DREF Operation

Zimbabwe Hailstorm Response DREF 2026



Photo credit: ZRCS M Begede, 2026. Volunteers and staff assessing damaged houses

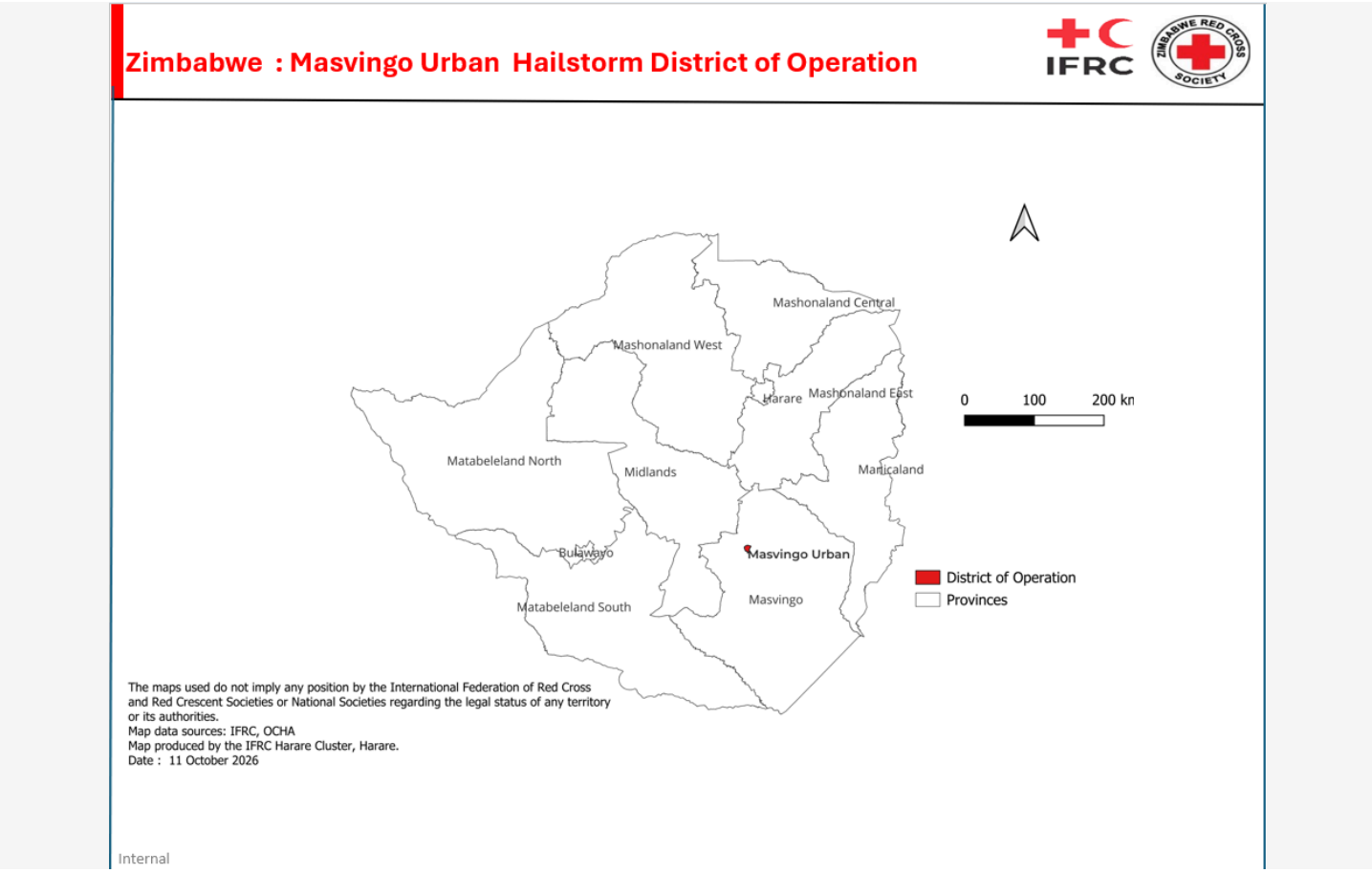
Appeal: **MDRZW030**	Hazard: **Flood**	Country: **Zimbabwe**	Type of DREF: **Response**
Crisis Category: Yellow	Event Onset: **Sudden**	DREF Allocation: **CHF 415,459**	
Glide Number: **-**	People Affected: **67,500 people**	People Targeted: **3,500 people**	
Operation Start Date: **15-10-2026**	Operation Timeframe: **4 months**	Operation End Date: **28-02-2027**	DREF Published: **28-10-2026**

Targeted Regions: **Masvingo**

Description of the Event

Date of event

05-10-2026



Map showing affected city of Masvingo

What happened, where and when?

On 5 October 2026, a severe hailstorm accompanied by heavy rainfall and strong winds struck Masvingo Urban, causing extensive damage to residential properties, public infrastructure, schools, health facilities, businesses and household livelihoods. Department of Civil Protection and ZRCS conducted a physical assessment on 6 October 2026 identified widespread damage across the city, particularly to residential roofs and windows. Preliminary findings indicate that approximately 8,500 houses had their roofs blown off or damaged, while more than 90% of an estimated 17,000 houses assessed had shattered windowpanes. The president declared the hailstorm a state of disaster within affected areas.

The disaster has affected an estimated 67,500 people across approximately 13,500 households, according to preliminary assessment findings (Department of Civil Protection, 2026). Many affected families are living in damaged homes that offer limited protection from adverse weather conditions, increasing their need for emergency shelter and essential household assistance. Although no displacement was reported at the time of the initial assessment, temporary accommodation and evacuation arrangements have been established for households whose homes are unsafe or require urgent intervention.

The storm has also disrupted essential services and critical infrastructure. Extensive damage to electricity infrastructure has resulted in widespread power outages, affecting municipal water pumping, drainage and sewerage systems. These disruptions have heightened concerns regarding access to safe water, adequate sanitation and the risk of waterborne diseases. Damage has also been reported at key health facilities, including Masvingo Provincial Hospital, Runyararo Maternity Clinic and Northwest Clinic, as well as several schools and other public institutions, compromising access to essential health and education services.

Household livelihoods have also been affected, with reported damage to gardens, fruit trees, poultry and small businesses, further undermining income sources and household food security. The widespread destruction has created high demand for roofing materials, which are reportedly in short supply, potentially delaying repairs and prolonging exposure to unsafe living conditions. Affected households require urgent assistance, including emergency shelter materials, essential non-food items, blankets, safe water, sanitation and hygiene support, food assistance, education support and psychosocial services.

In response to the scale of the disaster, the Government of Zimbabwe has declared a State of Disaster, and Civil Protection Committees and other relevant government structures have been activated to coordinate the response. The Zimbabwe Red Cross Society (ZRCS) is supporting response efforts through needs assessments, household registration, emergency shelter and non-food assistance, community engagement, health and hygiene promotion, and coordination with government authorities and humanitarian partners.

Given the scale of the damage, disruption to essential services and the immediate needs of affected households, a coordinated and targeted humanitarian response is required to address urgent shelter and basic household needs, reduce public health risks, protect vulnerable groups and support early recovery. This concept note therefore seeks to provide a framework for a timely, needs-based and accountable response that complements government-led efforts and prioritises the most affected and vulnerable households in Masvingo Urban.



Photo credit: Mable Zinange,2026. volunteer assesses damaged Houses



Photo credit: Mable Zinange,2026 . ZRCS staff with Minister of State



Photo credit: Mable Zinange,2026 . ZRCS volunteer assessing damaged Houses



Photo credit: Mable Zinange,2026. One of the damaged houses

Scope and Scale

The severe hailstorm, heavy rainfall and strong winds that affected Masvingo Urban on 5 October 2026 caused widespread damage to residential properties, essential infrastructure, public services and household livelihoods. Preliminary assessments estimated that approximately 13,500 households (67,500 people) were affected. Housing damage was particularly extensive, with approximately 8,500 houses reporting damaged or blown-off roofs, while more than 90% of the estimated 17,000 houses assessed reportedly had shattered windows (Department of Civil Protection, 2026). These damages have left many households exposed to adverse weather conditions, compromised privacy and security, and increased the risk of further structural damage.

Shelter and household property: Damage to roofs, windows and other housing components has significantly reduced the safety and habitability of affected homes. Households with limited financial resources face challenges in purchasing roofing sheets, timber, glass and other construction materials required for repairs. The resulting delays may prolong exposure to rain and other weather conditions, increase the risk of injury and damage household belongings, including bedding, clothing, furniture and essential domestic items. Although no displacement was recorded during the initial assessment, households whose homes are structurally unsafe may require temporary accommodation, emergency shelter materials and support to restore safe living conditions. The actual number of households requiring emergency shelter assistance and the value of household property losses remain to be established through detailed

assessments.

Water, sanitation and electricity infrastructure: The disaster disrupted electricity supply, water pumping, drainage and sewerage services. Electricity interruptions affected the operation of water supply systems, while damage to drainage infrastructure and the accumulation of stormwater increased the risk of localised flooding and environmental contamination. Disruptions to sewerage services may expose communities to wastewater and heighten the risk of waterborne diseases, particularly where safe water and sanitation facilities are compromised. These disruptions also affect households, health facilities, schools and businesses that depend on reliable water and electricity services. The number of affected water supply installations, damaged boreholes, pumping stations, electricity lines, substations and sewerage facilities, together with the duration of service interruptions and estimated repair costs, requires confirmation from the relevant utility providers and local authorities.

Health facilities and education infrastructure: Damage to public infrastructure, including reported impacts on health facilities and schools, has raised concerns about the continuity and accessibility of essential services. Damage to roofs, windows and other building components may compromise the safety of patients, health workers, learners and teachers, while interruptions to electricity and water supply can constrain healthcare delivery, sanitation, hygiene and infection prevention. Schools may also experience disruption to learning where classrooms are damaged or considered unsafe. A facility-by-facility assessment is required to establish the number of affected health facilities and schools, the extent of structural damage, service interruptions, repair requirements and associated costs.

Protection, health and public health risks: The combined effects of damaged homes, disrupted essential services and loss of income have increased the vulnerability of affected households. Female and child-headed households, older persons, persons with disabilities, pregnant and lactating women, people with chronic illnesses and households with limited financial resources may face greater difficulties accessing emergency assistance and repairing damaged homes. Overcrowding in temporary accommodation, inadequate lighting, unsafe shelter conditions and disrupted water and sanitation services may increase protection and health risks. Community-level assessments and feedback mechanisms are therefore necessary to identify households requiring priority assistance and ensure that response activities are accessible, safe and inclusive.

Overall impact and recovery requirements: The scale of housing damage, combined with disruptions to essential services and losses to livelihood assets, indicates that recovery needs extend beyond the provision of emergency shelter materials. Priorities include restoring safe housing, repairing damaged water and sanitation infrastructure, supporting continuity of health and education services, addressing public health risks and helping affected households recover their livelihoods. The Government's activation of Civil Protection structures provides a coordination framework for response and recovery efforts. The ZRCS is supporting assessments, emergency shelter and non-food assistance, community engagement, and health and hygiene promotion. Further technical assessments are required to establish consolidated sectoral damage figures, financial losses, repair costs and the number of households requiring assistance, thereby informing prioritisation, resource mobilisation and longer-term disaster risk reduction.

Source Name	Source Link
1. The Herald	https://www.heraldonline.co.zw/devastating-hailstorm-hits-masvingo-damages-buildings/
2. CITE	https://cite.org.zw/hailstorm-rips-roofs-off-masvingo-homes-damages-vehicles/
3. ZimLive	https://www.zimlive.com/hailstorm-rips-roofs-off-masvingo-homes-damages-cars-amid-flash-flooding/
4. UM news	https://www.umnews.org/en/news/zimbabwe-hailstorm-destroys-churches-homes
5. Masvingo City Council	https://masvingocity.org.zw/official-statement-from-the-mayor-of-masvingo-city-his-worship-the-mayor-councillor-a-tabe/
6. Climate Brief	https://climatebrief.co.zw/2026/10/07/masvingo-hailstorm-declared-state-of-disaster/
7. 263 Chat	https://www.263chat.com/hailstorm-leaves-trail-of-destruction-in-masvingo-as-homes-cars-damaged/

8. The Zimbabwean	https://www.thezimbabwean.co/2026/10/hailstorm-leaves-13500-masvingo-households-reeling/

Previous Operations

Has a similar event affected the same area(s) in the last 3 years?	**No**
Did it affect the same population group?	-
Did the National Society respond?	-
Did the National Society request funding form DREF for that event(s)	-
If yes, please specify which operation	-

If you have answered yes to all questions above, justify why the use of DREF for a recurrent event, or how this event should not be considered recurrent:

-

Did you complete the Child Safeguarding Risk Analysis in previous operations, what was risk level?	**Yes**
What was the risk level for Child Safeguarding Risk Analysis?:	**Risk level was classifies as moderate.**

Current National Society Actions

Start date of National Society actions

07-10-2026

Shelter, Housing And Settlements	ZRCS has mobilised over 700 tarpaulins from different provincial warehouses which are currently being distributed to the worst affected and vulnerable households.
Water, Sanitation And Hygiene	ZRCS has supported affected households in Masvingo Urban through WASH interventions, including the distribution of buckets and soap to promote safe water storage, handwashing and improved personal hygiene. These items help households maintain basic hygiene practices amid disruptions to water supply and sanitation services caused by the hailstorm. The intervention also complements ongoing health and hygiene promotion efforts aimed at reducing the risk of waterborne diseases and protecting the health and dignity of affected communities.
Coordination	The Zimbabwe Red Cross Society (ZRCS) has been actively coordinating with the Department of Civil Protection, local authorities, Civil Protection Committees and other humanitarian partners in Masvingo to support a coordinated response to the hailstorm. Coordination efforts have focused on information sharing, joint needs assessments, household registration, identification of the most vulnerable affected

	households, and aligning planned interventions with government-led response priorities. ZRCS is also engaging relevant stakeholders to facilitate the provision of emergency shelter, non-food items, health and hygiene promotion, and other essential assistance while minimising duplication of efforts.
Assessment	ZRCS conducted a rapid needs assessment in Masvingo Urban on 6 October 2026 to establish the extent of damage, identify affected households and assess priority humanitarian needs. The assessment focused on shelter damage, essential household items, access to basic services and the vulnerabilities of affected populations to inform targeted response interventions.

IFRC Network Actions Related To The Current Event

Secretariat	IFRC Harare Country Cluster Delegation is based in Zimbabwe and supports ZRCS through technical guidance, coordination and capacity strengthening. The IFRC has continued to provide Secretariat support through strategic coordination, operational planning, PMER guidance, finance and administrative oversight, logistics support for the mobilisation of relief items, National Society Development (NSD) support, and technical assistance in health, WASH, and emergency operations
Participating National Societies	The Finnish Red Cross is coordinating with ZRCS to discuss potential response interventions and identify gaps requiring support for the Masvingo hailstorm operation. Further engagement will inform possible contributions based on the identified humanitarian needs and response priorities.

ICRC Actions Related To The Current Event

ICRC has not provided any support to ZRCS in responding to the hailstorm in Masvingo

Other Actors Actions Related To The Current Event

Government has requested international assistance	No
National authorities	The Government of Zimbabwe declared a State of Disaster and activated Civil Protection structures to coordinate the response. National and local authorities conducted damage assessments, coordinated humanitarian assistance and facilitated the distribution of non-food items (NFIs) to affected households, alongside efforts to address urgent shelter needs and restore essential services.
UN or other actors	The Government of Zimbabwe has distributed food assistance to affected households, comprising cereals, including rice and 10 kg of maize meal per household. FACT (Family AIDS Caring Trust) Zimbabwe is planning to provide water deliveries to address

	immediate water access needs. These interventions complement the proposed ZRCS response, which will focus on emergency shelter materials, MPCA and the rehabilitation of 10 boreholes to improve access to safe water.

Are there major coordination mechanism in place?

Local/Urban Level: The Masvingo City Civil Protection Committee, led by relevant government authorities and the local authority, coordinates assessments, relief distributions and response activities. ZRCS participates in assessments, information sharing and delivery of humanitarian assistance.

National Level: The Department of Civil Protection leads national disaster response coordination through the national Civil Protection structures, with relevant government ministries, humanitarian agencies and partners. ZRCS contributes to response planning, needs assessments, emergency shelter, NFI distributions and WASH activities.

ZRCS Positioning: ZRCS acts as a humanitarian partner supporting government-led coordination and response efforts; it does not lead the overall disaster coordination mechanism.

Coordination Gaps: Continued assessment is needed to identify gaps in shelter materials, essential household items, WASH, health and support for vulnerable households. Information sharing and coordination of distributions remain important to minimise duplication and ensure equitable coverage.

Needs (Gaps) Identified



Shelter Housing And Settlements

The hailstorm affected approximately 13,500 households (67,500 people), resulting in significant damage to residential structures and compromising the safety and habitability of homes. According to the Department of Civil Protection (2026), approximately 8,500 houses sustained roof damage or had their roofs blown off, while more than 90% of the estimated 17,000 houses assessed reportedly had shattered windows. This represents a substantial shelter gap, with damaged roofs and broken windows leaving households exposed to rain, cold weather and other adverse environmental conditions, while also compromising privacy, security and protection of household belongings.

The immediate needs include tarpaulins and black polythene sheets to provide temporary roofing and cover damaged sections of houses, as well as materials for repairing or replacing damaged roofing and windows. Affected households also require blankets, clothing and other essential non-food items where household belongings have been damaged or lost. The scale of roof damage indicates that approximately 8,500 households may require roof-related support, subject to household-level verification, while the widespread window damage points to additional repair needs across the assessed communities.

The principal gaps relate to the availability of emergency shelter materials, resources for repairing damaged roofs and windows, and the capacity of vulnerable households to restore safe living conditions without external assistance. Priority should be given to households with severely damaged or uninhabitable homes, particularly those with young children, older people, persons with disabilities and limited resources for self-recovery. The response should therefore address both immediate protection needs through temporary shelter materials and longer-term recovery needs through appropriate repair and rehabilitation support, based on verified household-level assessments.



Multi purpose cash grants

The hailstorm affected approximately 13,500 households (67,500 people), causing significant damage to homes and household assets and increasing the financial burden on affected families (Department of Civil Protection, 2026). In Masvingo Urban, households whose homes sustained roof damage or shattered windows face competing and urgent needs, including purchasing food, replacing damaged clothing and bedding, acquiring water containers and other essential household items, and meeting the costs of temporary shelter repairs. These competing priorities are likely to place additional pressure on household budgets, particularly among families whose belongings were damaged and those with limited savings or alternative sources of income.

The principal gap is the limited capacity of affected households to meet multiple immediate needs simultaneously using their available resources. While emergency shelter materials such as tarpaulins and black polythene sheets can provide temporary protection for damaged roofs, they do not address all household requirements, including food, clothing, blankets, water storage containers and other essential domestic items. Multi-purpose cash assistance is therefore relevant where markets remain functional and essential commodities are available at accessible prices, as it allows households to prioritise expenditure according to their individual circumstances.

The response should be informed by verified evidence on household vulnerability, unmet basic needs, market functionality and access to essential services. Priority should be given to households facing the greatest difficulties in meeting their immediate needs, including those with severely damaged homes, limited income and additional support requirements. The assessment findings will guide the targeting, transfer value and duration of multi-purpose cash assistance, while identifying households requiring complementary shelter or WASH support to address needs that cash assistance alone may not adequately resolve.

Multi-Purpose Cash Assistance (MPCA) will enable eligible households to meet these immediate basic needs, prioritising food, essential household items, clothing, bedding, hygiene products and other urgent expenses arising from the hailstorm. Where necessary, households may also use the transfer towards temporary shelter repairs or other priority costs, according to their circumstances. The assistance will complement shelter support, which provides materials for emergency weatherproofing, and targeted WASH assistance. This approach will give households flexibility to address their most pressing needs, restore basic living conditions and reduce reliance on harmful coping strategies.

The transfer value will be based on the recommended urban transfer value established by Zimbabwe's National Cash Working Group, taking into account the Minimum Expenditure Basket and the cost of essential goods and services. This approach promotes harmonisation with national cash assistance standards and ensures that the transfer is informed by prevailing household needs and market prices. Final targeting and implementation will consider household vulnerability, market functionality, the availability and affordability of essential commodities, and any assistance already received to minimise duplication and address outstanding needs.



Water, Sanitation And Hygiene

The hailstorm disrupted essential household services and increased the risk of inadequate access to safe water, sanitation and hygiene among affected communities. In areas where electricity supply and municipal water-pumping systems were interrupted, households faced potential difficulties accessing reliable water supplies for drinking, cooking, personal hygiene and other domestic needs. These disruptions may have increased reliance on alternative water sources and unsafe water-storage practices, particularly among households without adequate water containers. The extent of these challenges, including the number of households affected by water-supply interruptions and the duration of service disruptions, requires confirmation through the WASH assessment and relevant municipal service records.

The principal WASH needs relate to maintaining access to safe drinking water, adequate water-storage capacity and essential hygiene supplies while damaged infrastructure and electricity-dependent water systems are being restored. Households lacking clean, covered water containers may face difficulties safely storing water obtained from alternative sources, increasing the risk of contamination during collection, transportation and storage. In addition, households whose essential belongings were damaged may have limited access to soap and other hygiene materials. Where water-supply interruptions persist, women, children, older people and persons with disabilities may experience additional difficulties accessing sufficient water for household consumption and hygiene.

Key gaps requiring assessment include the number of households experiencing interrupted or inadequate water supplies, the availability and safety of alternative water sources, access to appropriate water-storage containers and hygiene supplies, and the extent of water-quality monitoring in affected communities. Water-quality testing is particularly important where households depend on alternative sources whose safety has not been verified. The assessment should also establish whether households have received adequate information on safe water collection, treatment and storage, and whether any water-quality results indicate contamination requiring corrective action.

The response should be guided by verified WASH assessment findings, including the number of affected households requiring water containers and hygiene supplies, the status of municipal water services, and the results of water-quality monitoring. Priority should be given to households without reliable access to safe water and those with limited capacity to obtain or store water safely. These findings will inform the scale and targeting of emergency WASH assistance, hygiene promotion and public health messaging while essential water-supply infrastructure is being restored.

Protection, Gender And Inclusion

The hailstorm affected approximately 13,500 households (67,500 people), with extensive damage to residential structures, including approximately 8,500 houses with damaged or blown-off roofs and shattered windows reported in more than 90% of the estimated 17,000 houses assessed (Department of Civil Protection, 2026). This damage has compromised household privacy, security and dignity, potentially increasing protection risks for people living in exposed or partially damaged homes. Children, older persons, persons with disabilities, pregnant and lactating women, female-headed households and other people facing socioeconomic disadvantages may experience additional difficulties accessing temporary shelter, essential household items and emergency assistance, particularly where mobility limitations, caregiving responsibilities or limited financial resources restrict their ability to recover independently.

Key protection and inclusion gaps relate to the safety, accessibility and appropriateness of assistance for people with different needs. Households with mobility limitations may face difficulties reaching distribution points, while people with visual, hearing or other communication barriers may not receive or understand information about eligibility criteria, available assistance and complaints procedures. Women and girls, children and other at-risk groups may also face heightened risks where damaged homes offer limited privacy or where accessing assistance involves unsafe travel, overcrowded distribution points or inadequate safeguards.

The response should therefore prioritise households facing the greatest protection and access barriers through transparent, vulnerability-based targeting and safe, dignified assistance arrangements. Staff and volunteers should receive appropriate briefings on the Code of Conduct, Prevention of Sexual Exploitation and Abuse (PSEA), child safeguarding and confidential reporting procedures. Community information should be provided in appropriate languages and accessible formats, supported by safe feedback and complaints mechanisms and established referral pathways. These measures should be informed by ongoing community feedback and protection monitoring to identify emerging risks, address exclusion and ensure that assistance reaches affected people equitably and without causing further harm.

Any identified gaps/limitations in the assessment

The initial assessment identified significant unmet needs in emergency shelter, essential household items, WASH and livelihood recovery, with shortages of roofing materials and limited resources potentially delaying assistance. Damage to electricity and water infrastructure continues to constrain access to essential services. Further detailed household assessments are required to verify needs and response coverage, particularly among older persons, persons with disabilities, female- and child-headed households, and other vulnerable groups. Resource constraints, logistical challenges and the scale of the damage may limit the timely delivery of assistance. Continued coordination and information sharing among government authorities, ZRCS and humanitarian partners are essential to address gaps, avoid duplication and ensure equitable assistance to affected households.

Assessment Report

Operational Strategy

Overall objective of the operation

To reduce the immediate humanitarian impact of the 5 October 2026 hailstorm on 3,500 vulnerable people (1,000 households) in Masvingo Urban by providing emergency shelter assistance, multipurpose cash support, safe water and hygiene services, and protection-focused community engagement, while strengthening community resilience and preparedness for future climate-related hazards

Operation strategy rationale

The operation will adopt a targeted, needs-based and inclusive approach to address the urgent humanitarian needs of households affected by the hailstorm in Masvingo Urban. The response will directly target 1,000 households (approximately 3,500 people) and indirectly reach an estimated 20,000 people through community-level interventions, improved access to essential services and risk communication. The strategy is informed by the scale of the disaster, the extent of damage to residential structures, disruptions to essential services, household vulnerability and the need to complement assistance provided by other humanitarian actors. According to the Department of Civil Protection (2026), approximately 13,500 households (67,500 people) were affected, around 8,500 houses sustained roof damage or had their roofs blown off, and more than 90% of the estimated 17,000 houses assessed reportedly had shattered

windows. These impacts have increased households' exposure to adverse weather, compromised privacy and security, and placed additional pressure on already constrained household resources.

The operation will prioritise emergency shelter, multi-purpose cash assistance, water, sanitation and hygiene (WASH), health-related support, Protection, Gender and Inclusion (PGI), and Community Engagement and Accountability (CEA). These priorities reflect the immediate consequences of the hailstorm and the need to address both physical damage and the resulting socioeconomic and public health risks. The response will combine household-level assistance with community-based interventions, technical support and coordination with government authorities and humanitarian partners. This integrated approach is intended to address urgent needs while supporting early recovery, strengthening community resilience and ensuring that assistance is delivered safely, equitably and accountably.

1. Emergency Shelter and Household Recovery

Emergency shelter is a primary priority because extensive roof damage and shattered windows have left many households exposed to rain, cold weather and further deterioration of their homes. Damaged housing also undermines household privacy, security and dignity. ZRCS will provide conditional cash transfers to 250 households to purchase essential repair materials, including corrugated iron sheets, timber, nails, window panes and other locally available construction materials. This modality will enable households to address their specific repair requirements while supporting local markets where materials are available, of suitable quality and reasonably priced.

The selection of conditional cash transfers is informed by the need to support more durable household repairs rather than relying exclusively on temporary roofing materials. However, eligibility, eligible expenditures and verification arrangements will be clearly communicated to beneficiaries. Market functionality, material availability, price fluctuations and households' capacity to undertake repairs will be assessed before implementation.

ZRCS has already distributed emergency shelter and non-food items, depleting available stocks and highlighting the need to replenish essential items for future emergency responses. The proposed intervention will therefore complement earlier distributions by addressing outstanding household repair needs and strengthening the National Society's preparedness capacity, subject to available resources and procurement arrangements.

2. Multi-Purpose Cash Assistance

The hailstorm has created competing household expenditure priorities, including food, healthcare, clothing, bedding, shelter repairs and other essential domestic needs. Damage to homes and household belongings can increase these financial pressures, particularly among families with limited savings or income. Multi-purpose cash assistance will therefore target 250 vulnerable households, enabling them to prioritise expenditure according to their most urgent needs and household circumstances.

Cash assistance has been selected because it offers flexibility and can support household decision-making while helping sustain local markets, provided essential goods remain available and accessible. The transfer value and targeting criteria should be informed by the assessed cost of basic needs, household vulnerability, market prices and assistance already received from other responders. Beneficiary records will be coordinated with FACT Zimbabwe and relevant authorities to minimise duplication, particularly given FACT Zimbabwe's reported cash transfers to 2,000 households and recovery assistance to 500 households.

The cash component will complement government food assistance planned for 3,021 households. Rather than duplicating food distributions, the ZRCS intervention will help selected households address other essential needs that remain unmet. Where market assessments identify significant supply constraints or where households cannot safely access markets, alternative or complementary forms of assistance will be considered.

3. Water, Sanitation and Hygiene

WASH interventions will address potential disruptions to safe water access, inadequate household water storage and increased public health risks following the hailstorm. Where electricity and municipal water-pumping systems have been affected, households may experience difficulties accessing sufficient water for drinking, cooking and hygiene. Limited access to safe storage containers and hygiene supplies can further increase the risk of water contamination and waterborne disease.

The operation will provide conditional cash assistance to enable affected households to purchase essential WASH items, including soap, buckets and other hygiene supplies. The final number of households supported through this component will be confirmed during operational planning to ensure consistency between the proposed target of 1,000 households and the separately stated target of 500 households. Cash-based assistance will be used where local markets are functional and essential items are available at accessible prices.

The operation will also support the rehabilitation of 10 boreholes to improve access to safe water and reduce reliance on potentially unsafe sources. Borehole selection will be based on technical assessment, population needs, functionality, water quality and coordination with local authorities and other responders. This is particularly important because FACT Zimbabwe is conducting water deliveries, bucket

distribution and Aqua Tabs distribution. Joint mapping and verification will help identify underserved locations and avoid financing the same infrastructure or reaching the same households with equivalent assistance unnecessarily.

Hygiene promotion, water-quality monitoring and public health messaging will complement the distribution of supplies and rehabilitation of water points. These activities will promote safe water collection, treatment and storage practices while helping communities identify and report potential water-quality concerns.

4. Health and Community-Based Emergency Capacity

The operation will integrate basic health-related support and emergency response capacity into the broader humanitarian intervention. A combined training will be conducted for 35 volunteers in first aid and emergency shelter construction to strengthen their ability to support affected households safely and contribute to community-level response and recovery. Training will focus on basic first aid, safe working practices during shelter repairs and appropriate referral of needs beyond volunteers' capacity.

In addition, 1,000 women and girls will receive hygiene kits containing bathing soap, toothbrushes, bath towels and other essential items. The distribution will be coordinated with existing dignity-kit and hygiene interventions to identify women and girls whose needs remain unmet. The kit contents will be validated against assessed needs and relevant hygiene requirements.

This component has been selected to strengthen both immediate household wellbeing and the capacity of local responders. Volunteer training will also help sustain community-level preparedness beyond the immediate response, while coordination with relevant health and local authorities will support appropriate referrals where additional services are required.

5. Protection, Gender and Inclusion

PGI and safeguarding will be mainstreamed across assessment, registration, beneficiary selection, distributions, monitoring and community feedback. The damage to homes, particularly roofs and windows, has compromised privacy and security and may create additional protection concerns for children, older persons, persons with disabilities, pregnant and lactating women, female-headed households and other at-risk groups.

The operation will use transparent, vulnerability-based targeting and accessible assistance arrangements to reduce barriers faced by people who may have difficulty travelling to distribution points, accessing information or meeting registration requirements. Staff and volunteers will receive appropriate briefings on the Code of Conduct, Prevention of Sexual Exploitation and Abuse, child safeguarding, confidential reporting and safe referrals. Feedback and complaints mechanisms will enable affected people to raise concerns safely and influence operational decisions.

This approach recognises that assistance is effective only when people can access it safely, understand their entitlements and report problems without fear of retaliation or discrimination. Protection risks and barriers identified through community consultations and monitoring will inform adjustments to targeting, communication and delivery arrangements.

6. Community Engagement and Accountability

The operation will recruit and train 35 volunteers and community communication personnel in Community Engagement and Accountability (CEA). They will support mobile public-address outreach, door-to-door information dissemination and community awareness activities to communicate eligibility criteria, available assistance, safety messages and referral information in appropriate languages and accessible formats.

Accessible community feedback and complaints mechanisms will be established to allow affected people to ask questions, provide feedback, report concerns and seek clarification regarding assistance. Feedback will be reviewed and used to identify emerging needs, address misinformation, improve targeting and adjust implementation where necessary.

CEA is a central part of the strategy because timely and accurate information helps households make informed decisions and reduces the risk of exclusion, misunderstanding and perceived unfairness. It will also support coordination by helping identify households whose urgent needs remain unmet by existing interventions.

7. Coordination, Implementation and Learning

The operation will be implemented in coordination with the Department of Civil Protection, local authorities, FACT Zimbabwe and other relevant humanitarian partners. Coordination will focus on sharing response information, mapping geographical coverage, verifying beneficiary lists where appropriate, monitoring the status of planned assistance and identifying critical gaps. This is particularly important given the scale of the affected population and the overlap between planned cash, food, WASH and household support activities.

The IFRC will provide technical support through project inception meetings, operational and PMER monitoring visits, and lessons-learnt

workshops, including support from the IFRC Regional Office. Monitoring will track progress against targets, the timeliness and appropriateness of assistance, market conditions, community feedback, protection concerns and changes in the availability of essential services. Lessons identified during implementation will inform operational adjustments and strengthen future emergency preparedness and anticipatory action.

Through this integrated and coordinated approach, the operation aims to provide timely assistance to households with the most urgent unmet needs, restore access to essential household and water services, strengthen community-level emergency response capacity and ensure that assistance is delivered safely, inclusively and accountably. The combination of targeted cash support, shelter repair assistance, WASH interventions, volunteer capacity-building and community engagement will help address immediate humanitarian priorities while supporting early recovery and reducing the risk of further harm.

Targeting Strategy

Targeting Strategy Supporting Document

Who will be targeted through this operation?

The operation will target the most affected households in Masvingo Urban, prioritising those with damaged roofs, shattered windows, loss of essential household items and limited capacity to recover. Special attention will be given to female and child-headed households, older persons, persons with disabilities, pregnant and lactating women, and households with young children or chronically ill members.

Beneficiaries will be selected through household assessments, transparent vulnerability criteria, community engagement and coordination with government authorities and humanitarian partners. Accessible communication and feedback mechanisms will ensure inclusive, fair and accountable assistance.

Explain the selection criteria for the targeted population

Selection will be based on the severity of household damage, loss of essential items, exposure to weather, disruption of basic services and capacity to recover. Priority will be given to households with damaged roofs and shattered windows, particularly female and child-headed households, older persons, persons with disabilities, pregnant and lactating women, and households with young children or chronically ill members. These groups are prioritised due to increased protection risks and barriers to recovery. Beneficiary selection will be guided by verified assessments, transparent vulnerability criteria, community consultation and coordination with relevant authorities to ensure fair assistance and minimise duplication.

Total Targeted Population

Women	**866**	Rural	**0%**
Girls (under 18)	**1,059**	Urban	**100%**
Men	**709**	People with disabilities (estimated)	**3%**
Boys (under 18)	**866**		
Total targeted population	3,500		

Risk and Security Considerations (including "management")

Does your National Society have anti-fraud and corruption policy?	**Yes**
Does your National Society have prevention of sexual exploitation and abuse policy?	**Yes**
Does your National Society have child protection/child safeguarding policy?	**Yes**
Does your National Society have whistleblower protection policy?	**Yes**
Does your National Society have anti-sexual harassment policy?	**Yes**

Please analyse and indicate potential risks for this operation, its root causes and mitigation actions.

Risk	**Mitigation action**
Shortages of shelter materials due to high demand may delay assistance	Engage multiple suppliers, procure early and coordinate with partners to identify available stocks.
Exclusion of vulnerable households or duplication of assistance.	Use verified assessments, transparent selection criteria, community consultations and coordination with relevant stakeholders.
Community dissatisfaction or tensions over beneficiary selection and the distribution of assistance.	Communicate selection criteria clearly, ensure transparent distribution, and establish accessible community feedback and complaints mechanisms.
Protection, safeguarding and inclusion risks. Abuse, sexual exploitation and abuse (SEA), discrimination or exclusion during assistance. Damaged homes heightened economic insecurity and competition for limited assistance may increase exposure to exploitation, abuse, harassment and tensions within communities. Children, older persons, persons with disabilities, female- and child-headed households and people with limited mobility may face barriers to registration, information and distributions.	Integrate PGI and safeguarding risk analysis into assessments, beneficiary selection, distributions and monitoring. Staff and volunteers will receive briefings on the Code of Conduct, PSEA, child safeguarding, appropriate conduct and safe handling of sensitive information. Accessible and confidential feedback and complaints mechanisms will be publicised, with clear referral pathways for safeguarding concerns and survivor-centred responses. Distribution arrangements will incorporate accessibility, safe site layouts, crowd management, privacy and reasonable adjustments. Beneficiary selection will be transparent and subject to monitoring to identify exclusion, favouritism or inappropriate demands for assistance.

Please indicate any security and safety concerns for this operation:

The operation is not expected to face major security threats; however, damaged buildings, loose roofing materials, broken glass, fallen trees, electrical hazards and waterlogged roads may pose risks to staff, volunteers and affected communities. Personnel will follow ZRCS safety and security procedures, use appropriate personal protective equipment, avoid unsafe structures and damaged electrical infrastructure, and conduct activities in coordination with local authorities. Volunteers will receive safety and safeguarding briefings, use safe access routes and report incidents promptly. Assistance distribution points will be organised to ensure safe, orderly and easy access for all beneficiaries, particularly vulnerable groups.

Has the child safeguarding risk analysis assessment been completed?	**Yes**

Planned Intervention



Shelter Housing And Settlements

Budget: CHF 147,496
Targeted Persons: 875

Indicators

Title	Target
# of affected households assessed for shelter damage and vulnerability.	250
# of volunteers trained in first aid integrated with temporary shelter construction.	35
# of households received emergency shelter materials and essential household items.	250
# of post distribution monitoring conducted	1
% of assisted households reporting that shelter assistance met their priority needs.	100
# of procured emergency NFIs for replenishment	700

Priority Actions

• Conduct household assessments to identify shelter damage and prioritise the most vulnerable affected households.
• Train 35 volunteers on First Aid and on construction of temporary shelter. - Integrated with Health output
• Conduct post-distribution monitoring to assess adequacy, accessibility and beneficiary satisfaction.
• Provide emergency shelter materials and essential household items to 250 targeted households(tarpaulins, mosquito nets, plastic sheeting, blankets)
• Establish feedback and complaints mechanisms to address concerns and identify unmet shelter needs
•Register and verify 250 eligible households using transparent selection criteria.
• Procurement and replenishment of emergency NFIs distributed to hailstorm-affected households to restore National Society preparedness and response capacity.

Multi Purpose Cash

Budget: CHF 57,293
Targeted Persons: 875

Indicators

Title	Target
# of affected households registered and verified.	250
# of eligible households receiving multipurpose cash assistance.	250
# of market assessments conducted before cash disbursements.	1
# of post distribution monitoring conducted	1
% of assisted households reporting that cash assistance met their priority needs.	100

Priority Actions

• Register and verify 250 affected households based on damage severity and vulnerability criteria.
• Provide multi-purpose cash assistance to 250 eligible households to meet their priority needs. 250HHs for 3months @75 USD per month
• Post distribution monitoring.
• Conduct market assessments to assess commodity availability, prices and market functionality before cash disbursements.
• Monitor cash transfers to identify payment delays, access barriers and potential protection risks
• Establish accessible feedback and complaints mechanisms to address payment issues and beneficiary concerns
• Determine transfer values based on assessed household needs and the cost of essential goods and services

Health

Budget: CHF 14,033
Targeted Persons: 3,500

Indicators

Title	Target
# of volunteers trained in First Aid.	35
# of First Aid kits delivered to the ZRCS Masvingo office.	18
# of hailstorm-affected individuals who have received psychosocial support.	1,000
# of psychosocial support sessions conducted.	5

Priority Actions

• Train 35 volunteers in First Aid to strengthen emergency response capacity.
• Provide 18 First Aid kits to the ZRCS Masvingo office and preposition some for future, response.
• Provide 5 psychosocial support to 1,000 households affected by the hailstorm.



Water, Sanitation And Hygiene

Budget: CHF 79,732
Targeted Persons: 3,500

Indicators

Title	Target
# of households receiving water containers and water purification tablets.	1,000
# of people receiving essential hygiene kits.	1,000
# of households reached with hygiene promotion and health/WASH messages.	1,000
# of boreholes rehabilitated and functional	10
# of boreholes tested for water quality	10
% of surveyed households practising safe water treatment and storage.	100
% of surveyed households demonstrating knowledge of key hygiene practices.	100

Priority Actions

• Procure and distribute water containers and water purification tablets to 1000 affected households.
• Distribute essential hygiene kits and supplies to 1,000 individuals (boys, girls, women and men)
• Conduct water-quality monitoring to 10 boreholes and promote safe water handling and storage.
• Deliver hygiene promotion and health/WASH awareness sessions to 1,000 households.
• Support access to safe water through rehabilitation of 10 boreholes in the affected communities.



Protection, Gender And Inclusion

Budget: CHF 12,110
Targeted Persons: 3,500

Indicators

Title	Target
Number of affected people reached with safeguarding and PSEA information	3,500
# of protection concerns safely referred to appropriate service providers.	30

Number of staff and volunteers trained on PGI, safeguarding, child safeguarding, PSEA, and safe referrals.	45
Number of persons with disabilities participating in and accessing assistance activities.	50
Number of people reached with SGBV prevention information, available services, safeguarding, and child protection messages.	3,500
Number of protection concerns safely referred through established referral pathways.	100

Priority Actions

• Conduct protection and gender risk consultations with affected populations to inform distribution modalities, cash assistance, and community engagement approaches.
• Brief and train staff and volunteers on PGI, safeguarding, child safeguarding, PSEA, and safe referral procedures.
•Conduct service mapping and verification of available protection services and referral pathways before referrals are initiated.
• Conduct door-to-door awareness sessions on available assistance and protection services.
Identify and refer protection concerns and emerging needs to relevant service providers.
• Provision of dignity kits, where appropriate and based on identified needs and available services.
• Assessment of the accessibility and safety of distribution sites and community engagement activities.
•Coordination with organizations of persons with disabilities (OPDs) during implementation.
•Provision of reasonable accommodation support where needed to facilitate equitable access to assistance and services.
• Integration of child protection messages into community awareness activities.
•Training of volunteers on the safe identification and referral of children at risk.
•Integration of basic psychosocial support (PSS) activities within community outreach and engagement efforts.
•Monitoring the number of child protection cases safely referred and the number of people reached with child protection messaging.
• Child Safeguarding Risk Assessment and development of mitigation measures.
•Development and dissemination of IEC materials and community awareness activities on PSEA and safeguarding.
•Set up of confidential, safe, and accessible reporting mechanisms , promoting their functionality and effectiveness.
•Briefing of staff and volunteers on and signing the Code of Conduct, including commitments related to PSEA and child safeguarding.

Community Engagement And Accountability

Budget: CHF 7,628
Targeted Persons: 20,000

Indicators

Title	Target
# of households reached through door-to-door awareness sessions.	1,000
# of people reached through mobile public-address outreach.	20,000
# of community feedback and complaints mechanisms established or strengthened.	10
# of volunteers reached with CEA training integrated with PGI	35

Priority Actions

• Conduct door-to-door awareness sessions on available assistance and protection services to 1,000 households.
• Conduct 3 mobile public-address outreach to disseminate timely and accessible information.
• Establish, strengthen and promote accessible community feedback and complaints mechanisms.
• Identify and refer protection concerns and emerging needs to relevant service providers.
• Disseminate safeguarding, PSEA and child safeguarding information.



Coordination And Partnerships

Budget: CHF 18,523
Targeted Persons: 60

Indicators

Title	Target
# of inception and stakeholder engagement meetings conducted.	3
# of Documentaries for the Operation	2

Priority Actions

• Inception Meeting
• Lessons learnt Workshop
• Exit Survey
• Project Documentation



Secretariat Services

Budget: CHF 19,447
Targeted Persons: 0

Indicators

Title	Target
# of IFRC CCD monitoring visits conducted and field reports shared	4

Priority Actions

• Ensure overall operational coordination in line with IFRC DREF standards and policies.
• Convene a kickoff meeting within one week of approval and conduct monthly operational coordination meetings thereafter
• Cover salary costs for essential strategic positions required for effective operation delivery. PMER Officer and Project Officer
• Provide technical and coordination support through the IFRC Country Cluster Delegation (CCD), including PMER, finance, and logistics, in compliance with DREF and IFRC policies.

National Society Strengthening

Budget: CHF 59,196
Targeted Persons: 39

Indicators

Title	Target
# of printers procured and made available for emergency coordination.	1
# of laptops procured and made available for emergency coordination.	2
# of volunteers trained in First Aid and temporary shelter construction.	35
% of trained volunteers demonstrated competency in First Aid and temporary shelter construction.	100

Priority Actions

• Procurement of 2 laptops and printer
• Contribute to Level of Effort for Operation, Finance and PMER staff salaries
• Lease of Vehicle
• NS Core Cost
• Psychosocial support for volunteers
• Insurance costs for volunteers

About Support Services

How many staff and volunteers will be involved in this operation. Briefly describe their role.

The operation will work with 4 staff members and 35 volunteers. Staff will oversee project implementation, coordination, monitoring, reporting and liaison with relevant stakeholders. Volunteers will support Risk Communication and Community Engagement (RCCE), community mobilisation, beneficiary engagement and distribution of non-food items (NFIs). The operation will be overseen by designated ZRCS management and project coordination personnel to ensure effective implementation and accountability.

Does your volunteer team reflect the gender, age, and cultural diversity of the people you're helping? What gaps exist in your volunteer team's gender, age, or cultural diversity, and how are you addressing them to ensure inclusive and appropriate support?

The volunteer team will be selected to reflect the gender, age and cultural diversity of affected communities, with both male and female volunteers and strong local language skills. Any gaps in representation will be addressed through inclusive volunteer selection and engagement of community representatives. Volunteers will receive guidance on Protection, Gender and Inclusion (PGI), respectful communication and accountability to ensure safe, culturally appropriate and accessible support for all affected people, particularly vulnerable groups.

If there is procurement, will it be done by National Society or IFRC?

Procurement will be undertaken by ZRCS through local suppliers, as the required items are available on the local market. Procurement will support the distribution of emergency shelter materials and other essential non-food items to affected households. The tendering process is expected to take two weeks, with delivery requiring an additional week; therefore, three weeks should be adequate. For Cash and Voucher Assistance, an existing IFRC contract with a Financial Service Provider is in place to facilitate cash transfers.

How will this operation be monitored?

The operation will be monitored by ZRCS staff through regular field visits, activity tracking, beneficiary registration, distribution records, post-distribution monitoring and community feedback mechanisms. Progress will be measured against planned targets, including the number of households reached with shelter materials, NFIs and cash assistance, and beneficiary satisfaction. The project team will document implementation progress, challenges and lessons through regular reports. IFRC monitoring visits may be conducted in coordination with ZRCS to assess implementation quality, compliance and achievement of planned outcomes.

Please briefly explain the National Societies communication strategy for this operation

ZRCS will use internal briefings, emails and coordination meetings to share updates with staff, volunteers and partners. Affected communities will receive timely information on eligibility, assistance and distribution arrangements through community meetings, door-to-door outreach and public-address messaging. Feedback and complaints mechanisms will promote transparency and accountability. External communication will use press releases, social media and approved human-interest stories, with informed consent and protection of beneficiaries' dignity. IFRC communication support may be engaged to strengthen visibility, coordinate messaging and document the operation's impact.

Budget Overview

IFRC

DREF OPERATION

Code - Zimbabwe
Masvingo Hailstorm DREF

Operating Budget

Planned Operations	**318,293**
Shelter and Basic Household Items	147,496
Livelihoods	0
Multi-purpose Cash	57,293
Health	14,033
Water, Sanitation & Hygiene	79,732
Protection, Gender and Inclusion	12,110
Education	0
Migration	0
Risk Reduction, Climate Adaptation and Recovery	0
Community Engagement and Accountability	7,628
Environmental Sustainability	0
Enabling Approaches	**97,166**
Coordination and Partnerships	18,523
Secretariat Services	19,447
National Society Strengthening	59,196
TOTAL BUDGET	**415,459**

all amounts in Swiss Francs (CHF)

Internal 23/10/2026 #V2022.01

Click here to download the budget file

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Click here for the reference