

# R4 Rural Resilience Initiative

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World Food Programme



OXFAM  
America



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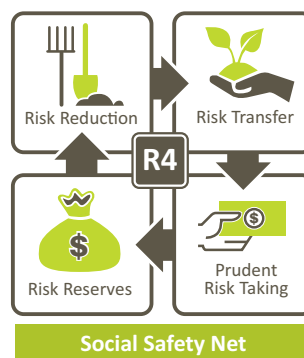






## EXECUTIVE SUMMARY

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).



Women watering a communal garden in Senegal.  
WFP/Carla De Gregorio

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya and Zimbabwe reaching over 57,000 farmers (benefitting around 300,000 people).

This quarter focused on initiating R4 activities in the countries, including Zimbabwe where the initiative will be implemented this year. The indices for the 2017 agricultural season triggered payouts in Ethiopia, Senegal, Malawi, and Zambia, and payout distributions will take place in the second quarter of 2018.

Figure 1. Countries where R4 is implemented

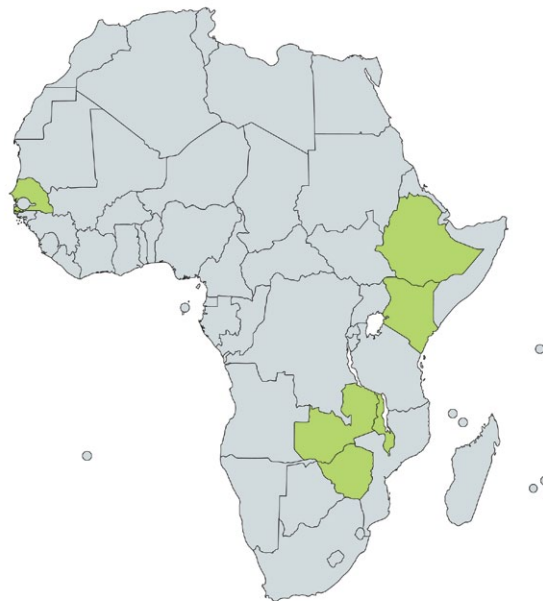


Figure 2. R4 achievements

Payouts			US\$17,000	US\$320,000	US\$24,000	US\$38,000	US\$450,000	US\$74,000	US\$1.5m
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 Kenya Malawi Senegal Zambia
	2009	2010	2011	2012	2013	2014	2015	2016	2017

Our vision: 500,000 insured farmers in 2020.

# STATUS SUMMARY

## ETHIOPIA

During this quarter, participants started to register for the 2018 season, aiming to reach a total of 31,853 farmers (40 percent women) in Amhara and Tigray regions.

Through the initiative’s risk reduction component, a total of 29,066 farmers (40 percent women) in Tigray and Amhara regions will participate in long-term risk reduction activities, such as watershed management and homestead development identified through vulnerability assessments. These households intend to pay 20 percent of their insurance premium in cash, while the remaining 2,787 participants will pay for their insurance fully in cash.

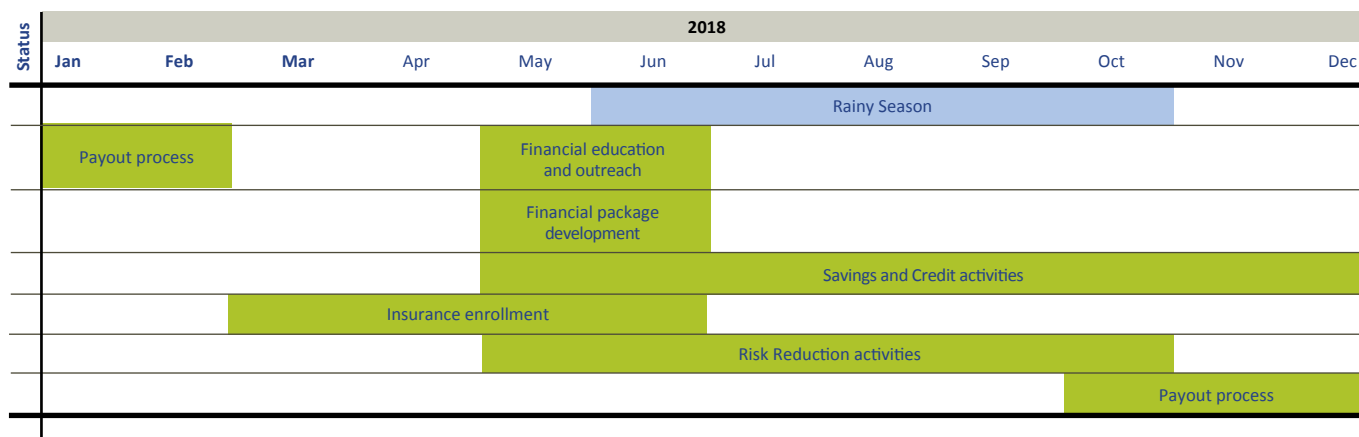
In March, an insurance payout ceremony was conducted in Amhara region for the 2017 season. Each of the 633 insured households of Tara Gedam village received US\$45 as a payout.

This is the second time that payouts were triggered in the region. Payouts were also triggered in the Tigray region, with their distributions taking place in the second quarter.

A total of 4,175 farmers (1,562 women) continued to participate in 108 Village Economic and Social Associations (VESAs) in Tigray, which resulted in a cumulative saving of US\$32,768. These VESA members are also members of Rural Saving and Credit Cooperatives (RUSACCOs) and saved additional US\$74,607. 1,682 farmers accessed loans worth US\$36,838. During this quarter, 302 RUSACCO and VESA leaders received training on credit and saving schemes, business skills and on various income generating activities (IGAs) packages.

In Amhara, 2,574 farmers (641 women) organized into 123 VESAs saved US\$2,705. 219 participants accessed loans worth US\$2,308. A total of 350 farmers received training on saving and credit schemes.

Figure 3. R4 Ethiopia timeline for the 2018 agricultural season



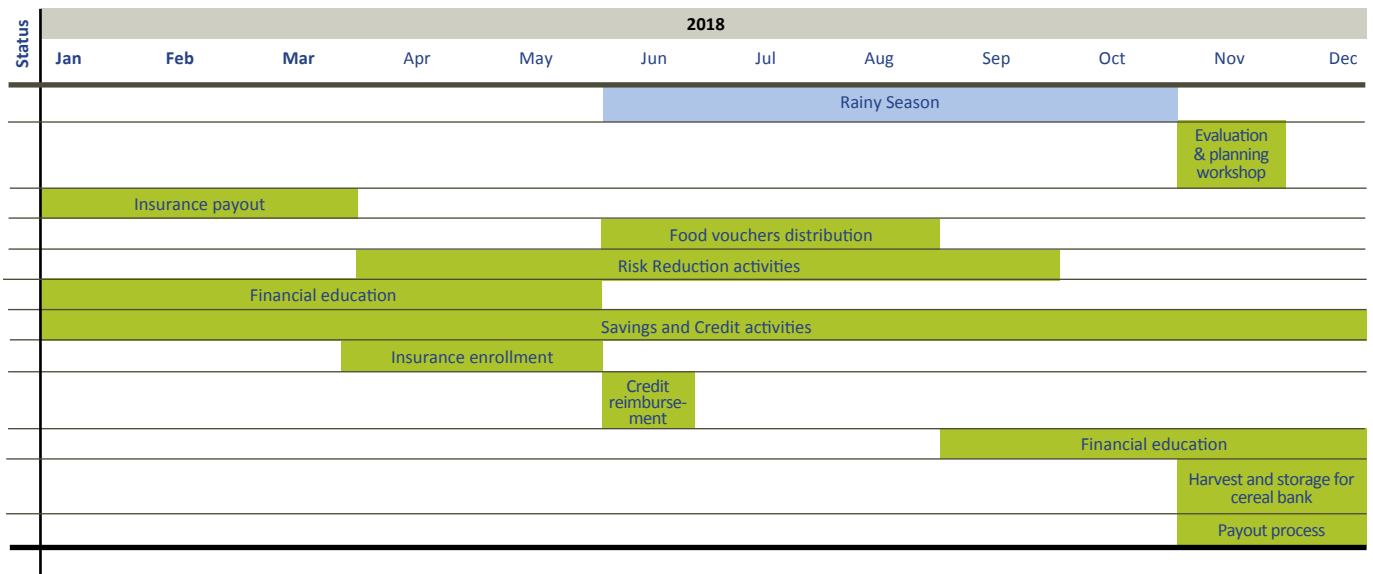
## SENEGAL

This quarter marked the beginning of the sixth year of implementation of R4 in Senegal. Financing from WFP (internal) and the government of France received at the end of the quarter will allow to continue implementation in the two regions of Tambacounda and Kolda. In Tambacounda, R4 will target 3,000 participants in nine communes with the risk reduction and risk

transfer components, in addition to 3,000 farmers that could subscribe to an insurance policy by paying in cash.

In Kolda, R4 will target the same 1,800 participants for the Food Assistance for Assets (FFA) activities and for receiving insurance coverage.

Figure 4. R4 Senegal timeline for the 2018 agricultural season





## MALAWI

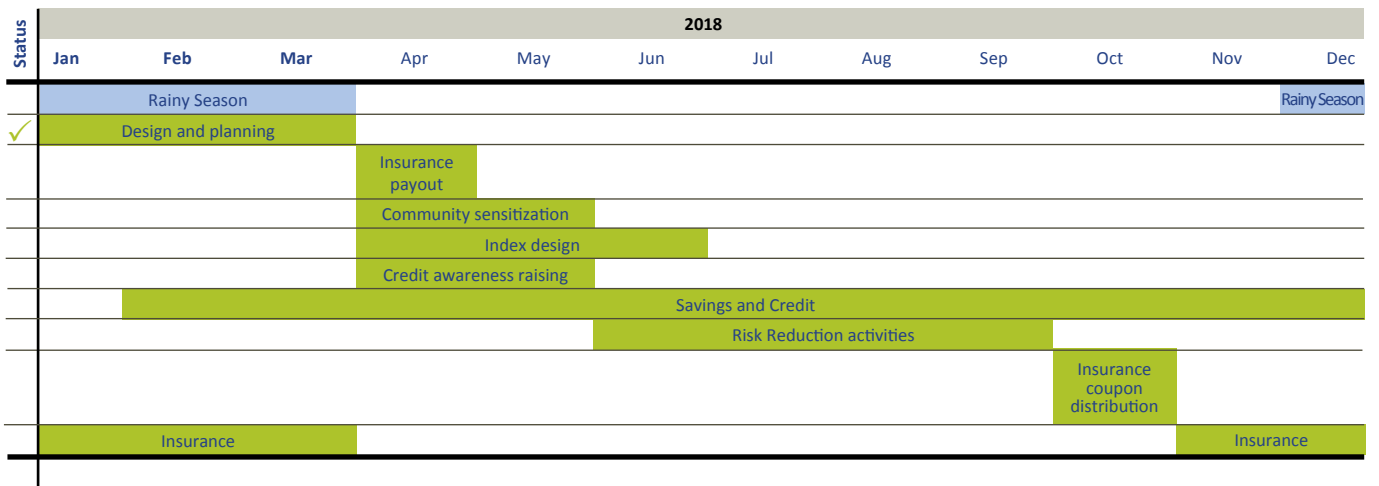
10,327 farmers (67 percent women) have been covered by insurance in the three districts of Balaka, Zomba and Blantyre for the 2017/18 season. During the quarter, R4 activities focused on index monitoring; capacity strengthening of national stakeholders in index design and monitoring, and fostering integration of resilience interventions. A total of 132,000 farmers engaged in Food Assistance for Assets activities including planting trees, establishing fruit and vetiver nurseries, and raising of fruit seedlings.

Dry spells during the last agricultural season triggered payouts totalling US\$404,599 for 7,347 farmers, the largest amount to date.

Approximately 16,389 farmers participated in 678 savings groups, which resulted in a cumulative saving of US\$81,512. A total of 8,692 farmers accessed loans for around US\$78,000, with an overall outstanding loan of US\$20,000.

During the quarter, a joint field mission was conducted in Balaka and Zomba to foster integration between R4 and WFP’s Purchase for Progress (P4P) initiative providing opportunities for farmers to gradually shift to commercial activities and build resilience to climate shocks.

Figure 5. R4 Malawi timeline for the 2018 agricultural season



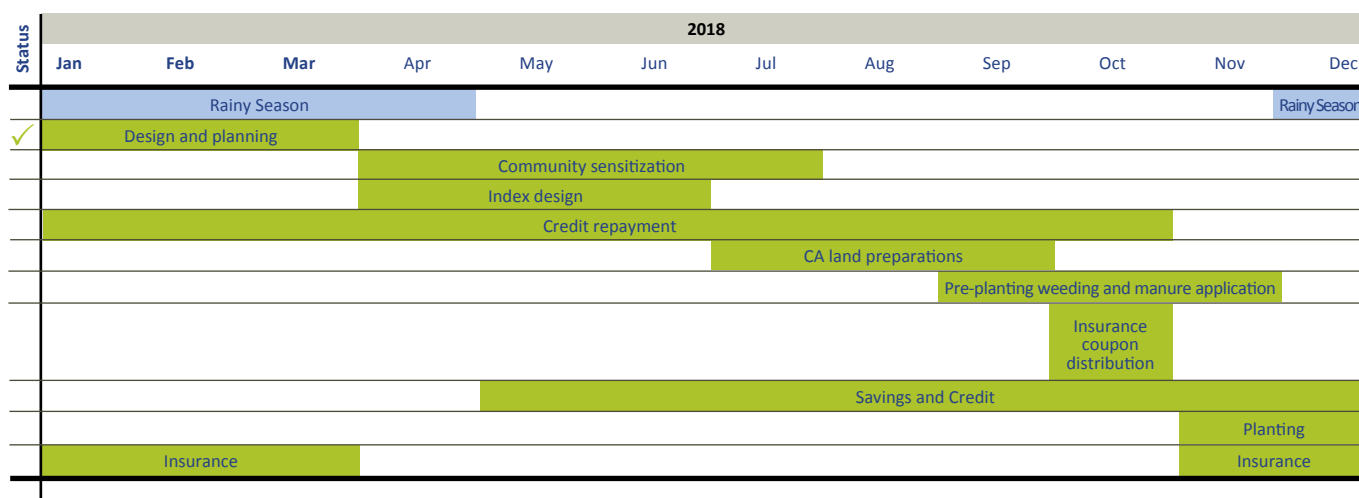
## ZAMBIA

In Zambia, 13,709 farmers across the districts of Mazabuka, Gwembe, Monze, and Namwala registered for the first time to receive insurance coverage in the 2018/19 season, in addition to the 3,835 farmers (50 percent women) in Pemba. Farmers in Pemba planted crops including cowpeas, beans, sweet potatoes and soya beans, and carried out weed control management.

Low rainfall during the past agricultural season triggered payouts of US\$133,711 for 963 farmers which will be distributed in the next quarter.

Around 1,901 farmers (45 percent women) participated in 64 savings groups, sharing out a total of US\$25,676. Overall outstanding loans amounted to US\$24,107.

Figure 6. R4 Zambia timeline for the 2018 agricultural season



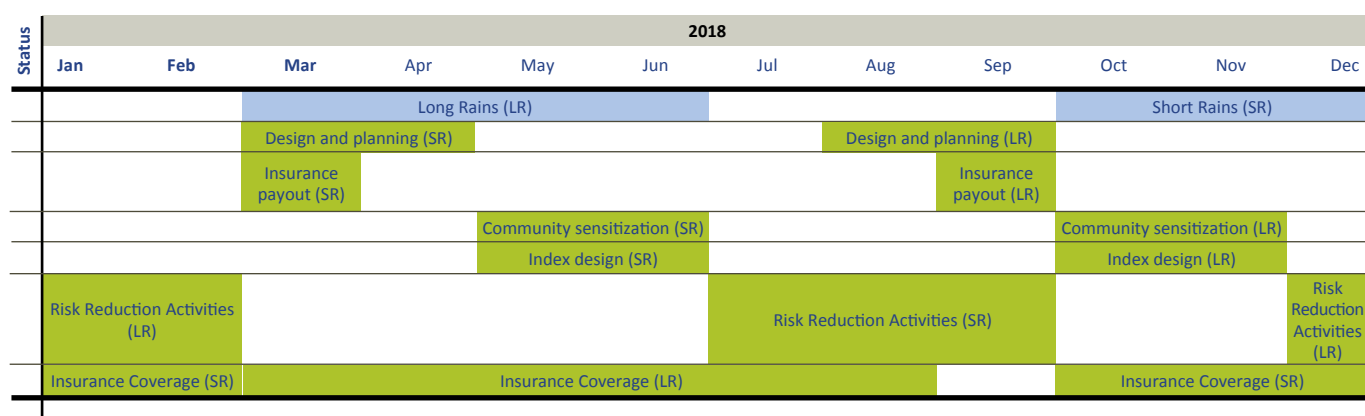
## KENYA

A total of 4,752<sup>1</sup> farmers (85 percent women) received an area yield index insurance (AYII) coverage for the short rain season (October– December) under the R4 scheme in collaboration with the Ministry of Agriculture, Livestock and Fisheries, National Drought Management Authority (NDMA), County Government of Kitui, private sector and NGO partners. Sampled crop cuts were conducted on 154 insured farms in Kitui Rural, Kitui East and Kitui South to determine the short rain season crop performance

and the level of payouts, if any, for these insured participants. Collected yield dataset has been shared with the risk takers for finalisation of index performance.

A follow-up mission to test how R4 and NDMA’s Drought Contingency Fund could be aligned to provide complementary coverage to farmers was conducted in January 2018 to inform technical and operational design.

Figure 7. R4 Kenya timeline for the 2018 agricultural season



## ZIMBABWE

In 2018, R4 will be rolled out for implementation in Zimbabwe, targeting its first 500 households in Masvingo District, thanks to funding from the Swiss Development and Cooperation Agency (SDC), along with complementary contributions from the United States and France. The initiative aims to reach 10,000 households by 2021 in both Masvingo and Rushinga Districts.

In January, a five-day Community-Based Participatory Planning (CBPP)<sup>2</sup> exercise was carried out by the WFP team and Cooperating Partners in Ward 17 in Masvingo District.

WFP, Old Mutual Insurance, Blue Marble Microinsurance, and the International Research Institute for Climate and Society of the University of Columbia (IRI) jointly conducted community engagement activities, including data collection and perception assessment to understand farmers’ experiences with weather-related risks. The data will be compared with historic satellite-based weather reports for calibration, leading to the design of a weather index product. The prototype microinsurance product will be developed by the end of May, and presented to farmers for feedback.

1. Correction from previous report.  
 2. CBPP is a targeting and planning exercise that allows for an in-depth knowledge of the target areas to be able to better understand the context, select the most appropriate interventions, and adapt them to the real needs of the community.



## END-OF-SEASON ASSESSMENT IN MALAWI AND ZAMBIA

This section describes the end of season assessment in Malawi and Zambia, where seasonal monitoring of rainfall showed that the 2017/18 season was characterized by dry spells which triggered payouts in both countries.

The weather index insurance (WII) product of R4 was launched in Malawi and Zambia during the 2015/16 season, reaching 1,000 farmers. As of now, in both countries R4 reaches over 14,000 farmers with its integrated approach. The insurance product was designed with farmers and agricultural experts to protect against major droughts, identified as drought events that occur on average once every six years. WII is a financial product based on a rainfall

index correlated to local yields. Payouts are triggered by pre-specified parameters of the index rather than actual yields. It falls under the risk transfer component which aims to protect farmers' investments in agriculture and compensate them for weather-related losses, preventing them from selling productive assets and stimulating faster recovery.

The insurance protection periods called 'windows' are based on farmers' perception of shocks and on analyses of rainfall and crop data, and are set together with national experts and partners. This participatory process helps refine the package of risk management services that R4 provides to its participants.

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R4 participant in the field in Malawi.  
*WFP/Badre Bahaji*



## MALAWI

In Malawi, window 1 was set to cover parts of December and January to protect against severely late onset of rainfall, or significant dry spells after sowing. Window 2 covered periods in February and March to protect against severely early cessation of rainfall, or significant dry spells late in the season.

Overall, the estimated precipitation levels across Southern Malawi went from below to slightly above normal for the period under consideration with large temporal variability across months. In the districts where R4 is implemented, namely Balaka, Zomba and Blantyre, the season deteriorated from above normal rainfall in December to moderately below average in January. Rainfall picked up in the following months of February and March, with overall normal precipitation levels restored.

Dry spells in January triggered significant payouts in all sites across Zomba and Blantyre during the first window. These dry spells were captured in both rain gauge and RFE (Rainfall Estimate) datasets. In Balaka, small payouts were triggered as result of dry conditions in one pixel. Due to normal rainfall conditions in the second window, no payouts were triggered.

## ZAMBIA

In Zambia, the first window covered parts of December and January, and the second window covered parts of February and March. Precipitations across the country ranged from slightly-below to slightly-above normal for the period under consideration with large variability. In R4 locations of Southern Zambia, the season progressively deteriorated from the end of December, with rainfall going from normal across the month to moderately below average towards January. Rainfall improved later in the season with moderately above rains estimated for the months of February and March.

Rain gauges and RFE correctly recorded the extensive dry spells that characterized the month of January. However, due to the very design of the first window- which was placed from Dec 11 to Jan 10 after consultation with farmers, national experts and partners - this extensive dry spell (starting 2<sup>nd</sup>-5<sup>th</sup> January) could not be captured by the index in some of the camps. Finally, above-normal rainfall conditions that took place in the second window meant that no payouts were triggered.

## LOOKING AHEAD

The index captured the rainfall events well in both Malawi and Zambia. A total of 7,347 farmers will receive around US\$404,599 in payouts in the former, while 963 farmers will receive US\$132,025 in the latter in the next quarter. A Post-Payout Monitoring exercise will be conducted 4-6 weeks after the payouts have been distributed. This survey provides a deeper understanding of the participant's perspective of access to, use of, and satisfaction about insurance payouts, which will in turn help gain better knowledge on the real needs and perception of the population served.

Moreover, assessments in both countries identified other risks which burden farmers, such as Fall Army Worm infestations which are getting more severe. As such it will be critical to understand how risk reducing assets or conservation agriculture and other R4 components are helping participants to manage these risks, in line with the integrated approach of R4.



## CONCLUSION

The first quarter of 2018 marked the introduction of R4 in Zimbabwe, where the initiative will reach 500 farmers with insurance this year. Activities in the R4 countries focused on the preparation for the 2018 agricultural season especially in Ethiopia, Senegal and Kenya. In Zambia, participant

registrations took place between January and March. Dry spells and low rainfall characterized Ethiopia, Senegal, Malawi, and Zambia, triggering insurance payouts that will be distributed in the second quarter of the year.

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Family participating in a survey for the R4 baseline in Chebvute, Zimbabwe.  
*WFP/Lorenzo Bosi*

# APPENDIX I: METRICS FROM THE FIELD

## ETHIOPIA



### *Risk Transfer*

- 633 households received US\$45 of payout each in Tara Gedam village, Amhara.



### *Risk Reserves and Prudent Risk Taking*

#### **Tigray**

- 4,175 (1,562 women) in VESAs saved US\$32,768 and US\$74,607 in RUSACCOs;
- 1,682 VESA members accessed loans worth US\$ 36,838;
- 302 RUSACCO and VESA leaders (78 women) received training on credit and saving schemes, business skills and on IGA packages.

#### **Amhara**

- 2,574 farmers (641 women) organized into 123 VESAs saved US\$2,705;
- 219 VESA members (57 women) accessed loans worth US\$2,308;
- 350 farmers (40 women) received training on saving and credit schemes.

## SENEGAL



### *Risk Reduction*

- 4,800 participants (2,448 women) enrolled in FFA activities;
- Risk reduction activities carried out on nine ha of vegetable gardens;
- 10 wheelbarrows, 11 sprayers, 11 rockers, 20 rakes distributed;
- 460 women trained on market gardening by Bambaare.



### **Risk Reduction**

- 10,427 farmers (6,982 women) involved in risk reduction activities.

#### **Blantyre**

- Three ha of land prepared for irrigation;
- 192,232 trees planted at community woodlot;
- 77 ha of land planted for woodlot;
- 3,090 trees planted around schools;
- 127,089 trees planted on hillsides;
- 51 ha of hillsides covered with tree planting;
- 101,460 trees planted as live fence around communal/HH vegetable garden;
- 104,730 trees planted along the river banks;
- 226 km of swales maintained and hedge rows established;
- Six vetiver nurseries established;
- 9,600 square meters of land covered with vetiver nursery;
- Two fruit nurseries established;
- 83,360 fruits seeds collected;
- 3,584 of fruit seedlings raised;
- 11 km of community access road maintained;
- Four Community-Based Participatory Planning workshops conducted.

#### **Balaka**

- 142,951 trees planted at community woodlot;
- 59 square meters of land planted for woodlot;
- 6,825 trees planted around schools;
- 373 trees planted around ponds/water reservoir/dams;

- 7,551 trees planted on hillsides;
- Six ha of hillsides covered with tree planting;
- 18,765 trees planted as live fence around communal/HH vegetable garden;
- 7,686 trees planted along the river banks;
- 283 km of swales maintained and hedge rows established;
- Six vetiver nurseries established;
- 22,500 square meters of land covered with vetiver nursery;
- 3056 HHs with integrated homestead development activities;
- Three fruit nurseries established;
- 25,270 fruit seeds collected;
- 27,390 fruit seedlings raised;
- 26 km of community access road maintained;
- Six Community-Based Participatory Planning workshops conducted.

#### **Zomba**

- 10,107 trees planted around schools;
- 152,651 trees planted on hillsides;
- 65 ha of hillsides covered with tree planting;
- 45,794 trees planted as live fence around communal/HH vegetable gardens;
- 1,760 trees planted as live fence around tree and fruit nurseries;
- 4,702 trees planted along the river banks;
- 47 km of swales maintained;
- Six vetiver nurseries established;
- One fruit nursery established;
- 21,000 fruits seeds collected;
- 2.4 km of community access road maintained;
- Three CBPP conducted.



### **Risk Transfer**

- 10,327 farmers (6,982 women) insured;
- 1,666 farmers paid 14.3 percent of their premium in cash worth US\$ 4,417 (MKW 3,215,380);
- US\$404,599 (MKW 294,548,197) in payouts triggered for 7,374 farmers;
- Total sum insured amounts to US\$ 968,696 (MKW 705,211,253);
- Premium amounts to US\$191,582 (MKW 139,471,450).



Risk Reserves



Prudent Risk Taking

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

- 16,389 (12,654 women) farmers participated in 678 savings groups saving up a total of US\$81,512 (MKW 59,340,760).



## ZAMBIA



### **Risk Reduction**

- 1,330 farmers (553 women) planted cowpeas;
- 490 farmers (287 women) planted beans;
- 769 farmers (431 women) planted sweet potatoes;
- 51 farmers (4 women) planted soy beans.



### **Risk Transfer**

- 3,835 farmers (1,948 women) insured;
- 1,772 farmers accessed insurance partially in cash;
- US\$133,711 (ZMW 1,270,251) in payouts triggered for 963 farmers;
- Total sum insured amounts to US\$759,216 (ZMW 7,212,549);
- Premium amounts to US\$120,330 (ZMW 1,143,130).



Risk Reserves



Prudent Risk Taking

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

- Cumulative value of savings amounts to US\$18,562 (ZMW 185,620);
- 1,901 farmers (861 women) participated in 64 savings groups.
- Loans worth US\$24,107 outstanding.

## KENYA



### **Risk Transfer**

- 4,752 farmers (4,051 women) insured.

## APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
GCF Validation Workshop for WFP-Ministry of Environment, Water and Climate Proposal	R4 is a fundamental part of the proposal submitted to the GCF	WFP Zimbabwe CO	Presentation of the final proposal to the various stakeholders for the possible future implementation of the project.	Stakeholders from Zimbabwe Government Ministries, Met Service Department, NGOs, Academia, Private Sector	8 January 2018, Harare, Zimbabwe
Technical Regional Workshop on Needs assessment for Climate Services for improved Water Resources Management in vulnerable regions to Southern Africa	Presenter	UNESCO and Government of Flanders	Focus on integrated approach to combine climate services and other interventions towards better water resource management	UN Agencies, Governments, NGOs	30-31 January 2018, Harare, Zimbabwe
Multi-Donor Meeting	Organiser	WFP Zimbabwe CO	Presentation of R4 developments in country to key donors	USAID, SDC, French Embassy, Swedish Embassy	5 February 2018, Harare, Zimbabwe
Dialogue Platform on Forecast Based Financing	Participant	Red Cross	Networking and learning event on Forecast Based Financing	IFRC, RC societies in Africa, Met Offices, UN agencies, Governments	21-22 March 2018, 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.
- **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.
- **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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[“New Climate Data Transforms Insurance Projects in Africa”](#)

[“WFP Mobilizes Grant From The Green Climate Fund To Protect Farmers From Climate Change”](#)

[“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”](#)

[“Gebru 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.
- [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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Woman in her garden created under R4 in Tigray, Ethiopia.  
*WFP/Rupak Manvatkar*



# 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.

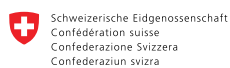


The World Food Programme is the world's largest humanitarian agency fighting hunger worldwide.

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

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

*With support from*



Swiss Agency for Development and Cooperation SDC



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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