

# CVA & Livelihoods

GOAL Zimbabwe

Experiences from the BHA UPLIFT Programme



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## What is your understanding of CVA?

“...CVA refers to all programmes where *cash transfers or vouchers* for goods or services are directly provided to recipients. In the context of humanitarian/development assistance, the term is used to refer to the provision of cash transfers or vouchers given to individuals, household or community recipients; not to governments or other state actors.”

*Source: CaLP Glossary of Terminology for Cash and Voucher Assistance*



## CVA for LIVELIHOODS EXAMPLES

- ❖ Grants for small business start up/expansion
- ❖ Cash or vouchers for agriculture seeds/tools for exchange at markets/trade fairs
- ❖ Grants to community committee to repair community livelihoods infrastructure (e.g. roads, markets)
- ❖ Cash for work- irrigation drainage channels, land preparation etc
- ❖ Cash (as a stipend) for work placement
- ❖ Cash to support basic needs (MPCA) for participants to attend livelihoods trainings (e.g part of graduation approach)



# Programme Overview

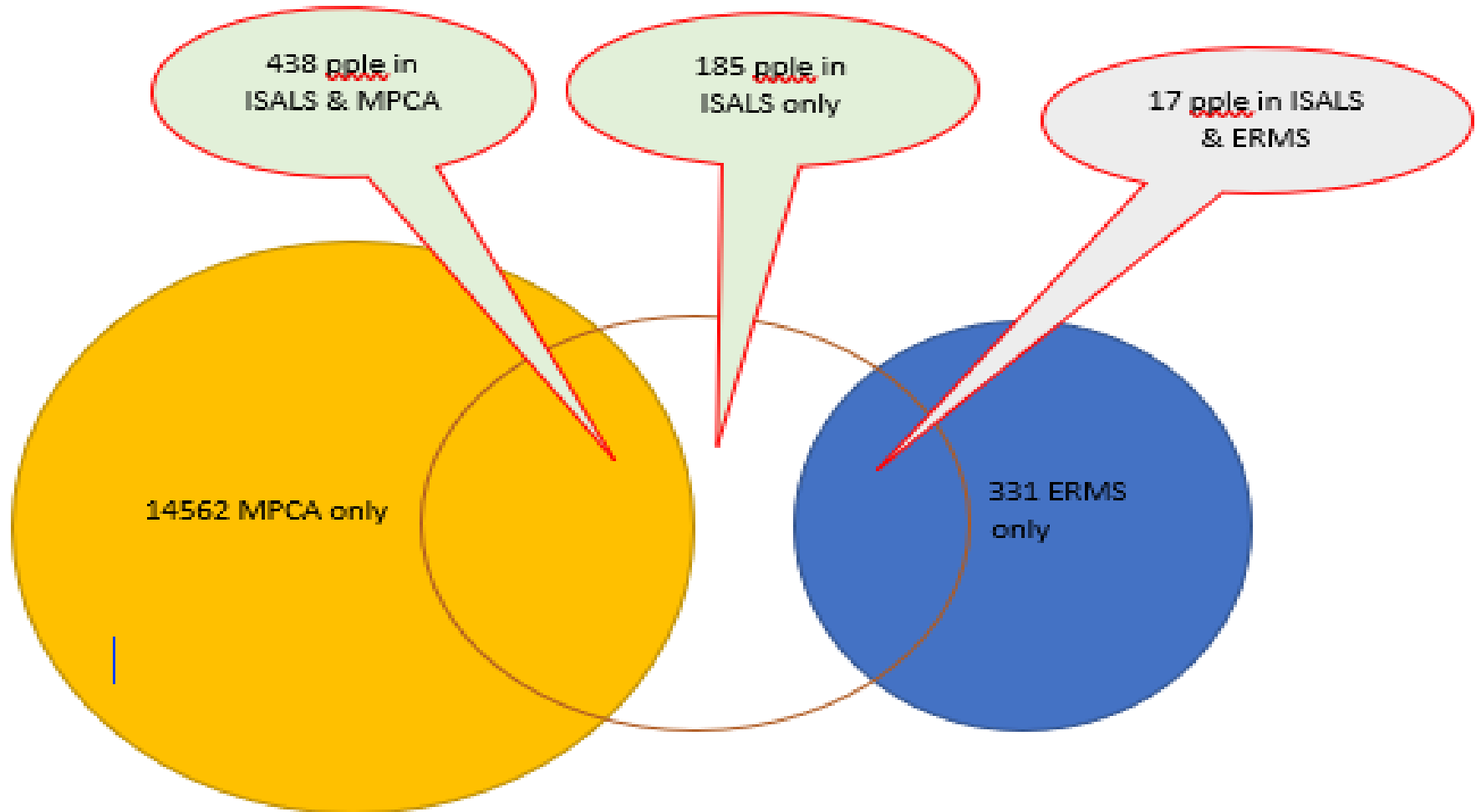
- ▶ Name of Programme: UPLIFT
- ▶ Implementation country: Zimbabwe
- ▶ Donor: BHA/ USAID

**The overall goal of UPLIFT is to alleviate suffering, save lives and help households attain their rights.**

- **Purpose A:** To reduce negative coping strategies by providing child protection and GBV prevention and response interventions integrated with **livelihood opportunities** to vulnerable households.
- **Purpose B:** To facilitate the recovery of shock affected businesses **and/or growth of new businesses** through financial services, livelihood and **market strengthening activities**.

- **Multipurpose Cash Transfer Assistance (MPCA)-unconditional/unrestricted.**
  - Targeting 15,000 people in approximately 3450 vulnerable households with monthly payments of \$17.50 per person, intended to **support household basic needs.**
  - Being unrestricted funds, most PDMs has shown that 52% of funds at household level are used for food, 23% used for rentals, 21% used for NFIs and **4% are saved.**
  
- **Small business grants – labelled/restricted.**
  - Intervention has supported 348 small enterprises (vending, tuckshops etc) with business management capacitation and a re-capitalisation grant. Grants were used for re-stocking of the business operational stocks.

Youths and women were targeted and resilience of their livelihoods was enhanced.



## MPCA Connected With Internal Savings and Lending schemes (ISAL's)





- ▶ **Registration** – GOAL Zimbabwe developed and administered an MPCA registration/ Baseline tool (100% clean sweep registrations)
- ▶ Questions on ISAL experience were incorporated in the tool. Those with ISAL experience were prioritised for re-engagement on ISAL if their ISAL needed support to be re-energised.
- ▶ **Challenge** – Functioning ISAL groups were still being supported by other agencies who were initially unwilling to work with GOAL. New groups were formed as a revised strategy.
- ▶ MPCA beneficiaries without prior ISAL experience were also given an opportunity to join an ISAL. Invitations were shared through text messages, public address through mass communication platforms.

- Advised MPCA beneficiaries to re-invest any savings in an ISAL and or recapitalise their SME. (PDM says 4% of MPCA grant)
- ISAL implementation started after 1<sup>st</sup> MPCA cycle (6 cycles of MPCA expected).
- In an ISAL, mixture of people receiving MPCA (approx 75%) and people who were not receiving MPCA.
- ISAL's when not linked with ISAL's experience an average of 30% drop-off rate in the group (membership) participation.

When ISAL's were linked with MPCA only 8% (groups) dropped-off. More people want to engage. People were joining an ISAL hoping they would engage in MPCA.

ISAL members with viable small businesses were referred to Small Business support (17 received training and re-capitalisation grants)

## *Rolling out ISALS in new operational areas – without MPCA*

1. Conduct a comparative study between performance of ISALS with CVA and ISALS without CVA support (MPCA is ending in August)
  - Membership retention
  - Contribution/ savings and loan repayment consistence

