

R4 Rural Resilience Initiative

QUARTERLY REPORT | APRIL - JUNE 2018



World Food
Programme



OXFAM
America

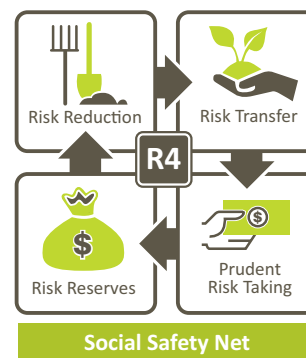
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EXECUTIVE SUMMARY

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).



Farmer picking vegetables in Chebvute's vegetable garden, Zimbabwe.
WFP/Tatenda Macheka

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

During this quarter, poor rainfall in parts of Africa triggered the [largest insurance payout](#) to date for smallholder farmers under the R4 scheme. Over 31,000 farmers (52 percent women) have received insurance payments totalling US\$1.5 million to compensate for weather-related crop losses in Ethiopia, Kenya, Malawi, Senegal and Zambia.

This report presents an overview of the insurance payouts in 2017-18 agricultural season along with the country-specific updates on the progress made during this quarter.

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

Our vision: 500,000 insured farmers in 2020.

STATUS SUMMARY

ETHIOPIA

In 2018, R4 is planning to reach over 30,000 farmers in Amhara and Tigray regions in Ethiopia. A total of 27,279 farmers (38 percent women) have enrolled in R4. The registration for the second window is ongoing. Risk reduction activities mainly focused on trench bund construction on degraded communal lands, tree planting, micro-garden and compost preparation, and the construction of roof rain water harvesting systems.

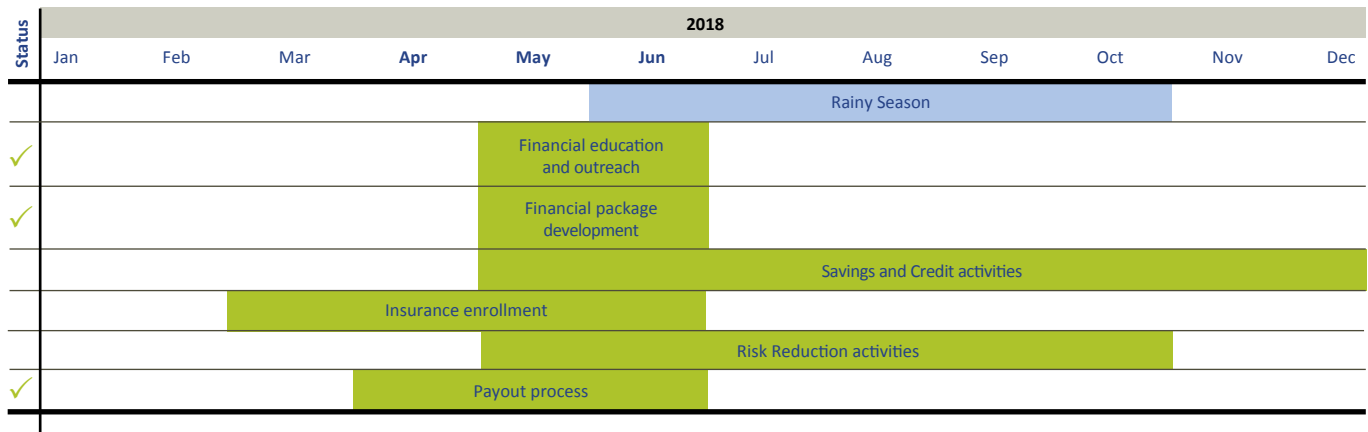
Out of the farmers already enrolled, 24,485 paid 20 percent of their partial premium in cash, while the remaining 2,794 paid their premium fully in cash in Amhara and Tigray regions.

In April, an insurance payout ceremony for the 2017 agricultural season took place in Tigray region. A payout amount of US\$62,483 was distributed to 9,223 households by their Rural Saving and Credit Cooperatives (RUSACCOs). In total, 9,856 participants (29 percent women) received US\$88,014 in payouts in Amhara and Tigray.

Nearly 4,190 farmers (37 percent women) participated in 186 saving groups in Tigray, which resulted in a cumulative saving of US\$12,233. A total of 262 farmers accessed loans worth US\$6,454. In Amhara, 2,576 farmers (25 percent women) participated in 123 Village Savings and Loan Associations (VSLGs), resulting in cumulative saving of US\$2,823. A total of 543 farmers accessed loans of US\$6,920 from VESA. The team also conducted a capacity and gaps assessment of the existing VSLGs and RUSACCOs in the five villages of Libo Kemkem district. A similar assessment is also being conducted in Tigray. The main aim of the assessment is to identify gaps and strengths of the saving groups and to strengthen the linkage between savings groups and RUSACCOs, as well as between RUSACCOs and MicroFinance Institutions. The assessment reports will be finalized in the next quarter.

During the quarter, The Relief Society of Tigray (REST) and the Organization for Rehabilitation and Development in Amhara (ORDA) conducted a weather index insurance training in the two regions, with a total of 4,195 farmers (33 percent women) participating at the event.

Figure 3. R4 Ethiopia timeline for the 2018 agricultural season



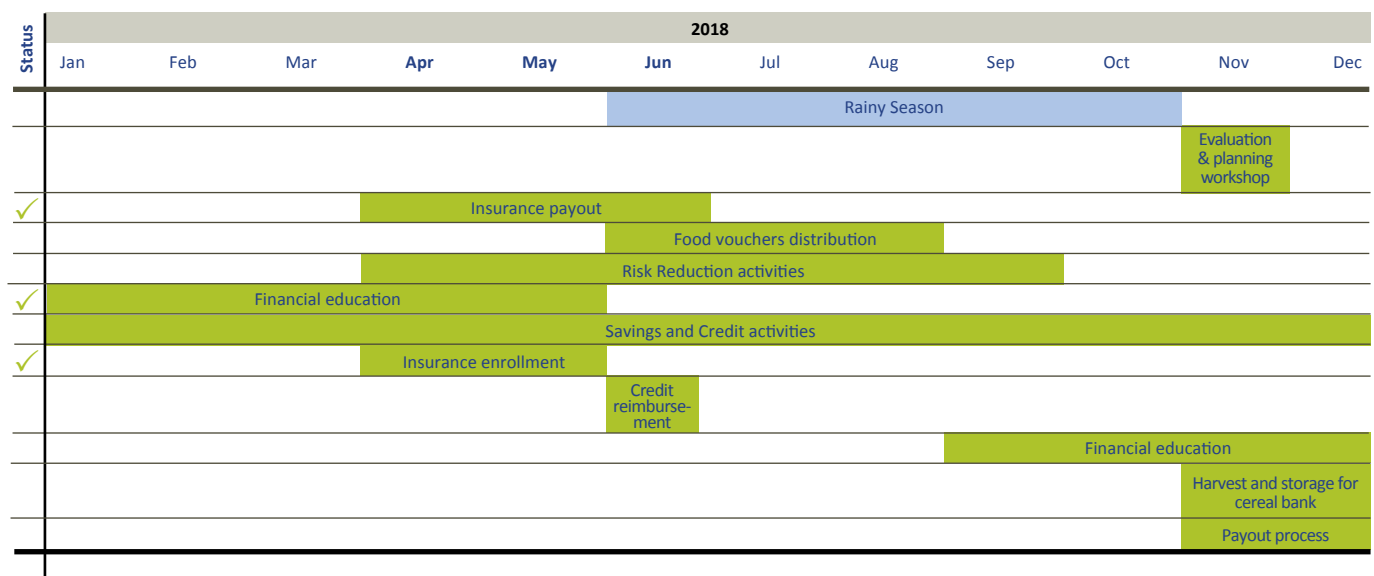
SENEGAL

In Senegal, a total of 9,887 farmers (40 percent women) participated in Food Assistance for Assets (FFA) activities in Tambacounda and Kolda. Of those, 8,400 farmers have registered for insurance so far, over 1,600 more compared to last year. Risk reduction activities in the two regions focused on stone bunds consolidation, distribution of agricultural inputs, monitoring of nurseries, implementation of bio digesters, dikes finalization and identification of new sites for pastoral ponds.

Following the dry spells in the latest agricultural season, 5,279 farmers (46 percent women) received payouts for a total of US\$264,145.

Under the risk reserves and prudent risk taking component, 4,122 farmers (80 percent women) participated in 162 saving groups, with a total saving amount of US\$13,984. The main activities focused on assessment of existing saving groups and development of 26 new women's groups and two men's groups in Kolda.

Figure 4. R4 Senegal timeline for the 2018 agricultural season



MALAWI

During this quarter, a total of 10,327 farmers (67 percent women) were covered by insurance under R4 in Balaka, Zomba, and Blantyre districts. In Malawi, the integrated approach also includes market access support and climate information services. In 2018-19, R4 initiative is expected to expand from 10,427 to over 39,000 farmers, covering three additional districts of Chikwawa, Nsanje, and Mangochi.

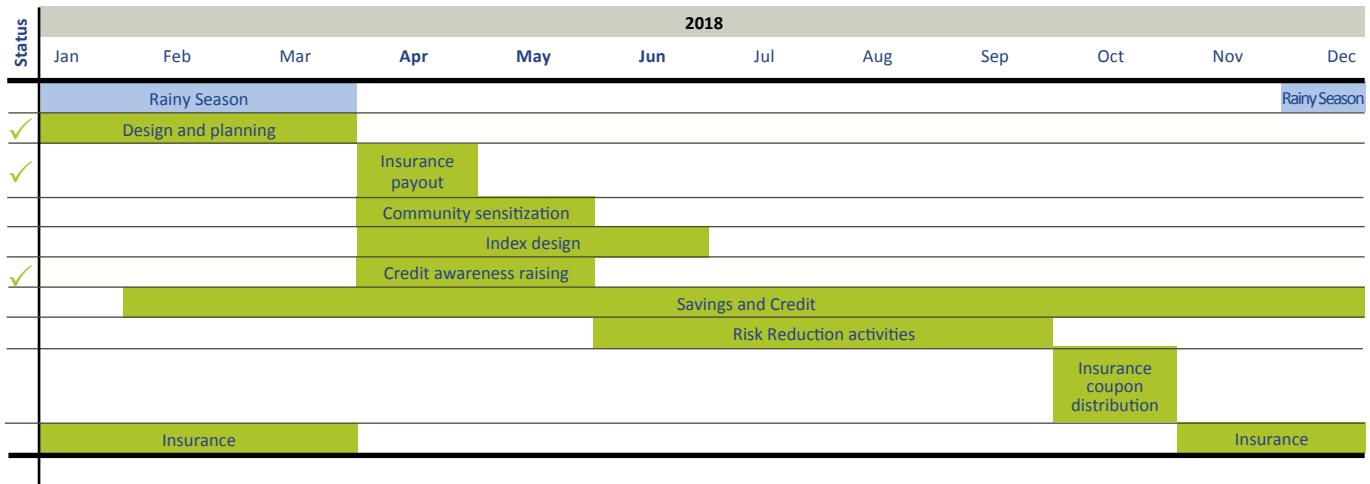
The agricultural season was severely affected by prolonged dry spells in January, triggering significant payouts. A total of 7,347 households received insurance payment totalling US\$404,599 during an insurance payout ceremony that took place in April. The Vice President of Malawi celebrated the event with a ceremony in one of the participating villages, involving all national R4 stakeholders.

Under the risk reduction component, a total of 10,427 farmers engaged in assets maintenance works, such as lining of shallow wells which are being used for irrigating backyard gardens and for household use.

As part of the risk reserves component, nearly 22,000 farmers (77 percent women) participated in 846 saving groups, with a cumulative saving of US\$295,079. Approximately 15,294 farmers accessed loans for US\$246,490, with a repaid loan amount of US\$58,000.

Following the negative impact of the Fall Armyworm infestations, WFP Malawi is exploring the potential of an area yield index insurance (AYII) product that can trigger a payout when production levels fall below an established level based on historical records. A hybrid product with AYII and weather index is also being considered.

Figure 5. R4 Malawi timeline for the 2018 agricultural season



ZAMBIA

In Zambia, a total of 3,835 farmers (50 percent women) are insured in the Southern district of Pemba. Farmers under the R4 scheme were mainly involved in conservation agriculture and goat rearing activities. 2018 will see the expansion of the integrated approach to four additional districts in the Southern Province, namely: Gwembe, Namwala, Monze, and Mazabuka. As part of the preparatory activities to support this expansion, 72 rain gauges were installed in the four additional districts during the reporting period.

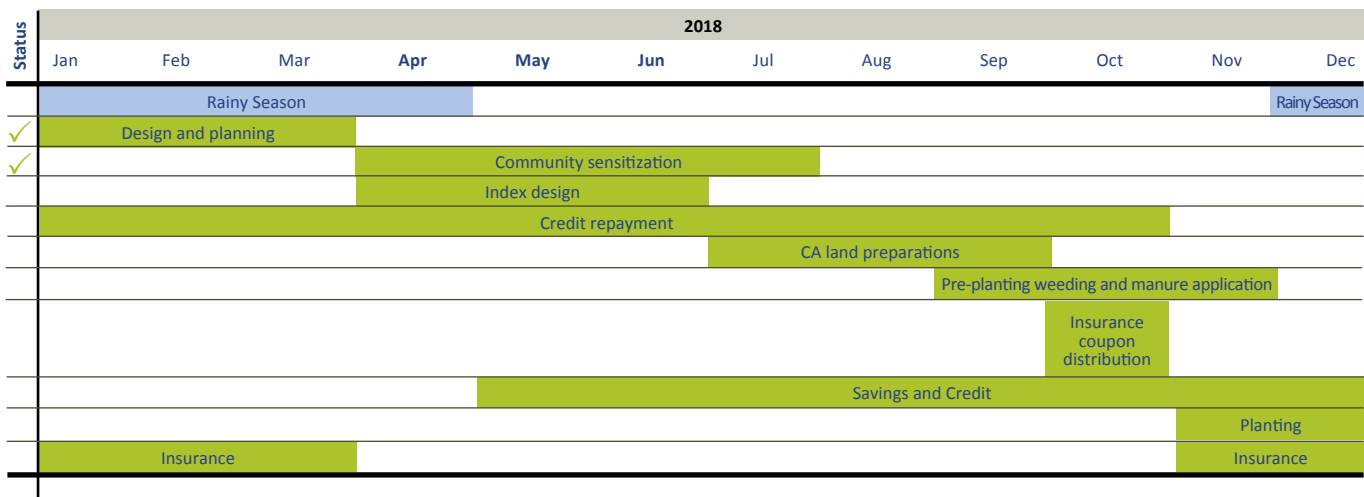
Due to extensive dry spells in January 2018, the index triggered payouts in nearly all camps. As all locations targeted under R4 suffered similar damage on the ground, main stakeholders of the project decided that all participants would receive a payout to mitigate the basis risk situation.¹ According to the Global

Basis Risk strategy and Basis Risk Plans developed for each country, all the 3,835 farmers will receive payouts amounting to a total of US\$172,025.

Under the risk reserves component, 1,193 farmers (67 percent women), participated in 64 saving groups, resulting in a cumulative saving of US\$32,141. During this quarter, 18 new saving groups were created and are being trained on Oxfam’s Saving for Change (SfC) model. Around 409 farmers (40 percent women) accessed loans from saving groups for approximately US\$32,494, with an overall outstanding loan of US\$81.

During the quarter, WFP and IRI conducted a joint training workshop on index design to build capacity among R4 Partners Mayfair, Vision Fund Development Aid from People to People (DAPP), the Ministry of Agriculture, and Heifer international.

Figure 6. R4 Zambia timeline for the 2018 agricultural season



1. Basis risk is the potential mismatch between the index triggered payouts and the actual losses suffered by policy holders. It is an inherent problem to index insurance because of the diverse microclimates found within relatively small geographic areas.

KENYA

In Kenya, a total of 4,872 farmers (83 percent women) were covered by insurance under R4. These are part of 17,980 farmers engaged in FFA activities. As a consequence of poor rainfall during the short rain season, 4,752 farmers (85 percent women) received payouts, for a total of US\$631,772. Approximately 3,159 farmers received a payout of US\$127, while 1,594 farmers received US\$121.

During this quarter, PULA Advisors, WFP and its Cooperating Partner- Caritas Kitui, held sensitization meetings with 1,153 R4

participants (84 percent women) across 16 sites to inform them about the payout mechanism.

An outcome monitoring exercise was conducted in June 2018, through a follow-up survey on the R4 baseline undertaken in June 2017, to determine the effects of insurance on household resilience, with a total of 340 households (38 percent women) participating at the exercise. A set of key outcomes indicators such as household economics, agricultural practices and financial capability were captured during the survey.

Figure 7. R4 Kenya timeline for the 2018 agricultural season

Status	2018											
	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 (SR)		

ZIMBABWE

During this quarter, 500 farmers (70 percent women) were registered under R4 and started asset creation activities in Masvingo District in Zimbabwe. The initiative aims to reach 50,000 households by 2021 in both Masvingo and Rushinga districts. Farmers are also supported in accessing markets through WFP's Purchase for Progress (P4P) programme, as well as climate information services to help them make informed decisions in the context of a changing climate.

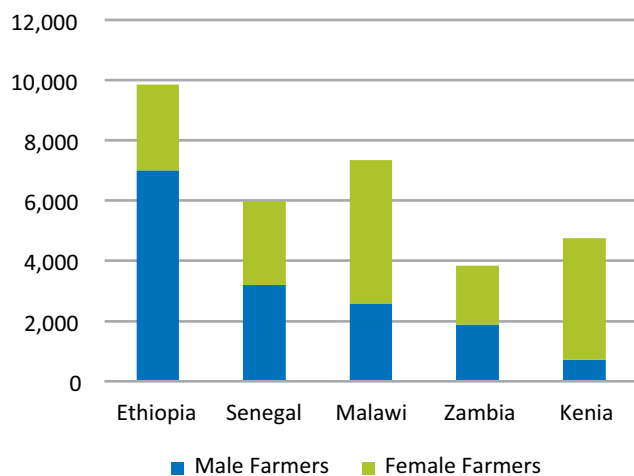
Farmers have been involved in several risk reduction activities, including communal pasture regeneration and improvement

and demo grain storage facility construction. Moreover, farmers currently benefiting from the Fish Ponds and Nutrition Garden have also engaged in various activities, including small livestock production, aquaculture, and cultivation of the nutrition garden. The first version of the index insurance product was finalized in June, through the joint work of WFP, Old Mutual Insurance, and Blue Marble Microinsurance. The prototype microinsurance product, designed to be easily adopted by the communities in Masvingo, will be presented to farmers in the first half of July for feedback, with the final product to be piloted in the 2018-2019 agriculture season, beginning in November 2018.



INSURANCE PAYOUTS 2017-18 AGRICULTURAL SEASON: AN OVERVIEW

Figure 8. Payouts disaggregated by gender



During this quarter, the index triggered payouts in all R4 countries, and participants will receive insurance payments totalling US\$1.5 million, the largest payout to date. As a consequence of poor rainfall, a total of 31,069 farmers (52 percent women) have received insurance payment in Ethiopia, Kenya, Malawi, Senegal and Zambia.

Insurance claims settlement in Senegal.
WFP/Carla De Gregorio

In Ethiopia, 9,856 farmers (29 percent women) received payouts worth US\$88,014, while in Malawi 7,347 (64 percent women) received an insurance payment of US\$404,599. In Senegal, 5,279 farmers (46 percent women) received payouts totalling US\$264,145, in Kenya, 4,752 farmers (85 percent women) received US\$631,772 in payouts, while in Zambia US\$172,025 in payouts will be distributed to 3,835 farmers² (51 percent women).

The compensation enables over 30,000 farming households to meet their basic needs such as the purchase of food and payment of children’s school fees, while also giving farmers

the opportunity to invest a portion of the payout in seeds or fertilisers or in livelihoods diversification activities such as starting a small-scale family business.

Since 2011, a total of more than US\$2.4 million have been distributed in payouts to R4 participants in Ethiopia, Senegal, Kenya, Zambia and Malawi as compensation for weather-related losses.

R4 countries are carrying out surveys to assess the payouts distribution processes as well as the use of the payouts which will be described in the coming reports.

Figure 9. Insured participants and sum insured³

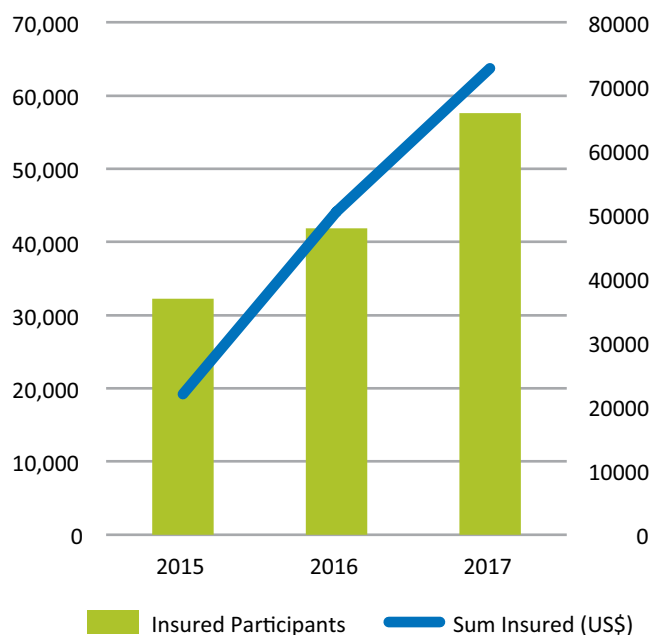
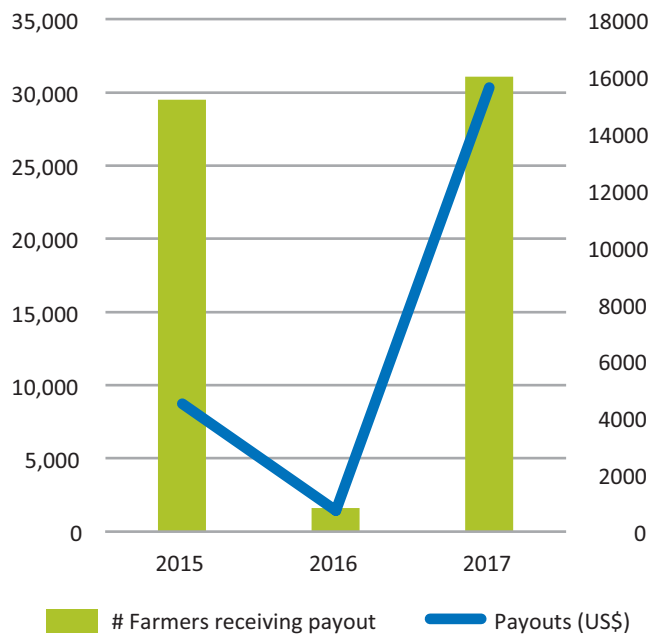


Figure 10. Payouts⁴



2. Including basis risk payments.
 3. Sum insured to be calculated: US\$ x 100.
 4. Payouts to be calculated: US\$ x 100.



VOICES FROM THE FIELD⁵

ASQUAL GEBRESELISSIE, Tigray, Ethiopia

“I joined R4 three years ago. I built my own micro-garden and composted the land, as payment for the premiums. I also worked on a community plantation and soil and water conservation projects. In the garden I now grow green pepper, lettuce and cabbage. We eat most as a family and sell some at the market.”

In the second year after I joined there was no rain, and I received insurance 400 Birr (US\$14.5). This year I’m receiving one too. I’m using the money to buy fertilizer. This doubles my crop production, and my income from what I sell has increased by 50 percent.

I also received 3,000 Birr (US\$109) in loans last year. I use the money to buy sheep, and I’m able to cover school fees for the children. One man comes to till the land, and I’ve hired an extra person.

This initiative is very important for my livelihood. It’s also very important for the environment — we are working on soil and water conservation, and forestation activities. My hope for the future is that this initiative increases its loan size and enables me to buy a cow. If I can have access to straw and grass, I can raise a dairy cow and sell milk.”

5. Extracts from [“4 simple steps to help families defeat drought in northern Ethiopia”](#) by Paul Anthem and Melese Awoke; [“Weather insurance boosts the resilience of Malawian farmers”](#) by Badre Bahaji

Hagosa Demewoz working in the micro-garden that she created in Tigray, Ethiopia.
WFP/Michael Tewelde

HAGOSA DEMEWOZ, Tigray, Ethiopia

“Before I had the water tank, I had to collect water from the river, meaning I’d have to walk one hour each way. The quality of the water was not good, it was polluted by livestock. I built a micro-garden for my own use. I also planted communal tree seedlings to grow eucalyptus and acacia saligna, which are used to feed livestock. We are harvesting grass also as feed.

During previous droughts we would collect wild vegetables to survive. I have benefited twice from insurance payouts. With the money I bought fertilizer.

I have also received 3,000 Birr (US\$109) in a loan. I bought four sheep. They gave birth to four lambs, which I sold for 3,700 Birr (US\$134.5). I also bought a donkey with the money [for transport]. I’ve also been able to save money. The extra money I have pays for school expenses, clothes for the children, fertilizer for the land.

I am happy with the project. I am seeing my livelihood improve, my life is changing. I hope, with a better life, my children will go to school and graduate, and can have a bright future.”

CATHREEN THOMAS, Masaka, Malawi

“I had never heard about weather insurance. I only knew about vehicle insurance. Last year, I harvested ten bags of maize, but this year, it did not rain for twenty-five days during the rainy season so I am only expecting to harvest two bags of maize this year.”

However earlier this year, she received a payout of 38,000 Malawi Kwacha (US\$55) as a compensation for the dry spells she experienced.

“It’s a relief for my family. I am planning to use the payout to buy seeds which I will plant in my newly irrigated fields. What I am very happy about is that I benefitted from insurance by digging swales. Because I dug these swales, my fields are moist from trapping water. Soon, I will be planting seeds for my next crop.”

PETROS MALUNGA, Masaka, Malawi

“Last year, I harvested twelve bags of maize, but this year I’m expecting only four bags. Elders in the village talk about how dry spells have become more intense and

frequent. With my payout, I’m going to buy seeds and work on my garden which will bring me some benefits and help me get through the year.”



CONCLUSION

The second quarter of 2018 marked the largest insurance payout to date, with nearly 30,000 farmers receiving insurance payment totalling US\$1.5 million to compensate for weather-related losses in Ethiopia, Kenya, Malawi, Senegal and Zambia. R4 countries are continuing the preparation for the agricultural season, with risk reduction, saving and prudent

risk taking activities being implemented. Remote surveys are being carried out to assess the payouts distribution processes, as well as the use of payouts and satisfaction with the insurance product, which will be described in the coming reports.

R4 farmers participating in asset creation activities in Blantyre, Malawi.
WFP/ Badre Bahaji

APPENDIX I: METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

- 27,279 farmers (10,420 women) enrolled in FFA activities;
- 35 Km of deep trench, 42 Km of trench bund and 12 Km stone faced trench bund constructed on degraded communal lands;
- 174 percolation channels constructed by excavating 4,872 m3 of soil;
- 76,437 plantation pits prepared and 56,206 different multipurpose trees planted;
- 7.2 km of runoff/flood diversion canals constructed by excavating 7,273 m3 of soil to support 300 hectares of land with flood diversion;
- 858 plots of micro-garden prepared to produce vegetable crops;
- 250 compost pits dug to prepare compost for growing vegetables and/or for rain fed farming;
- 30 Roof Rain Water Harvesting under construction.



Risk Transfer

- 27,279 farmers (10,420 women) insured;
- 2,184 farmers paid 20 percent of their partial premium in cash in Amhara region;
- 22,301 farmers paid 20 percent of their partial premium in cash in Tigray region;
- 480 farmers paid their premium fully in cash in Amhara region;
- 2,314 farmers paid their premium fully in cash in Tigray region;
- Premium amounts to US\$362,987 (ETB 10,037,877);
- Total sum insured amounts to US\$2,129,036 (ETB 58,875,320);
- Total average sum amounting to US\$76 (ETB 2,104) in Tigray region;
- 9,223 farmers received payouts of US\$62,483 (ETB 1,708, 931) in Tigray region;
- A total of 9,856 farmers (2,849 women) received payouts of US\$88,014 in both regions;
- 4,120 farmers (1,381 women) trained on weather index insurance.



Risk Reserves and Prudent Risk Taking

Tigray

- 4,190 farmers (1,567 women) participated in 186 saving groups;
- Cumulate saving value amounts to US\$13,284 (ETB 338,311);
- 262 farmers accessed loans worth US\$6,454 (ETB 176,532);
- Repaid loan amounts to US\$2,735 (ETB 74,815).

Amhara

- 2,576 farmers (642 women) participated in 123 saving groups;
- Cumulative saving value amounts to US\$2,823 (ETB 77,220);
- 101 farmers (17 women) accessed loan of US\$16,782 (ETB 459,000) from RUSACCOs;
- 952 farmers (514 females) accessed loan of US\$4,657 (ETB 127,387) from VSLGs;
- Repaid loan amounts to US\$15,517 (ETB 429,100) to RUSACCOs in Amhara;
- 543 farmers accessed loans of US\$6,920 (ETB 191,387) from VESAs.



Risk Reduction

- 9,887 farmers (3,856 women) enrolled in FFA activities.

Tambacounda

- 10,000 ml of stone bunds consolidated;
- 3,600 nurseries assisted;
- 150 ha of rice inputs distributed;
- 85 ha of millet-cowpeas inputs distributed;
- Three new pastoral ponds profiled;
- Printer file for first distribution of food stamps finalized.

Kolda

- 774 ml of stone bunds consolidated;
- 354 ml of dikes established and small dikes finalized;
- Seeds and green manure distributed;
- Rice fields plowing monitored;
- Bio digesters implemented;
- Printer file for first distribution of food stamps finalized.



Risk Transfer

- 8,400 farmers insured;
- Total payout sum amounts to US\$264,145 for 5,279 farmers (2,776 women).



Risk Reserves and Prudent Risk Taking

- 9,887 farmers (3,856 women) enrolled in FFA activities.

Tambacounda

- Assessment of 303 existing female groups;
- Assessment of 81 existing men group;
- Cumulative saving sum amounts to US\$13,984 (FCF 8076300).

Kolda

- 26 new women’s groups (614 members) created;
- 2 new men’s groups (42 members) created.



Risk Reduction

- 10,427 farmers (7,278 women) enrolled in FFA activities;
- Lining of 8 shallow wells completed in Balaka;
- Lining of 21 shallow wells completed in Blantyre;
- Lining of 15 shallow wells completed in Zomba.



Risk Transfer

- 10,327 farmers (6,982 women) insured;
- Total payout sum amounts to US\$404,599 for 7,347 farmers;
- 1,666 farmers paying 14.3 percent in cash;
- 15 Meteorological Officers trained in R-INSTAT.



Risk Reserves

- 22,000 farmers (17,054 women) participated in 846 saving groups;
- Cumulative value of saving amounts to US\$295,079 (MK 214,818,000).



Prudent Risk Taking

- 15,294 farmers (10,398 women) accessed loans worth US\$246,490 (MK179,445,000);
- Repaid loan amounts to US\$58,000.

ZAMBIA



Risk Reduction

- 3,835 farmers (1,948 women) enrolled in FFA activities;
- 15,835 farmers (8,076 women) trained in Post-Harvest Loss management and Market access.



Risk Transfer

- 3,835 farmers (1,948 women) insured;
- 2,093 farmers paid 3 percent of insurance premium in cash;
- US\$172,025 (ZMW 1,698,102) in payouts triggered for 3,835 farmers, following a basic risk situation;
- Total sum insured amounting to US\$202,7 (ZMW 2027);
- Total cash contribution amounts to US\$112,200 (ZMW 1,122,200).



Risk Reserves

- Cumulative value of savings amounts to US\$32,141 (ZMW 321,414);
- 1,193 farmers (807 women) participated in 64 savings groups;
- 3,994 farmers (1,888 women) participated in Saving for Change (SfC) trainings.



Prudent Risk Taking

- 409 farmers (168 women) accessed loans from saving groups for US\$32,494 with an outstanding loan of US\$81;
- 467 farmers (252 women) took out loans for US\$172,45 (ZMW 1,724,345);
- 5,958 farmers (2,705 women) participated in prudent risk taking introduction meetings;
- Introduction meetings on prudent risk taking carried out in 150 farmers' clubs in Monze, Pemba and Namwala districts;
- Sensitization of 7,250 farmers' risk taking carried out in Mazabuka and Gwembe.

KENYA



Risk Reduction

- 17,980 farmers (14,380 women) enrolled in FFA activities;
- 16 sensitization trainings on payouts for 1,153 participants (975 women) conducted.



Risk Transfer

- 4,872 farmers (4,065 women) insured;
- US\$600,027 in payouts triggered for 4,753 participants (85 percent women);
- Total sum insured amounting to US\$717,300;
- 4,752 farmers (4,040 women) received payouts totaling US\$631,772.

ZIMBABWE



Risk Reduction

- 500 farmers (355 women) enrolled in FFA activities.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
RBJ Country to Country Learning Exchange, Integrated Programming for Resilience	Development of Initial Outline and Strategy for Integrated Resilience Programming	RBJ	Integrating various programme activities for integrated resilience programming.	Two participants per country, various participants from relevant RBJ units responsible for: gender, integrated climate risk management, social protection, smallholder market linkages, nutrition, VAM and M&E. Four participants from Malawi CO and four from Blantyre SO, and three participants from HQ responsible for R4, P4P, and FFA	19-21 June 2018, Blantyre, Malawi
Zambia Strengthening Climate Resilience (PPCR Phase II) Implementation support mission	Presenter	World Bank (Pilot Programme for Climate Resilience)	Discussions to explore opportunities for collaboration.	World Bank Representatives, PPCR Representatives, WFP R4 representatives	12- 15 June 2018, Lusaka, Zambia
CASU end of project stakeholders meeting	Participant	FAO	Conservation Agriculture Scaling - up.	DFID, Government of Zambia line ministries	19 June 2018, Lusaka, Zambia
Staple Crops Processing Zones -A Flagship Program of the Feed Africa Strategy	Presenter	WFP/ADB	Discussions to explore opportunities for collaboration.	African Development Bank	27 June 2018, Lusaka, Zambia
2017 Claim Payout Ceremony	Facilitator	Relief Society of Tigray (REST)	Briefing on R4, declaration of payout and explanation on the indexes of trigger and exit and addressing key messages to beneficiaries.	Insured farmers, Villages Design team member, REST Head office and project Officers, Bureau of Agriculture, DECSI, Africa Insurance company and WFP	26 April 2018, Tigray, Ethiopia

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'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.
- **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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STORIES/BLOGS

- "[From poverty to profit](#)"
- "[Weather insurance boosts the resilience of Malawian farmers](#)"
- "[4 simple steps to help families defeat drought in northern Ethiopia](#)"
- "[African smallholder farmers get insurance payouts of US\\$1.5 million after low rainfall](#)"
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- "[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.
- [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.

OTHER REPORTS

- Million Tadesse and Marjorie Victor, "Estimating the Demand for Micro-Insurance in Ethiopia," Oxfam America (2009). A report commissioned by the International Labour Organization and the United Nations Capital Development Fund.
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- Tufa Dinku et al., "Designing Index-Based Weather Insurance for Farmers in Adi Ha, Ethiopia," IRI (2009). Report to Oxfam America. index development process.

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.

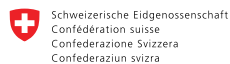


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Each year, WFP assists some 80 million people in around 80 countries.

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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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