively by 2030 for adapting the agriculture sector to climate change. Other gaps and barriers reported in the NDC are:

- (a) Insufficient capacity for grain storage facilities (covered under funding proposal activities);
- (b) Insufficient support services for index insurance (covered under funding proposal activities);

- (c) Incoherent institutional frameworks/policies to coordinate disaster risk reduction (partially tackled by the funding proposal);
- (d) Lack of financial resources (GCF and the Swiss Agency for Development and Cooperation contribute to this need); and
- (e) Inadequate capacity for providing timely early warning systems (component 1 contributes to strengthening the meteorological service by targeting the improvement of production and dissemination of climatic data).

22. Both the selected pilot districts are located mostly in agroecological zone IV, which is characterized by rainfall below 650 millimetres. They are also characterized by large “communal areas” cultivated by smallholder farmers and relying on rain-fed agriculture. The impacts of climate change in the two districts, which already have relatively low rainfall, are evident, with farmers witnessing the phenomena described in country-level studies on climate change, such as erratic rainfall, late start of the season, and early cessation.

23. Inter-annual rainfall variability is high in Masvingo, with annual rainfall averages decreasing in recent years. Households depend on crop production, which is usually low, to last them a full consumption year. Common crops grown in the area include maize, sorghum, millet and ground nuts. The area and yield of all field crops are decreasing each season. The district has not been able to produce enough cereal to last a full consumption year and has been relying on external assistance. Food insecurity has been on an upward trend since 2009, reaching its maximum in 2013 with 37 per cent of the district population being food insecure compared to the national average of 25 per cent. In addition, the sharp increase in food insecure people from 2015 to 2016 is a result of the El Niño, which particularly affected the southern districts (see annex 2 and annex 14 of the funding proposal for further details).

24. In Rushinga, rainfall distribution is normally poor and unevenly distributed across the district. Dry spells are a normal occurrence, especially during the mid-season in January and February. Maize is the main crop grown and the main cash crop for the district. Maize sales support household requirements, such as school fees, clothes and other basics, and represent about 25 per cent of the total harvest. Consequently, households have less to consume and rely more on markets, resulting in increased food insecurity in the district every year. Due to low yields, households experience longer periods of hunger and more chronic food shortages. Over the last 10 years, the average number of months a household’s own cereal has lasted has been less than eight months. Food insecurity has been on an upward trend since 2009, reaching its highest levels in 2016 with an estimated 57 per cent of the district population being food insecure compared to the national average of 44 per cent that year. This is a result of the El Niño affecting the 2015/16 agricultural season and consequent poor harvests (see annex 2 and annex 13 of the funding proposal for further details).

25. Based on the information provided in the funding proposal and its annexes, the independent TAP considers that the needs of recipients for the support outlined is “high”.

1.5 Country ownership

Scale:NA

26. The concept and activities planned within the funding proposal contribute to most of the climate change-related national strategies and programmes such as the National Climate Policy 2016, the NDC, and the National Climate Change Strategy 2015.

27. According to the NDC, long-term and near-term adaptation targets in the country’s agriculture sector are:

- (a) Strengthening the capacity of the national meteorological and hydrological services to produce and provide timely climate data;
- (b) Building capacity to conduct comprehensive vulnerability assessments and develop appropriate response models;
- (c) Promoting climate indexed insurance solutions and enabling market frameworks;
- (d) Mainstreaming gender responsive (66 per cent of final beneficiaries are women) climate policies and encouraging special efforts to support vulnerable groups in climate change adaptation efforts within all sectors of the economy; and
- (e) Increasing the water holding capacity of reservoirs in anticipation of increased abstraction and increased evapotranspiration.

28. The project will contribute to one of the strategic objectives of Zimbabwe's National Climate Change Response Strategy, namely the promotion of sustainable land-use systems that enhance agricultural production, ensure food security and maintain ecosystem integrity.

29. A working paper on climate change impacts, vulnerability and adaptation in Zimbabwe has highlighted that the Government should consider community-based adaptation as a priority approach to strengthening resilience. Strengthening community-level assets creation and group marketing are among the activities planned in the funding proposal.

30. Country ownership is confirmed by the fact that, alongside WFP, the executing entity for implementation is the Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement of Zimbabwe. The climate change management department of the ministry is the GCF focal point and the national designated authority providing a no-objection letter.

31. The independent TAP observed that involvement of MSD, key implementer of component 1, in the funding proposal preparation was not satisfactory and therefore the country ownership criterion is rated as "medium". Independent TAP recommended to the AE to strengthen the role of MSD throughout the funding proposal implementation process which increase the country ownership.

1.6 Efficiency and effectiveness

Scale: NA

32. This is a 4-year project with a total budget of USD 9.96 million, from which USD 8.86 million is a GCF grant and USD 1.1 million (11 per cent of total) is a grant from the Swiss Agency for Development and Cooperation.

33. The funding proposal informs that key sustainability strategy for the WFP-Government of Zimbabwe GCF project is to embed the activities and the approach within the reform of the current Social Protection System which is being promoted by UN actors (WFP, UNICEF) in collaboration with the World Bank, and supported by the Ministry of Labour and Social Welfare (MLSW), (Department for International Development, United Kingdom) DFID, the Swiss Agency for Cooperation and Development (SDC – which is providing co-funding for this GCF project), (United States Agency for International Development) USAID, and the European Union. The process to reform and improve Zimbabwe's Social Protection System started in 2018 aimed at providing guidance to stakeholders to "invest in a social protection system that can evolve to meet high-level objectives around equity, resilience and longer-term human development. This builds on key lessons learned, international experience and recognizes the critical linkage between social protection and other sectoral investments, including agriculture and nutrition". The proposed WFP/GoZ GCF project fits perfectly in this context, providing a link between activities that can have been traditionally seen as social protection (e.g. asset creation to

support livelihoods), with interventions aimed at boosting the agricultural sector (improved agri-practices, index insurance, linkages to markets, and the set up of savings groups), while keeping the focus on the challenge of building resilience, especially in the context of climate change. WFP will work closely with the other relevant UN partners, donors and, most importantly, the Government of Zimbabwe, to operationalize the existing National Social Protection Policy Framework (NSPPF), mainstream the GCF project activities into the new system, and improve coordination mechanisms within government, at sub-national level and across donors.

34. ITAP considers that the approach is relevant and, if successfully integrated, efficiency and effectiveness of the funding proposal will be significant. However, the risk of failure of the coordination and integration process is high, so the efficiency and effectiveness criterion is scored as “medium”.

35. Another key issue identified by the iTAP, with potential impact on the effectiveness of the results, is insurance uptake risk by target groups. The accredited entity (AE) reports that extensive consultations with local communities and stakeholders have been carried out in order to develop the index in Masvingo and a similar participatory approach will be adopted in the Rushinga district. The AE clarifies that although a guarantee of insurance uptake is difficult to provide at this early stage, the project will address this in two ways: (i) insurance is not offered as a standalone instrument but is linked to the broader risk reduction strategies, which increases the value proposition of the entire package to smallholders; and (ii) one of the key lessons learned from other countries where a similar approach is implemented is that farmers prefer smaller but more frequent payouts to substantial but less frequent ones. As such, this preference will be taken into account at the product design stage to ensure good quality and affordability of the product.

36. Despite the positive experiences gained in other participant countries that the AE shared, iTAP still has some reservations. It is therefore difficult to score this particular activity as “high” at this stage, considering in particular that the insurance component should be integrated into other social protection programmes.

37. The funding proposal provides different documents and manuals demonstrating how the long-term sustainability of implemented activities will be maintained. In particular, annex 15 to the funding proposal (operation and management plan) provides information on “the Operation and Maintenance of the physical assets built or rehabilitated by the project”, “Operation and Maintenance of Automated Weather Stations and Manual Rain-gauges” and “Operation and Maintenance of Soil and Water Conservation Assets”.

38. According to the funding proposal, the consolidation of national ownership will be a priority during the implementation process, and it will be pursued throughout the programme. Various international partners (such as the Food and Agriculture Organization of the United Nations, the United Nations Development Programme, Columbia University's International Research Institute for Climate and Society, the University of Reading in support of the work of MSD on climate services, the Netherlands Development Organization, the Community Technology Development Organization, and Hardley for the insurance component, etc.) are considered as partners involved in the project implementation process. They will support the project management unit with different consultancies that are important for an effective process of technology transfer, but could be considered as a risk for the long-term sustainability of results achieved. Based on interactions between iTAP and the AE, the latter provided a more efficient implementation scheme, clearly showing the role of each local stakeholder in parallel to international actors, which will increase the long-term sustainability of the established process.

II. Overall remarks from the independent Technical Advisory Panel

39. The iTAP recommends the funding proposal for approval by the Board subject to the following condition:
- (a) Prior to the first disbursement of funds by GCF under the funded activity agreement, the AE shall deliver in a form and substance satisfactory to the Secretariat:
 - (i) A signed memorandum of understanding between WFP and the MSD under the Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement that governs their collaboration under the project, most particularly under component 1. The memorandum of understanding would include: a specific clause on access to relevant data and datasets for the accurate and timely implementation of project activities;
 - (ii) A draft training programme for all related capacity building activities within the Project, in consultation with MoLAWCRR, which shall include: (i) training topics for the different target groups, and (ii) an implementation plan detailing the training provider institutions, their responsibilities and results to be achieved.

Moreover, the iTAP recommends:

- (b) Upon finalization of the climate and food security analysis to be conducted in the targeted two districts under Activity 1.1.2 of the proposed Project, as described in the Funding Proposal, the Accredited Entity shall ensure that the results of this analysis are taken into account in the finalization of the training programme.

Response from the accredited entity to the independent Technical Advisory Panel's assessment (SAP007)

Proposal name: Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts

Accredited entity: World Food Programme (WFP)

Impact potential

WFP acknowledges iTAP's assessment of the impact potential and confirms that the proposed Funding Proposal (FP) builds on the integrated climate risk management approach implemented in other countries through the R4 Rural Resilience Initiative. This FP, in addition, will strengthen the capacities of the Meteorological Services Department (MSD) of Zimbabwe and other relevant entities (e.g. Agricultural extension officers) to co-produce climate information tailored to communities' needs and disseminate it through channels preferred by the communities for them to be able to take informed decisions about their livelihoods and season to come. Also, the FP plans to strengthen MSD and national institutions involved in preparedness and response action, in acting before a disaster strikes, by developing context-specific action plans with activities for different alert scenarios and building a system of forecasts that would trigger these action plans.

The climate change rationale was built on existing scientific literature, both from national and international academic institutions and covering both the national as well as the district level. This was cross-checked with qualitative information provided by communities in the target districts. iTAP itself has recognised the value of communities' perceptions of climate change impact in paragraph 22 ("The impacts of climate change in the two districts, which already have relatively low rainfall, are evident, with farmers witnessing the phenomena described in country-level studies on climate change, such as erratic rainfall, late start of the season, and early cessation.")

The climate rationale will be refined during project implementation, with raw datasets from local weather stations to ensure the local community-based adaptation measures implemented are in line with statistically proved ongoing changes in climatic systems.

Paradigm shift potential

WFP welcomes the positive review of the paradigm shift potential.

Sustainable development potential

WFP takes note of the positive review of the sustainable development potential.

Needs of the recipient

WFP is glad to see the positive rating in this area and concurs with the assessment that the needs of the recipient in Zimbabwe is high.

WFP would like to clarify that the FP is not promoting maize (as it could be understood by reading paragraph 20 of the iTAP assessment), but will be encouraging a diversification away from traditional strains of maize to more drought-tolerant maize varieties and small grains (e.g. sorghum and millet), which are more resilient crops in the changing climate environment.

Country ownership

WFP takes note of the iTAP assessment on the country ownership and would like to assure the GCF that collaboration with MSD and capacity strengthening of this department is at the centre of one of the components of this FP. MSD was involved and consulted thoroughly in the preparation of the proposal and has confirmed, during validation workshops, its interest and will to be part of the project. A gap and needs analysis of MSD's capacities for climate services was carried out in order to design the climate services activities of this proposal (FP Annex 17). Capacity building and collaboration with MSD is also not only tackled through this proposal, but it coordinates with other actors working with MSD towards the same objectives.

Efficiency and effectiveness

WFP takes note of the review's assessment with regard to efficiency and effectiveness. WFP is glad to hear that the iTAP considers the approach of mainstreaming activities of this FP in the nascent revised Social Protection System of Zimbabwe as relevant and that in case of successful integration, the efficiency and effectiveness of the FP will be significant. WFP would like to reassure the GCF that it will closely work with the Government of Zimbabwe and all stakeholders involved in the reform of the Social Protection System, not only in the frame of this FP but as part of its general mandate in the country.

Regarding the uptake of insurance by the target group, WFP will ensure that all lessons stemming from other similar approaches are taken into consideration to reduce the risk to the minimum. From experiences in other countries where the R4 approach is implemented, we have seen that the financial literacy trainings, the close consultation with farmers/beneficiaries while developing the index and the insurance product, the post-season feedback assessments, as well as the fact that insurance is offered as part of a package and not as a stand-alone activity, all contribute to a good uptake of the insurance product, even when farmers/beneficiaries have to pay the premium or part of the premium themselves.

Overall remarks from the independent Technical Advisory Panel:

WFP thanks iTAP for its recommendation to the Board for approval and will ensure the two conditions are met for a successful implementation of the project.



World Food
Programme

WFP- Government of Zimbabwe

Gender Analysis

Green Climate Fund (GCF) Proposal



This analysis comprises information from several sources. For the gender situation at national level a desk review has been carried out. In order to inform the selection of activities and provide a thorough snapshot of the gender situation on the ground, WFP used community consultations (in which at least 50% of the participants were women) as well as a comprehensive baseline exercise which was rolled out in Masvingo district in March 2018 (Please note that the new intermediate survey has been just finalised, but we are still waiting for the analysis of the data, which will not be ready before June. Also, a similar comprehensive baseline exercise is planned to take place early 2020 in Rushinga district. Once all the detailed data is available, this assessment and the gender action plan will be updated as needed and baselines for each district will be provided). Finally, separate WFP analysis on the impacts on women empowerment and food security were used to provide proof of impact of specific activities, such as asset creation/rehabilitation.

Falling within the 'low human development' category,¹ Zimbabwe is ranked 126 of 159 in the Gender Inequality Index² and considered to have medium levels of gender discrimination in social institutions.³ Experiencing low human development and inequalities is a population of 15,6 million, of which slightly more than half being female (51.9%)⁴ and one third aged 15 to 34 years. Life expectancy for men is 59 years and 62 for women.⁵ Approximately two-thirds (65%) of households are headed by males and one-third (35%) by females.⁶

1. Normative Frameworks

The Constitution of Zimbabwe recognises that women and men have equal citizenship rights. "It accords to women the right to custody and guardianship, and makes void all laws, customs, cultural practices and traditions that infringe on the rights of women and girls". Further, Zimbabwe has a National Gender Policy that places strong emphasis on gender equality and equity and envisions a gender-just society in which men and women enjoy equity and benefit as equal partners in the development of the country. The Policy has 8 thematic focus areas, in which one of them aims to increase gender responsiveness of the environment and natural resources management strategies, and of climate change adaptation and mitigation initiatives.

In relation to this important thematic area, the National Gender Policy recognises the following:

- That women are already in a disadvantaged position, effects of climate change threaten to further increase the inequality.

¹ <http://hdr.undp.org/en/composite/HDI>

² <http://hdr.undp.org/en/composite/GI>

³ <https://www.genderindex.org/country/zimbabwe/>

⁴ ZIMSTAT (2013a). 2012 Population Census Results. Final Report. ZIMSTAT, Harare.

⁵ www.who.int/countries/zwe/en/

⁶ GoZ-ZUNDAF. 2012. Zimstat 2012 men and women ZUNDAF 2011–2015.

- The reliance of women on natural resources for food and income, limited access to productive resources, combined with their disadvantaged position in society increases their vulnerability to climate change induced distress.
- Women have a significant role to play in climate change adaptation and mitigation as they acquired environmental management skills through experience in utilising natural resources. It is therefore imperative to make gender considerations in climate change and environment conservation strategies.
- Apart from gender mainstreaming, a cross cutting approach to programming, Zimbabwe has not developed any other framework to comprehensively address gender inequalities in environment conservation and climate change adaptation and mitigation. There is need to consider taking a gender approach in design and implementation of policies on how to adapt and mitigate climate change and how men and women can contribute to and benefit from a green economy. This is crucial to effectively address the needs of both men and women as they relate to the Millennium Development Goals (MDGs), in particular, Goal 1, to eradicate extreme poverty and hunger, Goal 3 to promote gender equality and Goal 7 to ensure environmental sustainability.
- Women's equal participation in climate change negotiation processes at local, national and global levels will ensure that their needs, perspectives and expertise should be equally taken into account. Giving equal platforms for decision making in environment management, as well as equal support for low-carbon development and climate change mitigation and adaptation initiatives would significantly contribute to reducing climate and environmental risks, in particular, the way these impacts differently on men and women.

Further to this, Gender equality and equity are addressed in 17 pieces of legislation, with Gender Focal Points in all Ministries & parastatals. Specifically, relevant for the project "Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts", gender equality and equity are addressed in the Zimbabwe Agenda for Sustainable Socio-Economic Transformation (ZimAsset) (2013). Through ZimAsset's agricultural lenses, the vision of the economic blueprint is defined as "an empowered society and a growing economy". Food and nutrition security- particularly through crop and livestock production and marketing, infrastructure development, environmental management, protection and conservation, nutrition, and policy and legislation - is one of the four clusters or theme groups. Gender and development is a key cluster result under the ZimAsset, with strategies that include: Increase community awareness on rights, gender based violence responsive laws, mechanisms and services; Increase the number of women groups benefiting from the women's development Fund; Mobilize resources; Set up a quota system for women in decision making; Capacity building of elected women MPs and Councillors; Mainstream Gender in policy formulation implementation, monitoring and evaluation; Strengthen or establish mechanisms for women to effectively participate and benefit from various empowerment programmes; Implement sector gender policies and programmes. Although more specificity and reference to the diversity that characterises women and men, such as rural women could be included in the policy initiatives.

Both the National Climate Policy (2016) and the National Climate Change Response Strategy (2013) are gender-responsive, with analysis of the unequal access, control and ownership of natural resources by women and men and acknowledgement that this impacts on women's adaptive capacity to climate change. To this end, the Government of Zimbabwe through the National Climate Policy has committed to promote gender responsive climate programming and implementation of climate change policies, strategies and actions, recognises the gender disaggregated impacts of climate change, promote gender responsive mechanisms that continually enhance climate change mitigation and adaptation measures at community level through research, multi-stakeholder participation, political commitment and accessible information, provide new and innovative energy financing mechanisms that are user friendly, accessible and affordable to women, especially rural women and vulnerable or disadvantaged groups, promote research, documentation and dissemination of the emerging gender dimensions due to climate change and mainstream gender segregated approaches in adaptation and mitigation climate change interventions.

2. Socio-economic Status

Familial Structures

Family systems in Zimbabwe are mainly patriarchal. Within polygamous relations, women occupy subordinate roles, where they are expected to serve their husbands, work for them, and bear children.

Labour

Zimbabwe is confronted with major developmental challenges that manifest in high unemployment rates, poverty levels and inequality, low savings and investment rates and deteriorating infrastructure, which in turn is constraining the pace of economic recovery. Despite the high contribution in terms of labour, where women constitute 70 percent of the agricultural workers, their work is largely unpaid.⁷

In 2012, over three quarters (76.8%) of men were economically active, compared to 58.1 percent of women. Conversely, 41.2 percent of women were economically inactive, compared to 22.7 percent of adult men. Of the economically active population, a higher proportion of women (90.1%) were employed, compared to men (87.9%).

The majority (60.3%) of the economically inactive women were 'home-makers', performing unpaid care and domestic work, compared to a minority (14.7%) of men. Most (62.6%) of the economically inactive men were students, compared to 26 percent of women. The gender disparities in education and unpaid work are linked to the general marginalization of women in the labour market and other areas of public life.

Gender disparities are also evident in the occupations, career opportunities and incomes of women and men. Women are, for example, concentrated in the sectors which reflect traditional gender roles and have low rates of remuneration: services, agriculture, education, social sciences, and clerks and secretaries. Machine operators, engineers and technicians, mining and construction workers, transport workers and mechanics are more likely to be

⁷ GOZ-ZDHS. 2011. *Zimbabwe Demographic Data Survey 2010–2011*

men than women. Other relatively well remunerating occupations such as Law and Security, Government and Senior Officials, Natural Scientists, Directors/Managers and Company Secretaries, Information and Manufacturing, as well as Artists and Religion, are also dominated by men.⁸

While it is common for men and women to perform many of the same productive activities, women are primarily responsible for reproductive work. Reproductive activities that women and girls perform include fetching water and fuel, laundry, shopping, preparing food, cleaning the home and taking care of children and other family members. Men are involved in some reproductive roles such as collecting wood and water via scotch carts or wheelbarrows.⁹ Moreover, in some rural areas, women staff the unpaid home-based care programmes; limiting their time to engage in productive activities, relative to men.

The project intends to adopt an equitable participatory approach to promote shared decision making between men and women by actively promoting women in leadership positions (e.g. in Asset Management Committees) while at the same time enhancing their leadership skills through relevant trainings. This will imply ensuring equal participation of both men and women in agriculture economic activities, and in the decision making and resource management bodies related to the activities. It is expected that this approach will allow women to benefit equally as men from the project activities, and thus to contribute to gender equality.

Assets

Gender inequalities exist in relation to access to and ownership of assets. In general, men are more likely than women to own or have access to such productive resources as land, tools and equipment, income and savings, raw materials, transportation, large livestock, farming inputs and technical agricultural information. In a typical household, husbands commonly consult with wives in making decisions on resources, but men have the final say. Access to and control of resources is particularly limited for women in polygamous marriages, given the sharing scenario.

With regard to land, traditionally, women could only access land through their husbands, farmers or other male relatives. In an effort to mitigate the limited access to land by women, the land reform programme launched at the turn of the century (i.e. the fast track land reform programme launched in 2001), introduced quotas, whereby women should constitute 20 percent of all persons allocated large-scale farming land. The land reform also enabled women to apply for agricultural land in their own right, under the A1 village schemes. Women continue, however, to encounter systemic discrimination in access to land. Of the 96 percent of Zimbabwe's agricultural land acquired under the land reform programme, only 10 percent went to women.¹⁰ Moreover, women's plots are usually smaller and of poorer quality, than those of men; related to the assumption that women are only subsistence farmers.

Access to technology is of particular significant in relation to climate resilience. Uptake by women in Zimbabwe depends on ease of use/user-friendliness of the technology. While

⁸ GoZ-ZUNDAF. 2012. Zimstat 2012 men and women ZUNDAF 2011–2015.

⁹ USAID/Zimbabwe, 2012

¹⁰ FAO. 2017. *National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe: Country Gender Assessment*. Harare

women's access to and use of irrigation technology is less than that of men, of all rural farmers currently engaged in conservation agriculture technology, 90 percent are women.¹¹

Another area of inequality is financial services. Women encounter difficulties in securing financial support for their enterprises – often micro and small-scale, in the informal sector. Some of the reasons for differential access include women lacking sufficient collateral as required by formal service providers and fear of having assets appropriated if repayments are not made as scheduled.¹²

The Ministry of Women's Affairs, Gender and Community Development (MWGCD) plays an important role in securing women's access to rural finance mechanisms. Their efforts include influencing financial institutions to set quotas for women; encouraging conventional banks to support women entrepreneurs; expanding financial services to women entrepreneurs beyond credit, for example, savings, investment and asset management; and, pre- and post-credit counselling of female loan recipients. MWGCD also created a women's fund to finance income-generating projects for women and is working towards establishing a bank to assist mainly women and rural women will be able to access funds without challenges.¹³

The project will need to exert particular efforts to ensure that women who represent the minority in asset and land ownership in Zimbabwe are effectively included and empowered in programming activities. Co-ownership of assets in all activities where the women and men are involved in will be promoted. Further to this, the project will work with various financing models and organisations, including MWGCD that have appropriate and relevant financing tools to ensure financial inclusivity for women is improved.

3. Capabilities

Education

The right to education for all has been a long-standing commitment for Zimbabwe. The country boasts of the highest literacy rates in the region. The Constitution's Founding Principles Chapter 1.27.2 asserts the need to ensure that girls are afforded equal opportunity with boys. According to the Zimbabwe Millennium Development Goals Final Progress report 2000-2015, the net enrolment ratio (NER) remained high at 92.2 percent in 2014, with gender parity¹⁴. Literacy rates for those aged 15 to 24 years remained around 99 percent, also with gender parity. Zimbabwe has made considerable progress under MDG3, with Zimbabwe achieving gender parity in both primary and secondary education. There was tremendous improvement in tertiary education enrolment (university, primary and secondary teachers' colleges, technical colleges and industrial training centres), with the Gender Parity Index (GPI) increasing from 60 percent in 2000, to 95 percent in 2012. However, challenges still

¹¹ FAO. 2017. *National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe: Country Gender Assessment*. Harare

¹² FAO. 2017. *National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe: Country Gender Assessment*. Harare

¹³ MWGCD. 2015. *General guideline on gender mainstreaming: a tool for use by gender focal persons and government officials-Zimbabwe*.

¹⁴ Zimbabwe Demographic and Health Survey 2015, Key Indicators Zimbabwe National Statistics Agency, Harare, Zimbabwe

exist as there are higher rate of dropouts for girls at secondary school level due to early pregnancy, marriage and financial constraints. Gender stereotyping of subjects in secondary school level, and courses at tertiary level, also presents challenges. These issues need to be addressed through new policy provisions so that the current and anticipated parity achievements in education are not lost. Access to agricultural education on appropriate agricultural practices has improved for women, sometimes surpassing that for men¹⁵.

Reproductive Health and HIV / AIDS

In 2012, Zimbabwe had a total fertility rate of 3.7 children per woman. Rural areas had a higher fertility rate of 4.2 children per woman, which was 1.4 times higher than that of urban areas with 3.0 children per woman, in 2012. Maternal Mortality, an indicator of women's access to basic services and rights, is considerably high in Zimbabwe at 960/100 000 live births. The infant mortality rate for Zimbabwe is 57/10 000. About 66 percent of births in Zimbabwe are attended by skilled birth personnel. Contraception use for married women stands at 62 percent in urban areas and 57 percent in rural areas. In rural areas, women encounter barriers to accessing health centres, relating to, for instance, availability and cost of transportation, limited services and caring responsibilities.¹⁶

It is evident, that women are disproportionately affected by the HIV epidemic. Young women aged 15-24 are twice as likely to be living with HIV as their male peers. Studies conducted in Kenya, South Africa, Tanzania, and Zimbabwe found consistently higher rates of intimate partner violence experienced by women living with HIV. HIV prevalence among women stands at 18% and men at 12% across the population in Zimbabwe. The average prevalence rate for 15 to 24-year olds is 5.5% (2011), again much higher in women (7.8%) than in men (3.6%). This is despite the fact that more women (52%) have comprehensive knowledge of HIV and AIDS than men (47%).

However, the Constitution guarantees the right to health care, food, water and shelter for all. Zimbabwe has developed mechanisms such as the National Health Strategy, Reproductive Health Policy and the National HIV and AIDS Policy. The main aims are to (i) reduce the maternal mortality ratio (MMR) by 75% by 2015; (ii) ensure hygiene, sanitation and nutritional needs are met for all; (iii) attain universal access to HIV and AIDS treatment; and (iv) recognise and support care givers. A poor health, HIV and AIDS delivery system will impact negatively more on women than men.

The impact of HIV and AIDS has however been felt in smallholder agriculture, because women, who comprise the bulk of farmers are more vulnerable to HIV, in terms of both infection and being affected due to their role as caregivers. This project creates a platform to inculcate and emphasise the benefits of good agricultural practices, which are important for providing nutritious food for improved health and people living with HIV/AIDS.

¹⁵ FAO. 2017. *National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe: Country Gender Assessment*. Harare.

¹⁶ GoZ. 2014. Zimbabwe Government: Beijing +20 Review Report.

Decision-Making

The low participation of women in public administration and governance structures has hindered the advancement of gender equality and empowerment of women in Zimbabwe. Women are still underrepresented in politics Zimbabwe has signed a number of instruments for example, CEDAW and the SADC Gender Protocol that call for elimination of discrimination against women in political and public office¹⁷. This is also echoed in the Constitution.

With efforts being made for a 50:50 representation in the governance structures, the National Gender Policy notes the following women-based representation in governance; Parliament in Zimbabwe House of Assembly at 24 percent, Parliament in Zimbabwe Senate at 14 percent, Cabinet Ministers at 20 percent, Permanent Secretaries at 26 percent, Public service Principal Directors at 26 percent, Public Service Deputy Directors at 28 percent and Supreme and High Court Judges at 29 %. Similar governance representation is cascaded in various sectors and represents an undermined representation of women and their needs.

4. Sexual and Gender Based Violence

Rates of gender-based violence (GBV), especially sexual and physical violence, remain high in Zimbabwe, regardless of the strong GBV legal framework. Despite the enactment of several gender responsive laws and policies through legislations like the Sexual Offenses Act, Domestic Violence Act (2007) and Criminal Law Act, women and girls in Zimbabwe continue to be the victims in 99% of GBV cases especially within the private sphere. According to the ZDHS 2010 – 2011, 42% of women in Zimbabwe have either experienced physical, emotional or sexual violence (or both) at some point in their lives. The ZIMVAC of 2016 showed that approximately, 6% women experienced physical violence and 2% experienced sexual violence. Most of the violence instigated by women is perpetrated by their spouses and most of it takes place within the private sphere. Nationally, 7.5% of women experienced one or more types of spousal violence¹⁸. The following are factors which exacerbate the sexual and gender-based violence: workplace sexual harassment, economic disempowerment, unemployment, orphanhood, cultural practices and the code of silence (Ministry of Women Affairs, Gender and Community Development). About 43 percent of women and 51 percent of girls have reported experiencing sexual and/or physical violence.¹⁹ According to the Government of Zimbabwe, “workplace sexual harassment, economic disempowerment, unemployment, orphan hood, cultural practices and the code of silence are factors that continue to hinder efforts to eliminate GBV in Zimbabwe”.²⁰

Sexual violence has far reaching consequences to women socially, emotionally and physically often leading to death. Some studies indicate that the risk of becoming infected with HIV among women who have experienced violence maybe up to three times higher than among those who have not. The Zimbabwean law makes rape and non-consensual sex between

¹⁷Gender links, 2012, SADC Gender Protocol 2012 Barometer

¹⁸Zimbabwe Vulnerability Assessment Committee (ZIMVAC) 2016 Rural Livelihoods Assessment, Food and Nutrition Council, Harare

¹⁹ GoZ. 2012. *What_Works_for_Women Decent Work Country Programme for Zimbabwe* (2012–2015).

²⁰ GoZ. 2010. ZDHS 2010–2011.

married partners a crime; however, few cases of rape, especially spousal rape, were reported to authorities: rape victims typically do not file complaints for fear of social stigma. These include an increase in media coverage and public awareness; increase in the number of legal cases; stiffer penalties on sexual offences and an increase in the number of organisations (including men's forums) supporting victims of gender-based violence, trafficking and other forms of abuse. Reduction in all forms of GBV is however far from being achieved as the cases continue to increase.

The project will ensure that women are encouraged to equally participate in activities. The programming work will include moments dedicated to raise awareness around the roles of women and men at home and in the community activities, creating a space where beneficiaries can talk about difficulties faced and find solutions together. Discussions with women will be particularly focused on encouraging them to identify the skills they would like to acquire or improve, while discussions with men will encourage dialogue and foster engagement in those economic areas often considered women's responsibility. Through these discussion sessions, there will be therefore the opportunity to discuss gender-based violence and related matters directly and linked to relevant expertise and partners. Furthermore, careful assessments will be conducted to ensure that no protection issues arise from the empowerment of women that result in gender-based violence. These will be incorporated into trainings run in partnership with the Ministry of Women Affairs at local level to ensure that both women and men understand and respect the initiatives.

5. Gender in the Rural Sector

Women constitute the majority of the subsistence food production with their contribution to the household and family labour pool being 70% where they constitute 70% of the population.²¹ Within the agricultural sector labour is divided as 45.4% men and 54.6% with the percentage of females being high because they are mostly unpaid family workers. It is worth mentioning that in Zimbabwe the unpaid contributing family worker rate stands at 39.4% men and 60.6% women.²²

Approximately, 86 percent of women in Zimbabwe depend on the land for their livelihood and that of their families. This is in comparison to traditionally all males who are married who have the right to access arable land, and the right for allocation rests with local government authorities and traditional leaders operating within the jurisdiction of the Rural District Council Act (1988) and the Communal Lands Act (1982).

As 70 percent of the women in rural communities in Zimbabwe are dependent on agricultural production and thus depended on the rain-fed agriculture and climate-sensitive resources, climate change will exacerbate their vulnerability to climate variability. Also, climate change-induced droughts add to women's and girls' workloads, given that discriminatory gender norms mean they are responsible for water collection.

²¹ FAO. 2017. National Gender profile of Agricultural and rural livelihoods Zimbabwe.

²² FAO. 2017. National Gender profile of Agricultural and rural livelihoods Zimbabwe.

Agriculture

While agriculture remains the most significant livelihood for both women and men, women in Zimbabwe encounter more barriers and challenges to sufficient and sustainable agricultural livelihoods, than men do; including limited access to means of production (capital, labour, land, and mechanization and irrigation infrastructure).²³

On average, rural women work 16 to 18 hours a day, spending half of their time on agricultural work and one quarter on domestic duties and the rest of the time is spent with family and friends. Both women and men engage in crop and horticultural production and marketing, but women and girls dominate in grading and packaging. With post-harvest management, women are usually responsible for winnowing of maize, small grains and beans after shelling. Associated adverse health conditions have been documented for women, including chest problems, aching shoulders, flu, eye problems and itching.²⁴

Several horticultural crops such as tomatoes, mushrooms and many more grown through small-scale farming are considered 'women's crops'. Women often work small horticulture plots on a part-time basis with help from family members, mainly boys and girls who assist with land clearing, ploughing, harvesting, watering and other such tasks. The bulk of the processing is primarily for community consumption rather than for income. Women also dominate market systems for fresh vegetables (61%) which are largely informal.

Men dominate in the livestock industry; which constitutes about 40 percent of agricultural GDP.²⁵ For example, 45 percent of men own cattle, compared to 23 percent of women. Men also control livestock production, making decisions on their management, use and disposal.²⁶

Women, relative to men, often lack time – due to unpaid care and domestic work – to attend extension meetings. When they are present, socio-cultural norms can impede their active participation, as men are perceived as the decision-makers. Similarly, women are a minority of community-level decision makers. This partly explains why women's representation in the urban and rural councils decreased from 19 percent in 2008 to 16 percent in the 2013 general elections.²⁷

With regard to agricultural extension services, there are the same number of women and men extension workers, but women occupy the lower positions and men the higher levels.

Other factors discriminating against rural women in the agricultural sector include lack of technology for agro-processing, inadequate knowledge and technology for value addition of agro-products, and lack of training facilities. With limited access to machinery, agricultural work for women is very labour-intensive. As noted by Nyikahadzoi and Mugabe, in their 2015 gender analysis of livestock ownership: "agricultural technical innovations tend to ignore

²³ MAMID. 2013. Ministry of Agriculture, Mechanization and Irrigation Development: Agricultural Sector Gender Assessment. [Report].

²⁴ FAO. 2017. *National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe: Country Gender Assessment*. Harare

²⁵ *Ibid.*

²⁶ Nyikahadzoi, K. & Mugabe, P.H. 2015. A Gender Analysis of Livestock Ownership, Production, Marketing and Decision Making In Nkayi And Lupane Districts, Zimbabwe.

²⁷ FAO. 2017. National Gender profile of Agricultural and rural livelihoods Zimbabwe.

women's roles as major actors in crop production, processing, preserving and marketing of agricultural produce as they do not take account of sexual division of labour in agricultural productivity. Innovations that are designed to be labour-saving for men may increase women's workload by increasing the amount of time spent on weeding or processing".²⁸

The project intends to work closely with the majority representation of the rural agricultural labourers, i.e. women. The project will incentivise the community to ensure the compensation for women is in accordance to their contribution in projects.

6. Gender and Climate Change

The Gender and Climate Forum of the World Climate Conference -3 (WCC-3) concluded that globally the drivers and consequences of climate change are not gender neutral. Vulnerability of women to climate change is higher than that of their male counterparts in the whole of Sub Saharan Africa. Zimbabwe is no exception to such a trend.

The provisions of the National Climate Change Strategy (2015) for gender, people living with HIV and AIDS and other vulnerable groups are the following:

- a. Mainstream climate change in policies for the vulnerable groups with their active participation
- b. Strengthen the adaptive capacity of the vulnerable groups
- c. Enhance provision of early warning system on droughts, floods and disease outbreak to vulnerable groups and ensure a coordinated approach in providing them with emergency services.

Despite these policy efforts, the availability of sex and age-disaggregated data on climate change, its impacts and adaptation strategies in Zimbabwe is extremely limited²⁹, and it is difficult to understand the actual improvements that have been taken place or to identify best practices in the area.

However, what is clear is that women and men are distinct carriers, providers and users of climate information. They are affected differently by climate impacts, and therefore benefit from more contextualized climate services and interventions for resilience. Hence it is important that process and systems that guide the formulation of plans, strategies and budgeting are gender sensitive and gender responsive to address the climate change related gender inequalities.

Unfortunately, while women (and children) are expected to be disproportionately affected by climate change, they remain largely absent from decision-making processes on climate change adaptation and disaster risk reduction.

²⁸ *Ibid.*

²⁹ FAO. 2017. *National Gender Profile of Agriculture and Rural Livelihoods – Zimbabwe: Country Gender Assessment*. Harare

7. Situation in the target districts

As with many rural societies, there are strong traditional gender roles in the target areas in the field of agriculture. Traditionally, both women and men are engaged in rainfed agriculture (cereals and pulses). Men and boys herd cattle while women grow vegetables, particularly for irrigated agriculture as it is culturally 'unseemly' for a man to carry water. The past two decades has seen a large change in the areas, especially in Masvingo. Due to its proximity to South Africa, many men (and sometimes young women) migrate there for work. Masvingo Province has the highest net rate of outmigration in Zimbabwe at 13.5 percent, likely resulting in Masvingo having the lowest sex ratio in Zimbabwe of 87 men to every 100 women.

In the study area, most of the young, able-bodied men had reportedly migrated to South Africa for work, remitting money home regularly. Some women reported that their husbands left over a decade ago, and they have not heard from them since.

Male migration has had several implications for gender roles. 40.8 percent of households in Masvingo Province are headed by women. Women have taken on 'men's jobs', such taking cattle to dip tanks, and building and repairing houses or chicken pens. Despite women's expanding role in agriculture, land is still owned by men. Women often do not inherit land.

GBV, including intimate partner violence, sexual assault, child marriage and trafficking, continue to be a challenge in Zimbabwe. The perpetrator for both types of violence was most commonly the intimate partner, including current or former husband/boyfriend. 40 percent of women in Masvingo Province report to have been experience intimate partner violence in their lifetime.

The baseline carried out by WFP in March 2018 provides additional insights on gender inequalities in the target areas, and in particular shows higher food insecurity, vulnerability, and dependency on assistance of women-headed households compared to men-headed ones. Women spend more on loans and basic services (such as water and housing), while at the same time they save and invest less. There is also inequality in access to land, with women having less access to irrigated land and renting out less land compared to men. Possibly as a result of all these factors, women also have smaller harvests than men.

More detailed information from the baseline survey is provided below:

- The proportion of female heads of household completing **primary education** is 34% compared to male heads of household (22%). Conversely, more male heads of household (64%) have completed **secondary school** in contrast to female heads of household (46%).
- The comparison per gender shows that women headed households have a **food consumption score (FCS)** lower than male headed households, with only 59% households having a FCS acceptable compared to 68% of male headed households. Women headed households are more severely food insecure than men, with 36% of severely food insecure compared to 25% households in men headed households.
- Female headed households resort more frequently to more severe **food coping strategies** compared to male headed households.

- Female-headed households have a higher **food expenditure** share (67%) compared to men (62%). The higher the expenses are on food in relation to other expenditures the more economically vulnerable the household is.
- In terms of **livelihood coping strategies**, the main difference observed per gender of the head of household concerns borrowing, purchase on credit and sold assets, which are more practiced by male headed households.
- Substantial differences are found when comparing the share of male and female-headed households across the **wealth groups**. Female-headed households' share is the highest of the poorest and medium wealth groups. Only 21% of female-headed households is in the wealthiest group compared to 39% of male-headed households. Female-headed households are characterized by a decreasing trend when shifting towards the wealthiest group. In other words, as wealth increases the share of female-headed households decreases. This difference per gender is statistically significant.
- In terms of **resilience**, female headed households (FHH) have a similar resilience capacity of male headed households (MHH). However, the structure of resilience capacity differs by gender. FHH present a lower adaptive capacity, as they present lower levels of education, number of income sources and saving capacity than MHH. The dependency from FHH on safety nets is higher on FHH compared to MHH to build their resilience.
- Regarding **income generating activities**, women seem to be more dependent than men on remittances. During the past year the relative contribution of remittances to total income source of households headed by women was 20% and twice as high as households headed by men (8%). In addition, a higher proportion of men headed households is engaging in income-generating activities which require travel away from home, including sale of crops and agricultural products, non-farm enterprise, formal employment and other casual labour.
- **Non-food expenditure** is quite different between female and male headed households. Female headed households spent on the highest share of their non-food expenditure on water related costs, loan repayment, housing construction and repairs, and costs related to education. Female headed households spent 15% of their total household budget on water in comparison to male headed households which spent 9%. Households headed by women spent 14% of their non-food expenditure on loan repayment in contrast to households headed by men which spend on average 6%. Female headed households also spend a higher share of their non-food expenditure on housing (13%) than male headed households. Conversely, while households headed by men on average spend 14% of the non-food expenditure share on agri-business households headed by women spend just 5% on agribusiness related investment.
- In terms of **savings**, men have the highest saving capacity with US\$3.7 a month compared to women with only US\$1.8 saving capacity. In addition, more men than women actually do save (20% vs. 11.8%).
- Males were found to have the highest **access to credit** compared to women, with 10% and 5% respectively. Most household's members indicated lack of money and collateral to pay back credits therefore will try to the extent possible to avoid taking credit.

- Regarding **land ownership**, while most of the households own land, we observe that women do not rent out land, present a higher area rented in compared to men (1.34 ha vs 0.61ha) and do not have access to irrigated land.
- **Production** in female headed households is also lower than in male headed households, with the former producing on average 670 kg, while the latter 858 kg.

8. Implications for the project

Given the inequalities at national and target community level, and the systemic discrimination experienced by women, leading to a different exposure to climate risks by women and female headed households, gender considerations will be integrated into the development, implementation and monitoring of the proposed project.

The project envisions that, if key barriers of inequality between men and women are addressed such as access to land, assets, adequate financial and agricultural education, and savings/loans – women smallholders can become climate-resilient on an equal footing to men. Improved resilience will be manifested through enhanced food production and climate-proofed income generation capacity, strengthened capacity of farmers to plan and implement climate-resilient agricultural production practices, as well as adaptive management of climate risks in a sustainable manner.

First of all, it is intended that two-thirds of the project beneficiaries will be women, both heads of households or wives.

Secondly, the specific selection of activities will address the key inequalities which women are currently experiencing in terms of food insecurity, vulnerability, dependency, asset imbalances, lower levels of savings and investments, and lower agricultural production. All such activities will be carried out while ensuring that necessary feedback mechanisms for prevention of abuse and discrimination and the protection of women are in place, such as 24/7 hotlines. For specific gender-related actions please see the various subsection on activities below.

The project coordinator will be trained on Gender and will have specialist support from a regional Gender expert at the Regional Bureau in Johannesburg, as well as a back-up gender expert at WFP HQ.

Finally, in accordance with the gender Action Plan for World Food Programme in Zimbabwe, Gender-based programming training on gender equality will be cascaded to all the partners/contractors WFP will work with, as well as government department field representatives. This will ensure a sustainable long-term focus on the advancement of improved gender equality and equity.

Asset creation activities will focus on women's needs, and substantial changes in women's livelihoods are expected as a result of this. The specific gender-related components of asset creation are the following:

- ✓ Development of small-scale water retention structures and terracing to avoid soil erosion that will provide women with increased access to natural resources (soil and water).

- ✓ Put in place mechanisms to receive feedback on the appropriateness of the assets for the climate adaptation assets most needed by women.
- ✓ Targeting of women for specific Income Generating Activities (IGA) that are tailored around their needs and preferences (small livestock rearing, apiary, chicken rearing).
- ✓ Allocation to women of land in nutrition gardens to increase their access to irrigated land.
- ✓ Allocation to women of the majority of roles within the Asset Management Committees (AMC), exposing them to positions of higher leadership while being supported by specific skills enhancement trainings.
- ✓ Develop work norms informed by gender and age analysis, to ensure gender appropriate work load and roles in asset creation activities.
- ✓ Improved access to water and sanitation with small boreholes and pit latrines at the working sites will be established in order to facilitate women's water chores.
- ✓ Trainings, in partnership with the Ministry of Women Affairs at local level, to increase gender equality within households as well as to sensitize participants on protection issues and gender-based violence will be carried out during the timeline of asset creation activities.

WFP can already provide evidence of gender-result with asset creation activities in Zimbabwe through a study focusing on Masvingo province (WFP 2017)³⁰. Such a study shows that the assets that WFP has created/rehabilitated brought substantial impacts on the lives and livelihoods of women in the target areas, in particular, such changes have happened on Socio-Economic Empowerment (SEE) and on Nutrition (See tables below).

Table 1: Women Socio Economic Empowerment Effects.

Area of Socio-Economic Empowerment	Results for Zimbabwe Country Study
1. Women are better organised and experience better social cohesion, mutual support and solidarity	* * *
2. Improvements in the recognition of women, women's roles and leadership in the public sphere	* * *
3. Improvements in intra-household dynamics	* * *
4. Reduced women's workload and hardship	* * *
5. Women have improved skills and confidence, and changed perspectives	* * *
6. Women have improved livelihoods, earn more income, and reduced financial dependence	* *
7. Women have a better understanding of their rights and can exercise them	* *

Note: No asterisk indicates that no change occurred; * indicates that the change occurred to some extent (i.e., changes occurred for a small proportion of women participants, or limited change was experienced by most women); ** indicates that change occurred to a moderate extent (i.e., changes occurred for many but not all women, or moderate change was experience by most women); *** indicates that change occurred to a significant extent (i.e., significant change occurred for most women).

³⁰ 2017. The potential of Food Assistance for Assets (FFA) to empower women and improve women's nutrition: a five-country study. Final Report. Rome: United Nations World Food Programme, available at: <https://docs.wfp.org/api/documents/WFP-0000023821/download/>

Table 2: Women Nutrition Changes.

Women Nutrition Changes	Results for Zimbabwe Country Study
1. Women's empowerment and gender equality, and its implications	* * *
2. Better diets	* * *
3. Improved resilience/ Households cope better in bad seasons	* * *
4. Better care practices (including feeding, health and WASH)	* * *
5. Better living and health environment in communities (e.g. water and sanitation infrastructure)	* * *
6. Better (physical, economic) access to health services	*

A similar focus on women will come from the set-up of the **Village Savings and Loans (VSL)** groups. The specific gender-related activities will consist of:

- ✓ Trainings in financial literacy and financial skills developed around women's needs, within established VSLs.

VSLs have the specific objective of increasing the financial education and market awareness of women, in order to equip them with the necessary tools and instruments to be able to save and invest more in activities that will improve and diversify their livelihoods, empower them, and make them less vulnerable to climate change. VSLs are geared especially towards supporting investments and improvements of dry land cropping production, the correct management of nutrition gardens and making them a viable business venture, as well as the selling of chicken and eggs from established chicken coops.

The first quarterly data (September-December 2018) from the VSL groups established in Masvingo is encouraging in terms of women participation (See table below).

Table 3: VSL data disaggregated by gender.

VSLs	<ul style="list-style-type: none"> ✓ Total number of savings groups: 20 ✓ Total number of farmers in savings groups: 293 ✓ Total number of women in savings groups: 275 ✓ Total capital held by savings groups: US\$6,382 (Savings plus interest earned through loans) ✓ Average savings amount per farmer per month: US\$16,9 ✓ Average saving amount per saving group per month: US\$248
Loans from VSLs	<ul style="list-style-type: none"> ✓ Total loans accessed by farmers: US\$ 6,382 ✓ Total number of farmers accessing loans: 54 ✓ Total number of women accessing loans: 50 ✓ Total number of farmers who repaid the loans: 19 ✓ Total number of women who repaid the loans: 17 ✓ Repaid loans amount: US\$5772 ✓ Interest rate and timeframe: 20% per month ✓ Percentage of repayment: 100%

Women will be targeted with trainings on **conservation agriculture**, in order to improve their productivity and their ability to better adapt their production to the increased incidence of weather shocks (mostly droughts and heavy rainfall that causes soil erosion). Gender-specific activities will consist of:

- ✓ Conservation agriculture trainings targeting women, carried out by women staff, on the crops that women usually manage and at times and venues that are compatible with women's household responsibilities.

In the first target area of the project, women are being targeted specifically to be leading in this component (see table below).

Table 4: Conservation Agriculture Activities

Promotion of appropriate cultivars	<ul style="list-style-type: none"> ✓ No. of farmers participating to community awareness sessions for project set up: 493 (293 Women) ✓ Total Number of seeds and conservation agriculture demo plots established: 10
Mechanised Conservation Agriculture	<ul style="list-style-type: none"> ✓ Total Number and type of mechanization tools distributed: <ul style="list-style-type: none"> ✓ 10 ripper tins ✓ 2 Precision Scale ✓ 2 Hanging Scale ✓ 10 Rain-gauges ✓ Total Number of people receiving mechanization tools (disaggregated by gender): 10 (7 Women) ✓ Total Number of farmers trained in mechanized conservation agriculture and appropriate seeds (extension services): 30 Farmers (20 women)
Total number of lead farmers	<ul style="list-style-type: none"> ✓ Total Number of lead farmers for demo plots: 10 (7 Women)

Localised climate services at local level, together with **weather index insurance** will aim at better prepare women to face the vagaries of climate change in their agricultural activities, while at the same time protecting their crops in case of major drought events. As a result:

- ✓ Climate services trainings will be tailored with specific messages related to women's livelihoods and traditional chores in the face of extreme events will be provided.
- ✓ Specific communication channels for women will be devised, to ensure maximum audience.

Weather index insurance will be tailored around small grains and groundnuts. Besides being both drought tolerant types of crops, the latter is also mostly planted and grown by women. Again, currently most of the insured farmers in the project are women (294 over 496).

Gender Action Plan

Activities	Indicators	Baseline	Target	Timeline	Responsible Entity	Costs (USD)
<p>Impact Statement: Increased food security and livelihood resilience of vulnerable communities, including women and girls, to the negative impacts of climate change.</p> <p>Outcome Statement: Vulnerable communities, and women in particular, benefit from the adoption of an integrated climate risk management approach to improve food security and livelihoods</p> <p>Output Statement 1: Strengthened access to reliable climate and weather information by women and men in vulnerable communities to support improved decision making for food security and sustainable livelihoods (direct participants: 3,960 women out of 6,000 total in Masvingo & 2,640 women out of 4,000 total in Rushinga)</p>						
<p>Carry out participatory consultations to: (i) identify men and women's needs and knowledge when it comes to climate information and weather/agricultural advisories; (ii) Identify needs related to format and content of weather and agricultural advisories to target both men and women</p>	<p>% of participatory consultations conducted with women beneficiaries to understand their specific climate information needs</p> <p>% of consulted people who are women</p>	<p>Masvingo: 0 Rushinga: 0</p> <p>Masvingo: 0 Rushinga: 0</p>	<p>Masvingo: 50% of the consultations are with women only</p> <p>Rushinga: 50% of the consultations are with women only</p> <p>Masvingo: At least 50% of consulted people are women</p> <p>Rushinga: At least 50% of consulted people are women</p>	<p>Year 1</p>	<p>WFP</p>	<p>Total Output: USD 1,260,000 (of which USD 831,600 for women)</p>
<p>Develop and promote tailored climate services with agro-advisories targeted specifically to women's practices and needs.</p>	<p>% of beneficiaries receiving climate services with agro-advisories who are women</p> <p>% of services developed targeted to women</p>	<p>Masvingo: 0 Rushinga: 0</p> <p>Masvingo: 0 Rushinga: 0</p>	<p>Masvingo: At least 50% of beneficiaries trained in climate services are women (i.e. 40 women)</p> <p>Rushinga: At least (50%) or persons trained in climate services are women (i.e. 30 women)</p> <p>Masvingo: At least 50% of weather & agricultural</p>	<p>Year 4</p>		

			<p>services are targeted to women's needs</p> <p>Rushinga: At least 50% of weather & agricultural services are targeted to women's needs</p>			
Provide field agricultural extension officers with training on crop production, post-harvest management extension and gender, including how to ensure to reach women farmers;	% of field agricultural extension officers trained on gender and how to reach women farmers	<p>Masvingo: 0</p> <p>Rushinga: 0</p>	<p>Masvingo: 100% of agricultural extensions officers trained on gender and on how to reach women beneficiaries</p> <p>Rushinga: 100% of agricultural extensions officers trained on gender and on how to reach women beneficiaries</p>	End of year 2		
Set up different information dissemination channels to ensure that both women and men are reached	<p># of information dissemination channels set up for women specifically</p> <p>% of direct beneficiaries using the different channels that are women</p>	<p>Masvingo: 0</p> <p>Rushinga: 0</p> <p>Masvingo: 0</p> <p>Rushinga: 0</p>	<p>Masvingo: At least 1 channel of information and advisories set up for women specifically</p> <p>Rushinga: At least 1 channel of information and advisories set up for women specifically</p> <p>Masvingo: 50% of direct beneficiaries who are using the different channels of information are women (i.e. 3000 women)</p> <p>Rushinga: 50% of direct beneficiaries who are</p>	End of Year 2		

			maintained to benefit women			
Offer conservation agriculture trainings targeting women, carried out by women staff, on the crops that women usually manage and at times and venues that are compatible with women's house hold responsibilities.	% of conservation agriculture trainings developed for women % of participants in conservation agriculture trainings that are women	Masvingo: 0 Rushinga: 0 Masvingo: 0 Rushinga: 0	50% of trainings developed for women Masvingo: At least 50% of participants are women (3000 women) Rushinga: At least 50% of participants are women (2000 women)	Year 4		
Put in place mechanisms to receive feedback on the appropriateness of the assets for the climate adaptation assets most needed by women.	% of direct women participants who find the assets appropriated	Masvingo: 0 Rushinga: 0	Masvingo: 80% of direct women participants find the assets appropriate (3168 women) Rushinga: 80% of direct women participants find the assets appropriate (2112 women)	Year 4		
Target women for specific Income Generating Activities (IGA) that are tailored around their needs and preferences (small livestock rearing, apiary, chicken rearing).	% of direct participants in IGAs that are women	Masvingo: 0 Rushinga: 0	Masvingo: 50% of the total of direct participants involved in IGAs are women (i.e. 3000 women) Rushinga: 50% of the total of direct participants involved in IGAs are women (i.e. 2000 women)	Year 4		
Set up formal mechanisms to allocate land in nutrition gardens to women to increase their access to irrigated land.	% of direct women participants that are formally allocated land in nutrition gardens	Masvingo: 0 Rushinga: 0	Masvingo: At least 20% of direct women participants will be formally allocated	Year 1		

			land in nutrition gardens (720 women) Rushinga: At least 20% of direct women participants will be formally allocated land in nutrition gardens (528 women)		
Establish mechanisms to ensure women cover the majority of roles within the Asset Management Committees (AMC), such as gender strategies or committees' rules	% of AMC members who are women % of beneficiaries trained in asset management who are women	Masvingo: 0 Rushinga: 0 Masvingo: Rushinga: 0	Masvingo: At least 50% of members of AMC are women Rushinga: At least 50% of members of AMC are women Masvingo: 50% of beneficiaries trained in asset management are women (3000 women) Rushinga: 50% of beneficiaries trained in asset management are women (2000 women)	Year 1	
Provide women participating in the committees with specific skills enhancement trainings.	% of participants in AMC attending skills enhancement trainings who are women	Masvingo: Rushinga: 0	Masvingo: 50 % of participants in the AMC attending skills enhancement trainings are women Rushinga: 50 % of participants in the AMC attending skills enhancement trainings are women	Year 4	

	% of participants in gender equality trainings who are men	Masvingo: Rushinga: 0	Masvingo: At least 50% of the trainees are men (2400 men) Rushinga: At least 50% of the trainees are men (1600 men)			
Output Statement 3: Risk transfer through the provision of weather index insurance (WII) (Direct participants: 3,960 women out of 6,000 total in Masvingo & 2,640 women out of 4,000 total in Rushinga)						
Establish procedures to ensure that women and men are equally involved and their needs and capacities are taken into consideration in the design and validation of agricultural insurance products	% of participants consulted upon design and monitoring of agricultural insurance products who are women	Masvingo: Rushinga: 0	Masvingo: 50% of participants who are consulted upon design and monitoring of agricultural insurance products are women Rushinga: 50% of participants who are consulted upon design and monitoring of agricultural insurance products are women	Year 4	Insurance Company/WFP	Total Outputs: USD 2,157,413 (of which USD 1,423,892 for women)
Set up awareness and financial education trainings targeted at women participants	% of training on financial education that are designed for women	Masvingo: Rushinga: 0	Masvingo: 50% of trainings on financial education are designed for women Rushinga: 50% of trainings on financial education are designed for women	Year 4		
Develop sensitization activities to encourage the registration of female-headed households in the project breadwinner	% of beneficiaries covered by a programme-subsidized insurance who are women	Masvingo: Rushinga: 0	Masvingo: 65% of beneficiaries covered by a programme-subsidized insurance are women (3900 women)	Year 4		

			Rushinga: 65% of members of an informal savings scheme are women (2600 women)			
Offer training in post-harvest handling & market access developed around women's needs	% of people trained in access to market who are women % of people trained in post-harvest management who are women	Masvingo: Rushinga: 0 Masvingo: Rushinga: 0	Masvingo: 65% of trained in access to market are women (3900 women) Rushinga: 65% of trained in access to market are women (2600 women) Masvingo: 65% of trained in post-harvest management are women (3900 women) Rushinga: 65% of trained in post-harvest management are women (2600 women)	Year 4		
WFP corporate cross-cutting indicators						
Proportion of project management committee (asset management, VSL groups, access to markets groups) members who are women				Annually	WFP Partners	
Type of transfer (food, cash, voucher, no compensation) received by participants in WFP activities, disaggregated by sex and type of activity				Annually	WFP Partners	
Proportion of targeted people (disaggregated by sex and age) accessing assistance without protection challenges				3 times / year	WFP Partners	
Proportion of assisted people (disaggregated by sex) informed about the program (who is included, what will people will receive, complaint/feedback mechanism)				3 times / year	WFP Partners	

Annex I: Selected Tables on Gender Indicators in Target Area

Figure 1 Level of education per gender of head of household

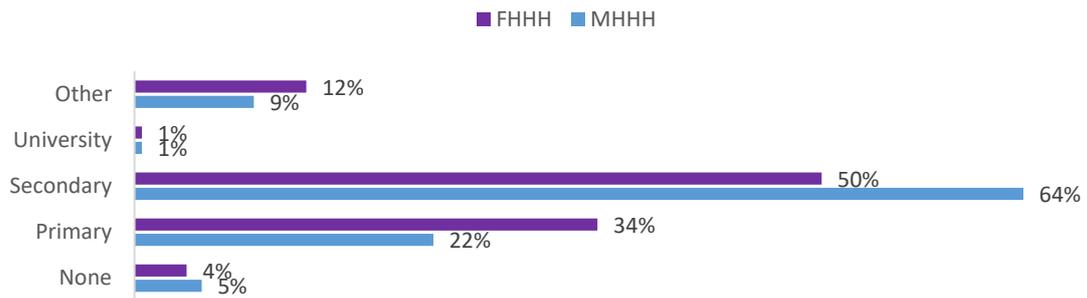


Figure 2 Wealth group per gender

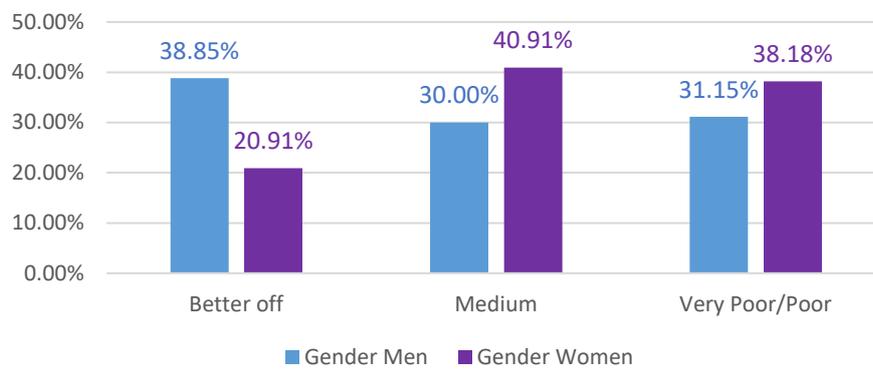


Figure 3 Income source share by Gender

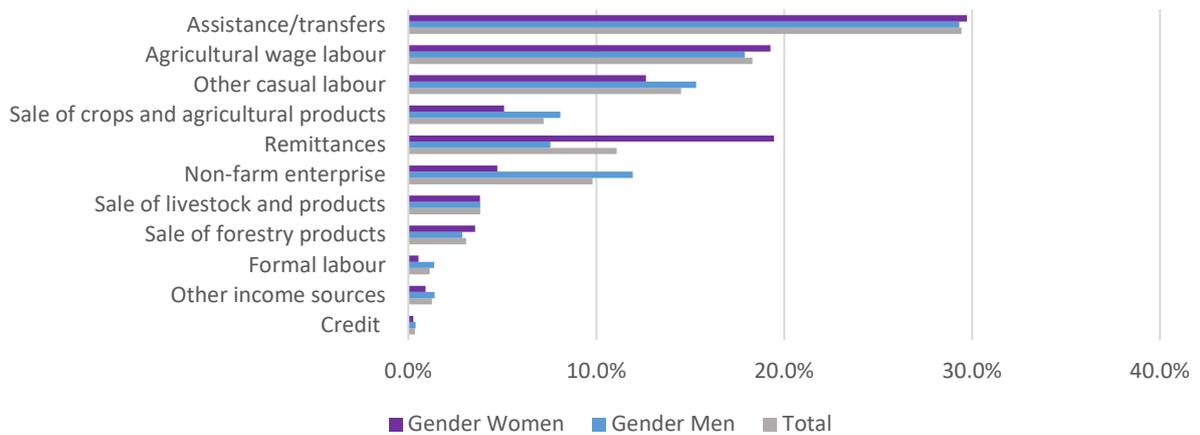


Figure 4: Non-food expenditure share per gender

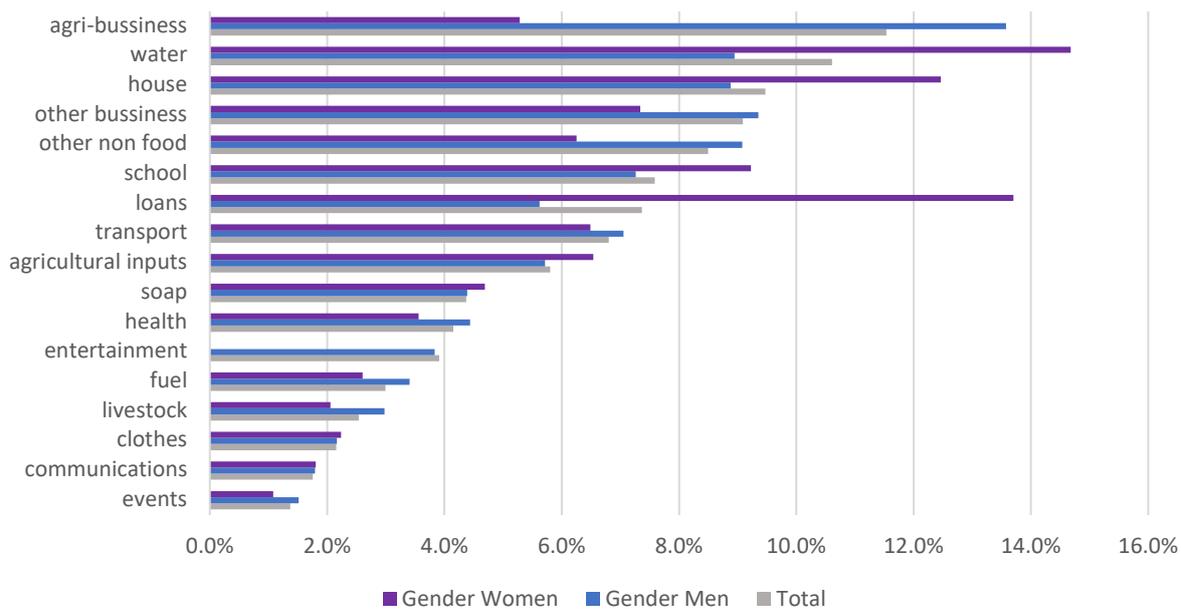


Figure 5 Average savings capacity (US\$)

