

# R4 Rural Resilience Initiative

QUARTERLY REPORT | OCTOBER - DECEMBER 2017



World Food  
Programme



**OXFAM**  
America



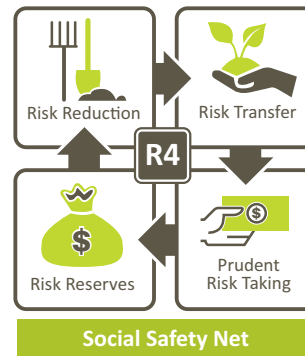
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## EXECUTIVE SUMMARY

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).





































R4 participant during a meeting with farmers, at Barka Adisbuha kebele of Atsbi Womberta woreda, Ethiopia.  
WFP/ Fabio Bedini

In this quarter, the initiative continued to expand in Southern Africa and in Kenya. Overall, R4 has reached 57,625 farmers and their households (about 300,000 people) in Ethiopia, Senegal, Malawi, Zambia and Kenya with microinsurance coverage. In 2018, the initiative will start operational activities in Zimbabwe with an

initial target of 500 participants. In Ethiopia, poor rain performance identified in the end-of-season-assessment is expected to trigger payouts in early 2018. In Kenya, all 936 participants received payouts amounting to US\$40,247.

Figure 1. R4 achievements

Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$123,500*
Value of premiums	 US\$2,500	 US\$27,000	 US\$215,000	 US\$275,000	 US\$283,000	 US\$306,000	 US\$370,000	 US\$781,000	 US\$1,1m
Total sum insured	 US\$10,200	 US\$73,000	 US\$940,000	 US\$1,3m	 US\$1,2m	 US\$1,5m	 US\$2,2m	 US\$5,1m	 US\$6,6m
Farmers insured	 200	 1,300	 13,000	 18,000	 20,000	 26,000	 32,000	 42,000	 57,000
Countries	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia	Ethiopia Senegal Kenya Malawi Zambia
	2009	2010	2011	2012	2013	2014	2015	2016	2017

Our vision: 500,000 insured farmers in 2020.

\* Preliminary figure

# STATUS SUMMARY

## ETHIOPIA

In 2017, R4 reached 31,942 participants (38 percent women) with insurance in Tigray and Amhara, a slight increase in enrolment compared to last year. During the quarter, one weather station was constructed in Amhara. Furthermore, the end-of-season assessment reported that poor rain performance triggered the insurance index, and information on payouts will be available in the next reporting period.

As part of the risk reduction component, between October and December 85 roof rainwater harvesting structures were constructed to benefit 135 households for home consumption and micro-garden development. 5,000 seedlings of rue plant

– a drought-resistant cash crop – were provided and planted on backyard and hillside terraces of 49 households.

Under the risk reserves and prudent risk taking components, 687 households in Tigray organized in 36 Village Economic and Social Association (VESAs) saved US\$6,380 and engaged in different income generating activities (IGAs).

In Tigray, 40 farmers repaid their loans amounting to US\$39,000 while in Amhara loans amounting to US\$3,359 were repaid by 621 farmers for a repayment rate of 97 percent in both regions.

Figure 2. R4 Ethiopia timeline for the 2017 agricultural season



## SENEGAL

In Senegal, R4 reached a total of 6,739 smallholder farmers (52 percent women) with its integrated approach.

During the quarter, Food Assistance for Assets (FFA) activities under the risk reduction component were completed by 6,003 participants, for both the dry and rainy seasons. One of the main activities implemented was vegetable garden cultivation in Kolda and Tambacounda, mainly carried out by women. This activity allows households to enrich their basic diet and provides income to meet daily expenditures.

Food voucher distributions took place in Tambacounda and Kolda. In the former, 4,193 participants received food vouchers worth US\$138,000, and in the latter 1,810 participants received food vouchers worth US\$106,000.

During the 2017 agricultural season, asset creation activities and the provision of seeds and fertilizers allowed women to develop 239 hectares of lowlands for rice cultivation in the two regions.

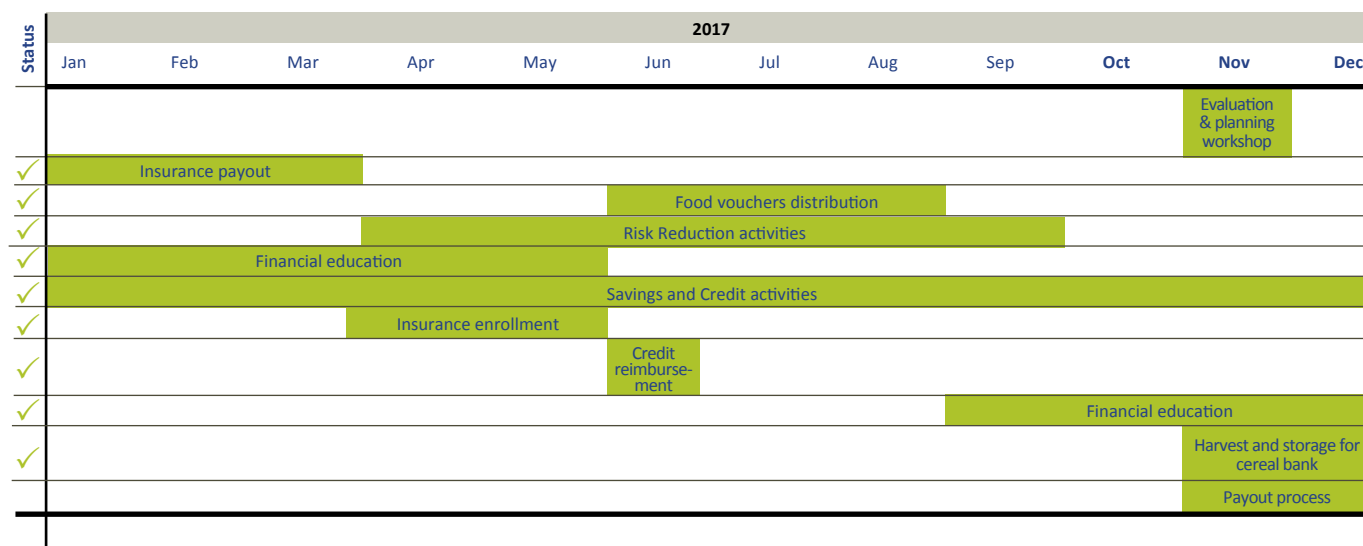
17,124 farmers (81 percent women) participated in 738 Savings for Change (SfC) groups, building-up US\$133,979 of savings

in total. 8,854 farmers took out loans worth US\$180,000 with a repayment rate of 94 percent. During the reporting period, the annual outcome monitoring survey for Tambacounda and Kolda was undertaken. The preliminary results show a net improvement in the food security situation of R4 participating households, compared to the previous follow-up in November 2016. In particular, the percentage of households with poor food consumption score (FCS) halved, from 33.9 percent to 14.5 percent. The improvement was remarkable in female-headed households, where the percentage of households with a poor FCS<sup>1</sup> dropped from 52.4 to 11.9 percent.

In December 2017, an end-of-season rainfall monitoring assessment for the R4 insurance index was conducted. The first window of the index insurance did not trigger and analysis is ongoing for the second window.

In November, a workshop on index insurance was organized by the Compagnie Nationale d'Assurance Agricole du Sénégal (CNAAS) in partnership with WFP to share lessons learned, discuss perspectives for scaling up and sustaining and consolidating knowledge. The workshop was attended by all the stakeholders working on index insurance in the country.

Figure 3. R4 Senegal timeline for the 2017 agricultural season



1. FCS is a proxy indicator of household food security based on the weighted frequency (number of days per 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.", and below 28 FCS is considered "poor".

## MALAWI

During the fourth quarter of 2017, R4 in Malawi scaled up from 2,342 participants for the 2016/2017 season to a total of 10,327 participants (67 percent women) for the 2017/18 season. This scale up included the expansion of R4 in new districts, reaching 3,200 households in Zomba and 4,171 households in Blantyre.

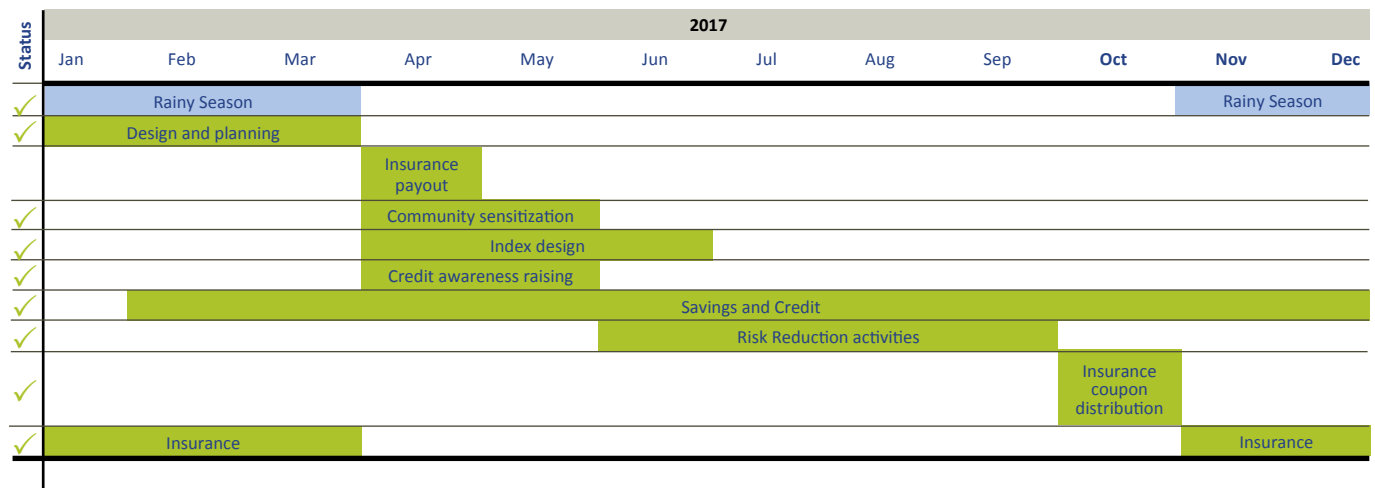
In Balaka, for the first time 1,666 farmers started to contribute 14.3 percent of their premium in cash, for a total of US\$4,417.

A number of trainings took place between October and December, including training for strengthening government and private sector partners' capacity in index insurance design, training for strengthening community volunteer farmers',

agriculture extension workers' and community leaders' capacities on monitoring mechanisms for validating satellite rainfall estimates to inform index design in subsequent years, and finally, trainings on financial literacy and awareness raising by implementing partners in each of the districts.

In November, the Regional Bureau for Southern Africa of the Swiss Agency for Development and Cooperation (SDC), R4's major donor in the country, organized a mission to Malawi. The aim of the mission was to assess the progress of R4, map possible ways forward in terms of linkages with other initiatives and policies at country level, and inform the design of SDC's strategy for the region.

Figure 4. R4 Malawi timeline for the 2017 agricultural season





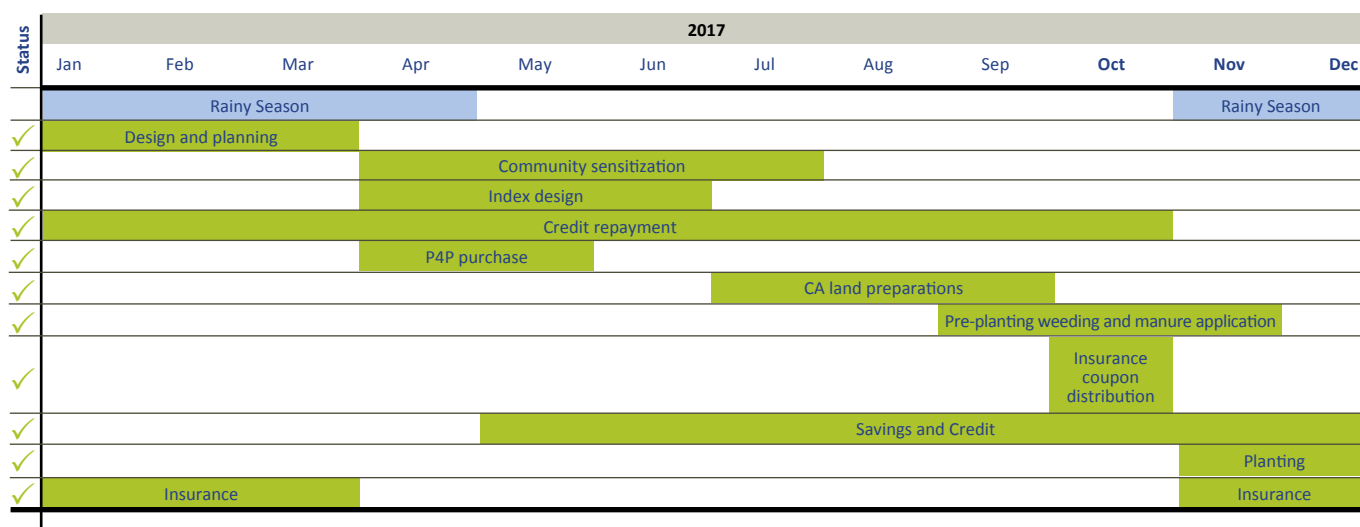
## ZAMBIA

In 2017, R4 reached 3,835 farmers (50 percent women) in Zambia with insurance. Eight manual weather stations were installed in the two additional sites of Bulanda and Demu. A climate and weather recording workshop took place in December bringing together R4’s partners- Development Aid from People to People (DAPP), the Ministry of Agriculture as well as 58 farmers from the Zambia Meteorological Department.

Under the risk reduction component, during the quarter, 1,605 farmers applied conservation agriculture techniques on one hectare of land each. R4 farmers participated in trainings on crop management, herbicides use, crop rotation and seeding organized in collaboration with WFP, the Minister of Agriculture, DAPP and FAO.

Regarding savings and credit activities, 1,212 farmers participated in 62 savings groups accumulating a total of US\$10,644. Loans of US\$9,097 were taken out and repaid by 409 farmers.

Figure 5. R4 Zambia timeline for the 2017 agricultural season



## KENYA

During this quarter, R4 in Kenya expanded significantly from 936 to 4,782 participants (85 percent women) in Kitui East, Rural and South Wards. Farmers were offered insurance coverage against a host of risks, including drought, for four drought tolerant crops – cowpeas, sorghum, millet and green grams through an Area Yield Index Insurance product. The Ministry of Agriculture, Livestock and Fisheries (MoALF) formally agreed to include R4 participants in the Kenya Agricultural Insurance Program, allowing these to benefit from 50 percent subsidies towards insurance premiums.

Seasonal monitoring through a crowd-sourcing platform (Whatsapp) is currently ongoing for the short rains.

A dialogue on Climate Risk Management was organized with the Government of Kenya (MoALF, NDMA), donors, UN organisations (FAO, IFAD, ILO, and WFP), private sector and other relevant organisations to share experiences and lessons learnt from various interventions in this landscape.

Poor long rains performance and the residual impact of 2016 drought triggered an insurance payout. 936 farmers- who registered for the long rains season<sup>2</sup> coverage- received payouts of US\$40,247 in November. A Beneficiary Contact Monitoring exercise was carried out by phone on a sample of payout recipients.

Figure 6. R4 Kenya timeline for the 2017 agricultural season

Status	2017											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
✓		Long Rains (LR)						Short Rains (SR)				
✓		Design and planning (SR)				Design and planning (LR)						
✓		Insurance payout (SR)							Insurance payout (LR)			
✓					Community sensitization (SR)						Community sensitization (LR)	
✓					Index design (SR)						Index design (LR)	
✓	Risk Reduction Activities (LR)						Risk Reduction Activities (SR)				Risk Reduction Activities (LR)	
✓	Insurance Coverage (SR)		Insurance Coverage (LR)								Insurance Coverage (SR)	

2. The long rains season takes place from March to June.



## ASSESSING THE INSURANCE PAYOUT PROCESS IN KENYA

The R4 initiative was rolled out in Kenya for the 2017 long rains with 963 farmers insured.

Poor long rains performance and the residual impact of 2016 drought reduced the yield of drought tolerant crops thereby triggering an insurance payout of around US\$41.5 per participant, about 34 percent of sum insured. All 963 farmers (90 percent women) received the payout.

As the components of R4 are integrated, it is usually challenging to determine the outcome of individual

components. The Beneficiary Contact Monitoring survey provides a deeper understanding on the process, use, satisfaction and accountability of the insurance payout process. This information is intended to orient the program to the real needs and perception of the population served.

The Beneficiary Contact Monitoring survey was conducted one month after the insurance payout through telephonic surveys using the mVAM<sup>3</sup> system. This section summarizes the main findings of this exercise.

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R4 participant applying a dryland farming method in Kitui Rural, Kenya.  
*WFP/Martin-Karimi*

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3. WFP's mobile Vulnerability Analysis and Mapping (mVAM) project uses mobile technology to track food security trends in real-time, providing high-frequency data that supports humanitarian decision-making. Data collection methods are tailored to the needs of each country that mVAM operates in.

## METHODOLOGY

Using a simple random sampling methodology, a total of 124 households (92 percent women) were interviewed from 18th to 29th December 2017, one month after the insurance payout, the 9th November 2017.

The survey was conducted through mVAM- a system that collects data remotely through mobile phone interviews. The data is collected on an online platform and is directly transmitted on to a dashboard. The survey was composed of three modules totalling 25 questions which included information on (i) the payout process, (ii) the use of the payout and decision making and (iii) satisfaction level.

### 1. Payout process

It was found that 82 percent of the interviewed were correctly aware of why they were entitled to the payout.<sup>4</sup> About 18 percent of respondents did not understand the reason behind the payout reflecting the need for strengthening sensitization on the claims.

Most of the participants (74 percent) had withdrawn the the full payout amount at the time of the survey, and only 2.5 percent had withdrawn less than 90 percent. Three quarters withdrew their money through MPESA,<sup>5</sup> 17 percent through a bank teller and only 9 percent via ATM. Additionally, 69 percent of interviewees reported that they withdrew the money within one week after it had been deposited in the account.

16 percent of the respondents declared not having received the amount they were communicated previously. A majority of these participants had accessed their payouts via MPESA. This difference in terms of acknowledged payout amounts calls for a revision of the communication strategy which needs to highlight specific amount that the insured will receive after deduction of withdrawal charges depending on the modality (MPESA, bank or ATM).

The average travelling time taken to access payouts varied depending on the method used to retrieve money, on average ranging between 1 hour and 1.5 hours. Participants retrieving the payout via MPESA reported faster access (less than an hour) compared to those retrieving via ATM or bank who used more than two hours. This is because MPESA agents are widely spread, and easily accessible in villages compared to ATMs and banks.

4. The correct answer for this question was because there was crop failure in the sub-county and on average the harvest was less than two bags per acre.

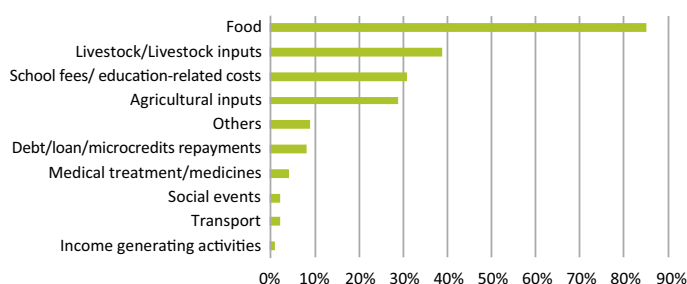
The above suggests that additional investigations should be carried out to understand what would be the most convenient mode of payment and that which offers more opportunities for financial integration.

### 2. Decision-making about payouts

Households reported that the decision on how to use the amount of payout received is mostly done by women (57 percent of respondents) or in a consensual way between men and women (37 percent of the respondents). Only 6 percent of the respondents indicated that the decision was taken only by men.

Regarding expenditure of the payout, 55 percent of the respondents declared having utilized the entire amount withdrawn. In terms of payout utilization, households identified the priority areas of expenditures to be food (85 percent), livestock (39 percent), school fees (31 percent) and agricultural inputs (29 percent).

Figure 7. Percentage of household per type of expenditure



Given that the payout took place during the lean season, it is understandable that the large majority of households used at least part of it to purchase food. The fact that the payout arrived at a time when households were also receiving cash transfers supposed to cover part of their food needs probably explains why part of the sum was used for paying school fees or invested in livestock and agricultural inputs- an investment that is expected to show its benefits in the following agriculture seasons.

5. MPESA is a mobile phone-based money transfer, financing and microfinancing service in Kenya.

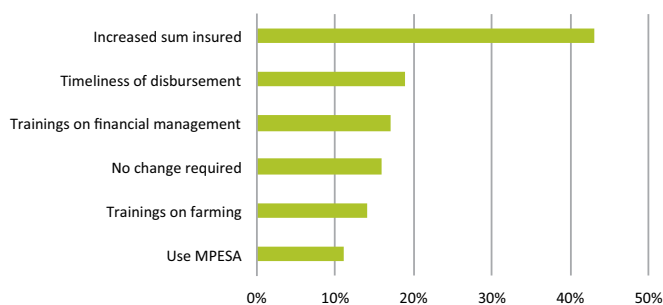
### 3. Satisfaction with the insurance payout

83 percent of the respondents were either satisfied or very satisfied with the amount of payout received. However, 43 percent of participants suggested increasing the amount of payout and thereby the sum insured value to improve the program. It is estimated that the US\$41.5 payout received this year is sufficient to purchase agricultural inputs for 1-2 acres of land or meet two months of food gap. As the sum insured affects the premium to be paid, decisions to increase the former will have to take into consideration farmers' ability to pay and hence sustainability of the programme.

62 percent of the participants were very satisfied with the timeliness of the disbursement, which took place after a couple of months after the harvest of the long rains season, later than expected because of uncertain political conditions in Kenya. 19 percent of participants considered that the payment should be provided earlier and a few suggested providing the payout at different points in time.

70 percent of the participants were very satisfied with the information received about the insurance product. However, additional training on financial management (insurance, savings and investment) is requested by participants for the next phases of the program.

Figure 8. Suggestions to improve the program



To summarize, the majority of households spent their payout on food, livestock, school fees and agricultural inputs. Therefore, the insurance payout was useful to limit the degradation of household food security after a failed agricultural season, as well as reducing the erosion of livelihoods through the purchase of livestock and agricultural inputs. In addition, a portion of the payout was saved to address future needs by almost half of the households. However, participants expected the amount of the payout to cover their needs over a larger period, which calls for a better communications strategy on the amount transferred and fees to be paid. From the survey it also emerged that women play a major role in expenditure decision and enjoy financial autonomy as they are recipients of the insurance payout. Lastly, the participants requested additional training on financial management (insurance, savings and investment).



## CONCLUSION

This quarter marked the expansion of R4 in Southern Africa and in Kenya, leading to a total of 57,625 R4 participants in 2017. More specifically, in Kenya the R4 pilot scaled-up from around 900 to almost 5,000 participants. In Southern Africa, where the second phase of the programme started in July, over 10,000 and almost 4,000 people were reached in Malawi and Zambia respectively. In the two countries the program also marked the first cash contributions towards premiums from the participants. Moreover, during the quarter, payouts were disbursed in Kenya

to 936 participants for the long rains season, while in Ethiopia the index triggered and the number of farmers and the amount of payouts will be available in the next reporting period. The insurance payout monitoring survey that took place in Kenya serves as an important tool to better understand the process, use, satisfaction and accountability of the insurance payout process. This information will be useful to orient the program to the real needs and perception of the farmers participating in the initiative.

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Fishpond harvesting in Malawi.  
*WFP/Hussein Madih*

# APPENDIX I: METRICS FROM THE FIELD

## ETHIOPIA



### Risk Reduction

- 5,000 Chena-adam seedling (a cash crop) provided to and planted by 49 households;
- 85 Roof Rain water harvesting structures constructed for 85 households.



### Risk Transfer

- 31,942 farmers (11, 766 women) insured;
- Total sum insured amounting to US\$2,291,930.



### Risk Reserves and Prudent Risk Taking

#### Tigray

- 687 farmers participated in 158 savings groups (VESAs);
- Total capital held by savings groups worth US\$220,476;
- 39 farmers accessed loans of US\$25,500;
- 40 farmers repaid their loans amounting to US\$39,000 (97 percent of total loan amount);
- Total amount saved in RUSACCOs amounts to US\$120,194.

#### Amhara

- 2,574 farmers involved in 123 savings groups;
- Total capital held by savings groups amounting to US\$5636;
- 621 farmers repaid their loans for a total of US\$3,359.

## SENEGAL



### Risk Reduction

- 6,107 farmers (3,115 women) enrolled in FFA.

#### Kolda

- 5 ha of garden cultivated with 650 g of red pepper; 1 kg of Clemson okra seed; 2 gr of acaricide;
- 2 dams completed;
- 1,810 participants received food vouchers worth US\$106,000.

#### Tambacounda

- 13 ha cultivated with 1.3 kg of eggplant seed, 13 kg of gombo and 2.6 kg of chili pepper;
- 4,193 participants received food vouchers worth US\$138,000.



### Risk Transfer

- 6,739 farmers insured (3,550 women);
- 6,033 farmers accessed insurance by creating assets;
- 706 farmers paid for insurance fully in cash;
- Value of premiums: US\$239,743 (CFA 66,349,270);
- Sum insured: US\$1,752,115 (CFA 969,802,678).



### Risk Reserves and Prudent Risk Taking

- 17,124 farmers participated in 738 savings groups, saving up a total of US\$134,919 (CFA 71,582,700);
- 8, 854 participants accessed and paid back loans worth US\$180,448 (CFA 95,793,600).



### **Risk Reduction**

- 10,327 farmers involved in risk reduction activities in Balaka, Zomba and Blantyre;
- 45 shallow excavated;
- 349 km swales constructed benefiting 1,474 households;
- 80 Community Champions from T/As Lundu and Machinjiri trained on WII;
- 20 community champions and 5 independent community leaders trained on manual rain gauge data collection;
- 34 Manual rain gauges installed;
- 197 Hand dug wells/shallow wells constructed;
- 420 water point committee members trained in treatment and usage of water from the shallow wells;
- 129 km of shallow wells constructed;
- 1,735 cubic meters of check dams constructed;
- 374 gullies reclaimed;
- 1,700 m Deep trench constructed;
- 36 backyard gardens established;
- 1.7 Km road rehabilitated.



### **Risk Transfer**

- 8,731 farmers (6,979 women) insured;
- 1,666 farmers paid 14.3 percent of their premium in cash worth US\$4,417 (MK 3,215,380);
- Total sum insured: US\$968,697 (MK 705,211,253);
- Total premium: US\$191,582 (MK 139,471,450).



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

- 7,735 farmers participated in 393 savings group saving up a total of US\$17,686 (MK 12,831,120).



## ZAMBIA



### ***Risk Reduction***

- 3835 farmers participated in CA.



### ***Risk Transfer***

- 3,835 people (1,948 women) insured;
- 2094 people paid 3 percent of their premium in cash.



Risk Reserves



Prudent Risk Taking

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

- 1,212 farmers in 62 savings groups accumulated US\$10,644 (ZKW 106,447);
- 409 farmers took out and repaid loans worth US\$9,097.

## KENYA



### ***Risk Transfer***

- 4,782 farmers (4,075 women) enrolled in R4;
- Payouts of US\$40,247 distributed to 963 participants;
- Total value of premiums amounting to US\$23,236;
- Total sum insured amounting to US\$811,307.

# APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Dialogue on Climate Risk Management in Kenya through the R4 Rural Resilience Initiative	Organisers	WFP	Climate Risk Management in Kenya	Government of Kenya (MoALF, NDMA), donors, UN organisations (FAO, IFAD, ILO, and WFP), private sector (Kenya Agriculture and Livestock Insurance Pool and Pula Advisors) and other relevant organisations	November 16, Nairobi (Kenya)

# 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).
- **RIB Union.** International brokers offering reinsurance services in Amhara.
- **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.
- **Willis Towers Watson.** Leading global advisory, broking and solutions company.

## 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.
- **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.
- **PASA.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kongehuel.
- **PlaNNet 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.
- **SEN RE.** Senegalese reinsurance company.
- **Swiss Re.** A leading wholesale provider of reinsurance, insurance and other insurance-based forms of risk transfer.
- **Insurance Association of Malawi.** An association of technical experts in the insurance. Approver of insurance products and manages insurance risk in the insurance market.
- **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.
- **United Purpose (UP).** 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.

## OUR LOCAL/NATIONAL PARTNERS IN MALAWI

- **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 Climate Change and Meteorological Services (DCCMS).** Mandated to provide reliable, responsive and high quality weather and climate services to meet national, regional and international obligations through timely dissemination of accurate and up to-date data and information for socio-economic development.
- **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.
- **District Councils.** Local government administrative authorities 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.
- **Foundation for Irrigation and Sustainable Development (FISD).** With expertise in irrigation and water development, FISD supports R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.

- **World Vision Malawi.** Implementing relief, development and advocacy interventions in Malawi since 1982, World Vision operates in all 28 districts. They support R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.

## 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.
- **Mayfair Insurance Company Zambia.** A General Insurance company registered and licensed by the Pensions and Insurance Authority of Zambia and underwriter of the index-based insurance products for R4.
- **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.
- **Zambia Meteorological Department (ZMD).** The primary provider of meteorological services in Zambia, ZMD has offices in every Provincial capital and some districts, and is responsible for providing weather and climate information to the public and various sectors of the economy. It is also the custodian of the official records of Zambian Weather and Climate, and collaborates with R4 on seasonal monitoring processes.
- **Ministry of Agriculture, Livestock and Fisheries (MoALF).** Through interventions such as R4, WFP is committed in its support and engagement with the MoALF to improve the livelihood of Kenyans and ensure food security through creation of an enabling environment and ensuring sustainable natural resource management.
- **National Drought Management Authority (NDMA).** An agency of the Government of Kenya, NDMA is mandated to establish mechanisms which ensure that drought does not result in emergencies and that the impacts of climate change are sufficiently mitigated. It is WFP's principal partner at the national level, which coordinates asset creation activities through a County Drought Coordinator and Asset Creation Coordinator in each county in which WFP support asset creation.
- **Pula Advisors.** Pula Advisors offer services in eight countries across Africa and Asia, and in 2016 alone, facilitated crop and livestock insurance cover to 400,000 farmers in Kenya, Rwanda, Uganda, Nigeria, Ethiopia and Malawi. As R4 Kenya's technical service partner, Pula provides technical support in index design, reinsurance/insurance arrangements, capacity strengthening, seasonal monitoring and crop sampling.

## OUR LOCAL/NATIONAL PARTNERS IN KENYA

- **Catholic Diocese of Kitui.** Caritas works with sixteen partners across a wide portfolio of projects in water, food security, livelihoods and disaster risk reduction, justice and peace, environmental management, promotion of renewable energy and alternative income generation. A key implementing partner of R4, Caritas focuses on awareness raising and mobilisation, subscribing to the insurance policy on behalf of the participants, seasonal monitoring and claims settlement/communications in addition to its engagement in asset creation together with NDMA and county government.
- **CIC Insurance.** CIC group has for more than three decades experience of providing flexible and innovative insurance and financial services in Kenya. It was the sole insurance provider for R4 Kenya during the 2017 Long Rains, and is part of the Pool that provides current coverage.
- **County Government of Kitui.** In collaboration with NDMA, county government officers play a vital contributory role in index design, community sensitization, seasonal monitoring and provision of extension services.
- **Kenya Agriculture Insurance Pool.** Composed of seven insurers, the Pool underwrites risks in the name and for the account of all members and has the purpose of sharing the underwritten risk between all members. R4 has engaged with the Pool through its lead insurer, APA Insurance, to provide insurance coverage under the Kenya Agriculture Insurance Program for the 2017 Short Rains.

# APPENDIX IV: MEDIA CITATIONS AND RESOURCES

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[“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”](#)

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[“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.
- [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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Farmers in a savings group in Zambia.  
*DAPP/ Crissy Mupuchi*



# 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.

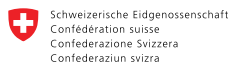
Each year, WFP assists some 80 million people in around 80 countries.

[www.wfp.org/r4](http://www.wfp.org/r4)

*With support from*



Norwegian Ministry of Foreign Affairs



Swiss Agency for Development and Cooperation SDC



Charitable Foundation  
*Cartier*



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.

[www.oxfamamerica.org/r4](http://www.oxfamamerica.org/r4)

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