

# R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2017



World Food  
Programme



OXFAM  
America



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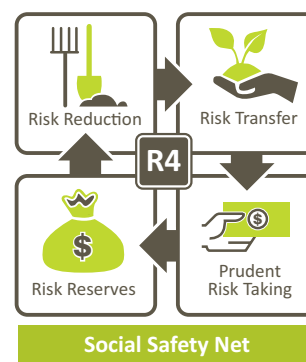
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## EXECUTIVE SUMMARY

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).



This quarter marked the beginning of Phase 2 of R4 in Southern Africa thanks to funds from the Swiss Agency for Development and Cooperation (SDC). This second phase will see the scaling-up of the Initiative in Malawi and Zambia as well as the implementation of R4 in Zimbabwe. In 2017, partial premium cash contribution will be introduced in both Malawi and Zambia. So far in 2017 the initiative has reached 40,563 farmers and their households in Ethiopia, Senegal and Zambia with microinsurance protection.<sup>1</sup> In **Ethiopia** a total of 30,695 farmers enrolled in R4.

1. In Kenya, insurance covers two seasons, the Long Rains from March to November and the Short Rains from October to April. Thus participants registration for the Short Rains will be carried out in the fourth quarter. Participants registration will take place in the final quarter also in Malawi.

R4 farmers in Kitui South, Kenya.  
WFP/Jyothi Bylappa































In **Senegal**, 6,033 farmers purchased insurance in Tambacounda and Kolda, exceeding the target for this year.

In **Zambia**, 3,835 participants enrolled in R4. As for Malawi, cash contributions towards premium payment will start in the country.

In **Malawi**, more than 10,000 farmers are expected to be insured through the initiative in 2017. This year also marks the introduction of cash contributions as an option for farmers to pay for insurance premium.

In **Kenya**, R4 reached 963 farmers and in the next quarter the pilot will scale-up to 5,265 participants in Kitui East, Rural and South Sub-counties.

Figure 1. R4 achievements

Payouts			 \$ 17,000	 \$ 320,000	 \$ 24,000	 \$ 38,000	 \$ 450,000	 \$ 74,000
Value of premiums	 \$ 2,500	 \$ 27,000	 \$ 215,000	 \$ 275,000	 \$ 283,000	 \$ 306,000	 \$ 370,000	 \$ 781,000
Total sum insured	 \$ 10,200	 \$ 73,000	 \$ 940,000	 \$ 1,3m	 \$ 1,2m	 \$ 1,5m	 \$ 2,2m	 \$ 5,1m
Farmers insured	 200	 1,300	 13,000	 18,000	 20,000	 26,000	 32,000	 42,000
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

This year in Ethiopia R4 is reaching 30,695 farmers (39 percent Female-Headed Households-FHHs) with insurance in Tigray and Amhara, a five percent-increase in enrolment compared to last year.

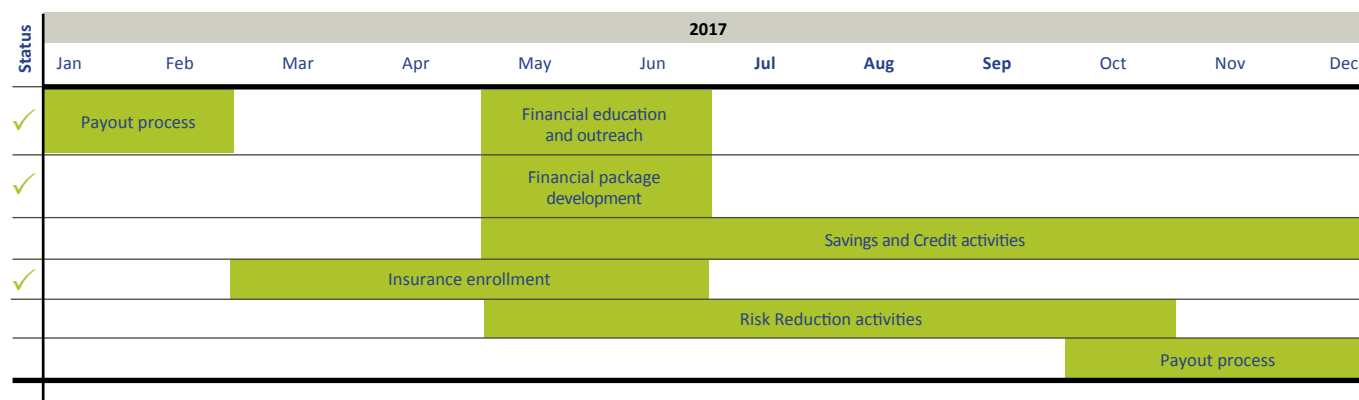
A total of 27,331 farmers purchased insurance by contributing a percentage of their premium in cash, while 2,543 farmers paid their premium fully in cash.

As part of the risk reduction component, 29,340 participants worked on assets creation activities, such as watershed management, homestead, and tree seedling plantation.

Under the risk reserves and prudent risk taking component, this quarter 3,242 farmers in Tigray saved a total of USD 2,858 in 150 VESAs, while in Amhara 123 savings groups have accumulated savings amounting to USD 2,858.

In Tigray, 1,199 farmers took out loans amounting to USD 22,153, 88 percent of which was repaid by 1,057 farmers. In Amhara, 322 farmers took out loans worth USD 3,187 with 100 percent repayment rate.

Figure 2. R4 Ethiopia timeline for the 2017 agricultural season



## SENEGAL

During this quarter, the R4 Initiative in Senegal insured 6,033 participants (51 percent women) in two regions, namely Tambacounda and Kolda.

A total of 4,313 farmers in Tambacounda and 1,810 farmers in Kolda participated in risk reduction activities. Due to a funding shortfall, implementation only focused on the villages where all R4 components were already in place.

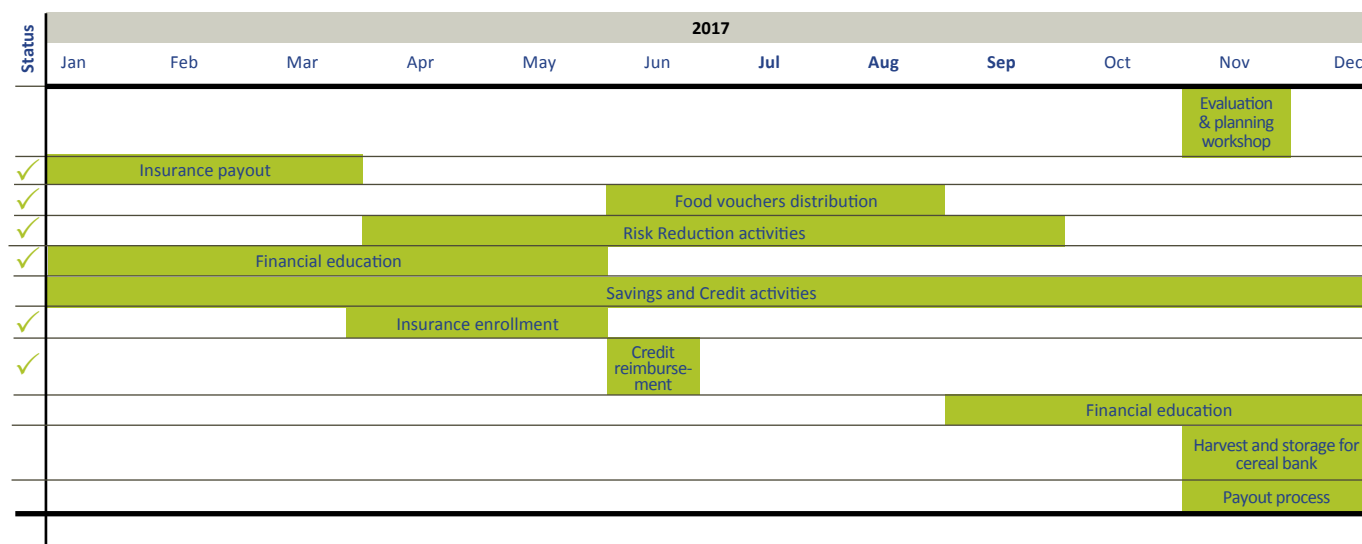
Of the 6,033 participants reached with insurance, 4,978 are in Tambacounda and 1,055 in Kolda. This represents an increase of 533 participants *vis-à-vis* the initial planning.

Food Assistance for Assets (FFA) activities continued during the quarter, in particular those related to the rainy season including building of compost pits and partitioning bunds within the rice plots, vegetative fencing and tree planting.

In August - the peak of lean season - 4,313 participants in Tambacounda received a transfer from WFP in the form of food vouchers in exchange for their work on assets creation for a total amount of USD 137,000. A second distribution of food vouchers is expected in the next reporting period in the regions of Tambacounda and Kolda.

16,505 farmers (81 percent women) participated in 718 Savings for Change (SfC) groups, building up USD 129,000 of savings in total.

Figure 3. R4 Senegal timeline for the 2017 agricultural season



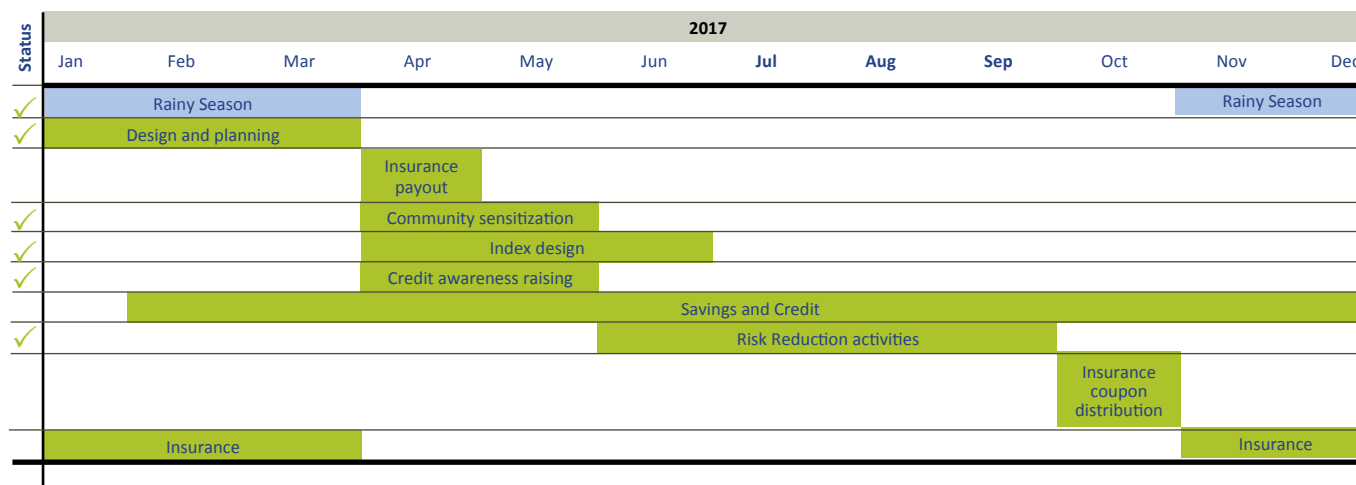
## MALAWI

As the second phase of R4 in Southern Africa started in July, the programme will expand to more than 10,000 people in Balaka, Zomba and Blantyre with insurance offering by the end of 2017.

Risk reduction activities continued during the quarter, particularly swales and shallow wells - set for completion in October - involving 10,427 people. Partners continued supporting the initiative by training participants in financial literacy, business management and disbursement of loans. R4 continues to pursue linkages with WFP's resilience programmes like the Global Framework for Climate Services (GFCS) and Purchase for Progress (P4P) to ensure synergies.

This quarter marked the introduction of premium cash contributions, which will target 1,696 farmers who have been participating in R4 for two years through the Insurance-for-Assets scheme. Up to the end of the quarter, 60 percent of the targeted participants had contributed to 14.3 percent of their premiums in cash, the rest in labor. The remaining farmers are expected to pay their cash contributions in October.

Figure 4. R4 Malawi timeline for the 2017 agricultural season





## ZAMBIA

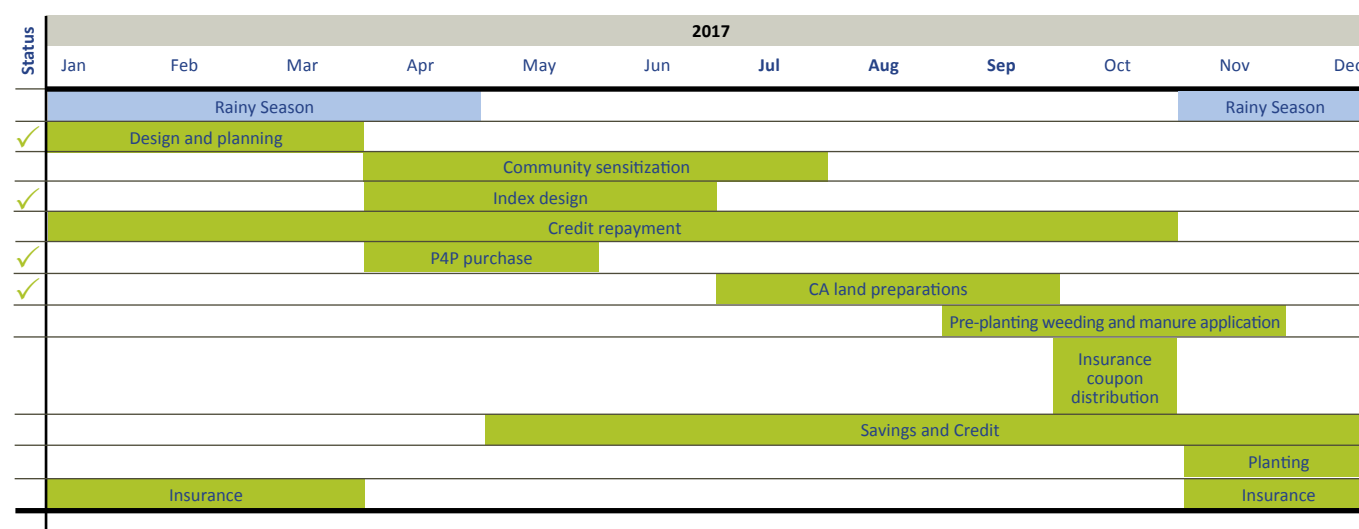
In Zambia, 3,835 farmers (49 percent women) enrolled in R4.

As for Malawi, 2017 marks the introduction of premium cash contributions from farmers. Up to now, 2,093 participants (74 percent of participants expected to pay cash) have contributed 10 ZMW (3 percent) of their premium in cash for a total of USD 2,134.

During the quarter, trainings were conducted on: financial literacy education and management information system; conservation agriculture (CA); land preparation and weather index insurance.

Under the risk reserves and prudent risk taking component, 205 farmers repaid their loans worth USD 4,290.

Figure 5. R4 Zambia timeline for the 2017 agricultural season



## KENYA

During this quarter, R4 reached 963 farmers through its IFA scheme. In October, R4 in Kenya will scale up to reach 5,265 participants in Kitui East, Rural and South Sub-counties. The participants will be offered insurance coverage against production risks, including drought, pests, etc... for four drought tolerant crops – cowpeas, sorghum, millet and green grams through an Area Yield Index Insurance (AYII) product.

Deliberations with the Ministry of Agriculture are underway to include R4 participants in the Kenya Agricultural Insurance Programme so that they can benefit from 50 percent subsidies towards insurance premiums. A feasibility mission was jointly

conducted by WFP and the National Drought Management Authority (NDMA) to test the potential of linking R4 with the contingency fund in the marginal county of Kitui.

To determine the crop performance during the long rain season and the level of payouts, if any, for the 963 insured participants, sampled crop cuts were conducted on 96 insured farms in Kwa Vonza ward of Kitui Rural Sub-county. Collected yield data was then cleaned and assessed by Pula Advisors, the data collection agent. The final yield dataset has been shared with the insurer and reinsurer for finalization of index performance.



## ASSESSING THE RISK TRANSFER COMPONENT: END OF THE SEASON ASSESSMENT IN MALAWI AND ZAMBIA

In Southern Africa, R4 is aiming at reaching more than 14,000 farmers in 2017 through its integrated approach. R4 is adapted to the local context, considering the crops being grown and the principal climatic risks identified by the insured farmers. Its insurance product covers rainfall shortages during critical crop growing periods through the establishment of insurance protection windows. This section describes the end of season assessment in Malawi and Zambia, where seasonal monitoring of rainfall showed that the 2016/17 season was 'good' with sufficient amount and even distribution of rains. Crop production was not affected negatively and thus no payouts were triggered by the rainfall index.

The insurance product was designed with farmers and agricultural experts to protect against major droughts.<sup>2</sup> It is based on a rainfall index highly correlated to local yields. Payouts are triggered by pre-specified parameters of the index rather than actual yields. This component of R4 aims to protect farmers' investments in agriculture and compensate them for weather-related losses such as drought and extensive dry spells, preventing the selling of productive assets and stimulating faster recovery.

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2. Drought events that occur on average once every six years.

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Farmer in a communal vegetable garden in Mpamasi, Balaka, Malawi.  
*WFP/Alelu Gebre*

## MALAWI

In Malawi, two drought perils dominate other drought risks:

1. Significant dry spells during critical periods in the middle of the season.
2. Severely early cessation of rainfall or significant dry spells late in the season.

To address these dominant perils, two separate windows have been developed, one for each of the above perils. In both countries, the indexes are based on rainfall estimates using ARC2 data with a resolution of 10 km x 10 km.

For each village, the index is calibrated to the crop calendars and rainfall amounts in the village, and are based on a scientific understanding of crop and water stress models. The start and end of each window is set by taking into account: local experts' opinion through discussions with the farmer design team in each village; precision of satellite measurements during the window; rainfall patterns during the window with the greatest risk for crop production; how absence of rainfall during the window agrees with actual on-the-ground crop loss, as reported by farmers; output of crop and water stress models.

During this season, normal to above normal precipitation levels were recorded, which meant that the rainfall index did not trigger. This is in line with the situation observed by the participants on the ground, therefore the indexes performed as expected. Yet, the analysis of focus group discussions conducted as part of the crop monitoring exercise revealed a large variability in planting dates across farmers due to poor access to inputs. This highlights the critical need to strengthen other components of R4 such as savings and prudent risk taking in non-adverse years to build resilience in these communities.

## ZAMBIA

Two drought perils have been identified that dominate other drought risks:

1. Severely late onset of rainfall or significant dry spells after sowing.
2. Severely early cessation of rainfall or significant dry spells late in the season.

To address the dominant perils, two separate windows have been developed: an early Index that targets significant dry spells the critical periods after sowing; and a late Index that targets severely early end to the rainfall season, or significant dry spells during the critical periods before the end of the season.

As in Malawi, the index is triggered using ARC2 satellite estimates of rainfall. For each R4 village, the satellite information used is for the 10km x 10km pixel reflecting the rainfall for that specific village.

The index was evaluated by comparing its performance (i) with what was reported by farmers at village and regional levels, (ii) with national meteorological office datasets if available, (iii) with satellite measures of vegetation greenness at the end of the growing season and soil moisture, (iii) and with experts' feedback.

In Zambia, like in Malawi, the index matched the situation on the ground as recorded by rain gauges. Indeed, normal to above normal precipitation levels were observed during both windows, leading to no payout trigger by the rainfall index.

The assessment suggests that to ensure resilience building among vulnerable communities, there is a critical need to strengthen other components of R4 such as savings and prudent risk taking in non-adverse years. Additionally, ways to supplement existing risk reduction techniques should be explored to manage risks not covered under the risk transfer component, such as waterlogging and armyworms.





## CONCLUSION

This quarter marked the end of insurance enrolment in Ethiopia, Senegal and Zambia. In Malawi and Kenya, registrations will take place in October. More specifically, in Kenya the R4 pilot will scale-up from around 900 to over 5,000 participants. In Southern Africa, the second phase of the programme started in July,

with the aim of scaling-up the initiative in Malawi and Zambia. As a result, partial premium cash contributions started in both countries during the reporting period. Further, the end of season assessment in both countries reviewed the season as “good” and therefore no payouts were triggered.

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R4 farmer participating in a community-based participatory planning exercise in Senegal.

*WFP/Carla De Gregorio*

# APPENDIX I: METRICS FROM THE FIELD

## ETHIOPIA



### **Risk Reduction**

- 26,955 farmers (10,735 women) involved in risk reduction activities in Tigray;
- 2,385 farmers (632 FHHs), involved in risk reduction activities in Amhara;
- 52 km of deep trench , 40 km trench bund and 25 km stone faced trench bund constructed;
- 50 percolation ponds constructed;
- 335,890 trees planted;
- 30 km of simple runoff diversion canals constructed;
- 1,240 plots of micro-garden prepared;
- 2,017 compost pits dug;
- 472 farmers received oxen driven mould board;
- 50 roof rain water harvesting constructed ;
- Agricultural tools (1000 shovels, 1,000 pick axes and 1,775 spades) provided to FHHs;
- Agricultural inputs/vegetable seeds ( 61Kg Switch chard , 68Kg Cabbage, 29Kg lettuce and 68 kg tomato) provided to FHHs;
- 1,600 watering cans provided to FHHs for micro garden development.



### **Risk Transfer**

#### **Tigray**

- 29,442 farmers (11,427 FHHs) insured;
- Total Sum Insured amounting to USD 2,524,270;
- 26,955 participants pay 16 percent of premium in cash
- 2,487 participants pay fully in cash;
- 22 trainings on financial literacy, insurance concepts and consumer protection benefitting 1,888 farmers.

#### **Amhara**

- 1,253 farmers (303 FHHs) insured;
- Total sum insured amounting to USD 77, 028 and premium of USD 7,714;
- 821 IFA participants paid 100 percent of premium in labor;
- 146 and 230 participants paid respectively 20 percent and 40 percent in cash;
- 56 farmers paid fully in cash;
- 2 trainings held on weather index insurance involving 534 farmers.



### **Risk Reserves and Prudent Risk Taking**

#### **Tigray**

- 3,242 farmers participated in 144 savings groups;
- Total capital held by savings groups worth USD 26,082;
- 1,199 farmers accessed loans of USD 22,153;
- 1,057 farmers repaid their loans amounting to USD 19,075;
- Total amount saved in RUSACCOs amounts to USD 77,724.

#### **Amhara**

- 2,574 farmers involved in 123 savings groups;
- Total capital held by savings groups amounting to USD 59,459;
- 378 farmers accessed loans worth USD 3,747;
- 322 farmers repaid their loans for a total of USD 3,187.



## SENEGAL



### ***Risk Reduction***

- 6,123 farmers enrolled in FFA;
- 21,000 m of partitioning bunds created to retain water in the rice fields;
- 25,500 Vetivers plants planted;
- 2,500 Faidherbia albida plants planted;
- 5,000 Moringa Olifera plants planted;
- 67 compost pits set up;
- 5,900 m of stone bunds built;
- 8 T of rice seeds distributed.



### ***Risk Reserves and Prudent Risk Taking***

- 16,505 farmers participate in 718 savings groups, saving up a total of USD 154,713;
- 8,860 participants accessed and paid back loans worth USD 206,740.

## MALAWI



### ***Risk Reduction***

- 10,427 farmers involved in risk reduction activities in Balaka, Zomba and Blantyre.



### ***Risk Transfer***

- 8,731 farmers insured;
- 1,696 farmers paid 14.3 percent of premium in cash.



### ***Risk Reserves and Prudent Risk Taking***

- 2,844 farmers participated in 129 savings group saving up a total of USD 17,686 (MK 12,831,120);
- 2,844 farmers took out loans worth USD 69,363 (MK 50,332,400) and repaid USD 64,286 (MK 46,640,000).

## ZAMBIA



### ***Risk Reduction***

- 3855 farmers participated in CA;
- 90 male bleeding Boer goats distributed;
- Training held on CA with 62 participants.



### ***Risk Reserves and Prudent Risk Taking***

- 61 savings groups accumulated USD 25,000 (ZKW 248,467);
- 205 farmers repaid loans worth USD 4,290.



### ***Risk Transfer***

- Sensitization meeting on weather index insurance held with 726 participants.

## KENYA



### ***Risk Reduction***

- 5,546 farmers involved in risk reduction activities
- 370 m3 of farm ponds built;
- 85,965 m of terraces constructed;
- 31,372 kai pits dug.



### ***Risk Transfer***

- 963 farmers enrolled in R4.

## APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Peer Learning Platform for Policymakers	Facilitator and presenter	International Labour Organisation (ILO)	To stimulate more government involvement to achieve greater scale and impact with agriculture insurance.	ILO, WFP, UC Davis, Kenya (State dep of Agriculture, Livestock, insurance pool), Ethiopia (ATA), Uganda (MoF), Tanzania (Insurance Regulator), Nigeria (NIRSAL), Ghana (MoF, pool), Zambia (Social Protection), Pakistan (Central Bank), Bangladesh (Planning Commission)	July 4-5, Nairobi (Kenya)
African Risk Capacity wokshop	Participant	ARC	Session on the Operational Planning Process in Replica.		September 29 -30, Dakar (Senegal)
Seminar on Building smallholder farmer Resilience under cli mate change through Value Chain Management	Participant	Chinese Govt , United Nations Economic and Social Comsiion/WFP)	To Faciliate an Exchange of good pratictes in National policy and Stratergy Deveopment.	Stanley Ndlhovu (WFP Zambia ) Dr . Max Choombe (MOA)	September 18-20, Kunming (China)
Regional FFA learning and sharing of lessons workshop	Participant	Regional Bureau Johannesburg, WFP	<ul style="list-style-type: none"> <li>i. Create or build productive assets that have multiple benefits so that communities and households are better prepared to face any future shocks and stressors that undermine their food security.</li> <li>ii. Build capacity of affected communities to govern, maintain, utilise and manage the productive asset created.</li> <li>iii. Provide a direct food or cash transfer to meet the consumption gap of the most vulnerable that are directly involved in creating the asset but have been affected by recurrent shocks and stressors.</li> <li>iv. Build and strengthen the capacity of government and partners so that they can create a conducive policy environment and enable technical support services to be provided to the affected communities.</li> </ul>	Allan Mulando (WFP-Zambia) Emmanuel Gondwe (WFP-Zambia)	September 24-30, Zimbabwe

# APPENDIX III: 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'Epargne et de Credit (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 IV: MEDIA CITATIONS AND RESOURCES

## IN THE NEWS

- Public Finance International, [Can insurance help the poorest cope with extreme weather?](#) (May 2016)
- Diplomatic Courier, [Ending Global Hunger Through Private Sector, Civil Society and Government Collaboration](#) (September 2016)
- Le Soleil, [Lutte contre la pauvreté : Le projet 4R financé par Oxfam et le Pam soulage les ménages](#) (September 2016)
- The Wire, [UN Working to Tackle Havoc Wreaked by 'El Nino' and 'La Nina'](#) (July 2016)
- The Huffington Post, [Why Climate Matters to Us](#) (July 2016)
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[‘Is insurance a climate cure-all? It’s complicated.’](#)

[“How To Dodge A Drought”](#)

[“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”](#)

[“Gebbru Kahsay Relies on Rain But Has the Security of Insurance”](#)

[“Selas Samson Biru Faces Uncertainty with the Seasons”](#)

## VIDEOS/MULTIMEDIA

[The R4 Rural Resilience Initiative in Senegal](#)

[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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# 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.

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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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