

R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2016



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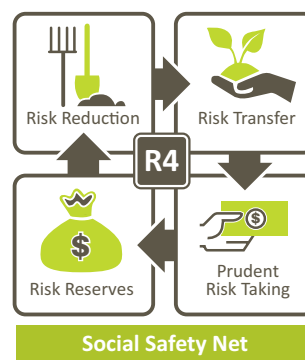
Cover: R4 participants standing next to a stone bund, one of the DRR activities carried out through R4, Senegal.
WFP / Azzurra Massimino



EXECUTIVE SUMMARY

The R4 Rural Resilience Initiative (R4) is a strategic partnership between Oxfam America (OA) and the United Nations World Food Programme (WFP). R4 was initiated in 2011 to respond to the challenges faced by food-insecure communities enduring increasingly frequent and intense climate disasters and other shocks. The program builds on the initial success of HARITA (Horn of Africa Risk Transfer for Adaptation), an integrated risk management framework developed by Oxfam America, the Relief Society of Tigray (REST), Ethiopian farmers and several other national and global partners. R4 refers to the four risk management strategies integrated in the project to strengthen farmers' food and income security. The initiative combines improved **resource management** (risk reduction), **insurance** (risk transfer), **livelihoods diversification and microcredit** (prudent risk taking), and **savings** (risk reserves).

During this quarter, R4 farmers in Ethiopia and Senegal focused on the creation of disaster risk reduction (DRR) assets, such as gully treatment and soil bunds as part of the Insurance for Assets (IFA) scheme. In southern Africa, a total of 5,281 vulnerable farmers were registered in the program, exceeding the set target of 5,000.



In **Ethiopia**, farmers participating in the Insurance for Assets (IFA) scheme worked on DRR assets. Insured farmers were also able to access loans from the R4 revolving fund and savings groups were set under the prudent risk taking and risk reserve components.

Also in **Senegal**, farmers carried out assets creation activities under the Food Assistance for Assets (FFA) and IFA schemes. The climate services pilots, started earlier in the year, continued during this quarter.

R4 participants harvesting fish from one of the ponds in Mpasi village in Balaka, Malawi.
WFP / Hussein Madih




























In **Malawi**, registrations of farmers marked the July-September quarter. IFA activities started at the end of September with 2,446 farmers participating. In the same month, Concern Universal (CU) and CUMO Microfinance conducted Village Saving and Loans (VSL) mapping in Mboga, Chulu, Kachenga, and Muotcha.

Similarly in **Zambia**, 2,835 farmers were registered. During the quarter, they completed land preparation as part of the Conservation Agriculture (CA) activities of the Initiative in

Kanchomba South, Muzoka, Ndondi, Kasikili and Kasiya. They were also able to sell part of their produce of cowpeas and repay the interest of their input loans with their profits.

This report provides an update on R4 activities from July to September 2016 and presents the results from the impact evaluation of R4 Senegal carried out to (i) document the achievements and challenges of R4 in the country, (ii) develop lessons learned, and (iii) provide recommendations to enhance the impact of R4 and mitigate any negative effects.

Figure 1. R4 achievements

Payouts			 \$ 17,000	 \$ 320,000	 \$ 24,000	 \$ 38,000	 \$ 450,000	
Value of premiums	 \$ 2,500	 \$ 27,000	 \$ 215,000	 \$ 275,000	 \$ 283,000	 \$ 306,000	 \$ 370,000	
Total sum insured	 \$ 10,200	 \$ 73,000	 \$ 940,000	 \$ 1,3m	 \$ 1,2m	 \$ 1,5m	 \$ 2,2m	
Farmers insured	 200	 1,300	 13,000	 18,000	 20,000	 26,000	 32,000	 40,000
Countries	2009	2010	2011	2012	2013	2014	2015	2016
	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia

Our vision: 500,000 insured farmers in 2020.



STATUS SUMMARY

ETHIOPIA

In 2016, R4 is being implemented in 86 villages (11 districts) in Tigray, and five villages in one district in Amhara. A total of 29,127 farmers registered (27,024 in Tigray of which 9,369 women, and 2,103 in Amhara of which 550 women). Through the project's unique Insurance for Assets (IFA) scheme, 24,574 farmers in Tigray worked from May to September on building disaster risk reduction (DRR) assets such as watershed management and homestead development identified through vulnerability assessments.

July to September was the pick season for the creation of DRR assets in both regions. In Tigray, farmers focused on the creation of deep trenches, percolation channels, gully treatment, run off diversion canal, compost pits and micro gardens. In Amhara, DRR assets such as stone and soil bunds, water percolation trenches,

eyebrow basins, micro basins and micro trenches, hillside terraces, gabion and stone check dams were created by the participants.

Loans from the R4 revolving fund were made available to insured farmers, while saving groups were organized and multiplied under the prudent risk taking and risk reserve components of the initiative. After receiving training in the previous quarter for income generating activities (IGA), business skills, and business plan preparation, farmers were able to access the revolving fund through Rural Saving and Credit Cooperatives (RUSACCOs). Through R4, 2,845 farmers are now member of RUSACCOs and further organized in to 237 Village Economic and Saving Association (VESA).

Figure 2. R4 Ethiopia timeline for the 2016 agricultural season

Status	2016											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
✓	Payout process				Financial education and outreach							
✓					Financial package development							
						Savings and Credit activities						
✓			Insurance enrollment									
					Risk Reduction activities							
										Payout process		

Farmers being trained in climatic and weather information recording, Zambia.
WFP / Prince Zulu

SENEGAL

In Senegal, R4 is being implemented in three regions in 2016: Tambacounda, Kongheul and Kolda. A total of 6,842 farmers were insured (3,615 women) through the IFA scheme and 604 through the IFAD sponsored program PADAER. A total of 117 additional farmers purchased the insurance in cash. During this quarter, similarly to Ethiopia, farmers focused on the construction of DRR assets under the Food Assistance for Assets (FFA) and IFA schemes. Assets included:

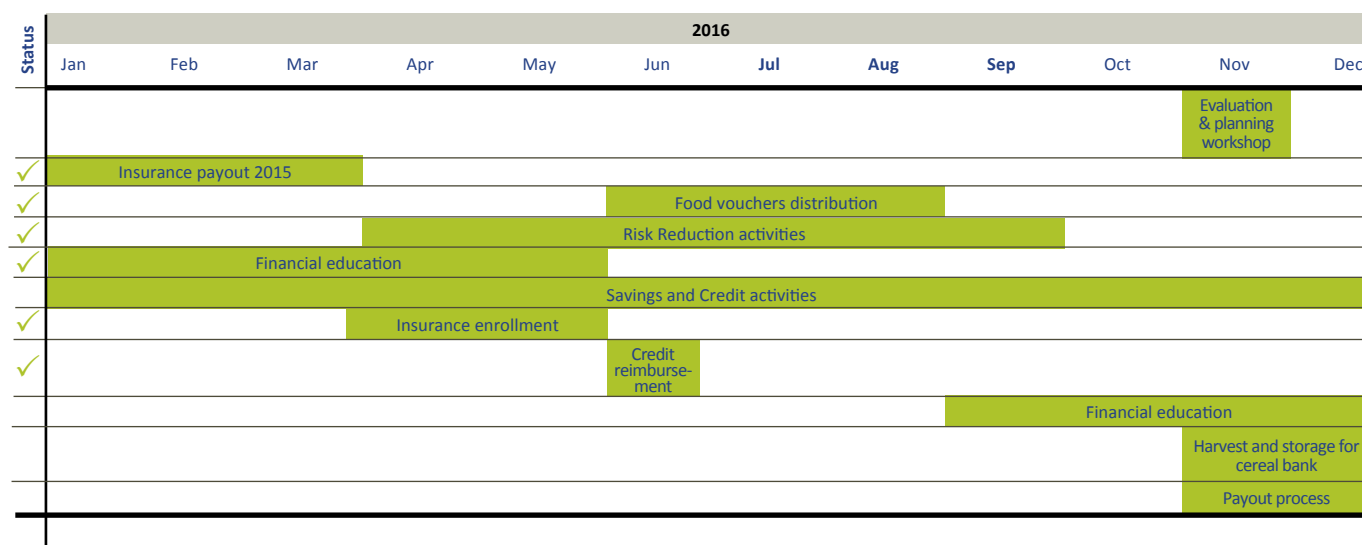
- Earth bunds (small dikes) creation and plantation of acacia trees, to regulate the water level in the rice fields, increase the infiltration of rainwater, reduce water erosion and preserve and improve soil fertility;
- The provision of acacia mellifera used as fencing or windbreaks to protect vegetable gardens from cattle, reduce wind speed, and reduce wind erosion within the protected area.

During 2016, R4 piloted climate services for its farmers.

R4 participants in Tambacounda and Kolda received climate services through two different pilots, one in partnership with the high-technology company Ignitia and the other in partnership with the local actors Manobi and ANACIM. The results of these pilots are currently being investigated.

Under the risk reserves components, 28 new women's savings groups were created during the period, adding to the 79 which have been replicated since the beginning of the year, and the existing 81 men's savings groups. Training on Saving for Change (SfC) and business continued for the more mature groups. A total of 13,804 participants (11,413 women) are currently engaged in SfC activities.

Figure 3. R4 Senegal timeline for the 2016 agricultural season



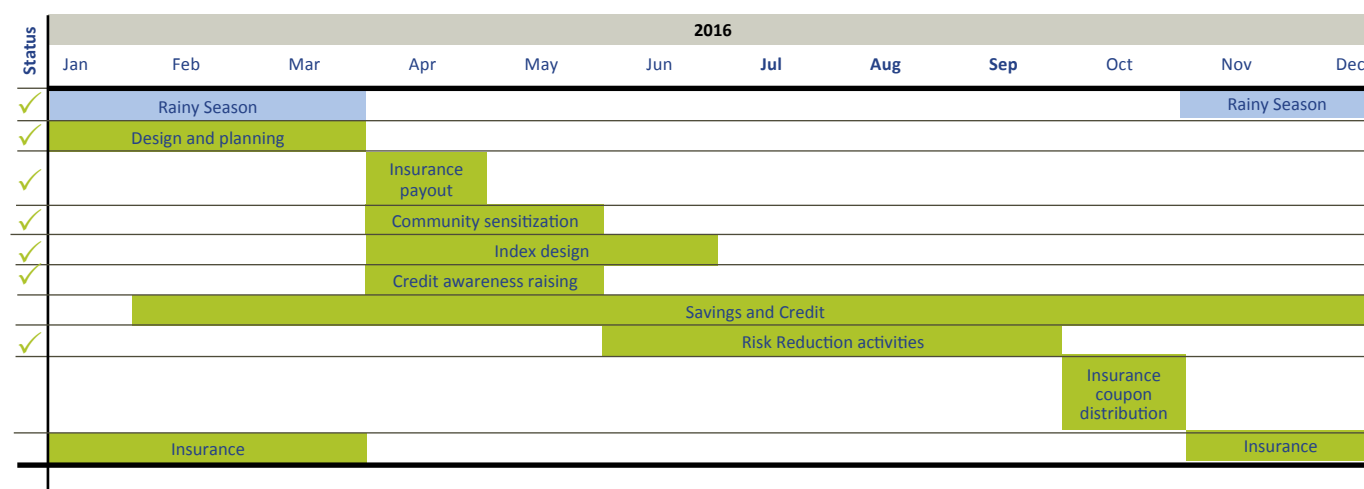
MALAWI

During 2016, R4 operations in Malawi were scaled up to total of 2,446 registered farmers. Overall, the R4 Initiative in the country has reached its target of providing 3,056 households with its climate risk management approach. The implementation of IFA activities started at the end of September 2016 with 2,446 farmers participating. Following the harvest, the FFA activities were resumed in July, with households focusing on compost manure making and the backyard gardens creation. In September, CU and CUMO Microfinance conducted VSL mapping in the new R4 areas of Mboga, Chulu, Kachenga, and Muotcha. The VSL mapping exercise identified 48 VSL groups composed of 1,095 people with

478 additional farmers participating in the insurance component. Furthermore, trainings were conducted on bokash manure making, entrepreneurship and risk transfer.

CU, WFP, Balaka District Council (BDC) and community representatives conducted community sensitization meetings on the risk transfer component in further 9 targeted Group Village Heads (GVHs) reaching 2,539 people (1,808 women). The result of the sensitization was very encouraging as most people expressed interest to take part in the insurance scheme.

Figure 4. R4 Malawi timeline for the 2016 agricultural season



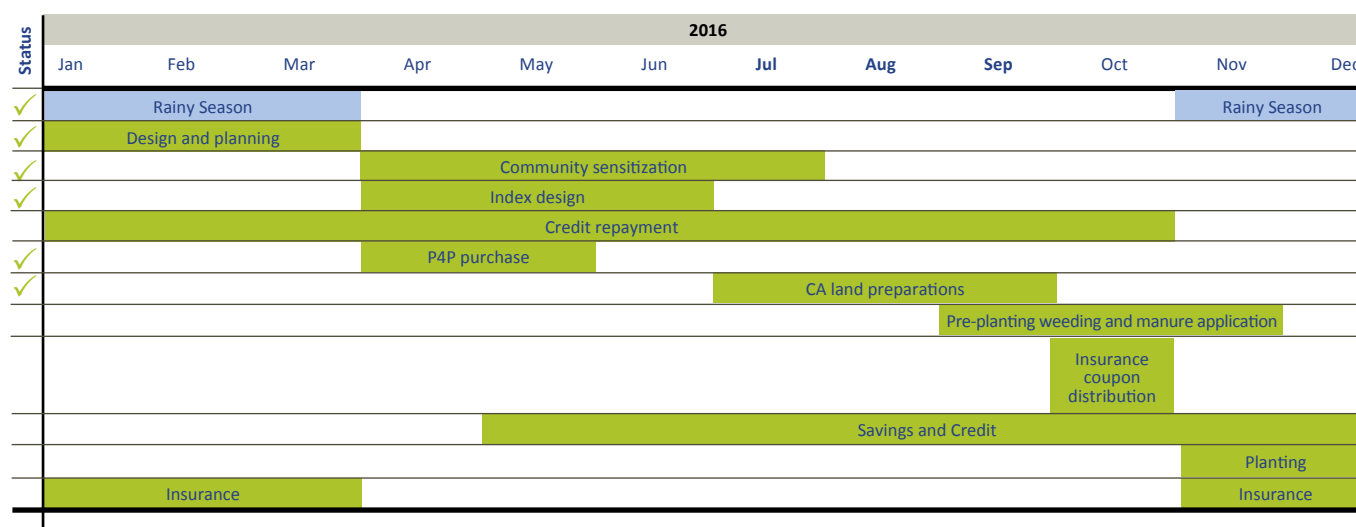
ZAMBIA

In Zambia, this quarter marked the scaling up of the Initiative, with 2,835 farmers registered. As part of the Insurance for Conservation Agriculture (IFCA) scheme, R4 participants ripped 3,288 hectares of land to qualify for Weather Index Insurance (WII). In both the old camp (Kanchomba South) and the new camps (Muzoka, Ndondi, Kasikili and Kasiya) farmers completed land preparation as part of the Conservation Agriculture (CA) activities of R4. Furthermore, they continued to sell part of their produce of cowpeas to pay back their input loans taken at the beginning of the agricultural season. A total

97 percent of farmers paid their interests in full and the remaining participants will pay by the end of November.

Vision Fund conducted product promotion activities for the credit component for the 2016/17 season. Farmers also formed solidarity groups, which is a prerequisite for loan application. During this quarter, staff from Meteorological Department of Zambia conducted siting activities for installing a new Automatic Weather Station and manual rain gauges.

Figure 5. R4 Zambia timeline for the 2016 agricultural season





R4 SENEGAL IMPACT EVALUATION

INTRODUCTION

In 2015, WFP commissioned an impact evaluation of R4 in Senegal which was conducted by Dalberg Global Development Advisors. The evaluation was undertaken to (i) document the achievements and challenges of R4 in Senegal, (ii) develop lessons learned, and (iii) provide recommendations aimed at enhancing the impact of R4 and mitigating any negative effects.

This section presents the methodology, key findings and lessons learned from this impact evaluation. Some segments of the section are taken verbatim from the full report published in September 2016.

METHODOLOGY

The impact evaluation employed both quantitative (difference-in-differences) and qualitative (desk-based research and focus group discussion) research methods in the three regions where the program is implemented. The surveys were conducted in three different time periods since the pilot was initiated.

Location	Period	Number of households	Number of participants	Number of non-participants
Tambacounda	March 2015, March 2016	785	616	167
Koussanar	March 2013, March 2015, March 2016	382	205	177
Kolda	March 2015, March 2016	451	316	135

In addition to the household survey, 48 focus group discussions representing both program participants and non-participants

were conducted in 16 clusters to collect qualitative information on the impacts of the initiative across the three locations.

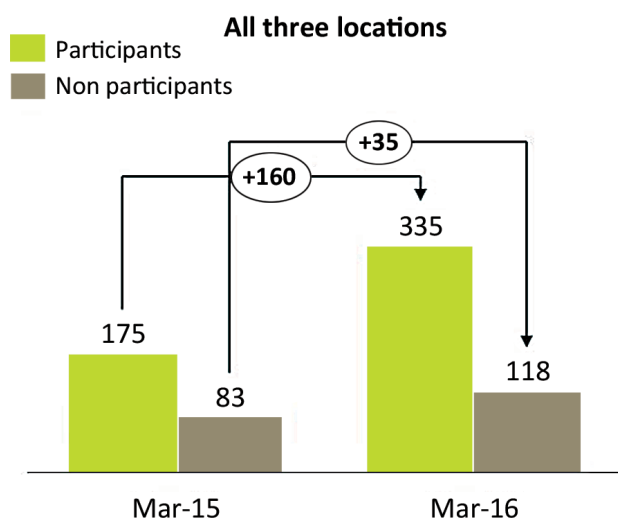
Farmers participating in a focus group discussion on weather index insurance, Kolda, Senegal.
WFP / Azzurra Massimino

KEY FINDINGS

1. Crop production and food security increased twice more for R4 participant households compared to the control group.

- Both participants and non-participants improved staple crop production in 2016 compared to 2015, when households faced a severe drought. Yet, R4 participants achieved significant higher yields compared to non-participants. This was possible thanks to R4's interventions under the FFA component such as developing lowland rice fields and implementing improved water management techniques. **The average volume of rice produced per participant household increased by 160 kg (91%) from 2015 to 2016, compared to 35 kg (42%) for non-participant households.** For millet, average production per participant household increased from 348 kg in 2015 to 649 kg

Figure 6.
Average household production of rice, kilograms



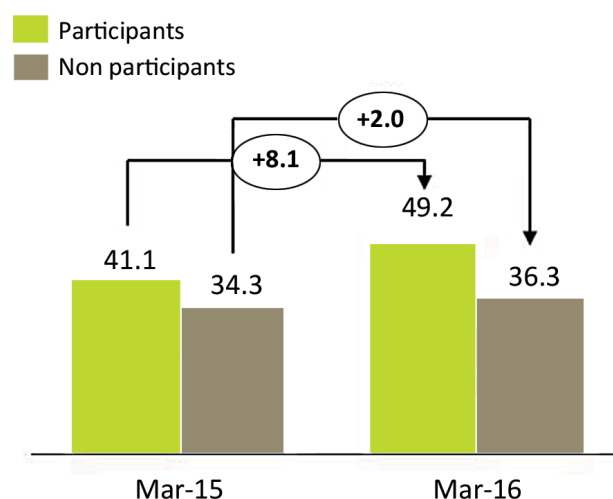
- Furthermore, **due to a greater availability of food, participants are less likely to resort to negative coping strategies** such as consuming cheaper but less preferable foods, decreasing the amount of food consumed, borrowing or buying more food on

1. **Food Consumption Score** is a proxy indicator of household food security based on the weighted frequency (number of days in a week) of intake of eight different food groups. FCS captures both quality (different food groups/dietary diversity) and quantity (food frequency) elements of food security. Households with an FCS of at least 42.5 are classified as "acceptable" while those with an FCS of between 28.5 and 42 are classified as "limited." Food Consumption Score below 28 is considered "poor".

in 2016 (an increase of 86%), while non-participants increased their production from 318 kg to 454 kg (an increase of 43%). In addition to this, an increase in the number of participant households that cultivate a vegetable garden was also reported.

- Participants' Food Consumption Score (FCS)¹ had a four-fold increase compared to that of non-participants between 2015 and 2016.** Across all three locations, participants' FCS increased from 41 in 2015 to 49 in 2016, while non-participants' FCS increased from 34 in 2015 to 36 in 2016. Increases in food production and food assistance from the program have meant that now **61% of program participants have an acceptable FCS based on WFP's categorization, compared to 36% of non-participants.**

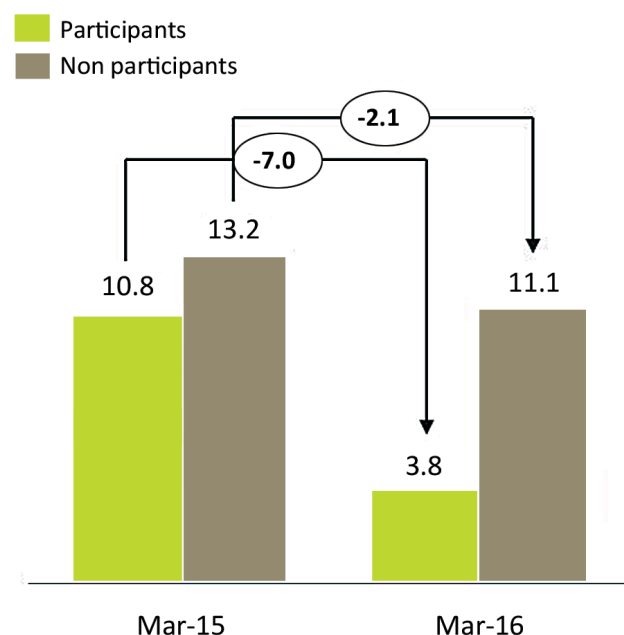
Figure 7.
Change in Food Consumption Score



credit than usual to cope with food shortages. In fact, **while both groups experienced a reduction in their Coping Strategy Index (CSI)² from 2015 to 2016, the reduction was much greater for program participants (- 7) compared to non-participants (- 2.1).**

2. **Coping Strategy Index** measures the frequency and intensity of behaviors adopted by households to cope with food shortages. Households having a higher CSI are those using coping strategies more frequently and intensively due to greater vulnerability. CSI is typically inversely proportional to FCS.

Figure 8.
Change in Coping Strategy Index



2. R4 is having a positive impact on household income and assets of its participants.

- Given the good results, between 2015 and 2016, R4 participants were able to increase their reliance on crop production for their household income by 9% compared to 4% in case of non-participants. They also decreased their average monthly expenditure on food, whilst it increased for non-participants. This data suggests that non-participants purchased more food to make up for a less productive agriculture season compared to participants.
- The number of households who saved increased from 38% to 59% for participants, while it decreased from 33% to 29% for the control group. R4 participants directed their investments mainly towards livestock, a critical productive asset. Indeed, while some R4 participants experienced a decline in their Asset Ownership Score (AOS)³, the average headcount of cattle owned increased by 8% between 2015 and 2016, while non-participants whose AOS also decreased, also saw a 23% reduction in headcount of cattle owned over the same period.

3. **Asset Ownership Score** captures households' asset ownership. Households' assets are compared to a list of possible assets, and the household is given a score of 1 for each asset it possesses and a score of 0 for each asset it does not possess. The AOS is the sum of scores for all assets considered—i.e., the total number of assets owned by the household.

3. R4 is having a positive impact on women's decision-making and financial autonomy, as well as on the perception of poverty and solidarity

- While formal household leadership continues to be dominated by men in both participant and non-participant households, decision-making responsibility among women in participant households is increasing. For instance, in 11% of participant households women are involved in decision-making processes on the use of farmland compared to 6% of non-participant households. The Savings for Change component also provided an avenue for women to save and acquire small loans to engage in income-generating activities such as rice farming, peanut farming, vegetable cultivation, and small trade.
- Fewer participants perceive themselves as very poor compared to non-participants. 6% of participant households identify themselves as very poor compared to 14% of non-participants.
- Heads of households⁴ that participate in R4 have higher trust in others compared to non-participants. R4 creates new social groups (e.g. through the SFC component) or supports existing structures within communities contributing to improved social interactions and conflict resolution. Such interventions make it possible to improve community solidarity, one of R4's objectives.

4. Integrated risk management strategies such as R4, have a greater impact on participants than single interventions.

- In line with R4's integrated climate risk management approach, participants benefitting from a combination of FFA with other interventions (SFC, insurance, or both) experience greater increases in crops production. In the case of FFA + SFC, participants are able to save and receive small amounts of credit, which enables them to make effective investments in their crops production.
- Households combining FFA with insurance spend more on average on agriculture inputs than those without insurance. It seems likely that farmers, protected by insurance, feel more confident in investing in agricultural inputs. Sustaining these investments over time should translate into higher production.

3. The head of household is the person who coordinates the activities of production and resource use.

LOOKING AHEAD

The R4 program was successful in limiting the negative impacts of climate shocks on the food security of participant households.

Program participants experienced greater increases in average household production of staple crops, and an increase in savings led by a decrease in monthly expenditure on food. R4 also brought about a gradual change in participants' investment behavior by favoring investment in productive assets over domestic assets, which over time are likely to translate into higher production. Furthermore, the initiative has strengthened social bond and enhanced women's financial autonomy in participant households. Lastly, the conclusion that participants who benefited from a combination interventions such as FFA and SFC experienced greater increases in their crops production, concretely supports the integrated risk management approach proposed by R4.

During the next phase of R4 Senegal, the team will undertake a follow-up study to build on these findings. Such study will include tracking indicators of income, assets, and investments in order to assess the impact of savings and investments in revenue-generating activities and increased cattle ownership. Also, the program will continue to expand support for rice and vegetable production to address other stresses that inhibit productivity to further protect households' food security against shocks. The team will also focus on better integrating the program's various components in order to leverage the respective strengths of each component towards increasing resilience before, during, and after shocks.



CONCLUSION

The third quarter of 2016 focused on the participants' registration in Malawi and Zambia, and on carrying out DRR activities in Ethiopia and Senegal. In total, R4 currently reaches 41,268 farmers and households through its IFA scheme in the four countries. In southern Africa, R4 successfully expanded reaching directly over 5,000 farmers and their families and therefore surpassing its targets for 2016. The impact evaluation conducted in Senegal

revealed how the initiative is having significant impact on the food security of its participants, and importantly how the R4 integrated approach is a crucial element of such success when compared to the impact of single interventions. During the next quarter, IRI's End of the Seasons Assessments for each country will be released and their results reported in the October – December Quarterly Report.

Financial literacy session held in Tigray, Ethiopia.
WFP / Ezgimelese Tecleab

APPENDIX I: METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

Tigray

- 2,692 farmers, 201 Agriculture Development Agents (DAs) and 27 experts trained on different DRR activities implementation including:
 - ✓ 1,092 farmers (all female households - FHHs), 81 DAs and 11 experts trained on micro gardening and different vegetable seeds;
 - ✓ 1,190 farmers (808 FHHs) trained on composting and other soil fertility management practices;
 - ✓ 410 farmers (30 FHHs) in five woredas (Ahferom, Adwa, W/ Leke, R/Azebo and Alamata) received oxen driven mould board and practical training on its installation and usage.

Assets Creation

- Assets built during the reporting period include:
 - ✓ 49 km of deep trench (through the excavation of 44,219m³ of soil) dug on degraded communal catchments;
 - ✓ 94 percolation ponds constructed by excavating 912m³ of soil;
 - ✓ 191,573 pits prepared and planted with different multipurpose trees to support the trenches and bunds with biological measures;
 - ✓ 15 km of gullies treated with loose and gabion fenced check dams and supported with 159,063 cuttings of elephant grass, populous and split of vetiver grass;
 - ✓ 28 km of simple runoff diversion canals constructed to supplement 862 ha of land with irrigation:
 - ✓ 185,100 pads of cactus distributed and planted on backyards and communal lands:
 - ✓ 1,955 compost pits prepared to support 1,304 HHs in growing vegetables in their backyard plots:
 - ✓ 1,114 micro-gardens prepared to produce vegetables on 2.2 ha of land benefiting;
 - ✓ 410 farmers supported with oxen driven mould board.

Amhara

- 14 stone faced soil bunds constructed;
- 9 soil bunds constructed;

- 1,360 water percolation trenches constructed;
- 184 eyebrow basins constructed;
- 192 micro basins constructed;
- 895 micro trenches constructed;
- 100,000 pits prepared and planed with forest seedlings and “Erate” for soil conservation;
- 300 compost-making pits prepared;
- 9 hillside terrace constructed;
- 267 gabion check dams and 42 stone check dams constructed.



Risk Transfer

- 29,127 farmers enrolled of which 27,103 in Tigray and 2,103 in Amhara;
- Insurance was provided to a total of 27,024 households; 2,450 farmers paid 100 percent of the premium in cash, the rest contributed 15 percent of the premium in cash;
- Total sum insured for the 27,024 households was US\$ 2,638,630 (ETB 58,995,936) with a premium of US\$ 618,027 (ETB 13,818,187);
- Farmers contributed US\$ 77,068 (ETB 1,723,129) in cash for premium, of which US\$ 16,103 (ETB 360,040) was paid by the 2,450 participants fully in cash.

Amhara

- 2,103 households enrolled in insurance in five villages;
- Total sum insured in Amhara was US\$ 116,656 (ETB 2,608,259), with a total premium of US\$ 12,829 (ETB 286,838); 378 farmers paid the insurance premium full in cash, 716 farmers contributed 15 percent of the premium in cash, and 1,009 farmers contributed 30 percent of the premium in cash.

Capacity building

- 291 among farmers, village chairmen, woreda partners and zone administration in 3 zones at Maichew, Wukro and Axum towns of Tigray participated in capacity building training on insurance concepts, regulations, consumer protection.

ETHIOPIA



Risk Reserves

Tigray

- 2,845 farmers (1,022 women) members of RUSACCOs have been organized into 237 VESAs and saved US\$ 32,727 (ETB 721,461);
- So far, 2,408 farmers saved US\$ 11,459 (ETB 252,611);
- Through VESAs, 175 farmers borrowed US\$ 2,968 (ETB 65,425) at 0% interest rate, while 20 farmers borrowed US\$ 408 (ETB 9,000) with a small interest through RUSACCO's to be paid back after 4 to 5 months.

Amhara

- 2,163 farmers (454 women) participated in saving activities;
- Farmers save on average US\$ 0.45 (ETB 10) per month;
- 829 farmers (311 women) received a loan from their saving pool;
- 458 farmers (122 women) repaid their loan in August.



Risk Taking

Tigray

- US\$ 59,470 (ETB 1,311,000) were borrowed by 437 farmers with an average loan size of US\$ 136 (ETB 3000) in two Woredas (Raya, Azebo and Ahferom) and five 'Kebeles' (Hade alga, Mechare, Adiyekoro, Maysru and Sero);
- 1,136 farmers (423 women) out of 2,408 borrowers repaid their loan to the respective RUSACCOs with a repayment rate of 51.2%. The severe drought occurred in 2015 in all project areas (especially in Kilte Awlaelo) affected loan repayment performance.

SENEGAL



Risk Reduction

Tambacounda

- 36 (3 women) technical relay villagers trained on rice planting technique, community association, soil degradation and restoration;
- 13,510 m of stone bunds completed;
- 1,716 coupons distributed to 1,716 households for a value of US\$ 73,000 (ETB 42,825,750) under FFA in July;
- 12 MT of rice seed (60 KG/ha), 40 MT of NPK (200 KG / ha) and 30 MT of urea (150 KG/ha) distributed to 4,500 households who also benefited from trainings on rice cultivation;
- 10,000 m of partitioning bunds built to improve water availability in each plot;
- 10,000 acacia *mellifera* plants planted.

Kolda

- 2,710 m of stone bunds built in the low-lying lands and around livestock ponds;
- 40 ha of land protected from dredging (38 ha in the low-lying and 2 ha for livestock ponds);
- 1,804 coupons distributed under FFA for a value of US\$ 88,000 (CFA 51,409,750);
- 10,000 m of earth bonds separating rice plots built in Bagadadji, Kampissa, Diouklacolon, Saré Pathé Kamako, Saré Bidji, Saré Bilaly, Médina El Hadji, Saré Ndiaye, Tankanto Escale and Talto Diéga;
- 5,780 kg of certified seed rice 59 MT of fertilizer NPK and urea distributed;
- Training on the use of acacia *mellifera* to protect the perimeter of vegetable gardens delivered;
- 2,000 plants of acacia *mellifera* seedlings distributed.

Kaffrine

- 51 ha land reclaimed through check dams and gully rehabilitation structures;
- 103 ha of lowland protected through activities of reforestation, stone bunds, and bund frames;
- Two livestock pond created;
- 20 MT of rice seeds (Nerica 06 variety) distributed to 3,948 participants;
- 1,300 m of partitioning bunds created to retain water in the rice fields.

Climate services

- Manobi and Ignitia pilots completed and currently under evaluation.



Risk Transfer

- 6,842 farmers insured (3,615 women) through the IFA scheme of which 200 in Kounghoul, 939 in Kolda, 5,703 in Tambacounda;
- 604 farmers insured (291 in Kolda, 313 in Tambacounda) through the IFAD-PADAER partnership;
- 117 famers in Kolda and Tambacounda accessed insurance fully in cash;
- US\$ 94,925 (CFA 55,750,000) in premiums paid to CNAAS;
- US\$ 7,377 (CFA 4,333,000 - 7% of the premium) paid by farmers through partial cash contributions;
- US\$ 10,827 (CFA 6,364,714) paid by IFAD-PADAER as premium with insured farmers contributing US\$ 5,058 (2,970,568 CFA - 32 % of the overall premium);
- Closure of the first window of WII and monitoring mission on the field completed by local stakeholders CNAAS, ANACIM, ISRA and PG trained by IRI;
- 22 training sessions on insurance conducted in Tambacounda and four in Kounghoul.



Risk Reserves

- 761 saving groups currently supported, engaging 18,110 members (14,785 women);
- US\$ 134,525 (CFA 80,777,360) of cumulative savings.

Tambacounda

- 28 new women's savings groups created, adding up to a total of 333 women's groups engaging 7,843 members since the beginning of 2016;
- 79 existing group replicated ;
- 81 men's groups supported (1,971 men);
- 414 saving groups supported in Tambacounda with 9,814 members (7,851 women).
- US\$ 70,571 (CFA 42,173,800) cumulatively saved by all the groups;
- US\$ 22,010 (CFA 13,143,450) cumulatively saved by the 11 associations of savings groups, composed by cumulative current savings, penalties, interests on loans and the benefit of IGAs;
- 6,325 farmers took out loans from the savings groups bringing the loans portfolio to US\$ 84,293 (CFA 50,345,150) to invest in food (47%) and health (17%);
- 41 savings groups (61 men's groups and 7 women's groups) in Makacolibantang village shared their funds (US\$ 28,474 / 17,017,500 CFA).
- 154 awareness and training sessions organized on SFC and business, financial education and insurance.

Kounghoul

- Eight new men's savings groups created for a total of 155 groups with 3,990 members;
- US\$ 15,827 (CFA 8,676,560) of cumulative savings for women's savings groups and US\$ 588,513 (CFA 837,600) for men's savings groups.
- 1,304 farmers took out loans from the savings groups (1,176 from women's groups and 128 from men's groups), with a loans portfolio of US\$21,393 CFA 12,590,000).
- Areas of investment include mainly food (29%) and education (26%);
- 54 saving groups trained in SFC and business;
- 2 radio broadcasts conducted on malaria prevention and SFC.

SENEGAL

Kolda

- 192 savings groups currently supported (142 women's groups and 50 men's groups) engaging 4,306 members (3,372);
- US\$ 48,414 (CFA 29,089,400) in cumulative savings;
- 2,632 farmers took out loans from the savings groups, for a loans portfolio of US\$67,962 (CFA 40,828,950);
- 61 awareness discussions on financial education for 1,007 women and 514 men conducted on how to choose borrowers and elaborate a budget;
- Five awareness talks conducted on gender;
- Two radio broadcasts conducted on SFC and credit.



Prudent Risk Taking

Tambacounda

- US\$ 17,600 (CFA 10,875,000) mobilized under the leasing fund for agricultural tools since 2015;
- US\$ 16,184 (CFA 10,000,000) mobilized under the revolving fund.

Kolda

- US\$ 8,092 (5,000,000 CFA) mobilized under the revolving fund.

MALAWI



Risk Reduction

- 152 permanent toilet structures constructed in 9 GVHs (Mtumbwe, Pongolani, Hambahamba, Zalengera, Silika, Muotcha, Chulu, Mboga and Kachenga);
- 1,480 farmers (1,031 women) trained on post-harvest;
- 3,054 backyard gardens constructed in 9 GVHs;
- Four shallow wells constructed used by 61 farmers (27 women) to practice irrigation farming and plant maize and vegetables;
- 701,637 m of marker ridges and 94,210 m of swales constructed;
- 701.6 ha estimated total land conserved with marker ridges;
- 94.2 ha of land water harvested by swales;
- Three fish ponds constructed in Kachenga and Mboga;
- US\$ 95 (MK 68,500) worth of fish harvesting , sold in Mpamasi Silika Hambahamba;
- 20.42 km of road constructed in four GVHs (Mboga, Muotcha, Mtumbwe and Chulu);
- 767 participants (530 women) participated to fruit, agro forestry and forestry tree seed sowing promotion in GVHs Mtumbwe, Zalengera and Hambahamba ;
- 385 line levels (realignment of marker ridges) and 87 ropes distributed (straightening the marker ridge) for construction of marker ridges.



Risk Transfer

- 2,528 farmers registered; 2,446 farmers participating in IFA activities;
- Farmers selected different levels of premium (10 days, 14 days and 18 days) but more than 90% chose 18 days.



Risk Reserves

- 108 groups supported through CUMO with a total of 2,135 participants (1,990 women);
- 48 groups with 1,095 members operating in expansion areas in Balaka and supported by Project Concern International;
- US\$ 83,200 (MK 60,000,000) of cumulative savings for lending.



Risk Reduction

- 2,835 farmers (1,402 women) completed land preparation as part of the Conservation Agriculture (CA) activities in Kanchomba South, Muzoka, Ndongi, Kasikili and Kasiya;
- 250 farmers trained on composting in Muzoka, Ndongi, Kasikili, Kasiya, Kanchomba South.



Risk Transfer

- Index design completed;
- 2,835 farmers enrolled in WII;
- 1,240 farmers (609 women) trained on Insurance for Conservation Agriculture (IFCA) in Kanchomba South, Muzoka, Ndongi, Kasikili and Kasiya;
- Siting activities conducted by the Meteorological Department of Zambia to install a new automatic weather station and 16 manual rain gauges.



Risk Reserves

- 39 savings groups (143 members) formed since the beginning of R4 in Malawi, 13 of these groups have started saving and providing internal loans to members;
- 186 savings groups' committee members trained on planning and budgeting;
- US\$ 856 (ZMK 8,492) is the current value of member equity, and US\$ 1,154 (ZMK 11,034) is the current value of outstanding loans.



Prudent Risk Taking

- 225 out of the 234 farmers who took input loans in the 2015/16 agricultural season fully paid the interest of US\$ 993 (ZMK 9,500). The remaining nine will complete interest payment by their due date (November 30th);
- US\$ 353 (ZMK 3,500) is the average loan for farmers is with a loan portfolio of US\$ 65,524 (ZMK 650,000);
- 1,240 farmers attended credit promotion meetings organized by R4 partner Vision Fund.

APPENDIX II: R4 PARTNERS AND INSTITUTIONAL ROLES

OUR LOCAL/NATIONAL PARTNERS IN ETHIOPIA

- **Africa Insurance Company.** Private insurer in Ethiopia operating in the Tigray, Amhara, and Oromiya regions.
- **Dedebit Credit and Savings Institution (DECSI):** Second-largest microfinance institution (MFI) in Ethiopia with nearly comprehensive coverage of Tigray. Named by Forbes magazine as one of the top 50 MFIs in the world.
- **Ethiopian Farmers' Cooperative.** Primary organizing body for farmers in the community.
- **Ethiopian National Meteorological Agency (NMA).** Agency offering technical support in weather and climate data analysis.
- **Institute for Sustainable Development (ISD).** Research organization dedicated to sustainable farming practices.
- **Mekelle University:** Member of the National Agricultural Research System providing agronomic expertise and research.
- **Nyala Insurance Share Company.** Private insurer in Ethiopia with a strong track record of interest in agricultural insurance.
- **Organization for Rehabilitation and Development in Amhara (ORDA).** Established in 1984 with a focus on natural resource management, food security and agricultural development in Amhara.
- **Relief Society of Tigray (REST).** Local project manager for HARITA, responsible for operating the Productive Safety Net Program (PSNP) in six districts of Tigray and overseeing all regional coordination. Established in 1978. Working with Oxfam since 1984 on development issues. Largest nongovernmental organization in Ethiopia (and one of the largest in Africa).
- **Tigray Regional Food Security Coordination Office.** Office with oversight of the PSNP in the pilot area.
- **Tigray Cooperative Promotion Office:** Office responsible for helping organize farmers at the village level.

OUR LOCAL/NATIONAL PARTNERS IN SENEGAL

- **Agence Nationale de Conseil Agricole et Rural (ANCAR) - National Agency for Rural and Agricultural Assistance.** Technical agency affiliated with the Ministry of Agriculture. In Koussanar, it is responsible for leading community awareness and mobilization activities, and providing seeds as well as technical advice to farmers. Like PAPIL and INP (listed below), ANCAR is a key partner for the Risk Reduction component.
- **Agence Nationale pour l'Aviation Civile et de la Météorologie (ANACIM) - National Meteorological and Civil Aviation Agency.** ANACIM helps with the design of insurance product(s) by providing historical and current climate data, and installing and maintaining weather stations.
- **BAMTAARE.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Tambacounda.
- **Caritas Kolda.** Religious organization carrying out DRR projects on access to water and sanitation, production and processing, and migration management, and leading voucher distribution in Kolda.
- **Compagnie Nationale d'Assurance Agricole du Senegal (CNAAS) - National Agricultural Insurance Company of Senegal.** Senegal's only agricultural insurance company (public-private company founded in 2008 by the government). It is the insurance provider for the product(s) offered under the Risk Transfer component.
- **Ignitia.** Ignitia is a high-technology company and social enterprise that has recently developed the world's first highly accurate tropical weather forecast model. They partner with R4 in providing farmers with climate services in Tambacounda.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.
- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam's Saving for Change program in Senegal, and the implementation partner for the Risk Reserves component.
- **Manobi.** Manobi is a Senegalese company specialized in integrated geographical information systems and web-mobile convergence. Manobi will provide R4 farmers with climate services in the region of Kolda.
- **PASA.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kongehuel.
- **PlaNet Guarantee.** Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it helps CNAAS commercialize R4's insurance product(s) by conducting awareness-raising and marketing activities among clients.

- **Projet d'Appui à la Petite Irrigation Locale (PAPIL) - Project to Support Small Local Irrigation.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kolda.
- **Regional Research Centre for the Improvement of Drought Adaptation (CERAAS).** CERAAS helps with the design of insurance product(s) by helping create the rainfall index (including by contributing to studies on the use of remote sensing tools), and by carrying out crop monitoring.
- **Union des Institutions Mutualistes d'Épargne et de Crédit (U-IMCEC) - Savings and Credit Cooperatives' Union.**

A microfinance institution with which we are currently implementing the risk taking component particularly the warrantage and other financial products tailored to the needs of rural women. It is a growing institution seeking to expand its network in rural areas especially.

- **Université Gaston Berger de Saint Louis (UGB).** The second university established in Senegal, specialized in Social Sciences, Economics and Business Management, Political Science and Applied Science. UGB provides the enumerators for FERDI's Risk Transfer studies.

OUR LOCAL/NATIONAL PARTNERS IN MALAWI

- **Balaka District Council.** The local government administrative authority responsible for the implementation of FFA in the district, which includes activities like community mobilization and training, distribution of project inputs, supervision and monitoring, as well as liaising with other relevant District authorities.
- **Concern Universal (CU).** Long term presence in the country with a strong community-oriented approach, and experience in agriculture and savings projects. Supports R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.
- **CUMO Microfinance.** A well-established microfinance institution in Malawi with the widest rural outreach which seeks to improve low income entrepreneurs with access to sustainable and integrated financial services to unlock their potential. Responsible for the delivery of the risk reserves and saving components of R4 and provides operational support on insurance.
- **Department of Disaster Management Affairs (DoDMA).** An institution mandated to plan, coordinate and monitor disaster risk reduction, preparedness and response activity in country. Provides overall strategic oversight and guidance for R4 in Malawi and supports R4 implementation and coordination through its local structures.

- **Insurance Association of Malawi.** An association of technical experts in the insurance. Approver of insurance products and manages insurance risk in the insurance market.
- **Malawi Meteorological Department.** Responsible for climate change assessments, weather forecast, early warning information and works in collaboration with DoDMA and MOA in the dissemination of early warnings to the people of Malawi.
- **Ministry of Agriculture (MOA).** Responsible for agriculture policies and programs at national and local level. It supports provision of extension services in the R4 project areas.
- **Ministry of Finance Economic Planning and Development (MoFEP&D).** Oversees the National Social Support Policy that governs the establishment of sub-programs including Social Cash Transfer Scheme (SCTS), Public Works Programme (PWP), School Meals, Village Savings and Loans (VSL) and Microfinance. Strategic partner to establish technical and operational synergies with existing programs.
- **NICO Insurance Company.** Main insurance underwriter for index-based insurance products in Malawi.

OUR LOCAL/NATIONAL PARTNERS IN ZAMBIA

- **Development Aid from People to People (DAPP).** Key R4 implementation partner with a strong community-oriented approach, long-lasting presence in the country, and experience in agriculture and savings projects. Ensures collaboration with Food and Agriculture Organization (FAO) and Ministry of Agriculture and Livestock (MAL) implementing the Conservation Agriculture Scaling Up (CASU) program.
- **Disaster Management and Mitigation Unit (DMMU).** The central planning, coordinating and monitoring institution for all Disaster prevention, preparedness and response activity implementation in the country. Supports R4 implementation and coordination at national level through the Disaster Management Consultative Forum (DMCF) and at local level through the Office of the District Commissioner.
- **Food and Agriculture Organisation (FAO).** Implements the CASU program together with the Ministry of Agriculture and Livestock (MAL), which aims at increasing crop production and productivity while at the same time ensuring sustainable use of natural resources amongst farmers practicing Conservation Agriculture (CA).
- **Ministry of Agriculture and Livestock (MAL).** Implements the CASU program together with FAO, and provides extension services to farmers.
- **Vision Fund Zambia Limited (VFZ).** Zambia's second largest microfinance institution with the widest rural outreach. VFZ offers credit, operational support on insurance and supports financial education trainings as part of R4.

OUR GLOBAL PARTNERS

- **Fondation pour les Etudes et la Recherche sur le Développement International (FERDI) - Foundation for Studies and Research in International Development.**
The Foundation for International Development Study and Research was created in 2003 on the initiative of CERDI- the *Centre d'Etudes et de Recherches sur le Développement International (Université d'Auvergne, France)* to support research in the field of international economic development.
- **Goulston & Storrs, and Weil, Gotshal & Manges.** Law firms providing pro bono legal expertise.
- **Index Insurance Innovation Initiative (I4) at University of California, Davis (UC Davis).** Research partnership on index insurance between academia and development organizations, with UC Davis, the Food & Agriculture Organization, International Labour Organization, and the US Agency for International Development.
- **Swiss Re:** Global reinsurer and leader on climate change advocacy with funding and technical expertise.
- **The International Fund for Agricultural Development (IFAD).**
A specialized agency of the UN focused on rural poverty reduction, hunger and malnutrition.
- **The International Research Institute for Climate and Society (IRI).** Member of Columbia University's Earth Institute offering research and technical expertise in climate data and weather index design for rural farmers.

APPENDIX III: MEDIA CITATIONS AND RESOURCES

IN THE NEWS

- UN Secretary-General's initiative aims to strengthen climate resilience of the world's most vulnerable countries and people: <http://www.un.org/sustainabledevelopment/blog/2015/11/un-secretary-generals-initiative-aims-to-strengthen-climate-resilience-of-the-worlds-most-vulnerable-countries-and-people/>
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- Stephan Faris, "[Seeds for Change](#)", Time (Sept. 24, 2012).
- Lisa Friedman, "[Companies Begin to See Necessity and Profits in Adapting to Climate Change](#)", ClimateWire (July 11, 2012).
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- Forum for Agricultural Risk Management in Development (FARMD), "[Oxfam & WFP's R4 Initiative Begins Expansion into Senegal, Fueled by Success in Ethiopia](#)", FARMD Member Updates (June 5, 2012).
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- [“Putting the missing “p” in public-private-partnerships: Lessons from the R4 Rural Resilience Initiative”](#)
- [“Dear G7 Leaders: Insurance is hardly enough. Trust us, we know from experience”](#)
- [“Ethiopian Farmers Get a Payout, Easing Effects of Drought”](#)
- [“With Insurance, Loans, and Confidence, This Ethiopian Farmer Builds Her Resilience”](#)
- [“In Northern Ethiopia, Weather Insurance Offers a Buffer Against Drought”](#)
- [“Weather Insurance Offers Ethiopian Farmers Hope—Despite Drought”](#)
- [“Medhin Reda’s Best Asset Is Her Own Hard Work”](#)
- [“Gebu Kahsay Relies on Rain But Has the Security of Insurance”](#)
- [“Selas Samson Biru Faces Uncertainty with the Seasons”](#)

VIDEOS/MULTIMEDIA

[*Africa's Last Famine*](#), a documentary co-produced by Oxfam America and Link TV, featuring HARITA

[*R4: The Rural Resilience Initiative*](#)

A Tiny Seed and a Big Idea

A New Tool for Tackling Poverty

PHOTOGRAPHY

Project photos are available upon request. See examples of photos used in the enclosed quarterly reports.

PARTNER REPORTS

- [IRI FINAL 2013 End of Season Assessment Report](#): This report provides an assessment of the 2013 rainfall season for the R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2013 indices.
- [HARITA IRI Updated 2012 HARITA Initial End of Season Assessment October 2012](#): This report is a deliverable by the International Research Institute for Climate and Society (IRI) to Oxfam America. It provides an early, exploratory assessment of the 2012 rainfall season for the HARITA/R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2012 indices.
- [HARITA IRI Report to Oxfam America March 2012](#): This report is a deliverable by the IRI to Oxfam America on the 2012 index development processes and presents the final indices offered in the project villages.
- [HARITA IRI Report to Oxfam America May 2011](#): This report is a deliverable by IRI to Oxfam America on the 2011 index development processes. It provides a description of the indices, their structure, their data sources, the design process, and action plans for the project as well as a separate section with the educational materials used to support the 2010/2011 index development process.

- [HARITA IRI Report to Oxfam America June 2010](#): This progress report is a formal deliverable by IRI to Oxfam America and presents an overview of the scalable index insurance product development process for the 2010 growing season. It explains the economic risk simulation games conducted with farmers to understand their risk-management decisions/preferences and also to educate them about index insurance packages.
- [Technical Annex: HARITA IRI Report to Oxfam America June 2010](#): IRI has been working to build a formal statistical methodology that will systematically compare and integrate information on remote sensing of rainfall, ground-based data measurements, and other data sets. This report presents a preliminary analysis that focuses on Adi Ha—the pilot village—modeling rainfall at five neighboring sites, where daily rainfall amounts have been recorded during different intervals for each site over the course of a 49-year time period, from 1961 to 2009. This methodology is intended to be further developed and packaged into tools for contract design and evaluation.
- [HARITA IRI Report to Oxfam America October 2010](#): This progress report is a formal deliverable by IRI to OA that summarizes the 2011 scaling process and presents the education materials developed to support the scaling process.

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FFA participant working in the tree nursery in
Traditional Authority Ngwelerero, Zomba, Malawi.
WFP / Mathieu Dubreuil

Collaboration

The R4 Rural Resilience Initiative is a strategic collaboration between the World Food Programme and Oxfam America, with no commingling of funds. Each partner has its own sponsors as listed. R4 is inviting donors to support expansion.



The World Food Programme is the world's largest humanitarian agency fighting hunger worldwide.

Each year, WFP assists some 80 million people in around 80 countries.

www.wfp.org/r4

With support from



Oxfam America is an international relief and development organization that creates lasting solutions to poverty, hunger, and injustice, working with individuals and local groups in more than 90 countries. Oxfam America does not receive funding from the US government.

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