

**Second Additional Financing:
COVID 19 Scale-up of Social Cash Transfers to Poor and Vulnerable People under GEWEL Project
Social Assessment Action Plan**

I. Introduction

1. A Social Assessment Action Plan was prepared as part of the first Additional Financing (AF1) for the GEWEL Project and disclosed on the 5th December, 2019. For the purpose of the second Additional Financing (AF2), this AF1 Social Assessment Action Plan has been enhanced to include additional actions based on an April 2020 study, *Safety for All: GBV and Social Safety Nets in Zambia*, that was undertaken to identify opportunities to strengthen Zambia's key social protection programs, particularly the SCT and SWL components of GEWEL in order to (i) mitigate any risks of GBV linked to these programs; and (ii) to enhance the programs positive impacts on violence reduction.

II. AF1 Social Assessment and Action Plan

2. Recognizing that although the GEWEL Project aims to improve the well-being of women and girls from the poorest households in selected districts across the country, women and young girls, particularly those in rural areas, are at risk of experiencing sexual violence due to existing cultural norms and unequal power relations at household level. While participating in the project is expected to enhance their wellbeing, it is possible that this may put them at an even greater risk with their male counterparts leading to sexual abuse or increased sexual violence. In anticipation of this risk, a study exploring how GEWEL may respond to the risks of GBV was conducted to ascertain the level of risk and propose mitigation measures to be implemented and to inform appropriate activities included under the proposed Additional Financing.
3. In response to the findings of the study, a detailed Action Plan to mitigate and respond to GBV risks was developed to be implemented by GEWEL, as part of a broader response through the World Bank's human development projects, with close coordination between GEWEL and the World Bank-funded Zambia Education Enhancement Project (ZEEP, P158570) and the Zambia Health Services Improvement Project (P145335). The Action Plan further provides information on areas of strengthening client capacity to better manage and respond to GBV risks and the proposed Additional Financing and restructuring aim to support the implementation of this plan. A summary of this action plan follows:
 - a) Roll-out the Grievance and Redress Mechanism (GRM) to all project areas and improve the ability of the GRM to accept GBV-related complaints.
 - b) Update and maintain the national GBV referral pathway in Project districts
 - c) Strengthening the monitoring of the Keeping Girls in School (KGS) component of the GEWEL
 - d) Design, pilot roll out of case management system in schools that have KGS beneficiaries
 - e) Improve guidelines on standards of boarding facilities, establish achievement of standards certification process and oversight of them by Ministry of General Education.
 - f) Sensitization of Ministry of General Education line structure staff and school students on SRGBV, in schools supported by KGS
 - g) Design and pilot program to reduce violence against children in the school system through behavioral change at the community level.

III. Current Status of AF1 Social Assessment Action Plan

4. The AF1 Social Assessment Action Plan is currently being implemented by the GEWEL and ZEEP team with good progress. Key updates include:

- A GBV-responsive GRM has been rolled out to all current 55 districts and additional 18 districts covered in AF1 by the end of January 2021. If this proposed AF2 is approved, the GRM will scale up to the remaining 43 districts in the country, to cover all SCT districts by end of June 2021.
- GBV Referral Pathways. Delivery of printed GBV service directories for the GBV referral pathways in initial districts to accompany GRM boxes has been completed. A second round of data collection has been commenced for the GBV referral pathways mapping in additional districts.
- Boarding facility improvements in-progress: KGS disbursed funds to all targeted districts to make improvements on weekly boarding facilities based on the agreed minimum standards. Improvements commenced in October and scheduled to be completed by January 2021.
- High-level leadership sensitization: A Concept Note on high-level engagement at MoGE is currently being finalized with the aim to raise awareness and enhance prioritization among senior managers at national, provincial and district level within the ministry.
- KGS 'empowerment pilot' procurement soon to be launched by MoGE. This is an intervention building on the Good Schools Toolkit and other relevant models for behavior change at school and community level. A TOR was drafted, and procurement of an NGO is about to be launched to finalize the design, oversee the implementation and build capacity within MoGE to scale up the intervention.
- Case management system in schools. The design and piloting of a case management system to link girls at risk of dropping out of school or facing other social risks, including GBV, with social workers in addition to guidance counselors at the schools is underway. Lessons from the pilot will be scaled up.
- Accountability Mechanisms. An analysis of the current system of accountability including any discrepancy between the protocol and practice is underway. Based on the analysis, an enhanced system will be rolled out across including whistleblower protection, establishing any investigative or disciplinary units necessary and training employees in the enhanced system and placement of IEC material in schools outlining of Code of Ethics for teachers and avenues for grievance redress for the school community.

IV. AF2 Social Assessment and Action Plan

5. From a social perspective, the project is expected to have a positive impact on the poorest and most vulnerable households, including increased production and asset ownership, improved health of children in households, increased capacity to meet basic needs such as education and medical costs as well as increased self-esteem.¹ However, given the overall provision of cash which has the potential to increase power differentials in communities combined with there being high levels of contextual GBV and SEA/SH in Zambia², there may be additional social risks associated with the project. A

¹ The *Research Report: Safety for All: GBV and Social Safety Nets in Zambia*, was undertaken in 2020 to identify opportunities to strengthen Zambia's key social protection program, particularly the SCT and SWL components of GEWEL in order to (i) mitigate any risks of GBV linked to these programs; and (ii) to enhance the programs positive impacts on violence reduction.

² Similar to other African countries, GBV is a widespread problem in Zambia, with girls and women, particularly those in rural areas, facing high rates of GBV and SEA/SH. According to the 2018 Zambia Demographic and Health Survey, of women age 15 – 49, 35% experienced physical violence at least once since age 15 and 14% experienced sexual violence. Overall, women who have experienced physical or sexual violence have a tendency not to seek help or tell someone. Sexual violence is most likely to be underreported; only 20% of women who experienced sexual violence sought help.

qualitative study which included focus group discussions and key informant interviews with beneficiaries was undertaken in 2020 and found there have been few reports to date and those which were reported were primarily related to cases of verbal abuse or violence (often also in relation to alcohol abuse) where extended family members had misappropriated transfers from family members³. Other reports have noted the potential for (i) increased incidence of household violence (ii) non-reporting of GBV/SEA incidences due to cultural beliefs and customs; (iii) misuse of funds in the case where designated deputies⁴ support child-headed households⁵; and (iv) potential for SEA/SH against beneficiaries perpetrated by Payment Service Providers (PSPs).

6. To mitigate against the particular risks of GBV/SEA within SCT and SWL, a separate Action Plan has been developed. The Ministry of Gender will play a leading and coordination role, together with the Department of Social Welfare in MCDSS to manage the implementation the Action Plan. GBV and Grievance Redress Mechanism (GRM) Focal Points within each Ministry play an integral role in managing social risks and impacts. A summary of this Action Plan follows:
 - (a) Roll-out of GBV-responsive GRM to all SCT (and SWL) districts in harmonization with GEWEL GRM
 - (b) Conducting awareness raising for SCT and SWL beneficiaries and their households upon registration on potential risks for household violence due to increased income, existence of GRM and how to report any such incidences;
 - (c) Strengthening capacity of implementers to manage social risks associated with the project and in particular GBV, SEA/SH risks through enhanced training of staff;
 - (d) Appointing GRM focal persons at community level;
 - (e) Effective monitoring of child-headed households to ensure SCT benefits are received and used appropriately; and
 - (f) Training on the prevention of SEA/SH for all project areas, including targeted training of PSPs, accompanied by IEC materials.
7. The AF2 Action Plan for SCT and SWL is developed to complement the existing overall GEWEL Social Assessment Action Plan that identified areas of strengthening client capacity to better coordinate, manage and respond to GBV risks. SCT and SWL components will also benefit from the GEWEL Action Plan addressing capacity gaps in prevention of and response to GBV including related to: (i) delivery of printed GBV/SEA service directories for the GBV referral pathways in initial districts and ongoing pathways mapping in additional districts; (ii) high-level leadership dialogue with the aim to raise awareness and enhance prioritization among senior managers at national, provincial and district level; and (iii) an analysis of the current system of accountability including any discrepancy between the protocol and practice is underway.
8. The preparation of the study and the Action Plan benefited from consultation with gender and GBV-experts across the Ministries of Gender, General Education and Community Development and Social Services, the United Nations, development partners, and the University of Zambia. Further consultations are expected.

³ 2020. *Research Report: Safety for All: GBV and Social Safety Nets in Zambia*. GRZ/UKAID/WB.

⁴ In some cases, SCT beneficiaries may have designated deputies, who collect payments on their behalf. This practice is carried out only on exceptional basis (i.e. child-headed households). Deputies must be chosen by the beneficiary and should be a woman to minimize risks related to SEA/SH (Operations Manual for COVID-19 Emergency Cash Transfer, MCDSS-DSW).

⁵ COVID-19 Emergency Cash Transfer Gender Mainstreaming Presentation to UN-DONOR Check-in Meeting on 26 November 2020. Lusaka, Zambia.