

# R4 Rural Resilience Initiative

QUARTERLY REPORT | OCTOBER - DECEMBER 2018



World Food Programme



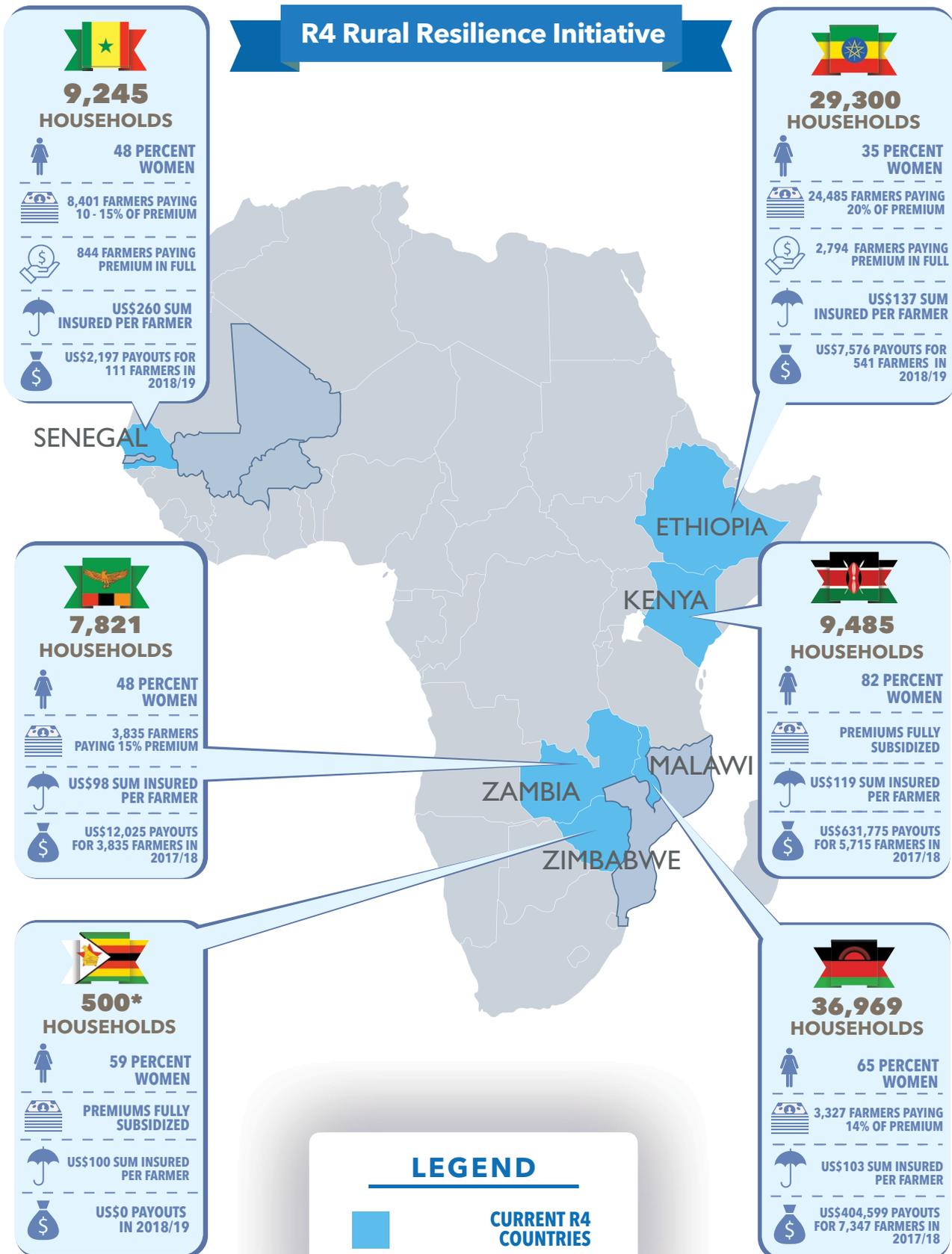
OXFAM  
America



# CONTENTS

Executive summary	5
R4 Ethiopia	7
R4 Senegal	9
R4 Malawi	11
R4 Zambia	13
R4 Kenya	15
R4 Zimbabwe	17
Conclusion	19
Appendix I: Metrics from the field	20
Appendix II: Rural resilience event series	25
Appendix III: R4 partners and institutional roles	26
Appendix IV: Media citations and resources	30

Figure 1. R4 Countries Map

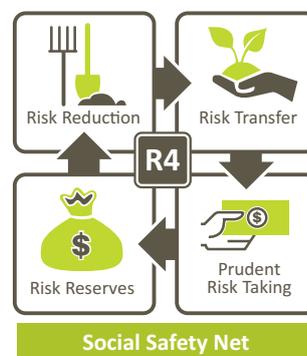


\*Four farmers dropped out after registration



## 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 natural resource management through asset creation or improved agricultural practices** (risk reduction), **microinsurance** (risk transfer), **increased investment, livelihoods diversification and microcredit** (prudent risk taking), and **savings** (risk reserves).



Farmers take part in a sensitization activity to increase their knowledge and interest in insurance in Chikwawa, Malawi.  
WFP/Jyothi Bylappa

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya and Zimbabwe reaching over 87,000 farmers (benefitting around 545,000 people). In addition, nearly 6,000 non-R4 farmers have accessed insurance products developed by the R4 initiative, either delivered through non-WFP programmes or by paying their insurance premium fully in cash.

During this quarter, the initiative continued its expansion in Malawi and Zambia. More specifically, in Malawi the initiative scaled up to over 36,000 farmers and expanded to three

new districts, including Mangochi, Chikwawa, and Nsanje. In Zambia, R4 insured 7,821 farmers and expanded to four new districts, including Gwembe, Namwala, Monze, and Mazabuka. In Zimbabwe, the insurance product was finalized and insured 500 farmers for the 2018/19 season, while in Kenya, the initiative scaled up to 9,485 farmers. In Ethiopia, R4 reached 29,300 farmers with weather index insurance. Moreover, WFP also began offering insurance to pastoralists in 2018 through the Satellite Index Insurance for Pastoralist in Ethiopia (SIPE). This year, a total of 5,001 participants were insured in the Somali region of Ethiopia.

Figure 2. R4 achievements

Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$1.5m	 US\$9,800
Value of premiums	 US\$2,500	 US\$27,000	 US\$215,000	 US\$275,000	 US\$283,000	 US\$306,000	 US\$362,000	 US\$770,000	 US\$1.1m	 US\$1.7m
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\$4.9m	 US\$6.6m	 US\$10.3m
Cash contribution							 US\$43,000	 US\$86,000	 US\$78,000	 US\$128,000
R4 Farmers insured through WFP (percent of women)	 200 (38)	 1,308 (39)	 13,195 (33)	 19,407 (21)	 20,015 (31)	 24,970 (33)	 29,279 (32)	 37,419 (40)	 51,955 (50)	 87,557 (55)
Non-R4 Farmers insured*							 3,918	 4,448	 6,603	 5,763
Countries	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia Zimbabwe

\* Farmers accessing insurance developed through the R4 Initiative, either subsidized through other programmes or paying fully in cash.

Our vision: 500,000 insured farmers in 2022.

# R4 ETHIOPIA

 Since 2009



**29,300** households (143,570 persons)



**35 percent** women



Tigray and Amhara regions



AIC, DECSI, Ethiopian farmers' cooperative, IRI, ISD, Mekelle University, NMA, Nyala Insurance, ORDA, REST, RIB Union



KfW, Oxfam America, Swiss Re, Margaret A. Cargill Foundation, Norway

## R4 PROGRAMME IN ETHIOPIA

In Ethiopia, R4 builds on the initial success of the Horn of Africa risk transfer for adaptation (HARITA) initiative, started in 2009 by Oxfam, the Relief Society of Tigray (REST), and several other national and global partners. The initiative builds its risk reduction component on the government's Productive Safety Net Programme (PSNP).



**Risk Reduction component:** The risk reduction component builds on the national Productive Safety Net Programme (PSNP)'s public works. The model is focused on a community-based watershed development approach, developed by WFP in collaboration with the Government of Ethiopia during the MERET programme. In order to build long-term resilience, farmers work on soil and water conservation, water harvesting, small scale irrigation, agroforestry and reforestation programmes for a number of selected days on top of the PSNP public works to receive crop insurance coverage. The activity is implemented by the implementing partners.



**Risk Transfer component:** By building assets, farmers can access weather index insurance. In order to be insured farmers should work on asset between two and seven days, depending on the sum insured participants require, as their contribution to the premium. The cash contribution is collected by the Rural Saving and Credit Cooperatives (RUSACCOs) and REST or the Organization for Rehabilitation and Development in Amhara (ORDA) and then paid to the insurance company branch. In 2018, participants contributed 20 percent on top of the amount of premium received.



### Risk Reserves and Prudent Risk Taking

**components:** Farmers practice regular savings in Village Economic and Social Association (VESAs) and RUSACCOs. Under the prudent risk taking component, R4 manages a revolving fund providing loans to farmers who want to invest in their agricultural activities through RUSACCOs. First, participants become members of RUSACCOs to access loans. Subsequently, the local partners REST and ORDA provide trainings to the participants before distributing the loan through RUSACCOs. The participants repay the loan to the RUSACCOs and then it revolves in the village through RUSACCOs.



## PROJECT STATUS

In Ethiopia, a total of 29,300 farmers (35 percent women) were insured in Amhara and Tigray regions. During the quarter, WFP conducted a joint field mission and review meeting with the Relief Society of Tigray (REST) and other R4 stakeholders to monitor progress in four districts of Tigray. The joint mission was an opportunity to further strengthen communication and collaboration efforts with stakeholders at the regional and district level.

Findings of the joint visit indicated that the risk transfer component has helped farmers and the community in building their confidence through promoting productivity by use of improved agricultural inputs, encouraging them to take loans, promoting voluntary savings and enabling households to purchase insurance premiums individually and in groups. The planning team and districts experts disclosed there were high expectations of insurance payouts from farmers regardless of the rainfall situation, in addition to basis risk complaints due to the

mismatch of the satellite and ground realities, and variabilities within villages and individual farms. These findings suggested the need to have an efficient mechanism in place to reduce basis risk,<sup>1</sup> as well as conducting continuous awareness raising activities and ensuring timely payouts in the future. To address this situation the project is conducting further analysis to develop zonal indexes, in addition to improving seasonal monitoring and consumer education. Indeed, it is possible that participants expect payouts too frequent compared to what the index is designed to cover.

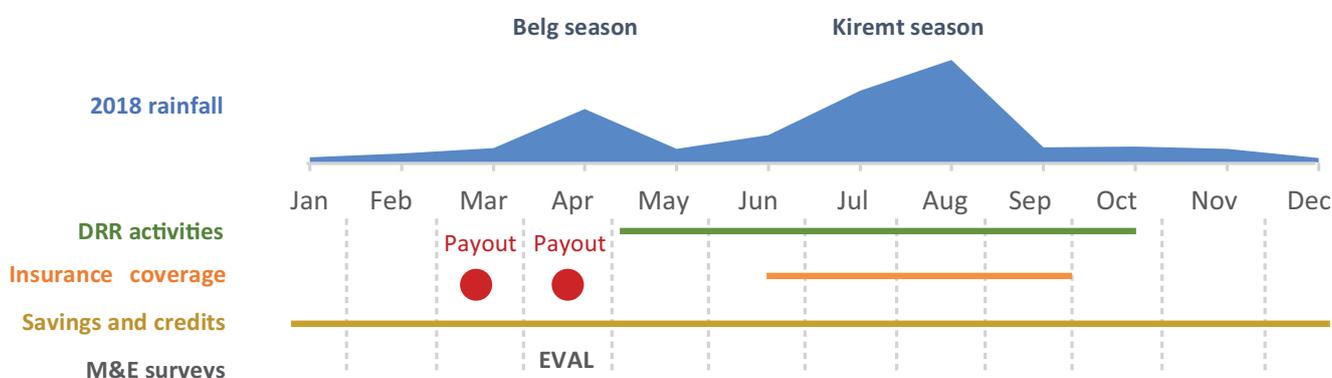
#### Satellite Index Insurance for Pastoralists in Ethiopia (SIPE)

WFP also began offering insurance to pastoralists in 2018 through the Satellite Index Insurance for Pastoralists in Ethiopia (SIPE). This year, a total of 5,001 farmers have registered for the index-based livestock insurance in the Somali region of Ethiopia. Similar to R4, SIPE is targeting PSNP households who own between five and eleven Tropical Livestock Units. Pastoralists can access insurance by investing their time in building assets.

Under the risk reduction component, R4 farmers engaged in constructing micro-trenches, water percolation trenches and in cultivation of seedlings. During the joint mission, the team visited risk reduction activities undertaken on communal land and homesteads, including soil and water conservation sites and roof water harvesting systems (RWHs). Households who owned RWHs indicated that these systems are beneficial for easily accessing water for micro irrigation, helping farmers growing their vegetables and fruits. Similarly, composting activities are improving soil fertility as well as enhancing the productivity of micro-gardening.

As part of the risk reserves and prudent risk taking components, 4,400 farmers (38 percent women) participated in 186 saving groups in Tigray, saving a total of US\$3,558 from VESAs and US\$5,962 from RUSACCOs. A total of 203 farmers accessed loans worth US\$1,084. In Amhara, a total of 3,926 farmers (34 percent women) participated in 213 saving groups, saving a total of US\$4,544 from VESAs and US\$329 from RUSACCOs. A total of 771 farmers accessed loans worth US\$11,977. During the quarter, five credit and saving scheme review meetings and follow-up trainings were organized by REST, with a total of 442 farmers (42 percent) and 54 local experts participating in Tigray.

FIGURE 3. Ethiopia 2018 seasonal calendar<sup>2</sup>

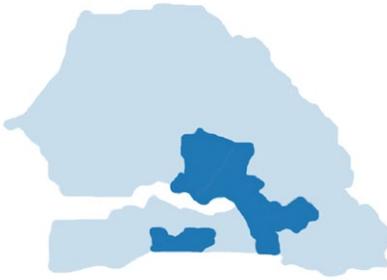


1. Basis risk is the potential mismatch between the index triggered payouts and the actual losses suffered by policy holders. It is an inherent problem to index insurance because of the diverse microclimates found within relatively small geographic areas.

2. Payouts disbursed in March in Amhara and in April in Tigray refer to the 2017 planting year. Claims have not yet been settled for the 2018 planting year.

# R4 SENEGAL

 Since 2012



9,245 households (80,432 persons)



48 percent women



Kolda and Tambacounda



ANCAR, ANACIM, BAMTAARE, Caritas Kolda, CEERAS, CNAAS, IFAD, INP, La Lumière, PlaNet Guarantee, PASA, PAPIL, Swiss Re, SEN RE, U-IMCEC



GCF, Oxfam America, France, USAID, Norway, Rockefeller Foundation, Swiss-Re, Cargill Foundation

## R4 PROGRAMME IN SENEGAL

In Senegal, R4 builds on WFP's food assistance for assets (FFA) and Oxfam America's Saving for Change (SfC) programmes. The initiative is also linked to IFAD-funded program *Projet d'Appui au Développement Agricole et à l'Entrepreneuriat Rural (PADAER)*, an agricultural development initiative providing farmers with agricultural inputs as well as insurance through WFP



**Risk Reduction component:** By participating in WFP's FFA programme, farmers build assets that decrease their vulnerability to climate shocks over time.



**Risk Transfer component:** Farmers access weather index insurance by investing their time in building assets. As their contribution to the insurance premium, farmers have to work 10 days in building productive assets. When a drought hits, compensation for weather-related losses prevents farmers from selling assets and stimulates faster recovery.



### Risk Reserves and Prudent Risk Taking

**components:** Insurance policies are delivered through SfC Associations, which support participants in establishing small-scale savings, used to build 'risk reserves'. Savings help build a stronger financial base for investing – but also act as a buffer against short-term needs and idiosyncratic shocks, such as illness and death and could be used to pay insurance premiums in cash. Saving and microcredit also enable investment on livelihoods, increasing household production and income, gradually allowing them to access insurance commercially and contributing to the general sustainability of the initiative.

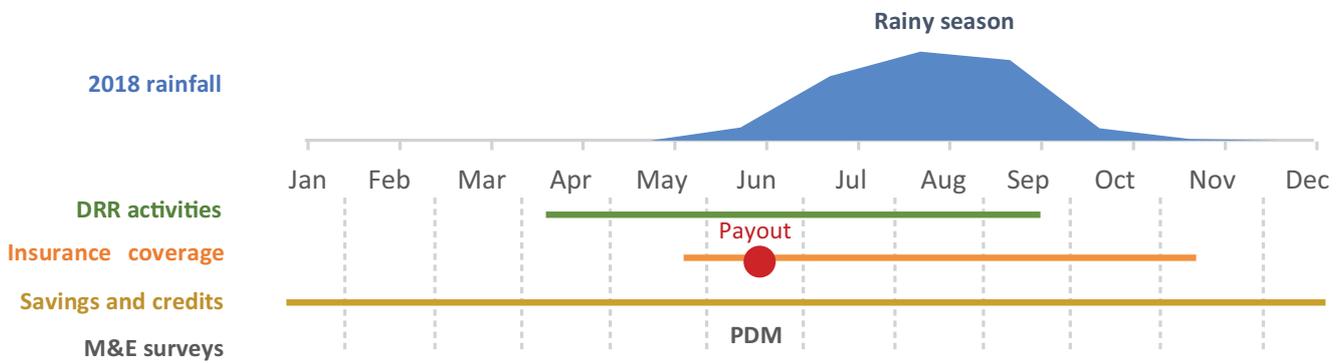
## PROJECT STATUS

In Senegal, a total of 9,245 farmers (48 percent women) are insured under R4 in Tambacounda and Kolda. Of the farmers enrolled, 6,220 (44 percent women) paid 15 percent of their partial premium in cash, 2,181 (57 percent women) paid 10 percent of their premium in cash, and 844 (46 percent women) paid their premium fully in cash.

During the quarter, 9,887 farmers (34 percent women) engaged in risk reduction activities including cultivation of rice, beans, maize, and sorghum, creation of nurseries, and installation of bio-digesters. In October, 17 farmers (88 percent women) participated in a training on organic farming techniques.

Under the risk reserves component, a total of 14,846 farmers (80 percent women) participated in 655 saving groups, saving a total of US\$317,000. Moreover, a total of 10,226 farmers accessed loans worth US\$192,000. During this quarter, a total of 4,010 farmers (77 percent women) participated in trainings on finance and nutrition.

FIGURE 4. Senegal 2018 seasonal calendar<sup>3</sup>



3. Payouts disbursed in June refer to the 2017 planting year. Claims have not yet been settled for the 2018 planting year.

# R4 MALAWI

 Since 2015



**36,969** households (207,026 persons)



**65 percent** women



Southern Region



CUMO, DoDMA, DCCMS, FISD, Hannover Re, Insurance Association of Malawi, MoA, MoFEP&D, UP, World Vision Malawi



SDC, DFID, FICA

## R4 PROGRAMME IN MALAWI

In Malawi, R4 is part of the Country Office's integrated resilience building portfolio, which also includes on-going activities by the Global Framework for Climate Services (GFCS) and WFP's FFA. The integrated approach also includes market access support and climate information services for participating farmers.



**Risk Reduction component:** By participating in WFP's FFA programme, farmers build assets such as soil and water conservation structures in addition to applying conservation agriculture techniques.



**Risk Transfer component:** Farmers access weather index insurance by investing their time in building homestead assets to improve their productivity. Cash contribution has been introduced only in Balaka and will be introduced in Zomba and Blantyre next season. Farmers work for an average of 14 days on this component.



**Risk Reserves and Prudent Risk Taking component:** Savings are promoted through Village Saving and Loans (VSL) groups to act as a buffer for smaller, individual shocks, and to fund investments in diversified and more resilient livelihoods.



Credit is promoted through microfinance institutions to support farmers in making larger investments in their livelihoods, for prudent risk taking.

## PROJECT STATUS

The final quarter of 2018 was characterized by a wide range of activities, specifically the finalization of the index design process, completion of asset creation works and insurance sign-ups for the 2018/19 season. This year, the initiative greatly expanded, reaching 36,969 farmers (65 percent women) in the six districts of Balaka, Zomba, Blantyre, Mangochi, Chikwawa, and Nsanje. In Balaka district, cash contribution was introduced for the second year and 3,327 farmers contributed US\$2.7 (14.3 percent) of their premium in cash.

Community sensitizations on the integrated package continued in all the districts to ensure that participating households understand all the components being promoted, particularly the insurance product.

The weather index insurance product for 2018/19 season was finalised, shifting from the pixel to a zonal approach. This allowed multiple villages with similar weather and climate features to be grouped under a single index, rather than having multiple pixel level indexes. The approach will ease the administrative burden and communication to participants on the technical parameters of the index. Discussions on the pricing of the weather index product were finalised within the quarter, with both the Insurance Association of Malawi and Hannover Re, the reinsurance company.

Of the targeted 39,276 participants, 36,969 households (65 percent women) fulfilled the asset creation conditionality. As part of the risk reduction component, farmers were mainly involved in constructing shallow wells, establishing community vegetable gardens, and seed multiplication for drought-tolerant crops, including cassava and sweet potatoes. These two crops

will provide options for generating additional income, enabling R4 farmers to diversify their livelihoods, while also mitigating the impact of dry spells by ensuring food security.

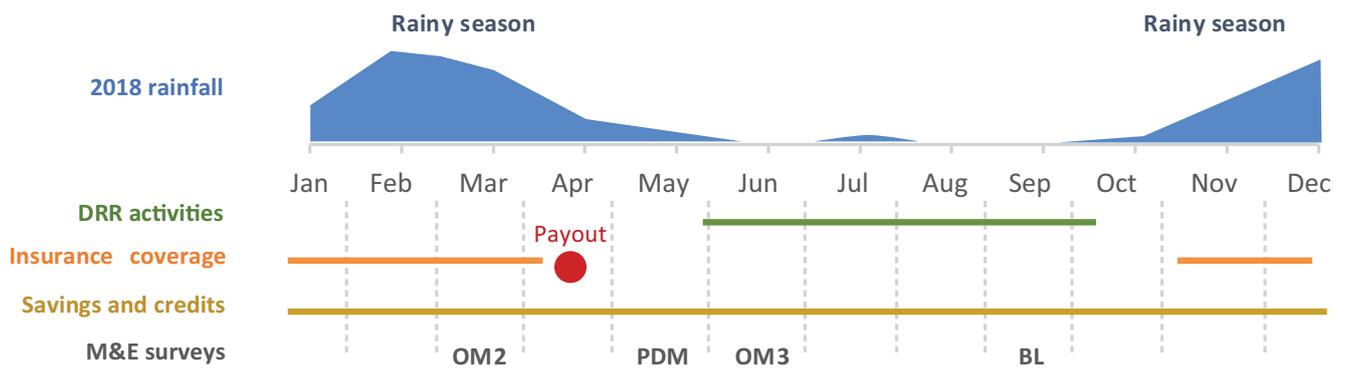
R4 Malawi is also integrating the initiative with other resilience interventions, including WFP’s Smallholder Agricultural Market Support (SAMS). As a result, 104 surplus producing farmers in Zomba contributed 50 percent of the insurance premium in cash. WFP contributed the remaining 50 percent for this year only and farmers are expected to meet 100 percent of the premium in the subsequent years should they manage to harvest enough for the 2018/19 season.

As part of the risk reserves and prudent risk taking component, 22,000 farmers (77 percent women) participated in 846 saving

groups, with a cumulative saving of US\$500,710. A total of 15,294 accessed loans for US\$109,172, with a repaid loan amount of US\$66,912. During the quarter, some VSL groups started sharing out and are utilizing proceeds from their shares to buy inputs for the 2018/19 agricultural season.

The demand for formal microfinance loans has steadily grown among participating households, with some farmers from new districts already demanding access to formal microfinance loans. The cooperating partners in the district conducted a mapping exercise to better understand the eligibility of VSL participants for credit. During the quarter, the two microfinance institutions (MFIs) CUMO Microfinance and FISD Fund conducted several training sessions for participants on different themes, including leadership, business and financial management.

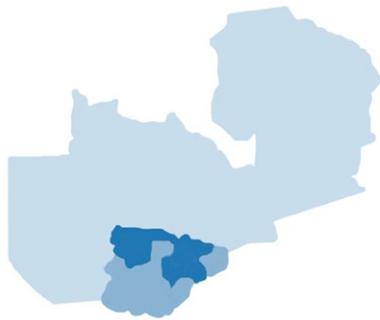
FIGURE 5. Malawi 2018 seasonal calendar<sup>4</sup>



4. Payouts disbursed in April refer to the 2017 planting year.

# R4 ZAMBIA

 Since **2015**



**7,821** households (53,965 persons)



**48 percent** women



Southern Region



DAPP, DMMU, FAO, Hannover Re, Mayfair insurance, Vision Fund Zambia, ZMD



SDC, KOICA

## R4 PROGRAMME IN ZAMBIA

In Zambia, R4 builds on FAO's Conservation Agriculture Scaling-Up (CASU) Project, whereby farmers access insurance by applying conservation agriculture (CA) techniques. The integrated risk management approach is based on four components:



**Risk Reduction component:** In Zambia, farmers apply CA techniques such as minimal soil disturbance, permanent soil cover and crop rotations. Farmers also receive tailored weather and climate information services to help them better cope with increasing climate variability and adapt their decision-making and farming practices.



**Risk Transfer component:** Farmers are insured by applying CA techniques on at least 1 hectare of land.



**Risk Reserves and Prudent Risk Taking component:** Farmers participate in SfC model developed by Oxfam America. Farmers also have access to input loans to support their application of CA. The input packages are sourced through agro-dealers who also act as aggregators for WFP to buy surplus cowpeas from the farmers as part of the market linkages component of the programme. R4 farmers are selling their cowpeas to WFP's Smallholder



Agricultural Market Support platforms at market prices. This secures the income needed to meet consumption needs and contributes to the repayment of input loans. Lastly, under the Virtual Farmers' Market (VFM), a total of 90 R4 farmers became 'ambassadors' and were trained to use an android app-based e-commerce platform where farmer's supply and buyer's demand for crops is facilitated by WFP.

## PROJECT STATUS

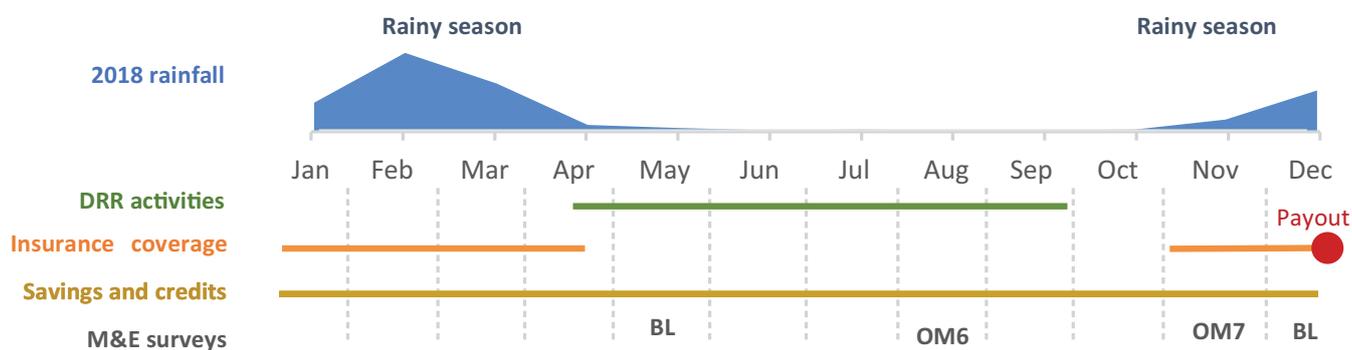
In Zambia, the integrated approach expanded to four additional districts in the Southern region of Pemba, including Gwembe, Namwala, Monze, and Mazabuka. A total of 7,821 farmers (48 percent women) are covered by insurance under R4 for the 2018/19 agricultural season.

During this quarter, 216 farmers clubs' committee members (43 percent women) were trained on insurance in Pemba and Namwala. A follow-up training on financial education was conducted in Gwembe and Mazabuka, targeting 65 farmers clubs selected to enrol in insurance policies during the 2018/2019 agricultural season. The aim of the training was to ensure the selected groups were aware of the requirements for registering for insurance under R4 - applying conservation agriculture (CA) techniques for at least 1 ha- and to set deadlines for completing land preparation using CA practices. A total of 1,853 farmers (48 percent women) from both districts attended the trainings.

As part of the risk reduction component, farmers engaged in conservation agriculture (CA) techniques, such as minimal soil disturbance and crop rotations. Moreover, during the quarter, CA land preparation trainings were conducted to 201 farmers clubs, with a total of 7,610 farmers (52 percent women) participating in Monze, Namwala, Mazabuka, Gwembe and Pemba. Refresher Trainings on CA land preparations were also conducted in Monze and Pemba to 662 farmers (41 percent women). The trainings were conducted in collaboration with the Conservation Farming Unit (CFU) and the Ministry of Agriculture

(MOA) Camp extension officers to equip lead farmers with CA knowledge on emerging technologies and new farming trends. Under the risk reserves component, 3,308 farmers (64 percent women) participated in 174 saving groups, resulting in a cumulative savings of US\$74,443 in Pemba, Namwala, and Monze. Monitoring visits to savings groups were conducted in Gwembe and Mazabuka with 57 groups in the two districts having started saving, for a total of US\$8,640. Around 1,765 farmers (55 percent women) accessed loans worth US\$89,744 with a repaid loan amount of US\$75,765.

FIGURE 6. Zambia 2018 seasonal calendar<sup>5</sup>



5. Payouts disbursed in December refer to the 2017 planting year.

# R4 KENYA

 Since **2017**



**9,485** households (63,550 persons)



**82 percent** women



Kitui County



MoALF&I, NDMA, County Government of Kitui, Kenya Agriculture and Livestock Insurance Pool, Catholic Diocese of Kitui, Pula Advisors



CIDA

## R4 PROGRAMME IN KENYA

In Kenya, the initiative is implemented through the collaboration of WFP with the Ministry of Agriculture, Livestock, Fisheries, and Irrigation (MoALF&I), the National Drought Management Authority (NDMA), County Government of Kitui, Catholic Diocese of Kitui, and private sector partners. The integrated climate risk management approach is based on two components:



**Risk Reduction component:** Through the FFA programme, farmers receive food or cash assistance while working on asset creation and rehabilitation activities such as improving water and soil retention. Assets built promote resilience by steadily reducing farmers' vulnerability to shocks over time.



**Risk Transfer component:** By building assets, farmers can access area yield index insurance (AYII). AYII can offer coverage against several risks including pests and uses crop sampling at the end of season to determine the value of losses. In order to be insured, farmers should at least grow one drought resistant crop, including green grams, sorghum, millet and cow peas, as well as work six extra days in building productive assets as their contribution towards 50 percent of their insurance premium. The MoALF&I contributes the remaining 50 percent of the premium. When a major shock affecting the community hits, compensation for losses prevents farmers from selling productive assets and stimulates faster recovery.

## PROJECT STATUS

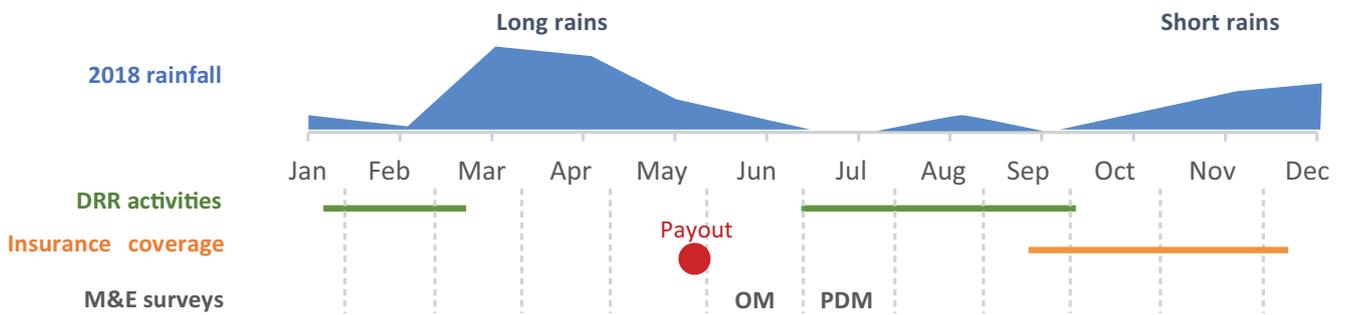
In Kenya, a total of 9,485 farmers (86 percent women) are covered by insurance for the 2018 short rains season. The initiative scaled up to another sub-county in Kitui region, namely Mwingi North, in addition to Kitui Rural, Kitui South, and Kitui East.

As part of the risk reduction activities, farmers engaged in excavation of zai pits, terraces, farm ponds and manuring in preparation for the short rains season.

During this quarter, farmers engaged in community mobilization and sensitization activities on good agricultural practices, timely planting and tracking of crop development.

Key partnerships have been established with Ministry of Agriculture, Livestock and Fisheries and Irrigation (MOALF&I), County Government of Kitui, Pula Advisors, Catholic Diocese of Kitui and Kenya National Agriculture and Livestock Insurance Pool for the monitoring and implementation of insurance for assets activities.

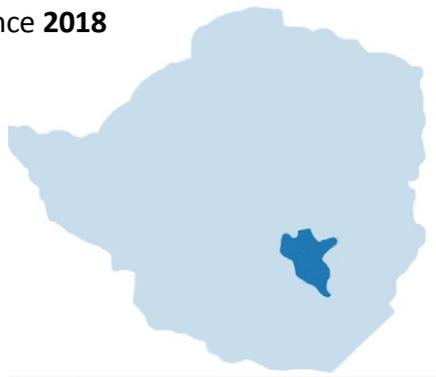
FIGURE 7. Kenya 2018 seasonal calendar<sup>6</sup>



6. Payouts disbursed in May refer to the 2017 short rains season.

# R4 ZIMBABWE

Since 2018



500 households (2,800 persons)



59 percent women



Masvingo



Aquaculture, Blue Marble, CIMMYT, Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement, Old Mutual, SNV



SDC, USAID, France

## R4 PROGRAMME IN ZIMBABWE

The R4 initiative in Zimbabwe builds upon and combines the knowledge and capacity accumulated by WFP and partners on productive asset creation (FFA), appropriate seeds and agricultural practices, weather index insurance, promotion of savings and access to credit. In addition to the four risk management activities, R4 in Zimbabwe also supports farmers' access to markets, linking with WFP's P4P programme, as well as the improvement of farmers' decision making in the context of climate change and erratic rainfall patterns, through climate services.



**Risk Reduction component:** In Zimbabwe, farmers participate in WFP's FFA programme, building assets that decrease their vulnerability to climate shocks over time. Farmers also take part in appropriate seeds and agricultural practices activities, such as establishing demo plots.



**Risk Transfer component:** Farmers gain access to weather index insurance policies through investing additional labour in building risk reduction assets. When a drought occurs, compensation for weather-related losses prevents farmers from selling assets and stimulates faster recovery.



**Risk Reserves and Prudent Risk Taking component:** Farmers participate in Village Savings and Lending groups (VSLs), which support participants in establishing small-scale savings used to build 'risk reserves'.



## PROJECT STATUS

During this quarter, a total of 500<sup>7</sup> farmers (59 percent women) were registered under R4 in the Masvingo District of Zimbabwe. Thanks to additional efforts by partners on the ground, farmers have been able to receive and sign the translated version of the insurance term sheets in the local language, in addition to the English version. Consumer education is an important aspect of R4 and this represents a very important milestone for enhancing farmers' understanding of the product.

In November, a delegation from the Swiss Agency for Development and Cooperation (SDC) visited the community in Masvingo District to verify the progress during the first year of R4 implementation. The SDC delegation was satisfied with the progress made by the programme and was particularly impressed by farmers' knowledge of the weather index insurance product.

Under the risk reduction component, farmers have been involved in several activities, including the finalization of the access road and water catchment protection, as well as working on income generating activities such as vegetable production and fish farming. During the quarter, 40 farmers (50 percent women) were trained on environmental management and protection of the catchment, and 91 farmers (75 percent women) were trained on fish harvesting and storage.

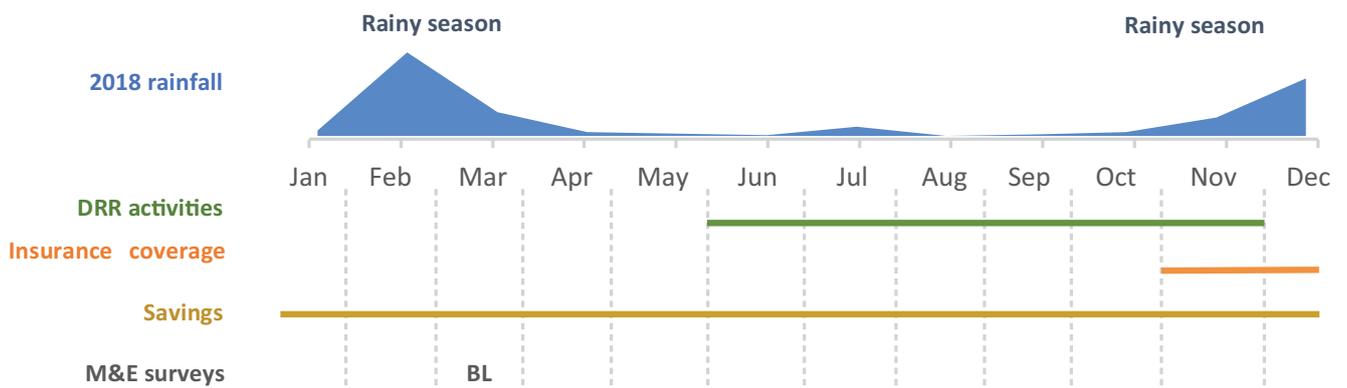
During the quarter, the International Centre for Wheat and Maize Improvement (CIMMYT) has rolled out its activities for the promotion of appropriate seeds and agricultural practices, with a total of 10 demonstration plots having been established.

7. Four farmers dropped out after insurance registration.

493 farmers (59 percent women) participated in community awareness sessions, although some challenges in terms of active engagement by the wider group of farmers participating in the demonstrations have been noticed and are currently being addressed by increasing the mobilization efforts through R4 partners on the ground.

Under the risk reserves component, 293 farmers (93 percent women) participated in 20 VSL groups, resulting in a cumulative savings of US\$4,955. A total of 54 famers (92 percent women) accessed loans for a total of US\$6,382 with a repaid loan amount of US\$5,772. Between October and December, nine financial education trainings to establish VSL groups were conducted with 293 households. R4 farmers also participated in a refresher training on the integrated R4 approach.

FIGURE 8. Zimbabwe 2018 seasonal calendar





## CONCLUSION

The last quarter of 2018 marked the expansion of the initiative, with over 87,000 farmers insured for the 2018/19 season. In addition, nearly 6,000 non-R4 farmers have accessed insurance products developed by the R4 initiative, either delivered through non-WFP programmes or by paying their insurance premium fully in cash.

The initiative scaled up in Malawi, insuring over 36,000 farmers and expanded to three new districts, including Mangochi, Chikwawa, and Nsanje. In Zambia, R4 expanded to four new

districts, including Gwembe, Namwala, Monze, and Mazabuka and insured a total of 7,821 farmers. In Zimbabwe, the insurance product was finalized and insured 500 farmers for the 2018/19 agriculture season. R4 in Kenya scaled up to 9,485 farmers and in Ethiopia the initiative currently reaches 29,300 farmers. Moreover, WFP also began offering insurance to pastoralists in 2018 through the Satellite Index Insurance for Pastoralist in Ethiopia (SIPE). This year, a total of 5,001 participants were insured in the Somali region of Ethiopia.

---

A vegetable garden created by R4 farmers in Ethiopia.  
*WFP/Michael Tewelde*

# APPENDIX I: METRICS FROM THE FIELD

## ETHIOPIA



### **Risk Reduction**

- 27,279 farmers (10,420 women) enrolled in FFA activities;
- 6,9 km of hillside terrace constructed on degraded communal lands;
- 1,765 micro trenches constructed;
- 345 water percolation trenches constructed;
- Cultivation of 84,710 seedlings conducted;
- 4,808 m<sup>3</sup> percolation channel constructed;
- 813 farmers (89 women) and 30 experts and community facilitators trained in Disaster Risk Reduction in Tigray;
- 366 farmers (244 women) trained in Rain Water Harvesting systems (RWH) post management in Tigray;
- 49 participants (9 women) trained in gender mainstreaming and protection in Tigray;
- 35 farmers, local experts, and development agents trained in land husbandry management for watershed committee members by ORDA in Amhara.



### **Risk Transfer**

- 29,300 farmers (10,420 women) insured;
- 2,794 farmers paid their insurance fully in cash;
- 2,021 farmers accessed R4's insurance product through other donor-funded programmes;
- 820 farmers (114 women) trained in microinsurance by ORDA.



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

#### **Tigray**

- 4,400 farmers (1,682 women) participated in 186 saving groups;
- Cumulate saving value amounts to US\$3,558 (ETB100,088) from VESAs;
- Cumulative saving value amounts to US\$5,962 (ETB167,697) from RUSACCOs;
- 203 farmers accessed loans worth US\$1,084 (ETB30,500);
- Repaid loan amounts to US\$242 (ETB6,700).

#### **Amhara**

- 3,926 farmers (1,339 women) participated in 213 saving groups;
- Cumulative saving value amounts to US\$4,544 (ETB127,818) from VESAs;
- Cumulative saving value amounts to US\$329 (ETB9,280) from RUSACCOs;
- 771 farmers accessed loan of US\$11,977 (ETB336,848).



**Risk Reduction**

- 9,9887 farmers (3,389 women) enrolled in FFA activities;
- 255 ha of rice, 85 ha of millet-cowpeas distributed;
- 19,183 meters of stone bunds constructed protected 240 ha of land;
- 20,865 meters of dike created;
- 105 ha of rice field cultivated with a harvest of 3T/ha;
- 103 ha of beans, maize, sorghum field cultivated;
- 5 bio-digesters installed.



**Risk Transfer**

- 9,245 farmers (4,403 women) insured;
- 844 farmers (391 women) paid their premium fully in cash;
- 6,220 farmers paid 15 percent of their premium in cash;
- 2,181 farmers (57 percent women) paid 10 percent of their premium in cash;
- Total sum insured amounts to US\$2,404,465 (CFA1,378,551,918);
- Premium amounts to US\$305,063 (CFA174,953,057);
- Total cash contributions amount to US\$28,147 (CFA16,142,304).



**Risk Reserves and Prudent Risk Taking**

- 14,846 farmers (11,951 women) participated in 655 savings groups;
- Cumulative value of savings amounts to US\$317,000 (CFA182,626,870);
- 10,226 farmers accessed loans worth US\$192,000 (CFA110,613,120).



### Risk Reduction

- 39,276 farmers enrolled in FFA activities;
- VSL groups training in entrepreneurial skills and HIV management continued in all the six districts;
- 156 farmers (63 women) trained on cassava and orange-fleshed sweet potato multiplication in all the project impact areas;
- Community sensitisation on Weather Index parameters done across the districts. One community champion participated from each village including Area Development Committee (ADC) chairs;
- Training of water management committees for shallow wells done in all Balaka, Blantyre and Zomba districts;
- Training on rainfall data recording done to equip community champions on how to record and report rainfall from manual rain gauges installed across the catchment;
- Agro-advisories messages base on the downscaled seasonal forecast disseminated to farmers for the 2018/19 farming season;
- 154 Agricultural Extension Officers and Malawi Red Cross Volunteer participated in Participatory Integrated Climate Services for Agriculture (PICSA)'s Planning and Review Days (PnR) and developed agro-advisories for their respective districts;
- 11 Agricultural Extension Officers for Nsanje District trained in PICSA methodology.

### Blantyre

- 652,596 meters of swales created by 7,769 farmers;
- 4 group vegetable gardens constructed by 40 farmers.

### Mangochi

- 379,176 Km of swales constructed;
- 1,867 individual trenches built;
- 83 cassava and orange fleshed sweet potato multiplication sites at community level established;
- 46,2000 meter of eyebrows basin established;
- 8 shallow wells at Binali and Kalino constructed.

### Chikwawa

- 216 km of swales constructed;
- 56,806 meters of individual trenches built;
- 12 community vegetable gardens established;
- 2 plots of cassava multiplication sites established;
- 2 plots of sweet potato multiplication sites established;
- 16,096 meters of Eyebrow basins constructed;
- 23,564 meters of check dams constructed.

### Balaka

- Three irrigation ponds constructed;
- 25,92 km of shallow wells constructed;
- 13,7 km of community road to ease transportation of produce to markets constructed;
- Supported construction of a school feeding shelter and a kitchen in Hambahamba and Mtumbwe GVHs;
- Lining of 142 shallow wells completed.

### Nsanje

- 27,984 m of swales constructed;
- 34,886 square meters of cassava and sweet potato gardens established;
- 19,652 trees seedlings planted in tree nurseries;
- Four shallow wells constructed;
- Two community vegetable gardens established;
- 2,080 pits planted.



### Risk Transfer

- 36,969 farmers (24,217 women) insured;
- 3,327 farmers paid 14.3 percent of their insurance premium in cash;
- 104 SAMS farmers contributed 50 percent of their insurance premium in cash;
- Total sum insured amounts to US\$3,432,080 (MK2,498,554,043);
- Premium amounts to US\$685,105 (MK499,092,141);
- Total cash contributions amount to US\$9,781 (MK7,123,630).



### Risk Reserves and Prudent Risk Taking

- 22,000 farmers (17,054 women) participated in 846 saving groups;
- Cumulative value of saving amounts to US\$500,710 (MK365,017,460);
- 15,294 farmers (10,398 women) accessed loans worth US\$109,172 (MK79,587,000);
- Repaid loan amounts to US\$66,912 (MK48,779,000);
- 14 groups accessed formal microfinance credit in Balaka for US\$21,598 (MK15,745,000).

## ZAMBIA



### **Risk Reduction**

- 7,821 farmers enrolled in FFA activities;
- 7,610 farmers (4,032 women) trained on conservation agriculture land preparation techniques.
- 662 farmers (274 women) participated in refresher trainings on CA land preparations in Monze and Pemba;
- 845 lead farmers (354 women) trained on nutrients application and seeding;
- 191 farmers' club meetings conducted, with a total of 8,025 farmers (4,529 women) participating in Pemba, Namwala, and Monze districts.



### **Risk Transfer**

- 7,821 farmers (3,771 women) insured;
- Total sum insured amounting to US\$769,562 (ZMW7,695,620);
- Premium amounts to US\$130,677 (ZMW1,571,652);
- 3,835 farmers paid 15 percent of their premium in cash;
- Total cash contribution amounts to US\$11,505.



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

- 3,308 farmers (2,139 women) participated in 174 saving groups;
- Cumulative value of savings amounts to US\$74,443 (ZMW744,436);
- 1,765 farmers (980 women) accessed loans from saving groups for US\$89,744 (ZMW897,447) with a repaid loan amount of US\$75,765 (ZMW757,657).

## KENYA



### **Risk Reduction**

- 10, 235 farmers enrolled in FFA activities.



### **Risk Transfer**

- 9,845 farmers (8,124 women) insured for the 2018 short rains season;
- Payouts amount to US\$585,657 for the 2017 short rains season;
- 3,158 farmers received a payout of US\$125 in Kitui East and South and 1,594 received a payout of US\$119 in Kitui Rural;
- Total sum insured amounting to US\$1,127,489 (KSHS112,906,748);
- Premium amounts to US\$211,968 (KSHS21,226,475).



**Risk Reduction**

- 496 farmers (293 women) enrolled in FFA activities;
- 10 planned demo plots established;
- Demo storage grain facility constructed;
- 40 meters length and 4 meters height of masonry weir constructed;
- 1,000 trees transplanted to permanent plantations;
- 250 trench bed gardens construction at household level finalized;
- 250 key hole gardens construction at household level finalized;
- 2,5 Km of access road finalized;
- Catchment protections works finalized;
- Toilet construction finalized;
- Child play centre constructed;
- First rain gauge certified by the Met Service Department installed;
- 60 Kgs of maize, 10 Kgs of sorghum, 10 Kgs of millet, 30 Kgs of natal common groundnuts, 30 Kgs of cowpeas distributed for demo plots;
- 10 ripper tins, 2 precision scale, 2 hanging scale distributed;
- One training on environmental management and protection of the catchment conducted;
- One training on fish harvesting and storage conducted;
- One first aid training conducted;
- One cooperative registration and management training conducted.



**Risk Transfer**

- 496 farmers (293 women) insured and trained on weather index insurance;
- Total sum insured amounts to US\$50,000;
- Premium amounts to US\$7,795;
- 5 training on weather-index insurance to all participants conducted.



**Risk Reserves**

- 293 farmers (275 women) participated in 20 VSL groups;
- Cumulative value of savings amounts to US\$4,955;
- 15 new saving groups formed with a total of 233 members (217 women);
- 9 financial education trainings conducted to 293 households;
- 54 farmers (50 women) accessed loans for US\$6,382 with a repaid loan amount of US\$5,772.

## APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
GCF Planning Workshop	Participant	UNDP	Consolidation of work plans for strengthening Climate Resilience of Agricultural Livelihoods in Agro-Ecological Regions I & II in Zambia.	Ministry of Agriculture , UNDP, FAO	22 and 27 November 2018, Livingstone, Zambia
PARM Knowledge Sharing and Learning Workshop	Presenter of the R4 model	Platform for Agricultural Risk Management (PARM)	Sharing and Learning Workshop on “Building capacities to empower farmers to manage risks at farm level: lessons from experience”.	PARM, MoA, AGRINATURA, FAO, WorldBank, COMESA, CARGIL, Heifer International, EU, CABI, SPGRC	12 December 2018, Cresta Golf View Hotel, Lusaka, Zambia
5th Meeting of PARM Advisory Committee	Participant	Platform for Agricultural Risk Management (PARM)	The main objective of the meeting was to follow-up on the actions agreed during the last AC for the year 2018 and capitalize from the lessons learned from PARM first four years of implementation to improve the role of the AC in view of PARM Horizon 2 (2019-2024).	PARM, NEPAD, AGRINATURA, FAO, WorldBank, COMESA, CARGIL, Heifer International, EU, CABI, SPGRC	13 December 2018, Lusaka, Zambia

# 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.
- **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.
- **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.
- **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.

## 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.
- **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 ZIMBABWE

- **Aquaculture Zimbabwe (AQZ).** Aquaculture Zimbabwe is a local NGO with several years of experience across the country in livelihoods and asset creation projects. AQZ is the key partner for R4 on asset creation activities, focusing on the construction/rehabilitation of weirs/dams, watershed management and soil and water conservation, establishment of fishponds, and income generating activities.
- **Old Mutual Insurance Company Private Limited (OMICO).** Old Mutual Limited is an African financial services group that offers a broad spectrum of financial solutions to customers across key markets in 17 countries. OMICO is the sole insurance provider for R4 in Zimbabwe, covering target food insecure communities with weather index insurance.
- **Blue Marble Microinsurance.** Blue Marble Microinsurance is a UK-incorporated startup with a mission of providing socially impactful, commercially viable insurance protection to the underserved. Blue Marble incubates and implements microinsurance ventures that support the economic advancement of underserved populations, working in collaboration with local partners, such as Old Mutual in Zimbabwe. Its unique business model brings together nine multinational insurance entities, including Africa-based Old Mutual Limited, that provide governance, talent and risk capacity.
- **The Netherlands Development Organisation (SNV).** In Zimbabwe, SNV provides market-based, sustainable solutions in Agriculture, Energy and Water, Sanitation & Hygiene, paying particular attention to gender equity, opportunities for youth and climate change. Within the R4 Initiative, SNV is the leading actor in the establishment of Village Savings and Lending (VSL) groups, financial education for insurance, and fostering access to markets.
- **International Centre for Maize and Wheat Improvement (CIMMYT).** CIMMYT is the global leader in publicly-funded maize and wheat research and related farming systems, with headquarters near Mexico City. CIMMYT is one of the founding and lead centers of the worldwide CGIAR partnership. In Zimbabwe, CIMMYT has operated since 1985 and has established extensive partnerships with national agriculture research and extension partners. Under the R4 project, CIMMYT in collaboration with AGRITEX, is implementing the appropriate seeds and agricultural practices component, establishing demo plots with drought tolerant maize varieties and other drought-tolerant crops, and promoting mechanised conservation agriculture practices.
- **Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement (MLAWCRR).** One of the key ministries in the Zimbabwean Government, the MLAWCRR collaborates with WFP and the R4 initiative through several departments. **The Department of Agricultural Technical and Extension services (Agritex),** supports project implementation at the local level, providing agronomical support to R4 participants for increased crop and livestock production. The **Climate Change Management Department** plays an oversight role on the climate change governance architecture and programming in Zimbabwe in line with the country's National Climate Policy provisions. The **Meteorological Service Department** provides support on weather and climate information for farmers in the project areas, delivering rainfall and weather information (including daily, 10 days and seasonal forecasts) and installing meteorological equipment, which will become part of the national grid. In case of extreme weather events the department also provides advisories and warnings.

# APPENDIX IV: MEDIA CITATIONS AND RESOURCES

## IN THE NEWS

- The Economist, In Africa, agricultural insurance often falls on stony ground. <https://www.economist.com/finance-and-economics/2018/12/15/in-africa-agricultural-insurance-often-falls-on-stony-ground> (December 2018)
- Reinsurance News, Reinsurance News, Climate Risk Insurance Mechanism and social protection systems: mutually reinforcing resilience for food insecure communities <https://www.insuresilience.org/climate-risk-insurance-mechanisms-and-social-protection-systems-mutually-reinforcing-resilience-for-food-insecure-communities/> (September 2018)
- Reinsurance News, African farmers receive pay-outs of \$1.5mn following drought <https://www.reinsurancene.ws/african-farmers-receive-pay-outs-of-1-5mn-following-drought> (May 2018)
- AllAfrica, Ethiopia: WFO compensates Farmers Affected By Crop Loss <http://allafrica.com/stories/201805150233.html> (May 2018)
- Journal du Cameroun, African farmers get \$ 1.5m insurance payouts after low rainfall <https://www.journalducameroun.com/en/african-farmers-get-1-5m-insurance-payouts-after-low-rainfall/> (May 2018)
- Africa Science News, African smallholder farmers get insurance worth \$ 1.5 m after low rainfall <http://africasciencenews.org/african-smallholder-farmers-get-insurance-worth-1-5-m-after-low-rainfall> (May 2018)
- Business Post, African Farmers to Get \$1.5 m Insurance Payouts for Low Rainfall <https://www.businesspost.ng/2018/05/10/african-farmers-to-get-1-5m-insurance-payouts-for-low-rainfall/> (May 2018)
- The Nation, Chilima says relief food no answer to food insecurity <http://mwnation.com/chilima-says-relief-food-no-answer-to-food-insecurity/> (May 2018)
- Mbc, Govt reassures disaster victim support <http://www.mbc.mw/index.php/news/lifestyle/item/6279-govt-reassures-disaster-victim-support> (May 2018)
- Malawi Voice, Chilima Appeals To Farmers To Insure Their Agriculture Investment <http://www.malawivoice.com/chilima-appeals-to-farmers-to-insure-their-agriculture-investment/> (May 2018)
- APANews, African farmers get \$ 1.5m insurance payouts after low rainfall <http://apanews.net/index.php/en/news/african-farmers-get-15m-insurance-payouts-after-low-rainfall> (May 2018)
- AllAfrica, African Smallholder Farmers Get Insurance Payouts of U.S. \$ 1.5 Million After Low Rainfall <http://allafrica.com/stories/201805090807.html> (May 2018)
- NewStage, African Smallholder Farmers Get Insurance Payouts of US\$ 1.5 Million after Low Rainfall <https://newstage.com.ng/2018/05/09/african-smallholder-farmers-get-insurance-payouts-of-us-1-5-million-after-low-rainfall/> (May 2018)
- Business Standard, African small farmers get record \$1.5 mn payout for drought-linked crop losses [http://www.business-standard.com/article/news-ians/african-small-farmers-get-record-1-5mn-payout-for-drought-linked-crop-losses-118051000020\\_1.html](http://www.business-standard.com/article/news-ians/african-small-farmers-get-record-1-5mn-payout-for-drought-linked-crop-losses-118051000020_1.html) (May 2018)
- Office of The Vice President, Vice President calls for mainstreaming of resilience in project implementation <http://www.ovp.gov.mw/index.php/news-media/news-posts/item/17-vice-president-calls-for-mainstreaming-of-resilience-in-project-implementation> (May 2018)
- Insuresilience, African smallholder farmers get insurance payouts of US\$ 1.5 million after low rainfall <https://www.insuresilience.org/african-smallholder-farmers-get-insurance-payouts-of-us-1-5-million-after-low-rainfall/> (May 2018)
- Rural21, Large Insurance pay-out for African farmers <https://www.rural21.com/english/news/detail/article/large-insurance-pay-out-for-african-farmers-00002808/> (May 2018)
- Adnkronos, African small farmers get record \$1.5 mln payout for drought-linked crop losses [http://www.adnkronos.com/aki-en/security/2018/05/09/african-small-farmers-get-record-mln-payout-for-drought-linked-crop-losses-AAAvY8oZaN9AKpylx2dlhK.html?refresh\\_ce](http://www.adnkronos.com/aki-en/security/2018/05/09/african-small-farmers-get-record-mln-payout-for-drought-linked-crop-losses-AAAvY8oZaN9AKpylx2dlhK.html?refresh_ce) (May 2018)
- African Eye Report, African Smallholder Farmers Get \$1.5 Million Insurance Package <https://africaneyereport.com/african-smallholder-farmers-get-1-5-million-insurance-package/> (May 2018)
- Africa.com, Farmers' Club Concept is Fresh Air to the Village Economy <http://m.africa.com/farmers-club-concept-is-fresh-air-to-the-village-economy/> (February 2018)
- Inter Press Service, Village Savings: Helping Farmers Weather Climate Shocks <http://www.ipsnews.net/2018/02/village-savings-helping-small-farmers-weather-climate-shocks/> (February 2018)
- AXA SA, How data science will help in responding to the next disaster <http://www.publicnow.com/view/11AC9E1AC8F8999EBC96A5B18DFF24203CB7EF80>.
- Devex, Early warning, early action: The innovations changing food crisis management <https://www.devex.com/news/sponsored/early-warning-early-action-the-innovations-changing-food-crisis-management-89461> (January 2017).
- Ethical Corporation, The impact intrapreneurs: How Swiss Re and Oxfam joined forces to help African farmers <http://www.ethicalcorp.com/impact-intrapreneurs-how-swiss-re-and-oxfam-joined-forces-help-african-farmers> (October 2017).
- NewsbusinessEthiopia, Rockefeller Foundation President Visits Ethiopia <https://newbusinessethiopia.com/rockefeller-foundation-president-visits-ethiopia/> (May 2017).
- The Times Group, Insurance: incentive for climate resilience <http://www.times.mw/insurance-incentive-for-climate-resilience/> July 2017.

- Thomson Reuters Foundation News, It's time to rethink the future of global governance through games <https://news.trust.org/item/20171128151141-dmc36/> (November 2017).
- Public Finance International, [Can insurance help the poorest cope with extreme weather?](#) (May 2016)
- Diplomatic Courier, [Ending Global Hunger Through Private Sector, Civil Society and Government Collaboration](#) (September 2016).
- Le Soleil, [Lutte contre la pauvreté : Le projet 4R financé par Oxfam et le Pam soulage les ménages](#) (September 2016).
- The Wire, [UN Working to Tackle Havoc Wreaked by 'El Nino' and 'La Nina'](#) (July 2016).
- The Huffington Post, [Why Climate Matters to Us](#) (July 2016).
- Voanews, [World Bank: Natural Disasters Force 26M People into Poverty Annually](#) (November 2016).
- Africa Times, [Zambia, Malawi farmers develop resilience to climate impacts](#) (October 2016).
- UN Secretary-General's initiative aims to strengthen climate resilience of the world's most vulnerable countries and people: <http://www.un.org/sustainabledevelopment/blog/2015/11/un-secretary-generals-initiative-aims-to-strengthen-climate-resilience-of-the-worlds-most-vulnerable-countries-and-people/>.
- R4's achievements on gender were illustrated in a case study in the World Bank, IFAD, FAO's report ["Gender in Climate Smart Agriculture"](#).
- Climate Change The New Economy (CC TNE), Green Awards, UNFCCC, ["G7 Climate Change: The New Economy"](#) (June, 2015).
- Greatrex H, Hansen JW, Garvin S, Diro R, Blakeley S, Le Guen Rao KN, Osgood, DE. 2015. [Scaling up index insurance for smallholder farmers: Recent evidence and insights](#).
- CCAFS Report No. 14 Copenhagen: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS). Available online at: [www.ccafs.cgiar.org](http://www.ccafs.cgiar.org).
- The International Research Institute for Climate and Society. [Using Satellite Data to Improve Index Insurance](#) (August 2014).
- Zambia: Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, AllAfrica (September 23, 2014) <http://allafrica.com/stories/201409231508.html>.
- Leaders at UN summit take steps to ensure food security for 9 billion people by 2050, Medi For Freedom (September 23, 2014) <http://mediaforfreedom.com/readarticle.php?AID=18583>.
- Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, Insurance NewsNet (September 23, 2014) [http://insurancenewsnet.com/oarticle/2014/09/24/innovativeclimate-risk-solution-expands-to-insure-farmers-in-malawi-andzambia-a-559233.html#.VKKMC\\_I\\_uPt](http://insurancenewsnet.com/oarticle/2014/09/24/innovativeclimate-risk-solution-expands-to-insure-farmers-in-malawi-andzambia-a-559233.html#.VKKMC_I_uPt)
- Innovative Climate-Risk Solution Expands to Insure Farmers In Malawi And Zambia, Thomson Reuters Foundation (September 23, 2014) <http://www.trust.org/item/20140923121822-aq1pc/>
- Adreinne Klasa and Adam Rober Green, ["Africa's catalytic agricultural innovations"](#), This is Africa (July 30, 2013).
- Becker-Birck, C., Crowe, J., Lee, J., & Jackson, S., ["Resilience in Action: Lessons from Public-Private Collaborations Around the World"](#), (July, 2013).
- World Bank, ["Ethiopia - Using a social safety net to deliver disaster insurance to the poor: case study"](#), (June, 2013).
- Climate Change The New Economy (CC TNE), The Guardian and United Nations Environment Programme (UNEP), ["G8 Climate Change: The New Economy"](#), (June, 2013).
- United Nations Office for Disaster Risk Reduction (UNISDR), ["From Shared Risk to Shared Value –The Business Case for Disaster Risk Reduction. Global Assessment Report on Disaster Risk Reduction"](#) (May, 2013).
- Disaster Risk Financing and Insurance Program (DRFIP), Global Facility for Disaster Reduction and Recovery (GFDRR), ["Senegal: Disaster Risk Financing and Insurance Country Note"](#) (November, 2012).
- Agence de Presse Sénégalaise, ["Sénégal: Le projet R4 veut aider les agriculteurs à faire face aux changements climatiques"](#), AllAfrica (Nov. 13, 2012).
- Sénégal – Humanitaire, "Lancement au Sénégal d'une initiative de résilience rurale", SousLeManguier (Nov. 14, 2012).
- "Sécurité alimentaire: L'assurance agricole pour réduire les risques en zone rurale", Le Soleil (Nov. 14, 2012).
- Stephan Faris, "Seeds for Change", Time (Sept. 24, 2012).
- Lisa Friedman, ["Companies Begin to See Necessity and Profits in Adapting to Climate Change"](#), ClimateWire (July 11, 2012).
- Victoria Eastwood, ["Insurance Helps Kenya's Herders Protect Against Drought"](#), CNN (June 18, 2012).
- Forum for Agricultural Risk Management in Development (FARMD), ["Oxfam & WFP's R4 Initiative Begins Expansion into Senegal, Fueled by Success in Ethiopia"](#), FARMD Member Updates (June 5, 2012).
- David Satterthwaite, "Weather Insurance Builds Resilience for Farmers", Momentum (March 2012).
- Jim French, ["Ethiopian Crop Insurance and the Secret Farm Bill"](#), Hutchnews (Dec. 22, 2011). This was also posted by: TreeHugger.com, All Voices: Local to Global News, and the World Food Programme.
- David Bornstein, ["News Flash: Progress Happens"](#), The New York Times (Dec. 15, 2011).
- Agnieszka Flak, ["Games Wake People Up to Climate Change"](#), Reuters (Dec. 2, 2011).
- Laurie Goering, ["Insurance Aims to Help Herders Avoid 'Downward Spiral' from Drought"](#), AlertNet (Nov. 30, 2011).
- Lisa Jones Christensen, "Case Study: Swiss Re and Oxfam" Financial Times (Nov. 1, 2011).
- DesMoinesRegister.com, ["Crop Insurance Can Pay Off for Small African Farms"](#) (Oct. 13, 2011).
- Alertnet, "Scaling Up Innovative Climate Change Adaptation and Insurance Solutions in Senegal" (September 19, 2011).

- Global Washington blog, "[Reforming Aid: Transforming the World](#)" (Sept. 8, 2011).
- Alertnet, Index Insurance in East Africa, a video produced by the International Research Institute for Climate and Society (Sept. 2011).
- Reuters, "[Swiss Re Joins Ethiopian Micro-Insurance Project](#)" (June 10, 2011).
- Tina Rosenberg, "[To Survive Famine, Will Work for Insurance](#)", The New York Times (May 12, 2011).
- IRIN Humanitarian News and Analysis, "[Ethiopia: Taking the Disaster Out of Drought](#)" (Nov. 24, 2010).
- "[Global Insurance Industry Statement on Adapting to Climate Change in Developing Countries](#)", ClimateWise, in collaboration with the United Nations Environment Programme Finance Initiative, the Geneva Association, and the Munich Climate Insurance Initiative (MCI) (September 2010).
- Evan Lehmann, "Supporters of Global Insurance Program Hope to Rebound After Dreary Copenhagen Summit," ClimateWire (Aug. 4, 2010).
- MicroRisk, "Swiss Re Climate-Linked Crop Insurance Takes Off" (July 2010).
- Deborah Kerby, "Climate Covered," Green Futures (July 2010).
- Lloyd's News and Features, "Microinsurance to Mitigate Climate Change Impact" (June 4, 2010).
- Anne Chetaille and Damien Lagrandré, "[L'Assurance Indicielle, Une Réponse Face aux Risques Climatiques?](#)" Inter-réseaux Développement rural (March 31, 2010).
- Pablo Suarez and Joanne Linnerooth-Bayer, "[Micro-Insurance for Local Adaptation](#)", Wiley Interdisciplinary Reviews: Climate Change (March 12, 2010).
- New England Cable News, "Oxfam Provides Farm Insurance in Africa" (Nov. 6, 2009).
- James F. Smith, "[World's Poorest Farmers Now Offered Insurance](#)", The Boston Globe (Oct. 13, 2009).
- Evan Lehmann, "[Africa Experiments with Climate Insurance— for \\$5 a Year](#)", The New York Times (Sept. 30, 2009).
- "[Swiss Re, Oxfam America, Rockefeller Foundation, and Columbia's IRI Expand Joint Risk Initiative in Tigray, Ethiopia](#)", Swiss Re press release (Sept. 25, 2009).
- The Guardian, "[Climate Insurance: What Kind of Deal Can Be Made in Copenhagen?](#)" (July 24, 2009).
- Jeff Tollefson, "Insuring Against Climate", Nature (July 22, 2009).
- Catherine Brahic, "[An Insurance Plan for Climate Change Victims](#)", New Scientist (July 1, 2009).
- Omer Redi, "Insurance Firm Sows Seeds", Addis Fortune (June 14, 2009).
- Newsweek, "[Coping with Climate](#)" (Dec. 29, 2008).

## ACADEMIC JOURNALS AND PUBLICATIONS

- Climate Risk Management, Policy and Governance. Loss and Damage from Climate Change. Insurance as a Response to Loss and Damage? <https://link.springer.com/content/pdf/10.1007%2F978-3-319-72026-5.pdf> (2018)
- Microinsurance Network, The State of Microinsurance. Achieving zero hunger through integrated climate risk management [https://microinsurancenet.org/sites/default/files/SoM\\_2018\\_WEB\\_final.pdf](https://microinsurancenet.org/sites/default/files/SoM_2018_WEB_final.pdf) (2018)
- Wageningen Center for Development Innovation, Income Intervention Quick Scan: Crop Insurance <https://www.wur.nl/en/Publication-details.htm?publicationId=publication-wa-353431353635> (2018)
- Sustainable Development Policy Institute, Risk Management Practices of Small Farmers: A Feasibility Study For Introducing R4 Rural Resilience Initiative in Punjab <https://think-asia.org/bitstream/handle/11540/8149/Risk-Management-Practices-of-Small-Farmers.pdf?sequence=1> (2018)
- World Bank Group, Private Sector Solutions to Helping Smallholders Succeed: Social Enterprise Business Models in the Agriculture Sector <https://openknowledge.worldbank.org/handle/10986/29543> (2018)
- ACRI+, Risk transfer and insurance for disaster risk management: evidence and lessons learned <https://www.unisdr.org/files/globalplatform/591d4f658e046Risk-transfer-and-insurance-for-disaster-risk-management-evidence-and-lessons-learned.pdf> (2017).
- CCAFS, Prospects for scaling up the contribution of index insurance to smallholder adaptation to climate risk <https://cgspace.cgiar.org/bitstream/handle/10568/80946/InfoNote%20formatted%20May%204%20FINAL%20FOR%20POSTING.pdf?sequence=1&isAllowed=y> (2017).
- CGIAR, 10 best bet innovations for adaptation in agriculture: A supplement to the UNFCCC NAP Technical Guidelines <https://cgspace.cgiar.org/bitstream/handle/10568/89192/CCAFSWP215.pdf?sequence=3&isAllowed=y> (2017).
- CGIAR, Climate services and insurance: scaling climate smart agriculture [https://cgspace.cgiar.org/bitstream/handle/10568/81377/Ag4Dev30\\_5.pdf?sequence=1&isAllowed=y](https://cgspace.cgiar.org/bitstream/handle/10568/81377/Ag4Dev30_5.pdf?sequence=1&isAllowed=y) (2017).
- Global Governance Enterprises: Creating Multisector Collaborations <https://books.google.it/books?id=e-TduDQAAQBAJ&pg=PT188&dq=R4+rural+resilience+initiative&hl=it&sa=X&ved=0ahUKEwj9h4KUIbDT-AhXEWhQKHbv2AIQQ6AEILTAB#v=onepage&q=R4%20rural%20resilience%20initiative&f=false> (2017).
- FAO, Fostering food purchase programmes in widespread poverty contexts [http://www.ipc-undp.org/pub/eng/WP159\\_Fostering\\_food\\_purchase\\_programmes\\_in\\_widespread\\_poverty\\_contexts.pdf](http://www.ipc-undp.org/pub/eng/WP159_Fostering_food_purchase_programmes_in_widespread_poverty_contexts.pdf) (2017).

- OECD Food and Agricultural Reviews Agricultural Policies in the Philippines <https://books.google.it/books?id=E6-gDgAAQBAJ&pg=PA195&dq=R4+rural+resilience+initiative&hl=it&sa=X&ved=0ahUKEwjbseullbDTAhUCuxQKH-SsXAZg4ChDoAQhMMAU#v=onepage&q=R4%20rural%20resilience%20initiative&f=false> (2017).
- OECD, Climate Change Adaptation and Financial Protection: Synthesis of Findings from Colombia and Senegal <http://www.oecd-ilibrary.org/docserver/download/0b3dc22a-en.pdf?expires=1492676761&id=id&accname=guest&checksum=7B78DD8BE4BB9D6DBD1953ABE02F3AAF> (2017).
- Prabhu Pingali, Gershon Feder, "Agriculture and Rural Development in a Globalizing World: challenges and opportunities" (2017).
- The Geneva Association, The Stakeholder Landscape in Extreme Events and Climate Risk Management [https://www.genevaassociation.org/sites/default/files/research-topics-document-type/pdf\\_public//stakeholder-landscape-in-eecr.pdf](https://www.genevaassociation.org/sites/default/files/research-topics-document-type/pdf_public//stakeholder-landscape-in-eecr.pdf) (2017).
- The State of Microinsurance, Microinsurance Solutions to Address Climate Change [http://www.microinsurancenet-work.org/sites/default/files/State%20of%20Microinsurance%202017\\_Microinsurance%20Network.pdf#page=32](http://www.microinsurancenet-work.org/sites/default/files/State%20of%20Microinsurance%202017_Microinsurance%20Network.pdf#page=32) (2017).
- UN CLIMATE RESILIENCE INITIATIVE, Anticipate, Absorb, Reshape: Current Progress On Three Key Capacities For Climate Resilience [http://wedocs.unep.org/bitstream/handle/20.500.11822/20875/AnticipateAbsorbReshape\\_ClimateResilience.pdf?sequence=1](http://wedocs.unep.org/bitstream/handle/20.500.11822/20875/AnticipateAbsorbReshape_ClimateResilience.pdf?sequence=1) (2017).
- Unbreakable: Building the Resilience of the Poor in the Face of Natural Disasters <https://books.google.it/books?id=yNmbDQAAQBAJ&pg=PT255&dq=R4+rural+resilience+initiative&hl=it&sa=X&ved=0ahUKEwiRiMH7mLDTAhU-GtxQKHAbdA40Q6AEIXDAH#v=onepage&q=R4%20rural%20resilience%20initiative&f=false> (2017).
- University of Passau and GIZ, Do public works programmes work? [http://www.wiwi.uni-passau.de/fileadmin/dokumente/lehrstuehle/grimm/Publikationen/PW-EvidenceReview\\_2017-11-07.pdf](http://www.wiwi.uni-passau.de/fileadmin/dokumente/lehrstuehle/grimm/Publikationen/PW-EvidenceReview_2017-11-07.pdf) (2017).
- USDA, 'Progress and Challenges in Global Food Security' <https://www.ers.usda.gov/webdocs/publications/84526/eib-175.pdf?v=42944> (July 2017).
- Zambia Daily Mail, Unsung heroes of rural resilience <https://www.daily-mail.co.zm/unsung-heroes-of-rural-resilience/> (2017).
- Ted London, "The Base of the Pyramid Promise: Building Businesses with Impact and Scale", Stanford University Press (2016).
- Olaf Weber and Blair Feltmate, "Sustainable Banking: Managing the Social and Environmental Impact of Financial institutions", University of Toronto Press (2016).
- Alberto Garrido et al, "Agricultural Markets Instability: Revisiting the Recent Food Crises" (2016).
- Swenja Surminski and Thomas Tanner, "Realising the 'Triple Dividend of Resilience': A New Business Case for Disaster Risk Management" (2016).
- OECD, "Disaster Risk Financing A global survey of practices and challenges" (2015).
- Michael Bamberger, Jos Vaessen and Estelle Raimondo, "Dealing With Complexity in Development Evaluation: A Practical Approach" (2015).
- Damon Coppola, "Introduction to International Disaster Management" (2015).
- OECD, "Climate Resilience in Development Planning Experiences in Colombia and Ethiopia", (2014).
- Lisa Schipper et al, "Community-Based Adaptation to Climate Change: Scaling it Up" (2014).
- Judith Rodin, "The Resilience Dividend: Being Strong in a World Where Things Go Wrong" (2014).
- Gabriel Pons Cortès and Itziar Gómez Carrasco, "First Line of Defence: Assessing the potential of local food reserves in the Sahel" (2013).
- The Worldwatch Institute, "State of the World 2012: Moving Toward Sustainable Prosperity" (2012).
- Erinch Sahan and Julia Fischer-Mackey, "Making Markets Empower the Poor" (2011).
- Pablo Suarez and Jaanne Linnerooth-Bayer, "Insurance-Related Instruments for Disaster Risk Reduction", Global Assessment Report 2011, International Strategy for Disaster Risk Reduction (October 2011).
- Joanne Linnerooth-Bayer et al., "Drought Insurance for Subsistence Farmers in Malawi," Natural Hazards Observer 33, no. 5, Natural Hazards Center, University of Colorado (May 2009).
- Molly E. Hellmuth, Daniel E. Osgood, Ulrich Hess, Anne Moorhead, and Haresh Bhojwani, "Index Insurance and Climate Risk: Prospects for Development and Disaster Management," International Research Institute for Climate and Society (IRI), Columbia University (2009).
- Peter Hazell, Jamie Anderson, Niels Balzer, Andreas Hastrup Clemmensen, Ulrich Hess, and Francesco Rispoli, "Potential for Scale and Sustainability in Weather Index Insurance for Agriculture and Rural Livelihoods," International Fund for Agricultural Development (IFAD) and World Food Programme (March 2010).
- Marjorie Victor Brans, Million Tadesse, and Takeshi Takama, "Community-Based Solutions to the Climate Crisis in Ethiopia," *Climate Change Adaptation and International Development: Making Development Cooperation More Effective*, Japan International Cooperation Agency (JICA) Research Institute (December 2010).

## STORIES/BLOGS

[“2018- Using insurance to protect farmers against drought in Senegal”](#)

[“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”](#)

[“Weather Insurance Boosts the Resilience of Malawian Farmers”](#)

[“Disaster Risk Reduction can protect smallholder farmers, experts say”](#)

[“How savings group is transforming the lives of smallholder farmers in Zambia”](#)

[“Crop insurance eases burden on farmers in southern Kenya”](#)

[“From modest savings, an entrepreneurial spirit”](#)

[“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.

## 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.
- Woldeab Teshome, Nicole Peterson, Aster Gebrekirstos, and Karthikeyan Muniappan, “Microinsurance Demand Assessment in Adi Ha” (2008). A study commissioned by Oxfam America.
- Nicole Peterson and Conner Mullally, “Index Insurance Games in Adi Ha Village, Tigray Regional State, Ethiopia” (2009). A study commissioned by Oxfam America.
- Nicole Peterson, “Livelihoods, Coping, and Microinsurance in Adi Ha, Tigray, Ethiopia” (2009).
- 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.



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*



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)

*With support from*

