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RESEARCH TECHNICAL ASSISTANCE CENTER

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Zimbabwe Market Study: Masvingo Province Report

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Executive Summary

This report presents the findings of a market study conducted in Masvingo Province in July 2019 using both qualitative and quantitative methods to inform the strategic direction of the USAID's Office of Food for Peace (FFP) in Zimbabwe. A wide range of actors were interviewed, including government departments, non-governmental organizations (NGOs), traders, retailers, wholesalers, transporters, financial service organizations, and beneficiaries of food assistance. The market study aims to achieve a greater understanding of how markets work in the context of Masvingo Province, their structures (physical and nonphysical), dynamics, and social outcomes. A central aspect of the analysis is to understand how and in what ways markets are organized in Masvingo Province. Through this study, we identify the risks and opportunities in order to inform programming and strategies in the market determinants and the constraints and impacts on the achievement of outcomes in human development influenced by the agriculture and food security sectors.

Market Context

Maize is by far the most consumed cereal in Masvingo. In the same vein, pulses such as groundnuts, cowpeas, sugar beans, and Bambara nuts are widely consumed in the province. Kapenta fish (Tanganyika fresh water sardine), other fish chunks, and mopani worms are the major source of protein, followed by chickens and goat. Masvingo is structurally food deficit. Masvingo town is an important reference market for bulking/aggregation and distribution for the province. Reference markets located in the district administrative centers and along major roads are well integrated, while markets in physically isolated rural areas are less integrated—especially during the rainy season, a situation that causes households to walk an average of 15 kilometers (three hours on foot) to the nearby food distribution points. The assessment shows that five- to ten-ton trucks are used to distribute maize in these areas instead of 30-ton trucks. Notable constraints affecting traders *inter alia* include a volatile economic environment that is characterized by chronic inflation, limited access to finance, limited availability of commodities in the source markets, exchange rate spikes, and shortages of key utilities, such as water, electricity and fuel.

The structure, conduct and performance of markets vary across commodities. Maize, small grains (sorghum and millet), and pulses are supplied through local production across Masvingo but largely supplemented through inflows from surplus-producing areas of the Mashonaland Central, Mashonaland East, and Mashonaland West provinces of Zimbabwe as well as imports from Zambia, Malawi, and Latin America (Brazil and Mexico). The Grain Marketing Board (GMB) buys and sells maize and small grains at controlled prices, as stipulated in Statutory Instrument 145 of 2019 (Grain Marketing Control of Sale of Maize Regulations, 2019), which bans the buying and selling of maize among unauthorized persons in Zimbabwe. According to the Statutory Instrument, “no person or statutory body or company or entity shall buy or otherwise acquire any maize from any farmer or producer otherwise than through the Grain Marketing Board.” Pulses prices are determined by source market prices: that is, Zambia, Malawi, and Manicaland Province, where most of the pulses in Masvingo come from, as well as local supply/demand dynamics. Refined edible oil is produced locally in Harare, Mutare, and Bulawayo and is distributed through a network of wholesalers, supermarket chains, retailers, and small shops (tuckshops) as well as vendors. In some districts close to South Africa, such as Mwenezi, edible oil is imported informally from South Africa and usually costs less than domestic edible oil. In July 2019, it cost 9 percent less than the price of domestically produced oil. Production of sorghum, millet, and maize is marginal and could be considered as a non-tradable commodity in Masvingo, as nothing reaches the

markets. The total harvest from maize, sorghum, and millet only last four months—ironically, during winter season.

Kapenta fish and mopani worms are largely traded in Masvingo and are often purchased by poor households. This assessment shows that Chivi and Zaka districts are in deficit of goats and cattle, while Mwenezi is a surplus-producing district of these two value chains. However, because of the zoning policy, cattle and goats are only traded in Mwenezi. Goats and chicken ownership is most prevalent among the poor, while the ownership of cattle is prevalent among the rich. Household meat purchases are limited due to constrained demand and peak during important events such as August holidays for death rituals (*pakurova makuva*) and during the festive season. Because of price controls on grain, prices of maize, sorghum, and millet exhibit low degrees of intra-annual price variation. In most cases, price controls have, however, created an artificial shortage of commodities on the market. Commodities are then found on the black market and at very high prices.

Food Assistance Modalities

The province had several food assistance programs implemented by the Department of Social Services, international donors, local NGOs, INGOs, and UN agencies. These agencies use different approaches, including social protection, resilience building, emergency recovery, and long-term development initiatives to promote food security. The modalities used include in-kind, cash/food for assets, cash transfers, and vouchers. The table below shows the pros and cons of each modality in the province.

Table 1. Food Assistance Modalities

Modality	Pros	Cons
In-kind	Ration addresses nutritional needs of the community; used for intended purpose	Ration dilution; insufficient quantities; delivery of less preferred commodities; poor roads and related travel costs; decanting; thefts; milling costs; no support for other needs; procurement-related challenges, including policy related and physical
Cash transfers	Flexibility on how to use the money; protects rights of privacy and dignity of beneficiaries	Cash challenges; high charges; gender-based violence (GBV), use of the money on unintended things; lack of supporting infrastructure, e.g. financial service providers, network, electricity; inclusion of non-deserving households
Vouchers	Used for intended purpose; promotes behavior change	Selected traders inflating prices and bringing substandard items
Food/cash For assets	Community infrastructure development; promotion of resilience through assets and skills development; a sustainable approach to promoting food security; excludes/isolates non-deserving community members; promotes behavior change	Stigmatization of participating households

Infrastructure

Masvingo Province has accessible and strategic road and rail networks. Such networks enable trade with both Mozambique and South Africa. However, the Harare-Beitbridge road as well as feeder roads require rehabilitation. The poor state of roads, fuel shortages, and high fuel prices have increased the costs of in-kind food assistance, resulting in agencies shifting from monthly to bimonthly food distributions. During the rainy season central food distribution points must be shifted, and beneficiaries travel long distances and incur significant costs to collect food due to inaccessibility of the new locations. It is therefore important to explore greater complementarity between cash and in-kind assistance and consider a mix of cash and food where appropriate.

The province has good communication system available, with almost 90 percent phone coverage by all networks (NetOne, Econet, and Telecel). Cell phones are the primary form of communication, but challenges arise in the remote parts of some rural districts where cell network coverage is not sufficient and only 11 percent of people have access to a cell phone. There are a number of financial service providers in the provincial town in Masvingo and also at district centers. These include banks and agents for mobile money transfer.

The energy infrastructure exists through the national grid system owned and run by the Zimbabwe Electricity Supply Authority (ZESA). This grid was set up in the 1950s and is now outdated. Inadequate power generation, outdated energy infrastructure, and financial constraints to importing have led to frequent power cuts in the country, affecting the competitiveness and resilience of the economy. In 2014, Masvingo was second nationally after Manicaland in terms of having the highest proportion of households without access to electricity (14 percent).

Zimbabwe is a landlocked country and does not have any ports. The two most common ports used are the Port of Beira in Mozambique and the Port of Durban in South Africa. Donors use these ports to receive food assistance and the port choice is usually determined by the cost and the destination of the assistance. Durban is the currently recommended port to receive food assistance because the ocean freight to it is generally less expensive than the ocean freight to Beira. There are sufficient, accessible, and safe storage facilities in the province for both food and non-food items.

Policy changes and inconsistent implementation of such present serious challenges for programming. Humanitarian work in a highly dynamic context such as Zimbabwe requires multidisciplinary teams that conduct ongoing risk analysis in a changing context. Teams must focus on liquidity monitoring, market monitoring, increasing beneficiary education and communication, comprehensive accountability systems including consulting leaders, regular meetings with communities to verify receipt and resolve problems, gender and accountability focal points, time and resources to educate beneficiaries, contingency plans with service providers if there are challenges, and seasonal top-up grants (TANGO, 2018).

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List of Acronyms

AGRITEX	Agricultural Technical and Extension Services
CNFA	Cultivating New Frontiers in Agriculture
CSB	Corn Soya Blend
DFID	Department for International Development
DFSA	Development Food Security Assistance
ENSURE	Enhancing Nutrition, Stepping Up Resilience and Enterprise
EU	European Union
FAO	Food and Agriculture Organization
FFA	Food for Assets
FFP	Food for Peace
FGD	Focus Group Discussion
GBV	Gender-based Violence
GMB	Grain Marketing Board
GMO	Genetically Modified Organisms
GoZ	Government of Zimbabwe
HCT	Humanitarian Country Team
ICT	Information and Communications Technology
LSA	Lean Season Assistance
MT	Metric Ton
MLAWCRR	Ministry of Land, Agriculture, Water, Climate and Rural Resettlement
NGO	Non-governmental Organization
ORAP	Organization of Rural Associations for Progress
SAFIRE	Southern Alliance for Indigenous Resources
UN	United Nations
UNDP	United Nations Development Program
WFP	World Food Program
WHO	World Health Organization
WV	World Vision
ZESA	Zimbabwe Electricity Supply Authority

I. Introduction

The purpose of this market analysis report is to provide findings of a market analysis conducted in Masvingo Province in July 2019 using secondary data as well as primary data collected using qualitative and quantitative methods from a wide range of actors including government departments, NGOs, traders, retailers, wholesalers, transporters, financial service organizations, and male and female beneficiaries of food assistance in selected districts of Chivi, Zaka and Mwenezi. (See Annex I for the study methodology.) The purpose of the study was to inform the strategic direction of the USAID's Office of Food for Peace (FFP) in Zimbabwe. The market study focused on greater understanding of how markets work in the context of Masvingo through a political economy that influences the evolution of markets, the structures (physical and nonphysical), dynamics and livelihoods context outcome. A central aspect of the analysis is to understand how and in what ways markets are organized in Masvingo Province. Through this study, we identify the risks and opportunities in order to inform programming and strategies in the market determinants and the constraints and impacts on the achievement of outcomes in human development influenced by the agriculture and food security sectors.

Masvingo Province is in the lowveld of the country, where rainfall is minimal and uncertain. Rainfall pattern in Masvingo Province varies from 23.4 centimeters (cm) to 114.3 cm per year, and there is very little surface water (Mufuka, 1991, p. 256). With an average annual rainfall of 500 millimeters (mm), the province is highly susceptible to the occurrence of drought. Periodic seasonal droughts and severe dry spells are experienced during the rainy season. The province also experiences flooding with a probability of more than 20 percent that damaging and life-threatening floods occur in the coming 10 years (GFDRR, 2019).

Districts like Chivi and Mwenezi receive erratic rains and have few livelihood opportunities. The markets of Masvingo Province are influenced by these semi-arid conditions: most districts fall in agro-ecological region 4 or 5. This southeastern lowveld has generally been the drier part of the country, with rainfall amounts of 400–650 mm *per annum*. Agricultural production has always been perceived to be limited by this water unavailability; experts have long argued that the lowveld is only suitable for cattle ranching and conservation, and dry land farming has never been identified as a development option. In general, the province suffers from high food insecurity due to poor harvests or people not harvesting at all. For many decades, there has been intensive promotion of drought-resistant small grains. However, the success rate has been medium to poor, as households try to produce maize even in drought years.

Agriculture can thrive with irrigation development, which is possible given that the province has the largest number of medium to large dams. Irrigation schemes—such as the Manjinji Irrigation Scheme in Malipati, the Mushandike Irrigation Scheme in Charumbira, Citrus Estate in Chiredzi, and the Panganayi Irrigation Scheme—were developed by the state and commercial farmers to alleviate poverty and food insecurity in the rural areas of the province. However, these are underutilized. Nonetheless, people in Masvingo Province have taken advantage of their nearness to the stable economy of South Africa, crossing the border for employment and, more so, for cross-border trading deals.

Context and Situation in Masvingo

Physical and Natural Resources of the Province

Masvingo Province is situated on the southern part of the country along Harare–Beitbridge main road. It borders Mozambique on its eastern border and the provinces of Matabeleland South to the south, Midlands to the north and west, and Manicaland to the northeast. Masvingo Province is divided into seven administrative districts. The districts are run by the rural district councils, which are composed of members elected from the wards in the district. The districts are Zaka, Bikita, Chivi, and Masvingo located in the center of the province, Gutu in the north, and Mwenezi and Chiredzi in the south and east, respectively. All seven districts have business centers known as growth points. The province has an area of 56,566 km² and a population of approximately 1,553,145 people (ZIMSTAT, 2017).

The capital of the province is the town of Masvingo, which was founded in 1890, making it the oldest town in Zimbabwe. Chiredzi and Triangle are the other major towns in the province. The province has a total land area of 56,566 km², which translates to a density of 26 people per square kilometer.

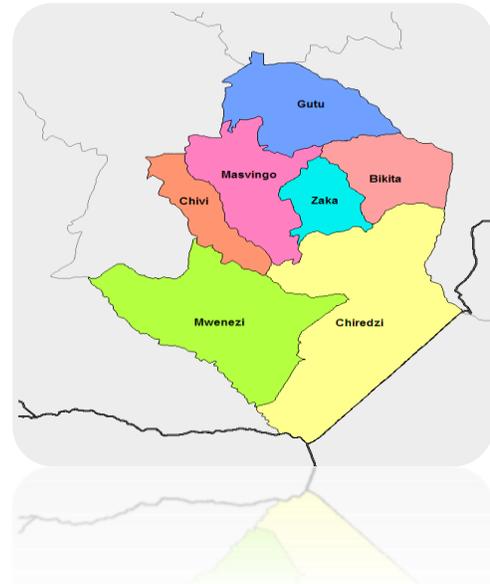
The province is dominated by the Save, Runde, Mwenezi, and Limpopo river systems that drain directly into the Indian Ocean. The province has a huge potential in economic development centered on dam development. The only notable mountain range is the Chimanimani Mountain in the east; the rest are *kopjes*, which are found in the countryside. Drought-tolerant Mopane trees are found throughout the province. The province is also rich in wildlife animals with Gonarezhou National Park and conservancies such as the Savé Valley and Malilangwe, which also attract tourists to the province.

Economic Activities and Livelihoods

Masvingo Province has a variety of economic drivers that, if exploited, could turn the province into an industrial hub. In this vein, some of the district's resources are of national interest in terms of products, income gains across value chains, and employment creation (district, province, and national). For example, the province produces sugarcane and fruits but does not have a canning plant for fruits. Former white ranchers are also engaged, through lease grazing, cross-border trade, and purchase and selling operations. These activities also generate business and employment and link communal and other resettlement farmers into new market networks. Because business centers have few formal structures for business, the informal market has grown larger. Livelihood activities for most households in Masvingo are centered on vending and petty trading other than agriculture.

In general, people have access to resources such as land, water, markets, and transport networks. The area is accessible, and people are able to move freely to places where resources are found. However, the province faces difficulties to harness resources such as water, given the high investments needed for

Figure 1. Districts of Masvingo



irrigation activities. Land allocation for commercial activities difficult. Many households displaced by the floods of over a decade ago were settled at Chingwizi settlement and are yet to be allocated land. Surviving on subsistence and marketing is difficult for the farmers. In addition, skills for commercial production are limited. While Agricultural Technical and Extension services (AGRITEX) can assist with various extension services, they are heavily constrained by resources since the government scaled down much of the rural extension in the last two decades. This leaves donor support as the only option for smallholder farmers. However, due to the targeting method used by donors, most farmers are excluded from such support.

Cross border trade and its linkages to agriculture is significant in the province. Masvingo Province is the hub of such trade links because of its nearness to South Africa, Botswana, and Mozambique. Another key influence, historically, has been the influence of labor relations, as many productive young people migrate to South Africa seeking employment opportunities. Cross-border trade, which evolved out of the economic hardships before and following the switch to a multi-currency system in 2009, has remained as a livelihood of choice for men and women, both young and old. Scarce goods are being sourced from within or outside Zimbabwe for resale. For over two decades, more people (across ages and ethnicities) have migrated to South Africa, while the trade relations changed. Women have increasingly populated trade and have become the main interlocutor of bringing goods to Zimbabwe, while also selling various products, including agricultural produce such as bambara nuts (*nyimo*), ground nuts (*nzungu*), mopane worms, and fresh and dried vegetables. The tradition of men going to South Africa has been broken, and thus gender relations have been transformed.

Understanding how small traders negotiate their way past international borders is fundamental to the growing power of smallholders in the market place. To ensure survival, smallholders have had to become more astute and pushier and adopt several strategic methods of passing through visible and invisible roadblocks. Women traders, seemingly of modest education, succeed in weaving through international borders, dealing with police authorities and at times corrupt, payment-seeking officials. Some individual traders have developed strong ties with the officials at the border who regulate the movement of goods between Zimbabwe and South Africa. At times the women traders do pay duties, or find ways of bribing officials. The outcome of such travel remains uncertain, however: at times, the women get there, and the authorities are in no mood to negotiate passage, while at times the officers abruptly change.

Livestock production, particularly cattle, in Masvingo Province was recorded to be highest in Gutu district and is close to 300,000. Masvingo district was the second, with 150,000 cattle. The overall production of cattle in the remaining districts was 100,000 on average. Variations in the distribution of livestock production from one district to another may be explained by differences in land use, nature of the land, susceptibility to diseases, knowledge and experience in livestock production, availability of the needed critical resources and support, and the slight differences in rainfall patterns. Farmers of Masvingo Province supplement their agriculture by tending cattle, sheep, goats, and donkeys. A survey conducted by Mugari *et al.* (1987, p. 3) revealed that livestock is an integral part of the socioeconomic aspects of the people in the province and is used mainly for draught power, milk production, manure, cash, meat, *lobola* (bride-price), carting, hides, and spiritual ceremonies. The study revealed that the average household size is 5.44 persons per household, with a ratio of 0.6 cattle per person and more than 40 percent do not own cattle.

Socio-cultural Context

Masvingo Province is largely patriarchal. Even though several ethnic groups, including the Karanga, Venda, and Shangaan, are found in the province, their belief systems are the same regarding the position of women and young people in the household and society at large. Since men are the heads of households, they have a final say on major decisions that affect the household. However, the household decision-making process has slowly shifted toward becoming consultative and consensual. Joint decision-making is now common in households, although women cannot make independent decisions on some issues, such as the sale of cattle when the husband is away. Women are involved in household budgeting and, in some cases, are responsible for keeping household money and purchasing household groceries from markets.

Women are usually given leeway to make income decisions when the income source is “women’s projects” or is very small. Decisions on relatively large incomes realized from the sale of livestock or crops such as maize or other productive assets are usually arrived at through a consultative process but men have, however, overall say on how the income will be used. In cases where there are disagreements on how to use the income, the man in the household has the final say.

Women have more leeway in making decisions regarding what are perceived as women’s crops—namely, pulses such as beans, Bambara nuts, groundnuts, and cowpeas. Income realized from the sale of women’s crops as well as village savings and lending schemes is usually used to buy kitchen utensils such as pots and plates because of the general belief that the kitchen is a woman’s space. However, the highly inflationary environment has forced women in village savings and lending schemes to convert their savings into assets, thereby improving women’s asset ownership status.

There are clear gender roles and responsibilities in Masvingo Province. Food preparation, for example, is a woman’s responsibility. This gender role entitles them to make decisions on the type of food to be consumed as well as other decisions relating to “kitchen issues” that revolve around care and household nutrition. In some cases, however, the women must consult their husbands when they need resources to buy food for the household. Women, as managers of food security at the household level, bear primary responsibility for maintaining household consumption. They play an important role in household budgeting, especially on budgeting for food because they know what the household needs.

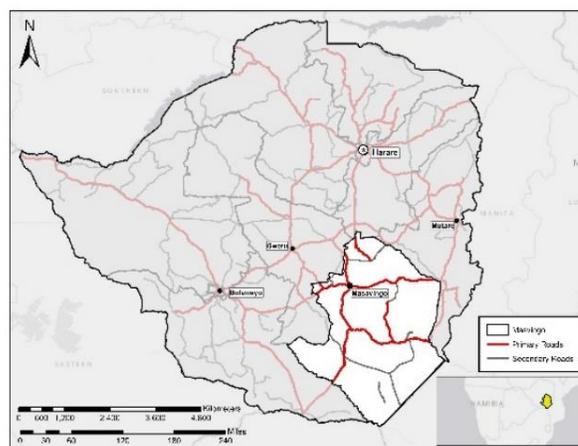
GBV is highly prevalent in some districts of Masvingo Province, such as Chivi, Zaka, and Mwenezi. Some women in these districts condone GBV, arguing “*lye mukadzi wacho anenge achimbozvitiirei*” (“Why would the wife be behaving that way?”) (Female Focus Group Discussion [FGD], Mwenezi district, ward 5). Early marriages and teenage pregnancies are also common in these districts and are linked to high poverty levels.

Infrastructure

Masvingo Province has accessible and strategic road and rail networks, which include the Harare-Beitbridge Highway, Masvingo-Bulawayo Highway, and Masvingo-Mutare Highway, that connect to Forbes border post bordering Mozambique (see Figure 2 on primary and secondary roads in the province). Such a network enables trade with both Mozambique and South Africa. The Harare-Beitbridge Road has deteriorated over the years. The road network that spreads to Mutare and much of the road network connecting the rural districts and wards (feeder roads) requires rehabilitation, reflecting depressed economic activities in many of the districts.

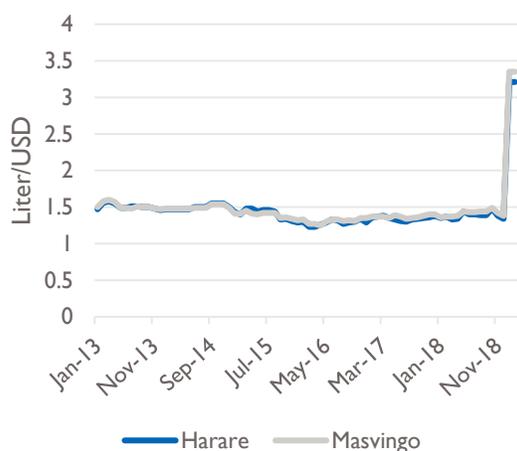
Improving rural accessibility for productive road networks could increase the amount of food assistance and trade in the region. Forty percent of the state roads need rehabilitation (WFP, 2016). In 2016, Masvingo Province had the following road statistics: 24 percent good tarmac roads, 11 percent good gravel roads, 13 percent dry weather roads, and 2 percent strip roads. The province had the least proportion of good roads nationally (ZimVAC, 2016). Owing to the fact that 13 percent of the roads are dry weather roads, during the rainy season beneficiaries travel long distances and incur significant costs to collect food. The poor state of roads, particularly feeder roads, fuel shortages, and high fuel prices have increased the costs of in-kind food assistance, resulting in agencies shifting from monthly to bimonthly food distributions.

Figure 2. Primary and Secondary Roads in Masvingo Province



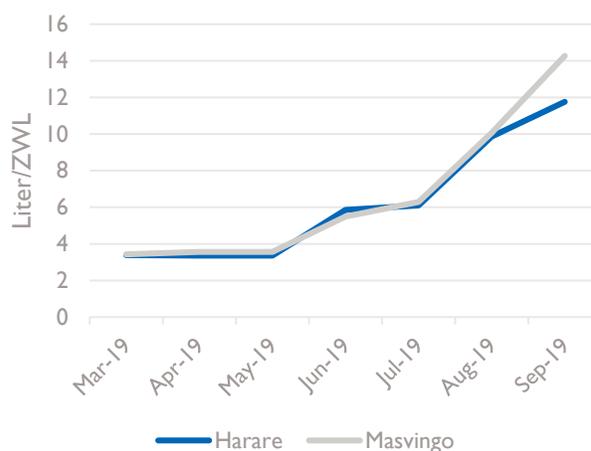
Source: WFP, 2017.

Figure 3. Comparison of Fuel Price from 2013-February 2019



Source: FEWS NET Price Data.

Figure 4. Comparison of Fuel Prices from March 2019-October 2019



As shown in Figures 3 and 4, fuel prices in Masvingo remained at a similar level to Harare fuel prices between 2013 and May 2019. In June 2019, prices increased significantly in the country as Zimbabwe experienced a fuel shortage as well as a U.S. cash shortage. Fuel purchases are only possible in Zimbabwean Dollars (ZWL).

Rail and Air Infrastructure

The rail network comprises a total 3,100 km of Cape Gauge standard (1,067 mm) of which 340 km between Beitbridge and Bulawayo, built under a Build Operate and Transfer (BOT) arrangement, is privately owned and operated by the Beitbridge-Bulawayo (BBR) Railway Company. This company provides transport services to passengers, business, and the mining industry. The Beitbridge-Bulawayo rail passes through Masvingo Province and can be used for movement of commodities in the province. The remaining 2,760 km of rail is managed by the Government-owned National Railways of Zimbabwe (NRZ) providing passenger and freight transport services (WFP, 2016). The railroad system is in dire need of repairs. Neglect of keeping up the railroad conditions has decreased good transport from 18 million tons in 1998 to 4 million tons in 2015. The NRZ has a fleet of 168 locomotives, with 60 of them in service, and more than 7,000 wagons, of which 3,512 are in use. The railroad system is the least preferred mode of transporting food assistance due to frequent breakdowns of the locomotives.

Table 2. Masvingo Trunk Roads

Regional Trunk Road	Linking Neighboring Country	Distance (km)	Age (yrs)
Harare-Masvingo	South Africa	292.3	54
Masvingo-Beitbridge	South Africa	282.4	32

Source: WFP, 2017.

The province has two airstrips: Buffalo Range Airport in Chiredzi town and Masvingo airport in Masvingo town. Buffalo Range Airport is an international airport that has seen new improvements and renovations to help increase tourism in the province. It can now service direct flights from around the world. Masvingo airport is a small airport primarily used for military aircrafts.

Information and Communications Technology (ICT) and Communication

Mobile phones have shown promising potential to effectively bring financial markets to the rural poor, allowing banks and other lenders in urban centers to provide services such as loans and saving accounts to a new population (Evans, 2018). Several agriculture entities trade on the mobile phone platforms exist, such as Eco-farmer, EcoCash, and One-wallet linked on the Zip-IT platform with most of the traditional banking institutions. This has brought smallholder farmers into the banking sector.

The province has good communication system, with almost 90 percent phone coverage by all networks (NetOne, Econet, and Telecel). Although mobile phones for voice, email, money transfers, and texts, together with applications for market information-sharing, are available, they are extremely expensive and uncompetitive. Consequently, only 11.3 percent of households in Masvingo have at least one household member that owns a mobile device (ZIMSTAT, 2014). Of the households that have a cellphone, 94 percent receive network coverage at a point that is 500 meters (m) or fewer to travel to.

Although cell phones are the primary form of communication, even more challenges arise in the remote parts of Mwenezi, Chivi, and Bikita, where cell network coverage is not efficient.

With the rise of the cellphone, more households are connected to the Internet, with almost 8 percent of households having access (ZIMSTAT, 2014). While there has been significant roll out of communications infrastructure with 2G exceeding 75 percent population coverage, high-speed broadband coverage is still patchy, with most rural and remote areas remaining uncovered. Broadband coverage in rural and remote areas remains low. Coverage is mainly concentrated in affluent urban areas (GoZ, 2015).

The energy infrastructure exists through the national grid system owned and run by ZESA. This grid was set up in the 1950s and is therefore outdated (Krakau, 2016). Inadequate power generation, outdated energy infrastructure, and financial constraints to importing have led to frequent power cuts in the country. Through the Rural Electrification Program, only 20 percent of rural households have access to electricity. In 2014, Masvingo was second after Manicaland nationally with the highest proportion of households without access to electricity (14 percent).

Ports

Zimbabwe is a landlocked country and does not have any ports. The two most common ports used are the Port of Beira in Mozambique and the Port of Durban in South Africa. Donors use both ports to receive food assistance. Port choice is usually determined by cost and the destination province that the assistance is earmarked for. NGO managers interviewed indicated that Durban is currently the recommended port to receive food assistance because the ocean freight to this port has been less expensive than the ocean freight to Beira. There is only occasional use of the Port of Maputo, Mozambique, because cargo received through this port can only be viably transported to Zimbabwe by rail.

Storage Facilities

NGO managers interviewed in Masvingo Province revealed that storage facilities in the province are available and adequate for both food and non-food items used in the development and rebuilding of communities. These are found in the provincial city and at district level. The Government has storage facilities managed by the Grain Marketing Board (GMB) with a total storage capacity of 4,902,700 MT across the country. GMB has a total of 89 depots across the country, an indication of its high storage capacity. Out of these, 12 locations have silos, 82 locations have cement floors where tents can be pitched, and 24 locations have sheds or wooden structures to store grain. The shed and or wooden structures were noted as insecure because moisture can penetrate them. In Masvingo Province, all the districts have GMB depots that can be used for storage of food.

Figure 5. GMB Storage Facility, Chivi District



Source: Authors.

Table 3. GMB Storage Facilities: Location and Carrying Capacity, July 2019

Type	Number of Storage Structures	Carrying Capacity (in MT)
Silos	12	758,000
Hard stands	82	3,974,000
Sheds/warehouses	24	170,700
Total	118	4,902,700

Source: WFP, 2017.

Additional commercial storage is available through two operators, Masvingo Farm Supplies and Masvingo Truck, with the carrying capacities stated in Table 5. Major humanitarian organizations in Zimbabwe, including UN and local and international NGOs, lease or hire out warehouses from commercial service providers. This is a standard practice in Zimbabwe for both humanitarian and commercial actors on the market. NGO managers indicated that adequacy, accessibility, and availability of ancillary services is not a challenge in Masvingo Province.

Table 4. Commercial Storage Facilities in Masvingo Province, 2019

Warehouse Operator	Capacity	Comments	Recommended
Masvingo Farm Supplies	2200 MT	Secure, well accessible, dry and well ventilated, no dunnage and warehouse equipment can be arranged	Recommended
Masvingo Truck	1300 MT	Durawalled, well accessible, secure	Recommended, but some repairs needed

Source: WFP, 2017.

The WFP Zimbabwe operation has a 2,000 MT warehouse in Masvingo Province. Use of mobile storage facilities is also common among the NGO, UN, and international organizations operating in the province, and this can be an option for districts that have no fixed storage facilities. According to NGO managers, collaboration and space sharing have become common with humanitarian actors, and organizations engaging in such collaborations have seen savings. It is important to note, however, that most agencies now prefer direct deliveries where the food is delivered and distributed on the same day, thereby doing away with the need for storage facilities.

Financial Service Providers

In Masvingo, there are nine commercial branches, two building societies, one savings bank, and one development institution that are regulated by the Reserve Bank of Zimbabwe. The commercial bank sector offers customers a variety of services, including mobile money options, savings and checking accounts, and financing loans. Business and corporate partners also have relationships with the sector to increase profitability. Merchant banks are not found in this province. With respect to societies, mortgage borrowers, savers, and current account holders are “members” who vote on decisions that affect the society. Building societies do not need to pay dividends to shareholders; this enables them to offer better rates of interest on savings and mortgages. Development institutions help fund additional infrastructure (road, rail, aviation) programs in Zimbabwe.

Figure 6. Bank Providers



Source: Carter Mavhiza

Table 5. Financial Service Providers in Masvingo Province, July 2019

Commercial Banks	Building Societies	Savings Bank	Development Institutions	Mobile Banking Platforms
<ul style="list-style-type: none"> Standard Chartered Bank Stanbic Bank Agriculture Development Bank of Zimbabwe (Agribank) First Capital Bank Limited CBZ Bank Limited Ecobank Zimbabwe Limited FBC Bank Limited NMB bank Limited Steward Bank Limited ZB Bank Limited 	<ul style="list-style-type: none"> CABS FBC Building Society 	<ul style="list-style-type: none"> People's Own Savings Bank 	<ul style="list-style-type: none"> Small and Medium Enterprises Development Corporation 	<ul style="list-style-type: none"> EcoCash One wallet

Most of the financial service providers operate from the provincial town, Masvingo. However, Agribank, a loan-granting and a deposit-taking agriculture development financial institution, is a primary vehicle through which government channels financial resources to the rural agriculture sector. Agribank is available in all districts of the province except for Mwenezi. CABS bank has also established a network of agents across all the districts in Masvingo Province, providing the financial services needed by the

rural population. Some people also use mobile banking services, such as Telecash and EcoCash, with an option to link the bank account to the mobile phone wallet.

Agriculture and Livelihoods in Masvingo Province

Subsistence smallholder farmers who produce a variety of crops, including maize, sorghum, pearl millet, finger millet, groundnuts, sunflower, sugar beans, cowpeas, and Bambara nuts, for local and external markets dominate Masvingo Province. The production figures for each of these crops for 2019 are indicated in the Table 6 below. Average yields for cereals range between 300 kg/ha to 500 kg/ha.

Table 6. Masvingo Crop Production in Figure (2019) in Metric Tons

District	Crop (in Metric Tons)								
	Maize	Sorghum	Pearl Millet	Finger Millet	Groundnuts	Sunflower	Soya Bean	Sugar Bean	Cow-peas
Bikita	9,748.0	908.0	766.0	506.0	0.0	0.0	11.0	0.0	0.0
Chiredzi	10,134.0	9,716.0	1,328.0	125.0	0.0	0.0	18.5	0.0	0.0
Chivi	6,048.0	693.0	207.0	284.0	0.0	0.0	0.5	0.0	0.0
Gutu	23,686.0	252.0	1,744.0	1,289.0	0.0	0.0	8.0	0.0	0.0
Masvingo	26,009.0	1,111.0	281.0	401.0	0.0	0.0	34.2	0.0	0.0
Mwenezi	5,256.0	6,345.0	7,259.0	82.0	0.0	0.0	2.4	0.0	0.0
Zaka	21,919.0	280.0	179.0	660.0	0.0	0.0	7.7	0.0	0.0
Total	102,800.0	19,305.0	11,764.0	3,347.0	0.0	0.0	82.4	0.0	0.0

Source: Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement (2019)

According to FGD participants, most farmers have given up farming because of the losses they incur every agricultural season. FGD participants noted a decrease in production, which was also confirmed by production statistics. These statistics revealed that since 2017, there has been a decrease in average household grain production as indicated in the Table 7 below.

Table 7. Average Household Cereal Production, Masvingo Province, 2017-2019

Season	Maize (kg)			Small Grains (kg)		
	2016/17	2017/18	2018/19	2016/17	2017/18	2018/19
Yield	356.7	378.1	204.8	86.1	33	47.8

Source: Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement (2019)

The food deficit in Masvingo Province is due to various factors, including:

- El Niño-induced droughts that have affected crops and caused death of livestock, especially cattle used as draught power
- Unaffordability of agricultural inputs for communal farmers

- Use of retained seed with reduced vigor
- Rising prices of basic goods
- Animal and crop diseases
- Effects of cyclones, which have affected production and yield levels as well as access to and availability of food resulting in several households in need of food assistance (ZimVAC, 2019).

Owing to the low production levels, FGD participants revealed that crop yields for all commodities except small grains do not last for a year—with six months, October to March, as the most difficult months for them in terms of access to food. The food gap situation results in high rates of malnutrition in Masvingo Province, with the global acute malnutrition rate at 0.22 percent; the severe acute malnutrition rate at 0.3 percent, the stunting rate at 23.8 percent, and the overweight rate at 3.1 percent (ZimVAC, 2019). Stakeholders revealed that most people in the province receive food assistance from the government and NGOs.

Poverty and Food Insecurity

The situation in the province has rendered some households poor. FGD participants indicated that they measured poverty at community level using a number of indicators:

- Lack of access to food to feed the household
 - Children from that household are seen in the forests early in the morning looking for wild fruits and going to other people's homes during meals.
 - They are known for asking for food from neighbors and being unable to pay back.
- No kraal or fowl run at poor people's homes because they have no livestock (both large and small stock, including chickens)
- Children not attending school
- Torn clothes without shoes
- Dilapidated houses and insufficient accommodation: household members of different sex sleep in one room and that one room serves multiple purposes
- Widows, orphans, elderly, disabled, and the chronically sick

These indicators mostly center on assets and access to basic needs, indicating less focus by community members on income-based poverty measures as well as demographic factors. Those identified as poor were also characterized by FGD participants as having low self-esteem, high levels of domestic violence, large families, laziness, and poor decision-making, especially when they get money. Men prioritize beer while women prioritize soft drinks. Therefore, there is a need to focus on provision of basic needs, psychological needs, and asset-building.

Households engage in consumption-based and non-consumption-based coping strategies, as described below:

Consumption-based Coping Strategies: When there is not enough food in the household, women give first preference to their husbands and children, sacrificing themselves, without men's knowledge. In Mwenezi district, men confirmed that they were not aware that women sacrificed their food because women eat from the kitchen while men eat from outside the house. When the household does not have

enough nutritious food for all household members, the husband is given priority over children and the wife. This, in turn, affects access to nutritious foods by both the children and the mother. The other consumption-based coping strategies cited during primary data collection include:

- Reduction of the number of meals eaten per day
- Reduction of portion sizes
- Some household members, mostly women, eating less than others
- Increased consumption of wild fruits
- Consumption of less preferred foods
- Borrowing food
- Consumption of leafy vegetables without *sadza* (maize flour porridge)
- No variety, as little resources available are devoted toward procuring staples

Decision-making on consumption-based coping strategies are dominated by women, due to their traditional role of food preparation. Time, poverty, and shortage of water and fuel wood as a result of climate change also influence women's decisions on consumption-based coping strategies on what is prepared and how it is prepared. For example, beans take long to prepare so it is less preferred when facing time, water, fuel, and wood poverty.

Non-consumption-based Coping Strategies: As households cope with food shortages, men and women prefer to take up tasks that are traditionally assigned to them. The following are the non-consumption-based coping strategies that FGD participants cited as performed by both men and women in Masvingo Province:

- Women sell small livestock
- Men sell large livestock. (Cattle are sold to abattoirs in Masvingo, which has agents locally: these agents include Carswel, Koala, and Montana meats. However, animal diseases like foot and mouth have affected zonal movement of cattle, including cattle sales; see Annex I.)
- Reduction of the size of land under cultivation
- Temporary migration to South Africa during the summer to harvest oranges
- Barter trade of small grains for maize with people who need them for stock feed and for brewing traditional beer

On top of the above cited coping strategies, men also do brick molding and house construction while women do small gardens and sell horticulture produce. It was generally believed that men's coping strategies bring in more income than women's.

The provincial economy is also driven by sugar production by Tongaat Hullets in Triangle, Hippo Valley, and Mwenezi. The company is expanding in Triangle and Mwenezi, where the local community is benefiting from the company's investments in terms of piece jobs and the development of sugar cane fields for the community.

Food Eaten in the Province

Food consumption within the province is generally dominated by the consumption of white maize, which constitutes the majority of household calories consumed. In Masvingo, FGD participants reported that there is a perception that people have not eaten if they have not consumed *sadza*—that is, maize converted into mealie meal and then cooked. Households use grinding mills that are conveniently located at local business centers to produce mealie-meal. Milling has become expensive. In July 2019, milling was paid in cash or kind at the following costs: \$1 per 20-liter bucket of maize or a five-liter tin of maize for a 20 kg bucket of maize. This pricing regime prevailed regardless of the fact that the Government of Zimbabwe banned the use of US dollars on June 24, 2019.

Small grains, such as sorghum and millet, are produced in districts such as Chivi, Zaka, and Mwenezi due to their drought-resistant nature and ability to grow in more marginal conditions but are traded for maize: sorghum and millet are perceived as an inferior good in Masvingo Province. Households reported consuming beans, groundnuts, round nuts, and cowpeas, in addition to other pulses, based on price and availability.

The assessment revealed that Kapenta fish and mopani worms are the most commonly purchased animal protein source, leaving purchases of chicken, goat, and beef for special occasions. In some rare cases, “small animals” (like rabbit and mice) and edible insects (like termites) are likewise consumed to varying degrees across the visited districts.

Households reported preferring high-quality refined edible oil, such as locally produced brands Olivine Oil, Red Seal, Zimgold, Royal Oil, and Pure Drop and South African brand D’Lite, which is imported informally (see Annex 3).

Table 8. Commonly Consumed Foods in the Province

Commodity Category	Notable Trends
Maize	White maize is produced, purchased, and consumed across the province. In Masvingo, sorghum and millet are considered inferior and are labor intensive in preparation. Maize is only available at the GMB since the Government banned the trading of maize through a legislative framework of statutory instrument 145 of 2019.
Pulses	Groundnuts, round nuts, and cowpeas are consumed across the province, but dry beans are highly preferred.
Animal Protein	Kapenta fish and mopani worms are purchased across the province. Household consumption and purchase of livestock meat and products is limited/reserved for special occasions.
Edible Oil	Local edible oil (such as Olivine Oil, Red Seal, Zimgold, Royal Oil, and Pure Drop) are available across the country.

Source: Authors based on fieldwork information.

Crop, Livestock, and Production Resource Ownership Patterns

FGD participants in all the districts visited revealed that generally in the province, in male-headed households, both men and women have access to productive resources, but men control certain resources, particularly high-value assets such as land and cattle. Land shortage was not cited as a challenge in Masvingo Province; however, the ownership patterns were in favor of men. Men own farming implements, and women cannot lend these in the absence of the man. Small livestock such as goats and chickens as well as kitchenware belong to women; hence, they have the flexibility to dispose them without consulting men. The skewed asset ownership patterns in favor of men despite government policy on joint registration, through Statutory Instrument 53 and other constitutional provisions (particularly Section 3 of the 2013 Constitution) on nondiscrimination of women regarding ownership of assets and other aspects of life. Females are more disadvantaged than their male counterparts in terms of access to land, size of land, use of improved seed, and access to household tools and equipment. However, this does not affect the amount of investment that females commit to production. The skewed asset ownership patterns vary over the life cycle of both men and women, with younger men and women more disadvantaged than older men and women.

The concept of family ownership of resources and assets is increasingly becoming a common replacement for assets and resources previously labelled as owned by men. For example, maize, and cattle in some cases were regarded as belonging to the family, while chicken and pulses still remain women's. Classification of crops as belonging to males or females was for purposes of ensuring that someone was accountable for the crops.

2. Market Structure, Performance, and Conduct

Market Context Analysis

Masvingo Province is characterized as having high incidence of poverty and food insecurity. Nonetheless, the local marketing system is vibrant, with many markets and trading centers (see Annex 2) and is responsive to actual and perceived market signals. Masvingo's broad marketing system is highly integrated with Harare, Masvingo, and Bulawayo markets and the neighboring areas of South Africa and Botswana. Price trends reflect the underlying marketing system structure and level of coordination, which are unique to each individual commodity market.

Supply Context

Given highly porous borders and strong market linkages, supplies and prices on markets are highly dependent on the broader national and regional context. Structural deficit status for most commodities within the province means that prices are heavily influenced by those in key source markets, within the area, in parts of Masvingo, and in neighboring areas of South Africa, respectively, and by transportation costs.

Table 9. Commodity Sources

Commodity	Source
White Maize	Main sources include Mashonaland West, Harare, and Macheke (Mashonaland East), Zambia, South Africa, and Latin America.
Pulses	Sources of beans and cowpeas are Manicaland Province, Chiredzi, and regional countries such as Zambia and Malawi.
Edible Oil	Zimbabwe has excess capacity in terms of edible oil production. However, the supply of soya bean is limited, as the country imports soya bean and crude oil from South Africa. Imports from South Africa are available at lower prices in Southern Zimbabwe.
Sorghum/Millet	These grains could be considered almost non-tradable, as very little arrives into markets.
Fish	Kariba Dam is surplus-producing, supplying the whole country; Kapenta fish are most frequently purchased by poor households.
Livestock	There are surplus productions of cattle and goats in Mwenezi and Gutu, which are sold to other districts.

Source: Authors based on fieldwork information.

The number of traders on markets and quantities traded varies considerably between large reference markets and small rural markets. When analyzing the competition context on small rural markets in Masvingo, there was evidence that structural rigidities in various crops under consideration rendered the markets weak as households failed to meet their own food needs.

Provincial Economy and Livelihoods

Most of the markets emerged in strategic places that are convenient to customers, easily accessible, close to producers, and economically vibrant. This implies that the markets are somehow busy. However, within the marketplace, traders still locate themselves differently for a few reasons. One trader (vendor) at Rutenga in Mwenezi district indicated that she had chosen a place close to a prominent supermarket at Rutenga. “Everyone wants to buy in Chingwanga Supermarket, and so after buying there, they will also pass by my market and pick one or two items,” she noted. This demonstrated that the existence of formal markets not only in Mwenezi district, but all the districts visited, had attracted the informal markets. Many of the vendors make an income of a maximum of approximately \$300, which is equivalent to what most workers in government and private sector get. Such trade types of entrepreneurship are regarded as better than manual work in the fields, where incomes from crop produce sales are very low and unpredictable when marketed to government parastatals such as GMB.

In many of the areas, there is a growing stratum of shopkeepers, which is essentially a strategy for minimal survival. This informal local entrepreneurship is hardly emancipatory for the majority of the rural poor, as it does not absorb the mass of the poor, who still have to revert to agriculture as a source of livelihoods. Therefore, subsistence farming still remains central, yet it contributes to a division of labor within families, as some members partake in micro-entrepreneurship.

Traders set up their businesses differently. Some had to look for capital first, while others started by selling the few crops and livestock they were producing. Some converted the remittances they had

received from South Africa into capital, while others had to borrow some money from other established businesspeople. Casual labor was also a common source of business capital. There were no incidences of vendors who had borrowed some money from the bank, as that institution requires collateral security that apparently could not be provided by the vendors. Some joined the existing markets (usually with older women doing the vending) while others started at new sites altogether.

Market Infrastructure

Before trading in anything, one has to first pay levies to the council for use of its infrastructure. At the time of the study in July 2019, the amount for traders at the cattle auction markets was \$5 per day. However, vendors with tables at business centers were paying between \$5 and \$11 per month. Where there is no market infrastructure, people erected some sheds (using black plastic). Others just went under a tree and put cardboard boxes as stands and started their businesses. This was common in all districts visited.

Generally, most of the food items in both urban and rural Masvingo shops are imported. These shops provide the food related products and services that people generally require. Because of the liberal policy removing stringent controls on trade adopted by the government since the early 1990s and its effect on the importation of food, there has been competition in the supply chain which has contributed to a subsequent reduction in prices. On the other side, the imports have subjected local producers to cut throat competition, and they are being forced to sell their products below breakeven prices. Between June 2017 and February 2019, there were many instances where stock feed manufacturers were importing maize from Zambia and South Africa because the landing price of \$320 per metric ton was far cheaper than the local prices, which were hovering around \$390 per metric ton.

Major selling points: A wide network of market infrastructures centers around the urban centers and along the main highways in the province. Hundreds of retail service centers, including agricultural markets designated by local authorities, are also in proximity. The growth in the demand of food has contributed to the mushrooming of open sells in the informal sector across most of the business centers in Masvingo.

Retail supermarkets: Several national retail chains, such as OK, SPAR, and PicknPay, sell food items and influence the markets. Beside the large supermarkets, many registered retail shops sell food in the various markets of Masvingo. Processed maize is largely found in most retail shops, with prices having changed when the multi-currency was abandoned in July 2019. The several retail outlets in small towns such as Chiredzi and Mpandawana provide important food market services in the province.

Key Reference Markets and Marketing Basins

The districts within Masvingo Province are part of one broad marketing basin that is linked with Harare and Bulawayo and South Africa. The direction of trade (including seasonality) and strength of linkages between distant markets depend on the commodities traded. A number of important reference markets operate across the province, including the well-established Mbare Musika in Harare. The most important reference markets are located within towns of the districts visited—that is, Jerera (Zaka), Chivi growth point, and Masvingo as well as Beit Bridge/Musina and along major roads. There are likewise key cross-border trade points.

Barriers to Entry

Trading of grains in Zimbabwe is largely controlled. Price floors are set by the Government soon after harvest. Ironically, the Government set the same price for both small grains and maize, although small grains are of higher value and their production costs are different. Due to their higher nutritional value, small grains fetch higher prices by margins as high as 50 percent over and above maize price in open markets, especially with beverage-producing firms. In June 2019, the Government of Zimbabwe issued Statutory Instrument 145 of 2019, which banned trading of maize and thereby paved the way for GMB to solely handle trading of maize. Markets for groceries—that is, processed foods and basic commodities used by households on a daily basis—are different and characterized as competitive. In most cases, distributors of foodstuffs (manufacturing firms) channel their products via established retailers and wholesalers who later sell to informal traders at “gazzeted” prices: that is, prices set by the government over the course of the year. Table 10 includes key characteristics of Masvingo commodity markets.

Table 10. Key Characteristics of Commodity Markets in Masvingo

Commodity	Characteristics
Maize Grain and Maize Products	Many actors are present in the marketing system, of varying sizes. Trading of maize is governed by the Government, and GMB has sole monopoly in the trading of maize, save for household-to-household transactions. While men dominate trading companies and wholesale markets, women are more prevalent in retail markets. Local mealie meal brands such as Red Seal, Ngwerewere, Sunny, and Probrands manufactured by few companies in Zimbabwe are commonly distributed through supermarkets and manufacturer retail outlets (mealie meal is generally available in Masvingo, even in the rural areas).
Pulses	Groundnuts, round nuts, cowpeas, and beans are produced at a small scale for household consumption. Local and regional supply and demand determine prices and direction of trade. Traders in Masvingo source from Chiredzi and the region (Malawi and Zambia).
Edible Oil	Local edible oils are largely available. Locally produced edible oil is manufactured by a few industrialized oilseed processing firms that are fortified with well-defined distribution systems within the three provinces. Oilseed processing firms rely on both locally produced and imported oilseeds (including sunflower and soya) as well as imported crude vegetable oil, which is refined and fortified locally. Imports from South Africa through informal channels are less expensive and are also highly preferred. Vendors typically sell other products along with edible oil, so there is relatively less seasonal entry/exit onto markets.
Sorghum / millet	Small grains such as sorghum and millet are mainly produced in drought-prone areas in Masvingo (Mwenezi, Chivi, and Zaka). Households underscored that in as much as they appreciate the role of small grains in mitigating the effects of climate change, they lose a large part of the crop to birds. As a result, millet and sorghum produced in these areas is mainly for household consumption. In cases where there is surplus, the low volumes that reach markets are sold by women mostly through barter trade, in exchange for maize. In few cases, surplus sorghum/millet is channeled to GMB at same price of maize.
Livestock	Sale/purchase of livestock typically takes place between buyers and sellers outside of formal market places to abattoirs like Montana meats, Carswell Meats and Koala. Large cattle herds are in the hands of a relative few wealthy owners, concentrated in Mwenezi. Poor households own small ruminants and chickens. Meat is sold in

Commodity	Characteristics
	kilograms by butchers operating on markets. Purchase and consumption by poor households is limited. Movement of livestock across district borders is influenced by zoonotic disease conditions (foot and mouth disease, for example). Stakeholders revealed that livestock ownership among the poor is not a clear pathway to increased meat or livestock product consumption but has been linked to improved income. From a gender perspective, men dominate ownership and sale of cattle, while women dominate ownership and sale of chickens and small ruminants such as goats.

Source: Authors based on fieldwork information and desk research.

The monthly cattle markets in various places of Mwenezi also influence traders on where to conduct business. Socially, cattle markets are highly esteemed in Mwenezi such that even shop owners also follow cattle market locations. Cattle markets attract so many traders of various commodities who expect to sell their goods to those who will have sold their cattle and have cash. Cattle markets are located right within communities and residents of these communities save their money just for the cattle market day to buy monthly groceries and any other thing they may want.

A major outcome of the rise in local trade, has been the significant amount of money circulating outside formal channels—for example, through Village Savings and Loans Associations, commonly known as *mikando* or *marounds*. These schemes, dominated by women, have become the most popular means for raising capital for “projects” that range from agricultural (poultry), petty trading, investing in illegal mineral (gold) purchases, repairs, food processing (honey and spices) and marketing, and imports of cheap goods and sale at inflated prices. *Marounds*, composed of between 3 and 20 people who would each contribute portions of their daily profits. The money is given to one member of the club, on a rotational basis. *Marounds* became a more convenient way of saving in a stable environment. Most women have resorted to asset-based savings due to the prevailing unstable economic environment. The schemes were social in nature because they are frequented by people who know each other and can be traced. The flexibility of *marounds* is in the ability to join, gain money for a specific purpose (usually buying goods), and then pay a round part and move on if no longer interested.

Market Accessibility

Across the province, markets were regarded as fairly accessible. Most of the owners of vending stalls are men, and women rent these from men. Women dominate local markets as retailers (60 to 80 percent), while men are most of the wholesalers dominating external and high-value markets due to the amounts of capital required. Odd wholesale market opening hours restrict women from participating directly in wholesale activities as they present security challenges for them while at the same time interfering with their traditional roles of arranging the day for the household, such as preparing children for school.

Most women were featured in the horticulture food markets while men mostly sold grain. The reason was that grain is too heavy, and women are not prepared to carry loads every day. On the other hand, men consider the selling of horticulture commodities such as tomatoes and vegetable as a women’s form of livelihood.

Large livestock markets are dominated by men, while women dominate small livestock markets as well as sale of livestock products such as eggs. Traditionally, men own cattle, while women are responsible for small livestock.

Marketing of crops follows the classification of crops as men or women's crops because this determines the size of production and the amount of yields. Since women produce crops in small quantities, travelling long distances does not make it sustainable in terms of time, energy, and cost for transport. Men are mostly involved in the marketing of high-value crops, especially to the GMB because of the amount of time spent away from home since people sometimes spent several days at the market.

A common feature of urban markets was cooking fire where women were seen preparing food for sale. Common foods prepared in the markets are alternatives to *sadza* and bread, which have become expensive for the ordinary person since the beginning of 2019. The high prices of these commodities have opened up opportunities for women to prepare and sell *mutakura* (maize boiled together with either groundnuts, cowpeas, and Bambara nuts) as a substitute for *sadza* and bread; they also sell sweet potatoes, roasted groundnuts, and *mahewu*, a nonalcoholic fermented beverage that has managed to regulate the prices of bread and maize.

Market Conduct

Vendors were selling their products mostly to local people. This was the normal trend as traders were able to supply what is most needed by the people. They were also more convenient to their clients as they could sell even to their neighbors. Many of the traders provided goods on credit to their clients because they knew each other. Trust and belonging to the community over a period of time qualifies one to borrow goods from the traders. The credit is repaid without a defined standard of time. At Neshuro growth point, they pointed out they give because "*dhora hariwori*" ("A U.S. dollar is not eroded by inflation," which is an adage referring to the time of Zimbabwe hyper-inflation before 2009). Yet the vendors and clients also forge peculiar relationships, grounded on their poverty, reflecting trust and understanding when one has no money yet needs the goods for their use.

Due to the liquidity challenges in the country, which started in 2018, traders undertaking transactions at community level were also willing to sell their products through barter trade as some of the local people did not have money. This happened often as traders indicated that it was much profitable for them to order through barter trade. For example in January 2019, one trader at Rutenga in Mwenzezi district was ordering a 20-liter bucket of tomatoes for only 2 kgs of sugar in the communities. At that time, 2 kgs of sugar was

Figure 7. Small grains sold at the market



Source: Authors.

being sold at \$2.30, and the tomatoes were giving her a profit of about \$15.

Traders were selling 2 kgs of sugar in exchange for a 5-liter tin of round nuts, groundnuts, maize, or any other crop. This kind of trading was popular especially for clothing traders who could exchange cloths for traditional chickens, crops, or even casual labor. This form of market has made life easier for the poor, who may opt to offer labor in exchange for a particular commodity they might want. The type of labor offered depends on the season, with the most common being weeding and harvesting of crops.

Entry/exit into Markets

As with other aspects of the market context in Masvingo, market entry and exit behavior varies by commodity. Traders dealing in maize (maize grain and pulses) exhibit a relatively low degree of entry and exit (seasonal and interannual), depending on actual and perceived market trends. Uncertainty on markets created by national maize marketing policies does influence entry, exit, and incentives to scale up operations in the production of maize (in particular, for example, the recent Statutory Instrument 145 of 2019 that banned trading of maize and effectively criminalized the trading of maize).

Poor households buy livestock (small ruminants and chickens), maize, and to a less extent crops such as beans from the market. Traders of processed goods (edible oil, peanut butter) are less transient in nature, typically selling other processed goods on a more permanent basis throughout the year. Maize and sorghum are purchased from the nearby GMB depots while products like edible oils are purchased from the grocery shops. The units of measurement vary depending with the market.

Table 11. Common Units of Measure Practiced in the Masvingo, July 2019

Commodity	Unit of Measurement
Maize Grain	50 kg bag if from GMB, but 20-liter buckets are common in other markets
Pulses	Cups of varying sizes
Edible oil	750 ml and 2 liters
Fish	5-liter tin and heaps of various sizes
Eggs	36-egg tray
Beef	In kilograms at butcheries

Source: Authors based on fieldwork information.

Price Setting and Price Discovery

The price setting and price discovery process depends on the level of coordination (localized or more general) for a given commodity. However, since 2018, a three-tier pricing system has been operating in the country where people pay different prices for the commodity, depending on the mode of payment the customer is using. Goods are thus priced differently in U.S. dollars, bond notes, or Eco cash. Commodities are priced cheaply in U.S. dollar terms because of its high value and demand in the market. Goods sold in U.S. dollars can receive discounts of up to 25 percent. Owing to cash shortages, prices are also better priced in cash to lure cash customers. The most expensive mode of payment is mobile money, due to the 2 percent intermediated money transfer tax on all electronic transactions worth \$10 and more, which was introduced by the government in October 2018. On top of this 2 percent

government tax, Econet also charges almost 3 percent per transaction for sending money. Traders generally charged between 40 and 60 percent transaction fees for all Eco cash transactions.

Edible oil and eggs produced by large firms have administered prices set by the manufacturer that are communicated to their network of distributors and vendors. However, some localized differences may account for the large variation in transportation costs between Harare and Bulawayo (where manufacturers are located) and more distant district markets.

Pricing of maize and maize products is influenced by a GMB pricing regime that seems to favor subsidies to consumers. However, the informal market operates in a mostly free market environment where prices respond to forces of demand and supply. The impact of the recent enactment of the Statutory Instrument 145 of 2019 (Grain Marketing Control of Sale of Maize Regulations, 2019), which makes the GMB the sole buyer of maize, is likely to have major effects on market structures and linkages in the country. The prevailing policy of pricing maize above market equilibrium is contributing to the high numbers of people with huge difficulties accessing food in the market. The indiscriminate output subsidies offered to maize producers have resulted in more benefits to a handful of surplus maize producers, while disadvantaging the majority of smallholder farmers who were food net buyers and market dependent, especially after their own production was exhausted. In addition, the current trade restrictions have meant that a poor Zimbabwean consumer since 2013 has been paying around 50 percent more than consumers in Malawi and Zambia.

For products like rice, the assessment found that prices are largely determined by the cost in the source market, the cost of transportation, and traders' desired profit margins. The assessment confirmed that formal commodity trading associations (such as those seen in other parts of the world) do not play an important role in Masvingo, although market-level coordination occurs among traders to establish daily market prices as a function of the key considerations listed above. The prices are further a result of the negotiation that takes place between the buyer and seller. Associations such as Transporters' associations indicated that they agreed on the fees for the services they offer. At the retail level, only butcheries and GMB regularly offer to weigh goods sold by weight. For foods sold by volume, the actual volume of the unit of measurement remains the same throughout the season, thereby removing seasonal variations in prices and food access.

Livestock markets are composed of cattle markets and small livestock markets. Cattle markets have an organized calendar developed by the council, which permits movement of the market from one location of the district to another. However, livestock markets operate in three main dimensions that include: 1) auctions (*mariketi*), 2) private sales, and 3) the kilograms method. Auctions are held in the designated points following the dates allotted by the council. This market is governed by the council, secured by the police and the Livestock Production Department. Private sales involve the farmer negotiating with the buyer privately at the homestead. The buyer looking for cattle comes and negotiates with the seller until they agree on a particular price. The same method involves the selling of other small livestock, such as chickens, rabbits, sheep, and goats. This, however, is subject to manipulation of the seller since he might not have sufficient information on pricing. Lastly, the kilogram method requires the trader to travel with his cattle to the abattoirs/butcheries and first slaughter them and then have the meat weighed to be paid accordingly. This has its own drawbacks as cattle are only weighed after other parts have been removed. More important is the fact that transporting cattle to the market may be expensive for the seller as this kind of market is situated in cities and towns elsewhere in the country. Table 12 presents average prices of selected commodities in Masvingo Province at the beginning of 2019. These prices had gone up by over 100 percent in July 2019.

Table 12. Average Prices of Goods on the Market in Masvingo Province, July 2019

Item	Quantity	Average price in US\$
Sugar	2 kgs	\$2.30
Edible Oil	2 liters	\$3.50
Salt	1 kg	\$1.00
Rice	2 kgs	\$2.60
Mealie Meal	10kgs	\$2.50
Flour	2 kgs	\$3.00
Mopane Worms	20-liter bucket	\$15.00

Source: Authors based on fieldwork information.

In Masvingo Province, despite the pronouncement of a mono-currency system in July 2019 through Statutory Instrument 142, traders are still trading in U.S. dollar. In some parts of Mwenezi, the Rand is dominant.

Market Performance

Markets in Masvingo Province are thin, meaning that surpluses are generally limited; this showcases how variations in supply and demand can have important implications for price trends. This is especially the case in the structurally deficit districts such as Mwenezi, Zaka, Chivi, and Bikita.

The private sector is not highly responsive to market signals (whether real or perceived), resulting in no seasonal variations in the quantities traded on markets and in prices, although the extent of seasonal price variation depends on the commodity. Maize, pulses, and other crops exhibit very weak seasonal price trends (see Figure 8, Figure 9).

Liquidity challenges (access to cash), exchange rate variability, shortage of foreign currency, fuel challenges and source market prices were cited among the dominant factors influencing constraints to increasing market capacity in response to increased demand. A number of factors affect households' food access in the province. These include high cost of transport and distance to markets, which reached up to 15 km (three hours on foot) among households interviewed. Isolation in some areas during the rainy season creates additional physical market access issues. Exchange rate-induced price variability was observed as a major factor contributing to the erosion of households' purchasing power.

For the main reference markets visited during the assessment, the most commonly consumed foodstuffs are available yearround during non-crisis years, but with no distinct seasonal trends in terms of the prices and quantities trade. For sorghum and millet, the assessment revealed that they are much less commonly marketed and consumed grains in Masvingo. In this province, supplies at markets were either very limited or not available.

The assessment found that edible oil and meat/butcheries are always available at rural markets, even during non-crisis years. However, several households reported a lack of availability of maize, some varieties of pulses (beans or cowpeas, depending on the area), and fresh fish on smaller rural markets between the months of September and March, especially in the drought-prone districts of Chivi,

Mwenezi, and Zaka. The assessment shows that households travel to the local GMB depots during these months to meet their food needs.

Figure 8. Seasonal Variation of Maize Prices in Masvingo

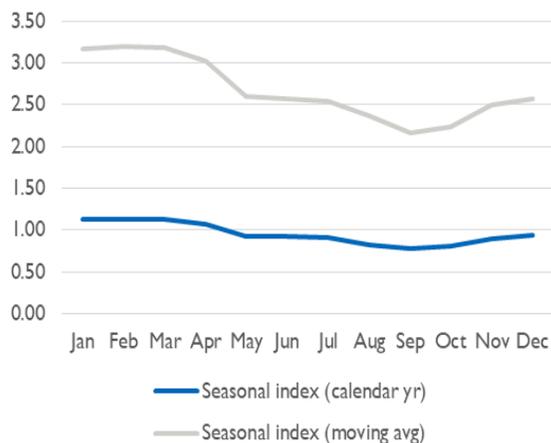
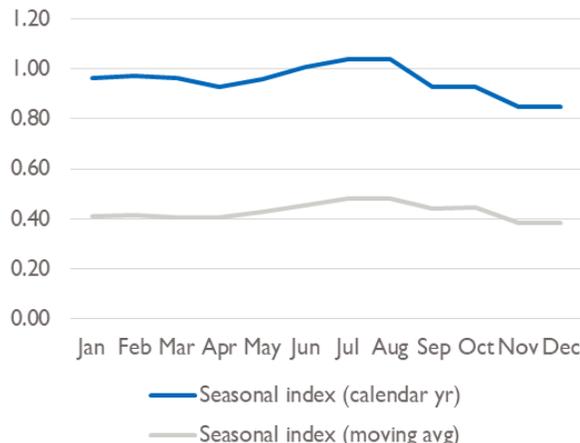


Figure 9. Seasonal Variation of Beans Prices in Masvingo



Source: Authors' calculations.

Time series data are not available for all commodities considered in this study; however, evidence does suggest that markets are less responsive/reactive to market signals (including shocks), whether they are actual or simply perceived. Markets show no commodity price co-movement for maize and pulses between major market towns within Masvingo and with other key reference markets in the province (see Figure 10, Figure 11). This result shows that the market prices of pulses and maize is not influenced by prices of the same commodities in other markets within the province. There is no maize and pulse market integration in the province. The result is supported by weak correlation: for instance, correlations of 0.023 and 0.022 between Mucheke and Rutenga for maize and pulses market prices, respectively. (See Annex 5 for the methodology used to calculate the seasonal price indices.)

The assessment shows that strength of integration (strong price signals and trade linkages) declines in more isolated/distant areas due to relatively high transportation and marketing costs, especially during the rainy season, when markets can cease to operate temporarily. The field assessment found the focus commodity markets to be integrated through trade through three main pathways: 1) long-distance trade, with maize, pulses, and fish traders from the main reference markets in Masvingo traveling very long distances to key source markets (including Harare and Bulawayo) to make purchases, rather than from intermediary wholesale/distributions markets, a relatively new phenomenon that has become common in the last five years; 2) itinerant trade through relatively larger maize (GMB), pulses, and livestock traders based in a district major town or trading center in Masvingo Province who sell on multiple smaller rural weekly markets in a given district, operating on different market days; and 3) coordinated distribution networks, which apply primarily for processed/manufactured goods sold through shops (e.g., edible oil) but also for individual traders in larger markets working through a network of smaller traders.

Figure 10. Seasonal Variation of Maize Prices in Masvingo (Co-movement)

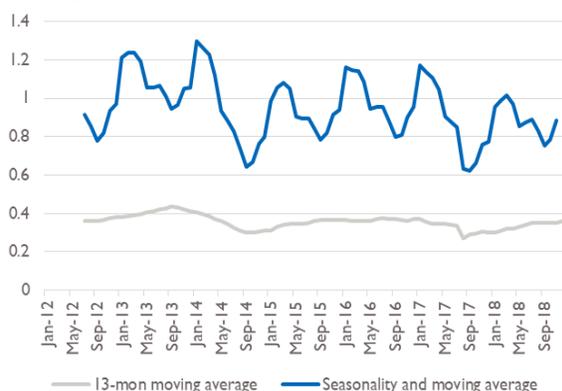


Figure 11. Seasonal Variation of Beans Prices in Masvingo (Co-movement)



Source: Authors' calculations.

Challenges and Constraints to Market Stability in Masvingo Province

Zimbabwe's food markets respond to particular policy inducements. Drought and floods have been significant additional factors on the back of serious food challenges. In general, Zimbabwe since 2000 opened up the economy to imports, and it has—in some of the years, such as in 2016—tried to control what the country could import. However, the lack of production and related impacts on manufacturing has meant that the country has remained open to imports. The competitiveness of actors at the production base measured against product origin makes Zimbabwe one of the most expensive countries for producing food. In fact, the dollarization of the economy and attempts to reverse it in 2019 has created serious inflationary and exchange rate problems. The low production in the economy has hit hard on the agriculture sector. Key challenges to market stability relate to policy trials, inconsistencies, and reversal, with national budgetary plans also suffering from these. The key economic actors are left maneuvering through rapid policy changes and regulations that are unleashed without adequate time to understand them and adjust production systems accordingly. Therefore, a key challenge to market stability is that actors face uncertainty in trying to plan around these policy constraints.

3. Food Security and Food Assistance

“Food security exists when all people at all times have physical, social and economic access to food which is safe and consumed in sufficient quantity and quality to meet their dietary needs and food preferences and it is supported by an environment of adequate sanitation, health services and care, allowing for a healthy and active life.” —Food and Nutrition Security Policy, 2012

Policy and Legal Framework Relevant to DFSA Programming

International legal framework: Zimbabwe has committed itself to various international and regional legal and policy frameworks relating to food and nutrition security. It is a signatory to the International Convention on Economic, Social and Cultural Rights, Article 11 of which states that every human being

has a right to adequate food. The right to food is also enshrined in the Universal Declaration of Human Rights, Article 25 to which Zimbabwe is a signatory. Zimbabwe also committed itself to the 2016–2030 Sustainable Development Goals, and among the ten goals that it prioritized for implementation is Goal 2, “End hunger, achieve food security and improved nutrition and promote sustainable agriculture.” Article 28 of the Convention on the Rights of Persons with Disabilities, Article 142 (c) of the African Charter on the Rights and Welfare of the Child, Article 24 of the Convention on the Rights of the Child, and Article 12 and 14 of the Convention on the Elimination of all Forms of Discrimination against Women also provide for the right to food for people living with disabilities, children, and women respectively; Zimbabwe is a signatory to all. This has informed targeting of vulnerable women, children, elderly, and people living with disabilities for food assistance. Development Food Security Assistance (DFSA) programming is therefore relevant to the international legal framework in Zimbabwe.

National policy and legal framework: At national level, the right to food is enshrined in the country’s Constitution. Article 77 (b) states that “every person has a right to sufficient food and the State must take reasonable and other legislative measures within the limits of the resources available to it to achieve the progressive realization of this right.” In 2013, the Government of Zimbabwe developed a Food and Nutrition Security Policy with a goal to promote and ensure adequate food and nutrition security for all people at all times—particularly amongst the vulnerable and in line with Zimbabwe’s cultural norms and values for maintaining family dignity (GoZ, 2013). Zimbabwe’s Vision 2030, which is aimed at the country’s attainment of upper middle income status by 2030, also puts priority on supporting agriculture for food security (GoZ, 2018). The Transitional Stabilization Program (2018–2020) is a document that outlines policies, strategies, and projects to guide Zimbabwe’s social and economic development interventions up to December 2020. This program targets immediate quick wins and lays a robust base for economic growth for the time period and also puts in effect measures to stimulate agricultural production with a thrust on boosting farm productivity and farm yields for food security.

Food Assistance Policy Framework

Social protection: Food assistance in Zimbabwe is governed by the Food and Nutrition Security Policy, the Social Transfers Policy Framework, as well as the Policy Framework for Productive Community Works. The former states that cash is generally the preferred form of transfer; however, food may be more appropriate in food-deficit areas or where markets are not working. The other two policy frameworks identify two principal groups requiring social welfare assistance: households that are labor constrained and those that are able to provide labor. The first group is assisted through the Harmonized Cash Transfers Program, which incorporates a range of interventions, including health and education grants; the second group is supported through Productive Community Works, which provides short-term relief through the payment of wages in exchange for work. The idea is for the productive community works to contribute to longer-term economic growth through improvements to basic infrastructure and the restoration of the local environment, which will ultimately enhance the livelihoods of the most vulnerable and marginalized groups through increased productivity and self-reliance (GoZ, 2013). This policy discourages free handouts of food or cash to affected households, preferring households with labor to receive support through participation in community works that create productive assets. Many development partners in Zimbabwe have already begun to support non-labor-constrained households through Food/Cash-for-Assets projects.

Humanitarian Institutional Framework

Humanitarian Country Team: The Humanitarian Country Team (HCT) comprises all heads of UN humanitarian agencies and up to five NGOs, including one representative from an umbrella national NGO (NANGO). Donors join in the HCT meeting every other month, and Red Cross workers are standing observers in all HCT meetings. The HCT remains the highest level coordination body for humanitarian non-governmental community. It sets common objectives and priorities for humanitarian action in the country. The presence of donors and NGOs in HCT meetings has played a pivotal role in consolidating the views of the humanitarian community on issues related to the humanitarian reform process and consistently raising these at HCT meetings in a bid to improve overall effectiveness and partnership in aid delivery.

There is further coordination of humanitarian responses in Zimbabwe through the Social Protection Working Group, the Zimbabwe Food Security Cluster, the Food Assistance Working Group, the Agriculture and Food Security Working Group, and the Harmonized Cash Assistance Working Group. The duty of these platforms is to collate and distribute information; identify mechanisms for collaboration and coordination in their various programmatic areas; and establish mechanisms for bridging the humanitarian development nexus. Province level clusters hold meetings, share updates and produce market monitoring and food security monitoring reports, for stakeholder consumption.

Interviews with representatives of NGOs made reference to the coordinated work in the districts affected by a cyclone in March 2019 as evidence of effective coordination. Further evidence of the importance of this coordination is negotiation by the National Cash Working Group with the Reserve Bank of Zimbabwe regarding Statutory Instrument 142, which provided for a mono currency system in the country. The request to get U.S. dollars from banks for use for cash transfer programs registered traction.

Zimbabwe Vulnerability Assessment Committee: Zimbabwe Vulnerability Assessment Committee (ZimVAC) is a consortium established in 2002 of Government, UN agencies, NGOs, and other international organizations; it is led and regulated by the Government. The Food and Nutrition Council, a department in the Office of the President and Cabinet whose mandate is to promote a multi-sectoral response to food insecurity and nutrition problems to ensure that every Zimbabwean is free from hunger and malnutrition, chairs ZimVAC. The information generated is used for policy formulation and programming by Government and its development partners. ZimVAC supports Government in convening and coordinating stakeholders on national food and nutrition security issues in Zimbabwe; charting a practical way forward for fulfilling legal and existing policy commitments in food and nutrition security; and advising Government on strategic directions in food and nutrition security. Through its watchdog role, ZimVAC supports and facilitates action to ensure commitments in food and nutrition are kept on track by different sectors through a number of core functions, such as undertaking food and nutrition assessments; analysis and research; and promoting multi-sectoral and innovative approaches for addressing food and nutrition insecurity. The group also supports and builds national capacity for food and nutrition security, including at subnational (*i.e.*, provincial, district, ward, and village) levels. Subnational food and nutrition security committees are as active as those at national level in coordinating food security activities, including humanitarian and resilience initiatives at more local levels.

Due to the dynamic programming context, deeper analysis beyond the current ZimVAC reports is needed. A critique of the ZimVAC surveys showed that they do not include all variables typically needed

to measure resilience, such as the social capital index, data to compute bonding and bridging social capital separately, and data to compute transformative capacity (USAID, 2018).

Resilience Programming

The long-term development initiative Zimbabwe Resilience Building Fund (ZRBF) provides major support for resilience programming, working to increase communities' capacities to protect development gains in the face of recurrent shocks and stresses, thus enabling them to contribute to the economic development of Zimbabwe. The ZRBF is supported by the Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement (MLAWCRR), the European Union (EU), the Embassy of Sweden, the United Nations Development Program (UNDP), and the UK Department for International Development (DFID). The interventions are all aimed at helping communities withstand shocks and stresses. The ZRBF also supports national surveys critical for resilience programming such as livelihoods and vulnerability assessments, poverty surveys, and agriculture-related surveys. The ZRBF achieves its objectives through multi-stakeholder implementation of three interlinked multi-sectorial outputs:

- **Application of evidence in policy-making for resilience:** The ZRBF set up an independent base of evidence for program targeting and policy-making (including monitoring and evaluation) and promoting capacity assessment. It has also built up central and local government partners to improve application of evidence.
- **Absorptive, adaptive, and transformative capacities of at-risk communities:** The ZRBF increased and improved these capacities by setting up a multi-donor fund that allows partners to come together around the resilience framework and principles to improve adaptive, absorptive, and—to a certain extent—transformative capacities of targeted communities.
- **Timely and cost-effective response to emergencies:** The response system was rolled out via existing safety net and other relevant programs, which ZRBF used to set up a risk financing mechanism that provides—from a resilience perspective—appropriate, predictable, coordinated and timely response to risk and shocks to benefitting communities.

The ZRBF program is being implemented across a number of provinces, including Matabeleland North, Masvingo, and Manicaland. Findings of a 2018 impact evaluation of the ZRBF program revealed that communities in these provinces still exhibited low levels of resilience, expressed in terms of various outcomes: high rates of poverty as measured by the multi-dimensional poverty index and poor rates of food security as measured by the food consumption score. The three types of capacities—absorptive, adaptive, and transformative—were noted to be low as well as evidenced by lack of savings and limited access to formal and informal support services; limited diversification of livelihoods and low production of climate-resilient crops; low access to key basic services such as veterinary and AGRITEX services; and low access to markets and infrastructure (Oxford Management Policy, 2018). The impact of Cyclone Idai, which made its landfall in March 2019, worsened the situation in the two provinces of Manicaland and Masvingo by completely destroying bridges and roads and thereby affecting essential service provision and people's livelihoods (Coote, 2019). The worst affected places are Chimanimani and Chipinge districts in Manicaland Province and Chiredzi and Bikita districts in Masvingo Province.

USAID/FFP Development Food Security Activities

Since 2013, USAID has been funding two FFP development programs aimed at addressing the underlying causes of food insecurity in Zimbabwe—namely, Amalima (2013–2020) in Matabeleland North Province and the Enhancing Nutrition, Stepping Up Resilience and Enterprise (ENSURE) project (2013–2018) in Masvingo and Manicaland provinces. Amalima is a \$43 million project targeting 56,000 households and is implemented by a consortia of six NGOs: Cultivating New Frontiers in Agriculture (CNFA), Organization of Rural Associations for Progress (ORAP), Dabane Water Workshops, Africare, Manoff Group, and International Medical Corps. It aims to improve access to and availability of food; strengthen community resilience to shocks; improve nutrition and health; and promote gender equality. ENSURE, on the other hand, is a \$55 million project targeting 215,000 households and is implemented by World Vision, Care International, SNV (a development organization out of the Netherlands), and Southern Alliance for Indigenous Resources (SAFIRE). ENSURE aims to improve nutrition, increase income, and promote community resilience, environmental sustainability, and gender equality. In Masvingo Province, Care International was implementing the project in Zaka, Bikita, and Chivi districts, supporting pregnant and lactating mothers and children under five years of age, with a particular focus on those under two years, as well as vulnerable households through in-kind food assistance. Food/cash for assets was also applied as a means of supporting resilience-based infrastructure and environmental projects as well as agricultural production. The aim was to reduce high levels of stunting. Significant achievements were registered in terms of behavior change on gender-related norms on food consumption, task sharing, and appreciation of the nutritious value of small grains, exclusive breastfeeding, and infrastructure development through food for asset projects. However, Cyclone Idai disrupted people’s livelihoods through destruction of infrastructure in Manicaland and Masvingo provinces, calling for both food assistance and resilience support in these areas. Masvingo Province still registers high rates of stunting among children between 0 and 59 months old— at 23.8 percent, it’s above the World Health Organization (WHO) thresholds of 20 percent (ZimVAC, 2019). Stakeholders interviewed reported that due to the high rates of stunting in the province, more support for pregnant and lactating mothers is needed.

Experiences and Lessons for Program Design

The province had several food assistance programs implemented by the department of Social Services, international donors, local NGOs, INGOs, and UN agencies. These agencies use different approaches, including social protection, resilience-building, emergency recovery, and long-term development initiatives to promote food security. The modalities used include in-kind, cash/food for assets, cash transfers, and vouchers. The main factors influencing appropriateness and feasibility of food assistance modalities in Zimbabwe have been the macroeconomic and political situation, markets and availability of mobile networks, as well as donor preferences. Stakeholders recommended a flexible, contextualized approach to modality use in response to the evolving situation in Zimbabwe.

In-kind Food Assistance

For in-kind assistance, stakeholders reported that the ration is based on the Sphere Standard and Ministry of Health and Child Care recommendations of 2,100 calories per day. The rations varied from one agency to another. For the ENSURE project, the ration comprised a 50 kg bag of sorghum for FFAs (2.5kg/day translates to the general casual labor package), 3 kgs of corn soya blend (CSB), and 1.6 kg vegetable oil targeting pregnant and lactating women and children under two years. For other programs,

particularly for lean season support, agencies were distributing 10 kg of cereal, 1 kg of pulses (which included sugar beans and yellow peas), and 1.6 kg of vegetable oil per person per day in a household. The number of targeted members varied by program: some programs targeted all household members while others targeted a maximum of five. In all communities, the choice of commodities distributed was not the community's but the donor's, informed by the government of Zimbabwe's policy. For example, where international procurement of the commodities was done, government policy on genetically modified organisms (GMOs) informed the choice to import sorghum against maize and the choice to import processed commodities like vegetable oil and CSB. Distribution of sorghum was also in line with the government's thrust on promoting small grains.

Politicians in Zimbabwe reportedly frequently use food assistance as a political tool. In 2018, a pre-election NGO monitor received reports from across the country of people being excluded from food assistance because of their political affiliation (New Humanitarian, 2018). However, a review of food assistance programs found that USAID food distributions were not politicized during the El Niño response like some GoZ ones were.

Generally, there is no evidence of United States-sourced in-kind food distorting local markets, except in one community (WFP 2018).

Beneficiary Preferences

Beneficiaries that were interviewed had both positive and negative experiences with the commodities distributed, which then informed their preferences. Owing to the background of maize meal *sadza* as a staple food, maize meal was the most preferred commodity because of the costs of milling. Beneficiaries reported that owing to fuel shortages and its high costs, milling has become expensive to the extent that some demand payment in kind for milling—that is, 10kg per every 50kg of maize milled. Preference of maize meal was further informed by the fact that it reduces the temptation that comes with maize, of selling it to cover other household needs. It is still an uncommon practice for informal traders to sell maize meal, due to its costs compared to maize. The second preference after maize meal was maize, followed by millet, then sorghum. Sorghum was less preferred because its processing is labor intensive; hence, women—who process it manually—felt it took much of their time. Furthermore, beneficiaries claimed that after processing the quantity of maize does not change, in contrast to sorghum, which they said is reduced during processing by almost half.

Relating to pulses, beneficiaries had a negative experience with pigeon beans that were once distributed and had an unpleasant taste and odor, in addition to taking a long time to prepare. They preferred sugar beans, specifically Nua 45 and Gloria. The second preference was split yellow peas, followed by cowpeas, and finally groundnuts. Regarding edible oil, beneficiaries preferred the distributed vegetable oil, which they had nicknamed *gwambas* for its thickness. They preferred this type of oil because it lasts longer than the “watery oil” that is locally available, which is also very expensive.

On livestock, the beneficiaries preferred small livestock, with their first preference being goats due to frequent droughts; goats can survive in harsh environments, multiply faster, and are easy to dispose of due to their value and because permission may not need to be sought in the event of an emergency. The second preference was chickens, for the same reasons. Cattle were least preferred for two reasons: 1) that disposing of them can be difficult and 2) that their mortality rate is high due to climate change-related diseases.

Commodity Selection

Below are some of the key considerations in commodity selection.

Table 13. Key Considerations in Commodity Selection

Commodity	Key Considerations
Maize	Households tend to boil it in the absence of relish; sell it to meet other household needs; fail to mill it due to high milling costs; can easily be stolen for sale by other irresponsible household members, especially males. Some agencies ended up requesting couples to come for collection of rations, due to reports that men who came to collect maize immediately sold it after collection. Sometimes procured from Zambia, but the Zambian market is not yet organized so it is difficult to find it in one place.
Maize Meal	Not a common commodity on informal markets. Agencies have started partnering with local milling companies to distribute white maize meal.
Sorghum	Widely grown in the DFSA areas, hence is readily available for sale to procure maize. Not widely consumed but produced for sale. More expensive on the market than maize and yet processing reduces the quantity. Should be accompanied by behavior change programming for appreciation of its nutritional value.
Pulses	Locally available all year round but quantities are not sufficient for DFSA activities. Prices are not competitive. Between 2018 and July 2019, procuring from Malawi was cheaper by \$250 per metric ton.
Edible Oil	Both local and regional brands are common. Beneficiaries preferred the ENSURE vegetable oil for its quality, which allowed it to last long. There are no tariff codes or fixed amounts so officers at the Agriculture Marketing Authority charge what they want. Regarding fortification, the equipment being used by the Ministry of Health and Child Care is outdated: it cannot detect certain vitamins and hence causes delays when importing.

Lessons Learned

Regarding quantities of cereals and pulses, beneficiaries felt that the quantities were sufficient; however, lack of in-kind food assistance provided to other household members resulted in whole families sharing the ration meant for pregnant and lactating mothers and children under two. Pregnant mothers found it difficult for young children who didn't qualify for food assistance to watch them eat. They were forced to share with all children in the household who were not supposed to benefit from the ration, resulting in ration dilution. As a result, the ration would not last for the intended duration and would not serve the intended purpose of reducing stunting. Beneficiaries also used the cooking oil meant for the CSB to prepare other meals and prepared CSB without cooking oil, owing to the costs of this oil. An increase in pregnancies was noted from other women whose households wished to benefit from the program.

Beneficiaries also felt that packaging of cereal should be in small quantities to avoid challenges, such as thefts, that came with decanting the commodities.

Owing to the bad state of roads—especially during the rainy season—delivery vehicles could not access the usual food distribution points that are close to the beneficiaries, hence it became expensive for beneficiaries to collect food rations.

NGOs recommended that food distribution should be complemented by behavior change programs linked to challenging negative social norms, recipes for the food distributed, as well as appreciation of the nutritional value of certain foods, such as small grains.

Modality-specific Considerations

This study revealed that food distribution used to be done monthly, but after considering the size of the food packs against the logistics of food distribution, fuel challenges, and high fuel costs as well as the amount of time that beneficiaries spent to collect the packs, agencies ended up distributing the food bimonthly.

Owing to the bad state of roads, five- to ten-ton trucks that are easy to maneuver were preferred. Transporters increased their fees because of the risk of driving those roads. They also faced fuel challenges so communication with them had to be done early to allow them to look for fuel. In worst cases, agencies ended up advancing transporters with fuel and deducting the amounts from their invoices. A shift from distributing maize to distribution of maize meal was noted as becoming common due to high milling costs.

Local and Regional Procurement

Between 2011–2012, most FFP food assistance funding was for Local and Regional Food Assistance Procurement Program (LRP), through WFP. In 2017, regionally procured food comprised the bulk of WFP food distributions. Most was sourced from Zambia and a small portion from Malawi (WFP, 2017). In the same year, investment in a local procurement platform enabled surplus production from FFA to support lean season assistance (LSA) food distributions. In 2018, WFP supported a variety of LRP initiatives and also procured food commodities locally. Locally produced small grains with LSA funding were procured through tenders (guaranteeing smallholders at least 20 percent of supplies). Purchases helped stimulate under-developed markets for sorghum (WFP, 2018). As part of WFP’s support to the Scale Up Nutrition (SUN) effort, four additional fortified products (maize meal, wheat flour, sugar, and edible oil) were introduced into the local market. This was with funding from Royal DSM, a multinational company, active in the fields of health and nutrition. WFP updated its food supplier database, increasing the number of local traders. A total of 1,003 MT of white sorghum were procured from local suppliers for the LSA program (WFP, 2018). WFP engaged the Regional Bureau to include Zimbabwean traders in its invitations to tender. This is the first step toward linking local grain suppliers to regional markets. Overall, WFP was able to procure 89 percent of the planned 1,200 MT of food commodities locally in 2018, with 11 percent procured from international and regional markets (WFP, 2018)

Interviews with stakeholders revealed that both local and regional procurement of grains and pulses are common. The challenges with local procurement of maize and pulses relate to the unavailability of commodities in the quantities needed, uncompetitive prices and pushing up prices as well government policy pronouncements about the trading of some commodities, such as maize. Pulses like cowpeas are in short supply in Zimbabwe, hence agencies resort to regional procurement. Procurement from Malawi costs \$500, compared to \$750 per metric ton in Zimbabwe. Regional procurement is preferred to local

procurement due to price competitiveness and good delivery timelines, although there are challenges for particular value chains in certain regional markets. The major challenge with regional markets is that for value chains like beans and peas, the markets are disorganized because they are still growing. It is therefore difficult to procure large quantities (between 500–1000 metric tons) that agencies usually need.

In Masvingo Province, NGOs like Caritas procured maize from the local GMB depots, but due to high milling costs that burdened the beneficiaries, they ended up procuring maize meal from local milling companies.

Pulses are mostly procured from Malawi; Zambia supplies super cereals and maize, while South Africa mostly supplies super cereal. The Zambian market is still a pain to aggregate. The government of Zimbabwe has banned importation of GMOs, hence importing maize from South Africa, though cheap, is not possible.

It was reported by stakeholders in the humanitarian assistance sector that unprocessed commodities are easier to import than the processed ones. Different challenges are faced when procuring processed and unprocessed commodities. There are more standards-related challenges with processed commodities than with unprocessed commodities and more trade related challenges with unprocessed than processed commodities. For example, regarding importation of edible oil, it was reported that there are no tariff codes or fixed amounts, so officers at the Agriculture Marketing Authority charge what they want. In regards to fortification, the equipment being used by the Ministry of Health and Child Care is outdated and cannot detect certain vitamins, which causes delays in getting import permits.

Cash Transfers

Cash transfers in Zimbabwe only started to grow significantly in 2009, following dollarization and changes in the political environment (Gourlay, 2011) but were not done at scale for food assistance (in place of in-kind) until 2015 (CARE, 2017). The amount distributed was determined by the Harmonized Cash Transfer Working Group at \$9 per person per month covering 80 percent of the food basket. In 2014, WFP piloted cash through mobile phones (electronic transfers). This was then continued by Save the Children in 2015–2016, combined with cash in areas that had insufficient liquidity, networks, or agents. For their large cash program in 2015–2017, Care/WV had to use a combination of two different mobile money providers (Econet and NetOne) to ensure coverage across their operational areas.

Mobile money is culturally familiar and appropriate in Zimbabwe. In Masvingo Province, cash transfers were mostly done by the Government's Department of Social Services through the Harmonized Cash Transfer Program as well as agencies like Care and WFP as cash in U.S. dollars and as mobile money. In areas where networks are not there, WFP also used cash through a security company called Securico.

Cash was the most feasible delivery option due to low delivery costs, quick delivery times, high traceability, convenience, and choice for beneficiaries. (TANGO, 2018). Statutory Instrument 142 of 2019, which introduced a mono currency system in the country, presented confusion regarding cash transfers, particularly due to different interpretations of the policy by the Reserve Bank of Zimbabwe and the Ministry of Finance and Economic Development. However, negotiations with the Reserve Bank of Zimbabwe resulted in NGOs being allowed to continue doing cash transfers in U.S. dollars. The challenge, however, is the absence of *bureau de changes*, particularly in rural areas. This situation would force beneficiaries to change the money on the black market and thereby face the risk to lose the money to unscrupulous dealers. The recent launch of the EcoCash *bureau de change*,

where beneficiaries can check rates on the phone, sell their U.S. dollars in real time and get their money in real time could be a solution to this challenge. However, this does not remove the barriers presented below that beneficiaries of mobile money transfers face.

The three-tier pricing system reported earlier in this report where people pay different prices for a commodity depending on whether they are using bond cash, eco cash, U.S. dollars is one challenge that came with cash transfers. Cash, though preferred, sometimes disadvantaged beneficiaries as traders followed to the distribution points, selling commodities at exorbitant prices. Furthermore, illegal black market dealers also cheated the beneficiaries by offering them low exchange rates for their money. Cash transfers were also linked to GBV. Both male and female FGD respondents reported that although generally all household members act responsibly over food assistance received, when women collect the cash, they use it for its intended purpose, whereas some men use cash transfers for other things such as beer, which may not benefit the household. Due to GBV linked to cash transfers, agencies ended up requesting that couples come to receive the cash and educate them on the use of the money. The general observation was that when the in-kind transfers are collected by men, they are most likely to be taken home and surrendered to the wife for household use than when collected as cash which then resulted in GBV after interrogations from the wife on how the money had been used.

Due to cash shortages in the country, mobile money became convenient. However, mobile money attracted 2 percent government tax on top of an additional 40-60 percent charge that traders demanded for transactions. EcoCash prices were therefore higher as traders argued that they would need to cash out the money for restocking, and this process attracted some charges, hence passing on the charges to the beneficiaries. Furthermore, some beneficiaries faced network connection challenges linked to the absence of boosters in their communities and lack of power to charge the phones due to the erratic power supply in the country. The elderly are unaware on how to operate the phones and rely on children, who then steal the money from them. Those who do not have phones have sometimes registered neighbors' numbers and risk losing the money to the neighbor. Traders were refusing mobile money, preferring cash instead for all commodities, arguing that their suppliers demand cash. Despite these challenges, mobile money had the advantage to promote dignity and the beneficiaries' right to privacy, though community monitoring of the behavior of beneficiaries becomes a challenge. Mobile money was the least preferred modality due to the plethora of factors presented above.

Inflation rates in Zimbabwe are compelling beneficiaries to prefer in-kind assistance, as prices of commodities in both local currency and U.S. dollars are inflated at local markets.

Figure 12. Chikwalakwala Dip tank, Mwenzei District



Source: Authors.

Vouchers

The Ministry of Agriculture, Mechanization and Irrigation Development produced national guidelines for the 2011/2012 Smallholder Farmer Agricultural Inputs Extensions and Support Program. These state that given the changing environment and improvements in macroeconomic and food security conditions, more market-based assistance methods to support smallholder farmers are appropriate. These guidelines favor the use of subsidized vouchers. Food vouchers were piloted in Zimbabwe in 2005/2006 (TANGO, 2007). WFP has subsequently been providing electronic food vouchers since 2012, under its cash-based transfers. In fact, vouchers (both paper and electronic) in Zimbabwe have also been used extensively for agricultural inputs, introduced around 2010 following the improvements in macroeconomic and food security conditions, and in line with a shift in government policy toward more market-based input assistance methods that could support smallholder farmers (FAO, 2018). The use of vouchers in Masvingo Province was, however, uncommon. WFP was cited as one agency that had used electronic vouchers, which the beneficiary presented when receiving food or money. The electronic voucher clearly shows the name of the recipient and ward and only the cardholder can use it. The challenge that beneficiaries cited was when the machine failed to read the electronic voucher and the beneficiary had to miss their allocation due to this. Vouchers were preferred where programs intended to achieve specific health and behavior change outcomes because they force the beneficiary to use them for their intended purpose.

Food and Cash for Assets

Food/cash for assets was a common modality in the province, done during summer, when communities were less busy with agricultural activities. Communities were free to choose specific development projects with the guidance of relevant partners, including the District Drought Relief Committee. Determination of the daily rate as well as the number of working days was according to the Public Works Policy. A range of assets were built, including dams, irrigation schemes, dip tanks, and bridges, among others—all key for people's livelihoods. However, challenges of shortage of and high costs of commodities such as cement led agencies to resort to regional procurement of some construction materials and pipes for irrigation schemes. Beneficiaries were happy with food/cash for assets because of the noticeable developments in their communities and because it also discourages the non-deserving members of the community.

Such programs embraced an appreciation of gender mainstreaming and task-sharing. Childcare is organized at the project site to enable women with young children to participate. One person among the beneficiaries, usually an elderly woman, is identified to take care of the children. This person is paid the same wage rate as the other participants. Women at an advanced state of pregnancy are not permitted to participate but are expected to quit and be replaced by another household member. Pregnant women were also assigned less strenuous tasks. Women and men were also encouraged to participate in tasks that were traditionally not meant for each of their sexes. These initiatives were complemented with capacity-building in such tasks. For example, women were encouraged to be active in construction work and were trained in construction. The practical gender mainstreaming initiatives led to a better appreciation of gender issues at the community level, as opposed to abstract and theoretical understanding of gender as just referring to women.

Targeting

Targeting for humanitarian assistance generally follows a three-stage approach. The first step is geographical targeting as informed by the findings of regular or emergency needs assessments, such as provincial and district poverty rankings; provincial and district human development indices; ZimVAC data and analysis; crop and livestock assessments; nutritional status; and income levels. Geographical targeting is then followed by ward selection, which is done in collaboration with the District Drought Relief Committee. Selection of beneficiaries is through public meetings under the local and traditional leadership structures. FGD participants noted exclusion and inclusion errors, though not common, where undeserving people were included and communities cannot say it publicly.

4. Main conclusions

Modalities: Masvingo Province is a food-deficit area with high levels of malnutrition. There are sufficient, accessible, and safe storage facilities in the province for both food and non-food items. Although there is almost 100 percent network coverage, some districts are affected by weak connectivity, thereby limiting the possibility of use of mobile money. The road network is good; however, feeder roads are in a bad state, presenting serious challenges particularly during the rainy season, as costs of food deliveries become hefty for both the NGOs and the beneficiaries. This calls for ways to explore greater complementarity between cash and in-kind assistance and to consider a mix of cash and food where appropriate.

Market Monitoring and Other Program Support: Policy changes and inconsistent implementation of such present serious challenges for programming. Humanitarian work in a highly dynamic context like Zimbabwe requires multidisciplinary teams that conduct ongoing risk analysis in changing context, liquidity monitoring, market monitoring, increasing beneficiary education, and communication. The work requires comprehensive accountability systems including consulting leaders, regular meetings with communities to verify receipt and resolve problems, use of gender and accountability focal points, time and resources to educate beneficiaries, contingency plans with service providers if there are challenges, and seasonal top-up grants (TANGO 2018, p. 21).

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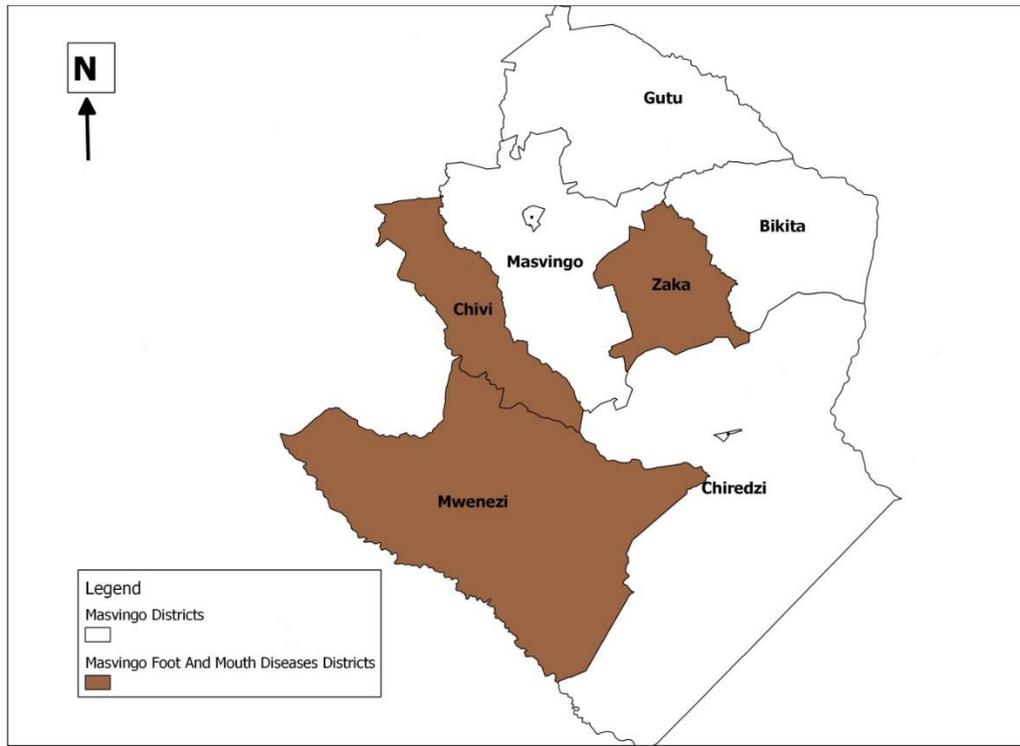
Annexes

Annex I. Market Study Methodology

The study made use of desk reviews that involved a review of market assessments conducted in Zimbabwe in general and Masvingo Province in particular. In-depth interviews were conducted with a total of 52 key informants in the three districts of Chivi, Zaka, and Mwenezi, as well as in the provincial town of Masvingo. Interviews were distributed as follows: 21 market actors (transporters, wholesalers, retailers, importers and market managers); 12 representatives of government departments (Health, Agriculture, Social Services, Women Affairs, Youth, Environment); 3 representatives of the GMB; 9 representatives of financial service institutions, which included banks and mobile money transfer agents; 7 representatives of NGOs working in the area of humanitarian assistance; and 10 FGDs: 4 with women only, 4 with men only, and 2 that combined both men and women. The following markets were visited and observed during the study: Mucheke and Chitima in Masvingo City; Jerera in Zaka; and Neshuro and Rutenga in Mwenezi. The study used key gender issues and gender analysis methods to disaggregate issues. Data collected at provincial level was complemented by data collected from national-level stakeholders, including representatives of the various relevant government departments such as Trade, Transport, and Agriculture. Other stakeholders interviewed include the Agriculture Marketing Authority, millers associations, and market actors at Mbare Musika.

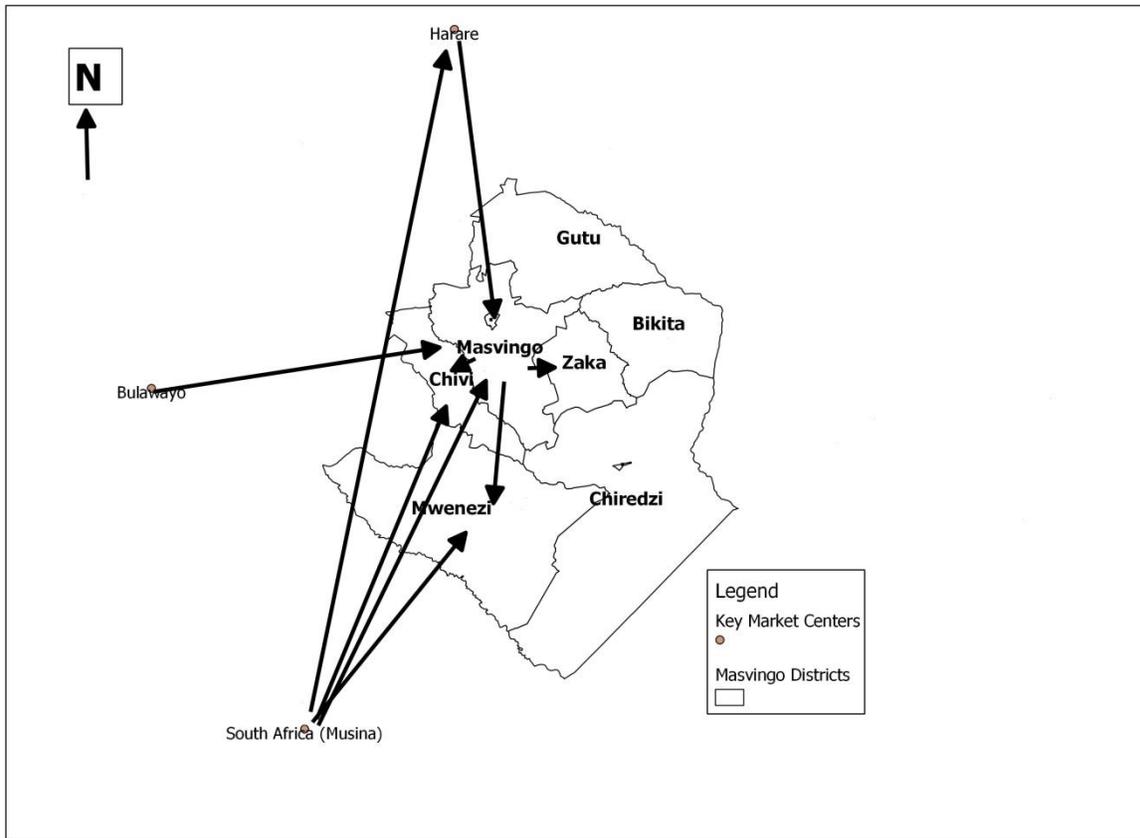
Annex 2. Masvingo Foot and Mouth Districts (2017–2018)

Figure 13. Masvingo Foot and Mouth Districts



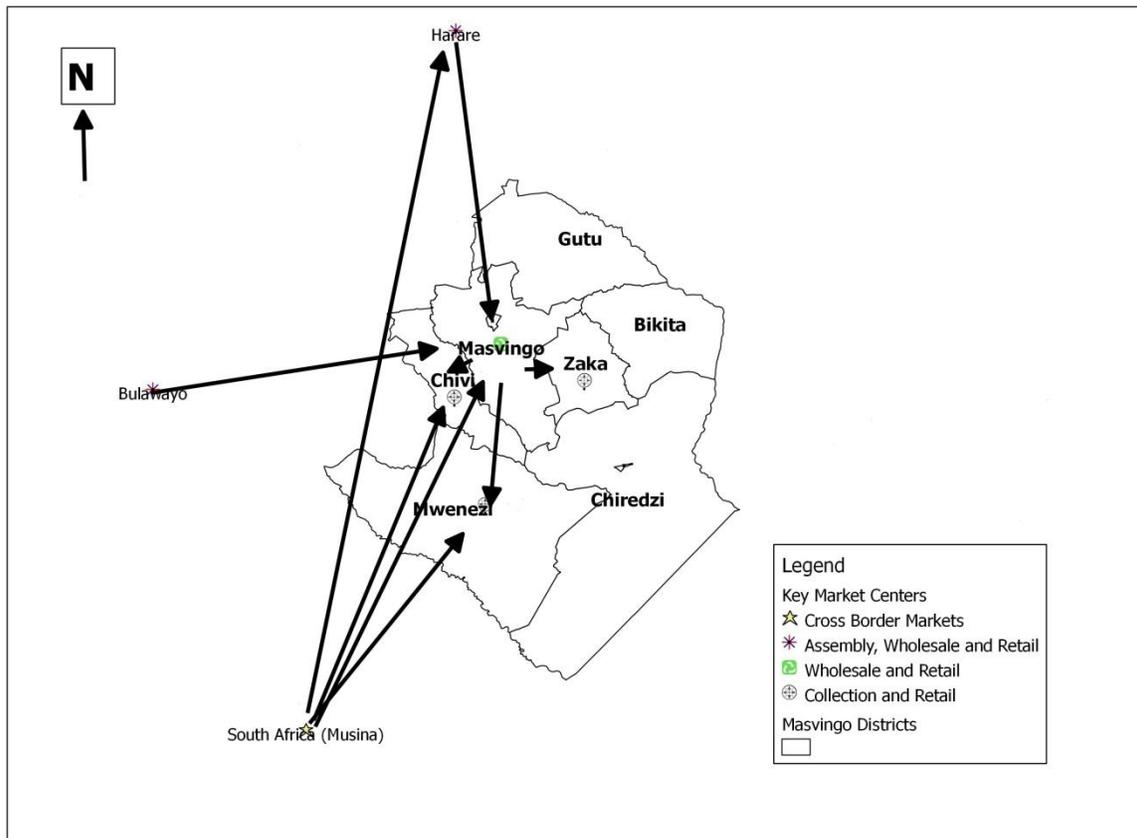
Annex 3. Grocery Flows, Masvingo Province

Figure 14. Grocery Flows in Masvingo Province



Annex 4. Masvingo Province Market Centers

Figure 15. Masvingo Province Market Centers



Cross-border market: A market that facilitates buying and selling of goods and services between neighboring countries.

Collection market: A rural market where relatively smaller-scale traders (or trader agents) purchase directly from producers.

Assembly market: A market where relatively smaller quantities of a commodity are accumulated or aggregated, usually from different farmers and small-scale traders.

Wholesale market: A market where traders generally sell to traders. The volumes traded in each transaction tend to be relatively larger (for example, multiple 50 kg bags and even metric tons).

Retail market: A market where commodities are sold directly to consumers. The volumes traded during each transaction tend to be relatively small (for example, per kg or locally used bowl or other unit of measure).

Annex 5. Seasonal Price Indices Calculation Methodology

Seasonality Index (calendar yr)

Average price for calendar year is calculated by finding the sum of monthly price data and dividing the sum by 12. In this case, we calculated average **price for calendar year for years 2012 to 2018** by finding the sum of monthly price data for calendar year and dividing by 12. Ratio of monthly price to average was calculated by **dividing each monthly price data by the average price for calendar year**. Seasonal index (calendar yr) is calculated as the **average of ratio of monthly price to average of each month in years 2012 to 2018**. For example, finding the average of the ratio of monthly price to average of January in 2012, 2013, 2014, 2015, 2016, 2017, and 2018 gives the January seasonal index (calendar yr) value. This was done for each month.

Seasonality Index (moving avg)

Average monthly price data is calculated after every 6-month period or semiannually, and this becomes the 13-month moving average. An example is when the average of price data in calendar year 2012 becomes the 13-month moving average value for July 2012. Ratio of price to moving average is calculated by dividing monthly price data by the 13-month moving average corresponding value. Seasonal index (moving avg) is calculated as the **average of ratio of price to moving average of each month in year 2012 to 2018**.

Prices, Seasonality Removed

This is calculated by dividing the price monthly data by the seasonality index (moving avg).

Seasonality and Moving Average

This is calculated as a product of 13-month moving average by seasonality index (moving avg).