

R4 Rural Resilience Initiative

QUARTERLY REPORT | JANUARY - MARCH 2019



World Food Programme



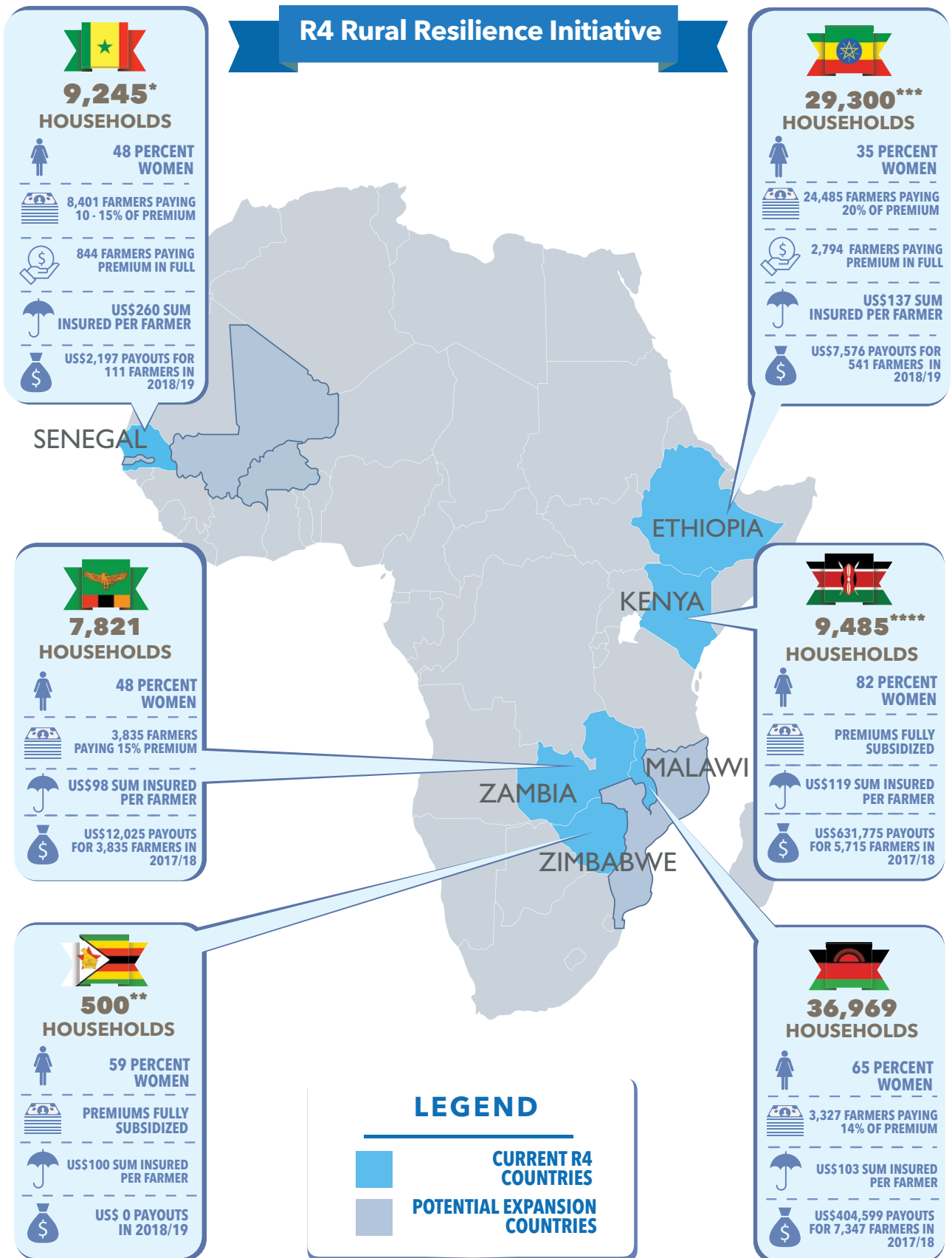
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Cover: WFP's Asset Creation and Livelihoods expert, Dr. Olana, providing advice on gully rehabilitation in Ward 17, Zimbabwe.
WFP/Lorenzo Bosi

Figure 1. R4 Countries Map

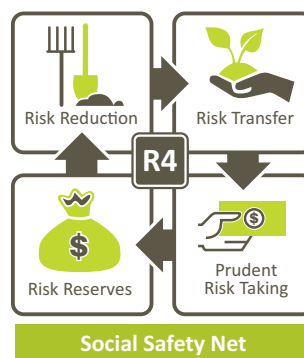


* The figure refers to the number of insured households during the 2018 agricultural season.
 ** Four farmers dropped out after registration.
 *** The figure refers to the number of insured households during the 2018 agricultural season.
 **** The figure refers to the number of insured households during the 2018 short rains season.



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).

















































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

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 focused on commencing activities in each of the R4 countries. Following dry spells during the 2018 agricultural season, the indexes were

triggered in Ethiopia and Senegal. In Kenya, assessment of farmers' average yields took place in January to analyse the level of payouts for the 2018 short rains season. In Zambia, the index triggered and payouts will be disbursed during the following quarter. In Malawi, the R4 team focused on monitoring of interventions and planning activities for 2019. In Zimbabwe, an outcome monitoring exercise was conducted to determine the effects of the initiative on household resilience. Results from the survey will be presented in the next Quarterly Report.


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



28,615 households (140,213 persons)*



38 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).

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 a 20 percent cash contribution to the total amount of the premium.



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 completed by the implementing partners.



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 must become members of RUSACCOs to access loans. Subsequently, the local partners, such as 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 into loans for other members through the RUSACCOs.



Risk Transfer component: By building assets, farmers gain access to weather index-based insurance (WII). To receive the insurance policies, farmers engage in asset creation activities between two and seven days as their contribution to the premium, depending on the sum insured the participants require. The cash

* The figure refers to the number of insured households R4 Ethiopia plans to register for the 2019 season.

PROJECT STATUS

In 2019, R4 in Ethiopia plans to reach a total of 28,615 farmers (38 percent women) in Amhara and Tigray regions. During the quarter, the R4 team attended a consultative meeting on nutrition sensitive practices organized by the implementing partner REST. Among the participants were Health and Agriculture experts from the Federal and Regional Bureau, REST coordinators and officers, as well as WFP staff. The meeting included a one-day field visit to two woredas of Tigray where livelihood interventions are implemented by REST. During the visit, discussions were held with households engaged in food security and livelihood-related initiatives as well as with R4 VESA groups.

The meeting started with a regional nutrition overview by the Health Bureau where the nutrition status and main challenges were presented, highlighting the high rate of undernutrition in the region, with stunting affecting 39 percent of children under five, wasting affecting 11 percent of children, and 23 percent of children classified as underweight.

Main recommendations of the meeting indicated:

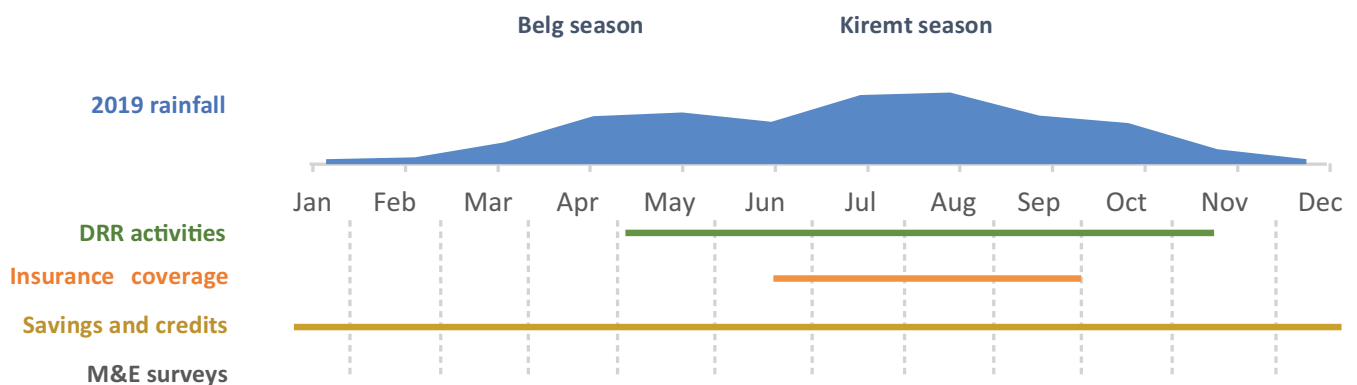
- the need to assess the linkages between livelihood development-based interventions with improved household nutritional status;
- activities should be focused on growing nutrient-dense and fast-growing plants for household consumption;
- nutrition-based monitoring of the household needs to be well designed and applied on a regular basis;
- an increased focus on agricultural development initiatives and their role in enhancing the nutrition status of households is essential;

- the need to standardize the various micro-gardening initiatives in the region, including R4 micro-gardening activities, and;
- the need to provide technical support in enabling VESAs to discuss nutritional issues in their regular meetings.


As part of the risk transfer component, implementing partners REST and ORDA conducted different trainings on WII concepts in Tigray and Amhara with a total of 3,018 (33 percent women) and 288 local experts. Local partners also conducted awareness raising activities and community discussions for the 2019 insurance enrolments with 683 farmers and 81 local experts in 11 districts of Tigray and with 213 VESA leaders in one district of Amhara. Lower than average rainfall during the 2018 season triggered payouts of US\$7,576 for 541 farmers, with REST and ORDA announcing a season payout in 11 districts of Tigray and in one district of Amhara during the quarter.

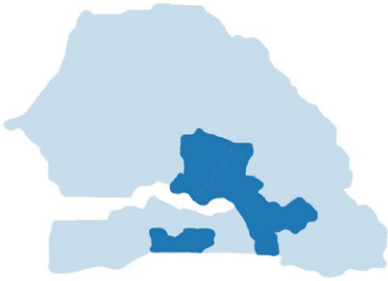
Under the risk reserves and prudent risk taking components, 3,959 farmers (39 percent women) participated in 186 savings groups in Tigray, saving a total of US\$8,882 from VESAs and US\$7,676 from RUSACCOs. A total of 124 farmers accessed loans worth US\$1,948. In Amhara, a total of 3,926 farmers (34 percent women) participated in 213 saving groups, saving a total of US\$4,243 from VESAs and US\$338 from RUSACCOs. A total of 792 farmers accessed loans worth US\$8,023. During the quarter, a training on Income Generating Activities (IGA) and Nutrition Gap assessment was conducted by ORDA with 19 farmers and 44 Development Agents.

FIGURE 3. Ethiopia 2019 seasonal calendar



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 the 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, such as stone bunds and small dikes, that decrease their vulnerability to climate shocks over time and improve land productivity.



Risk Transfer component: Farmers access weather index-based insurance by investing their time in building assets. As their contribution to the insurance premium, farmers have to work 8 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 investments in livelihoods, that can increase household production and income, gradually allowing them to access insurance commercially and contributing to the general sustainability of the initiative.



* The figure refers to the number of insured households during the 2018 agricultural season.

PROJECT STATUS

In Senegal, all Field Level Agreements (FLAs)¹ related to R4 were closed in December 2018, with no new FLAs signed during the first quarter of 2019, bringing the implementation of most R4 activities to a temporary halt. During the quarter, the Senegal R4 team reviewed the annexes to the Green Climate Fund (GCF) proposal in preparation for the development of the Funded Activity Agreement (FAA),² laying the legal groundwork for the upcoming project implementation.

During the quarter, the Senegal team worked on consolidating partnership agreements, including preliminary work to finalize the Long-Term Agreement (LTA) with the insurance agency CNAAS. The 2018 Risk Reduction partner evaluations were finalized with highly satisfactory results for R4 partners La Lumière and P2RS.³ The Senegal CO developed a 2019 action plan with the National Civil Aviation and Meteorological Agency (ANACIM) for the implementation of climate services for smallholder producers in Tambacounda and Kolda. Access to relevant and timely climate information is key for farmers to make informed decisions and better manage climate risk.

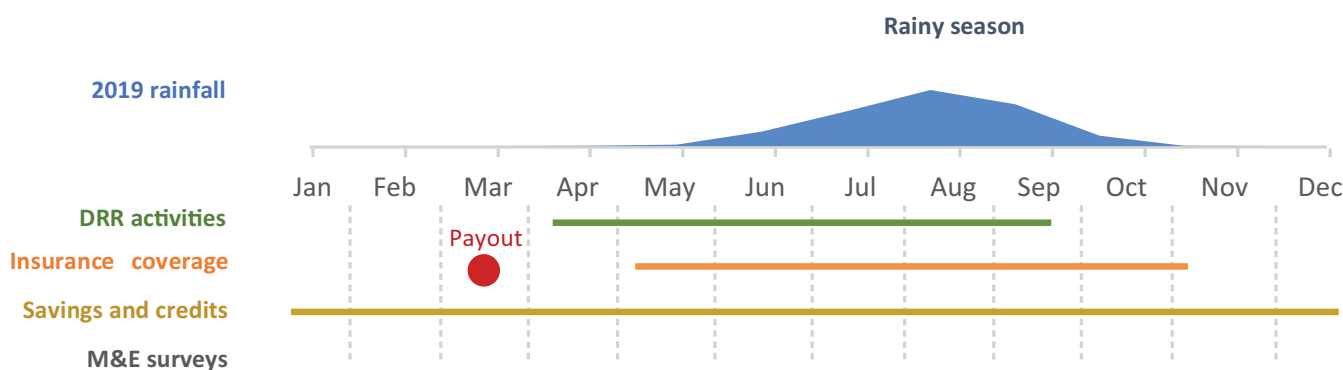
Poor rainfall conditions during the 2018 season triggered payouts totalling US\$2,197 for 111 farmers. Payouts were disbursed in March to participating smallholder farmer associations for maize and crop losses from the communes of Dioulacolon and Médina Elhadj in Kolda.

Cash contribution was increased from US\$2.6 (FCFA1,500) to US\$3.4 (FCFA2,000), reducing the time farmers are required to work on their assets to receive insurance policies to eight days.

R4 Senegal held a workshop in March in the Kolda field office to review the 2018 crop year with all the partners of the Insurance for Assets (IFA) programme, including the regional government prefect, CNAAS, P2RS, La Lumière and Oxfam.

A funding shortfall during the first quarter of 2019 hindered the continuity of the risk reduction and risk transfer components in Kolda and Tambacounda. However, new funding from WFP's Strategic Resource Allocation Committee (SRAC)⁴ will allow the implementation of the two R4 components for the second quarter.

FIGURE 4. Senegal 2019 seasonal calendar



1. The FLA is the contract which all Non-Governmental Organization partners must sign to engage in project implementation with WFP.
 2. The FAA is an agreement between the GCF and the implementing Accredited Entity on the necessary legal arrangements to release the funds for project implementation.

3. Programme multinational de renforcement de la résilience à l'insécurité alimentaire et nutritionnelle au Sahel (P2RS).
 4. SRAC is an advisory body to the Executive Director which provides oversight of, and recommendations on, resource activities.

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-based insurance by investing their time in building homestead assets that improve their productivity. Cash contribution has been introduced only in Balaka -with farmers contributing 14.3 percent of their premium in cash- and will be introduced in Zomba and Blantyre next season. Farmers contribute an average of 14 work 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

During the first quarter of 2019, the Malawi team was primarily focused on planning the activities for the 2018/19 season and monitoring of interventions. The team continued to provide technical support to cooperating partners with an emphasis on index performance monitoring and regrouping VSLs for the new saving season.

A total of 36,969 farmers (65 percent women) are insured under R4 for the 2018/19 season in the districts of Balaka, Zomba, Blantyre, Mangochi, Chikwawa, and Nsanje. Several capacity building and sensitization activities were conducted with farmer organizations subscribing to the weather index-based insurance product.

During the quarter, 170,000 farmers engaged in Food Assistance for Assets activities including planting trees, establishing vetiver nurseries and community gardens. Climate services activities were also carried out as part of the risk reduction component, with agricultural extension officers and local partners disseminating agro-climatic messages to farmers in Mangochi, Chikwawa, and Nsanje districts. Moreover, Farm Radio Trust -WFP's partner supporting with the dissemination of radio messages- distributed 42 radio handsets to 42 farmer groups in Mangochi and 41 radio handsets in Zomba. Farmer groups will use these devices to receive agro-climatic information that will guide their farming decisions.

Participating communities continued to collect rainfall data to monitor the performance of the index for the 2018/19 season. Additionally, sensitization activities were carried out across the districts to orient farmers on modern farming technologies, technical parameters of the insurance product and the integrated approach, focusing on the new R4 districts

of Mangochi, Chikwawa and Nsanje. The index did not trigger during the second insurance coverage window for the 2018/19 season, with most districts having received significant amounts of rains and initial field visits in Blantyre, Zomba and parts of Balaka confirming this trend.

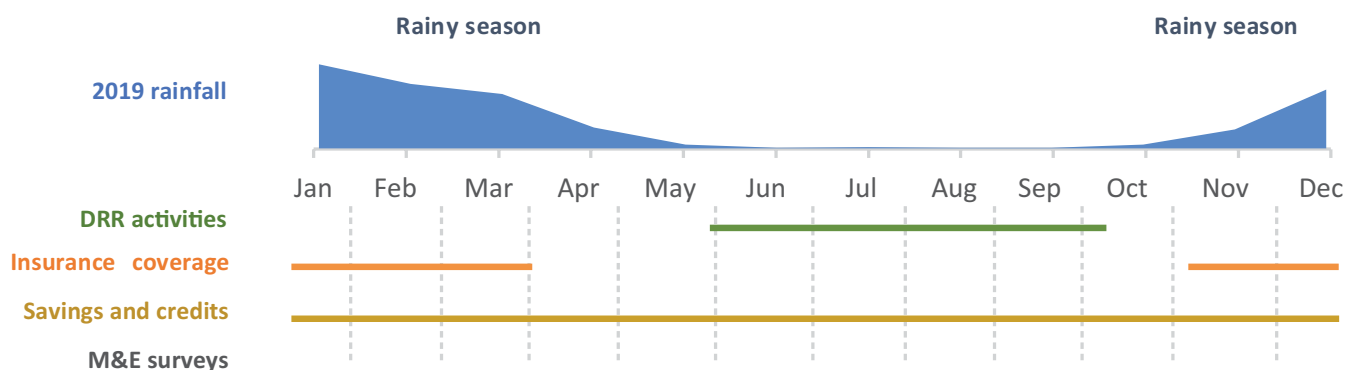
VSL groups continued to show positive results among beneficiaries and will continue to be a strong pillar for resilience building in Malawi. Following the sharing out in November and December 2018, VSLs regrouped and mobilized resources to start a new saving cycle for 2019. Proceeds from the shares were used to address some household specific needs as well as buying farm inputs and investing in different enterprises. During the quarter, 31, 919 farmers (78 percent women) participated in 1, 666 saving groups, with a cumulative saving of US\$260,172. Farmers accessed loans from saving groups for US\$192,282, with a repaid loan amount of US\$111,863. Moreover, 380 farmers accessed and repaid their loans from CUMO in Balaka, Mangochi, Nsanje, and Chikwawa.

During the quarter, the SDC Regional Office for Southern Africa visited Malawi to assess the scale-up and results of the

programme and its integrated components, meeting with government representatives, WFP, local partners, and R4 participants. The SDC delegation was significantly impressed by the impact of the intervention and stressed the need to ensure its sustainability and foster integration between components. As WFP Malawi continues to be recognized as the leader in the provision of weather index-based insurance in the country, different stakeholders are becoming interested in the R4 approach and are drawing lessons from the CO. For instance, the World Bank visited some R4 sites to conduct a feasibility assessment to explore the introduction of a potential microinsurance and agriculture financing project in Malawi.

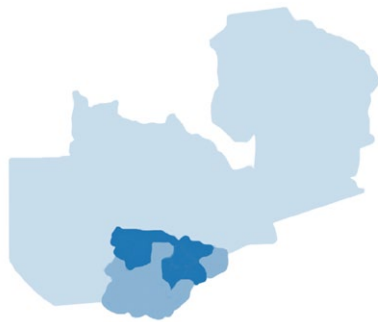
The government of Malawi is also very keen to promote microinsurance in the country and is working to finalize the Disaster Risk Financing strategy and drafted a Microinsurance Directive requiring insurers to establish capacities for the development of microinsurance products. Moreover, in line with these national initiatives, WFP is working on a 'handover strategy' to transition some of its roles to the insurance sector. Reserve Bank and the Insurance Association of Malawi will also undertake more responsibilities in designing the index.

FIGURE 5. Malawi 2019 seasonal calendar



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



program. 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, a total of 7,821 farmers (48 percent women) are insured for the 2018/19 agricultural season. The integrated approach expanded to four additional districts in the Southern region of Pemba, including Gwembe, Namwala, Monze, and Mazabuka.

As part of the risk reduction component, farmers engaged in conservation agriculture (CA) techniques, including minimal soil disturbance and crop rotations. During the quarter, R4 staff visited 1,664 farmers (45 percent women) as part of the project monitoring system in Monze, Pemba, and Namwala. These routine field visits are aimed at enhancing communication efforts and support to farmers. Moreover, 32 field visits were conducted with 529 farmers (54 percent women) to monitor CA compliance in Gwembe and Mazabuka. The visits found that farmers prepared the land, planted and used herbicides adopting all the 3 principles of CA.⁵

5. The three principles of Conservation Agriculture include: minimum mechanical soil disturbance (i.e. no tillage) through direct seed and/or fertilizer placement; permanent soil organic cover (at least 30 percent) with crop residues and/or cover crops; and species diversification through varied crop sequences and associations involving at least three different crops.

Monthly meetings with lead farmers were held during the quarter in Monze, Namwala, and Pemba, with 198 farmers (29 percent women). These meetings are aimed at enhancing extension services and field spot checks on individual farmers to provide technical support and monitor progress.

Ministry of Agriculture (MoA) officers conducted monthly planning and review meetings in Mazabuka, Gwembe, Monze, Namwala and Pemba, with 48 staff (31 percent women) from Heifer and DAPP. These coordination meetings are held every month by MoA, Heifer and DAPP field staff to review performance and plan for the next implementation phase.

Refresher trainings on post-harvest management and crop quality control were conducted with 371 members (56 percent women) of 15 producer groups in Mazabuka. Farmers are now expected to be able to manage their crop and harvest their produce effectively, minimizing their post-harvest losses by applying the knowledge and skills acquired during these trainings.

Under the risk reserves component, a total of 3,719 (66 percent women) participated in 202 saving groups in Monze, Pemba and Namwala, saving a total of US\$64,589, with each farmer saving an average of US\$16. Monze district recorded the

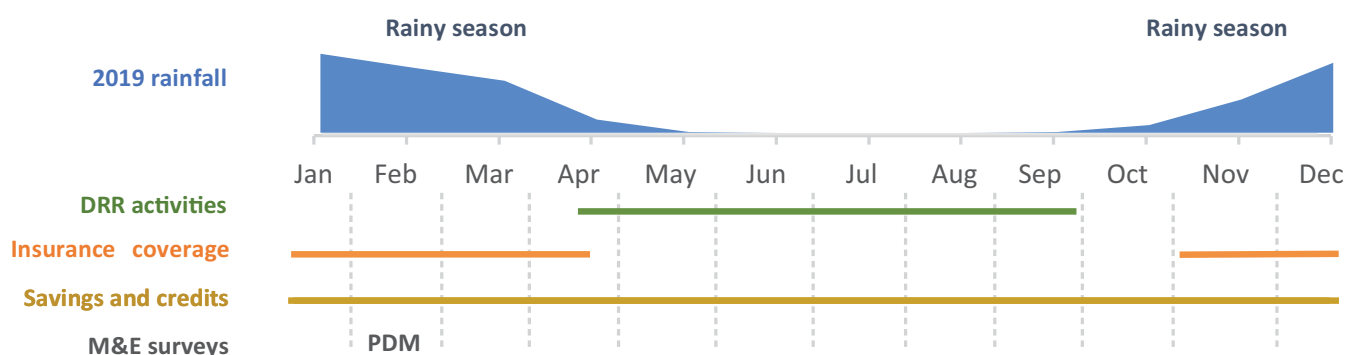
highest average individual saving value with members saving US\$19, while Namwala recorded the lowest value, with US\$9. In Gwembe and Mazabuka, a total of 3,169 farmers participated in 139 saving groups, saving a total of US\$34,526 (ZMW417,762) and each farmer saving an average of US\$11 (ZMW131). A total of 1,776 farmers (55 percent women) accessed loans for US\$91,290, with a repaid loan amount of US\$75,765.

Credit promotion and sensitization meetings were conducted in Monze and Namwala with 4,716 farmers (53 percent women) and in Gwembe with 169 farmers.

Routine monthly meetings with 11 solidarity groups that obtained input loans from Vision Fund during the 2018/2019 farming season were conducted to discuss loan performance and repayment process. All 60 members (51 percent women) attended the meetings.

During the quarter, a mid-season assessment to understand the performance of the index was conducted through focus group discussions (FGDs) in Gwembe, Mazabuka, Pemba, Namwala, and Monze. A total of 18 FGDs were held with 174 farmers (58 percent women). The aim of the mid-season assessment visit was to collect data on the description of the current season's rainfall, the crop status and previous season perspectives.

FIGURE 6. Zambia 2019 seasonal calendar



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 amount of value lost. The conditionality for farmers to receive an insurance policy requires farmers to grow at least 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.

* The figure refers to the number of insured households during the 2018 short rains season.

PROJECT STATUS

In Kenya, a total of 9,485 farmers (82 percent women) were insured for the 2018 short rains season. The initiative is implemented in the semi-arid county of Kitui, including Mwingi North, Kitui South, Kitui East and Kitui Rural. The area is highly dependent on the short rains season (October to December) for crop production, which accounts for about 70 percent of annual production of the main crops: maize, green grams, cowpeas, sorghum and millet.⁶ The onset of the short rains season was late across the region, with Mwingi North, Kitui East, and Kitui South receiving 50-75 percent of the normal rains.

R4 activities in the first quarter included harvesting, threshing⁷ and storage of insured crops. Yields were generally poor due to a prolonged dry spell and incidence of pests and diseases, which resulted in poor crop flowering and yield, with 85 percent of the target population affected.

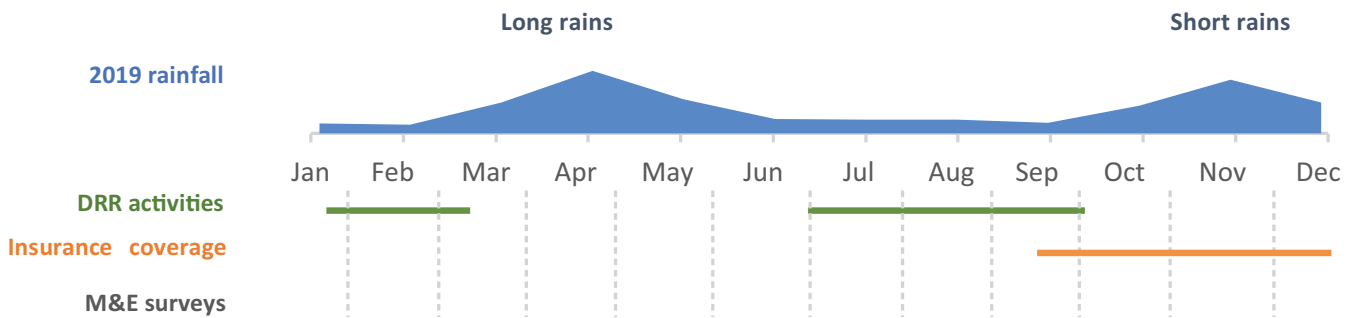
In January, assessment of yields took place as a critical step to analyse payout levels for the 2018 Short Rain season. Crop cut boxes⁸ were carried out as a joint exercise by Pula Advisors,

the insurer company and the Catholic Diocese of Kitui, with a sample of approximately 270 farms. The boxes helped to determine the average yield of the insured crops, feeding into the payout analysis for the 2018 Short Rain season. Payouts are expected to be disbursed to farmers in the affected localities in the next quarter.

During the quarter, sensitization sessions on the insurance programme and on Good Agricultural Practices (GAP), such as weeding, pests and diseases control, have been regularly carried out by the Catholic Diocese of Kitui. Strengthening farmers' knowledge on insurance has proved key for the sustainability of the programme. Complementary, farmers also benefit from the adoption of climate resilient technologies to strengthen their resilience to shocks, particularly using farm ponds for horticulture irrigation.

Assessment on the expansion of the R4 programme in the country is ongoing with key stakeholders and should inform the activities for the next quarter.

FIGURE 7. Kenya 2019 seasonal calendar



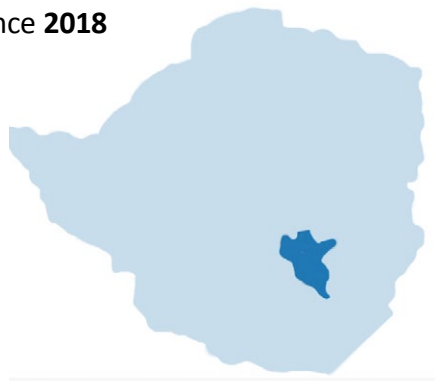
6. National Drought Management Authority. 2019. *Short Rains Assessment*.

7. Threshing is the process of loosening the edible part of a crop from the husks and straw to which it is attached.

8. Crop cut boxes is an activity to determine the average yield of the four crops across a specific area and the value loss, informing the payout analysis. Boxes of 15m by 15m are installed on randomly selected farms. The target is 25 farms per ward.

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

R4 PROGRAMME IN ZIMBABWE

The R4 initiative in Zimbabwe, currently supported by SDC and USAID, 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-based 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 Purchase for Progress (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-based insurance 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 a 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

In Zimbabwe, 500⁹ farmers (59 percent women) are insured for the 2018/19 season in the Masvingo District. The first quarter of 2019 began with a field visit from WFP HQ Asset Creation and Livelihood expert, Dr. Olana, to support the CO team and NGO partners improve the FFA and Community Based Participatory Planning (CBPP) approaches. During the mission, Dr. Olana visited several current and future R4 wards in Masvingo District, providing important advice on how to improve activities in Ward 17 and on the types of FFA activities to be carried out in the expansion wards.

Key recommendations of the field visit focused on strengthening the watershed approach and promoting smaller-scale soil and water conservation activities at the watershed level instead of bigger and more capital-intensive structures, such as weirs or dams. Moreover, the expert provided advice on how to improve CBPPs, in order to better adapt them to watershed-management issues. Suggestions will be incorporated into WFP practices, starting from the upcoming CBPP training taking place in the second half of 2019.

9. Four farmers dropped out after insurance registration.

Additional activities under the risk reduction component included routine monitoring of assets created and income generating activities (IGAs) such as fish farming, gardening, apiaries and chicken production.

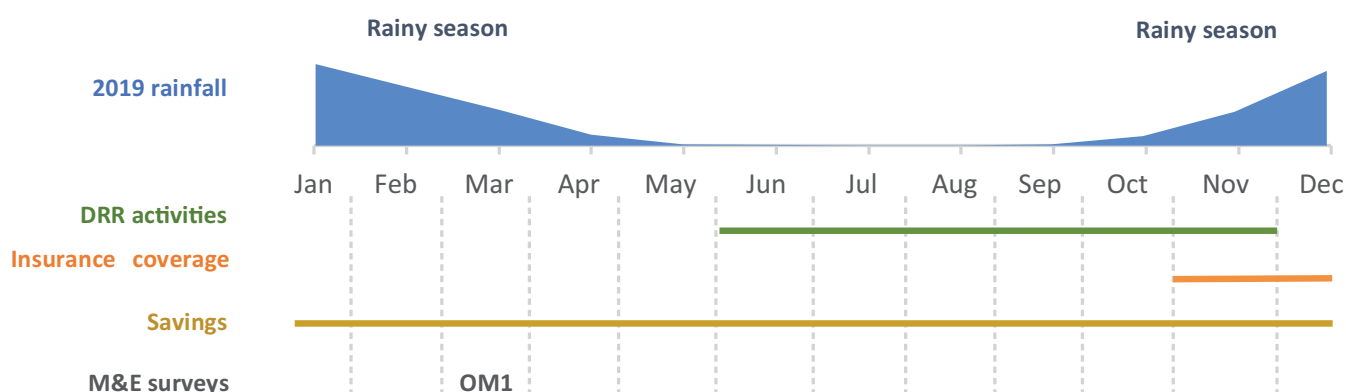
During the quarter, the R4 team comprised of WFP, Old Mutual and The Netherlands Development Organisation (SNV) organized a session with the community in Ward 17 to explain the performance of the index for the 2018/19 season as well as to receive farmers' feedback on the insurance product, which did not trigger payouts this year. Four main issues emerged and were discussed during the community meeting, including:

1. Mistrust with Satellite Information that needs to be addressed by building the capacity at the community level;
2. The need to improve communication from and to farmers during the rainfall season to avoid raising false expectations on the triggering of the index;
3. The need to increase educational efforts and understanding of the insurance coverage among farmers, particularly the fact that the index is tailored around the small grains and not maize;
4. WFP and Old Mutual, with the support from Blue Marble, will be carrying out a thorough analysis of the index performance, and comparing it with rain gauge data, in order to address farmers' concerns and further improve the product for the coming season.

The first R4 Quarterly Meeting between WFP and its partners also took place during the first quarter of 2019. The meeting was held to address major challenges such as improving the integration across the different components and to refine the coordination instruments and tools. Key take-aways highlighted the need for partners to pay increased attention in linking together the asset interventions for expansion into dryland areas, with the appropriate support on agricultural practices, and linking them with market access for dryland crops. The challenges to improving coordination were broken down into four major themes: joint planning and coordination of interventions; reporting; communication across partners and with communities; and fundraising. Relevant next steps have been identified and implemented.

In March, staff from the Zimbabwe CO and the Masvingo Field Office, with the support from HQ and seven enumerators from Aquaculture Zimbabwe (AQZ), conducted an outcome monitoring exercise with a total of 660 households participating across 5 wards. This exercise is fundamental to understand the possible improvements in the livelihoods and resilience of the first R4 participants in Ward 17 and to establishing baselines for expansion wards. Results from the survey will be described in the next Quarterly Report.

FIGURE 8. Zimbabwe 2019 seasonal calendar





CONCLUSION

During this quarter, activities focused on the preparation for the 2019 agricultural season. Following dry spells during the 2018 season, payouts were triggered in Ethiopia and Senegal. In Kenya, crop sampling was conducted to determine average yield and value loss, feeding into the payout analysis for the 2018 short rains season. In Zambia, the index triggered for the 2017/18 season and payouts will be disbursed during the

next quarter. In Malawi, the R4 team was mainly involved with the planning of activities for 2019 and monitoring of interventions. In Zimbabwe, an outcome monitoring exercise was conducted to assess the effects of the initiative on household resilience and for establishing baselines for expansion wards. Results of the survey will be presented in the next quarterly report.

R4 women participating in Oxfam's Saving for Change groups (SfC) in Senegal.

WFP/Azzurra Massimino

APPENDIX I: METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

- Nutrition Consultation Meeting and field visit in Tigray conducted with 46 participants from Federal and Regional Bureau, REST coordinators and officers, and WFP staff.
- 20 Development Agents, 12 Woreda experts, 3 community facilitators and 7 watershed committees trained on comprehensive land husbandry management in Amhara.



Risk Transfer

- Trainings on WII concepts conducted in 11 districts in Tigray and one in Amhara with a total of 3,018 (939 women) and 288 local experts;
- Awareness raising and community discussions on 2019 enrolments conducted in 11 districts with 683 farmers and 81 local experts in Tigray and in one district in Amhara with 213 VESA leaders;
- 2018 Season payout announcement at district level conducted with 753 farmers and 102 local experts.



Risk Reserves and Prudent Risk Taking

Tigray

- 3,959 farmers (1,557 women) participated in 186 saving groups;
- Cumulate saving value amounts to US\$8,882 (ETB255,310) from VESAs;
- Cumulative saving value amounts to US\$7,676 (ETB220,633) from RUSACCOs;
- 124 farmers accessed loans worth US\$1,948 (ETB56,000).

Amhara

- 3,926 farmers (1,339 women) participated in 213 saving groups;
- Cumulative saving value amounts to US\$4,243 (ETB121,973) from VESAs;
- Cumulative saving value amounts to US\$338 (ETB9,717) from RUSACCOs;
- 792 farmers accessed loan of US\$8023 (ETB230,615).

SENEGAL



Risk Transfer

- Cash contribution increased from US\$2.6 (FCFA1,500) to US\$3.4 (FCFA2,000);
- US\$2,197 in payouts distributed to 111 farmers in Kolda.



Risk Reduction

- 39,276 (24,217 women) farmers enrolled in FFA activities;
- 3,121 farmers (2,641 women) trained in entrepreneurship and HIV and AIDS awareness;
- Business Area Supervisors (BASs) trained on the Open Data Kit (ODK) by CUMO and 71 Village Agents trained and equipped with an android phone to be used to capture and send saving data;
- PICSA beneficiary profiling completed in Chikwawa district;
- 42 radio handsets distributed to 42 farmer groups in Mangochi and to 41 farmer groups in Zomba by Farm Radio Trust;
- Radio program recording was conducted with farmers in Balaka. Topics covered during the radio show included Disaster Risk Management at household and farm level, pests and disease management, and crops and livestock control.



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

- 31,919 farmers (24,920 women) participated in 1,666 saving groups;
- Cumulative value of saving amounts to US\$260,172 (MK189,665,025);
- Farmers accessed loans worth US\$192,282 (MK140,173,415);
- Repaid loan amounts to US\$111,863 (MK81,547,888);
- 380 farmers accessed and repaid loans from CUMO in Balaka, Mangochi, Nsanje, and Chikwawa.

ZAMBIA



Risk Reduction

- 5,674 (3,249) farmers enrolled in FFA activities;
- Routine field visits conducted with 1,664 farmers (760 women) in Monze, Pemba, and Namwala;
- 32 field visits conducted with 529 farmers (290 women) to monitor CA compliance in Gwembe and Mazabuka;
- Monthly meetings conducted with 198 lead farmers (58 women);
- 48 field staff from Heifer and DAPP (15 women) participated in monthly planning and review meeting organized by MoA.



Risk Transfer

- 7,821 farmers (3,771 women) insured;
- Mid-season assessment conducted through 18 Focus Group Discussions with 174 participants (102 women).



Risk Reserves and Prudent Risk Taking

- 6,888 farmers (3,600 women) participated in 341 savings group;
- Cumulative value of savings amounts to US\$99,115 (ZMW1,216,636);
- 1,776 farmers (55 percent women) accessed loans from saving groups for US\$91,290 (ZMW1,120,584) with a repaid loan amount of US\$75,765 (ZMW930,015).

KENYA



Risk Reduction

- 9,485 farmers (8,124 women) enrolled in FFA activities.



Risk Transfer

- 9,845 farmers (8,124 women) insured for the 2018 short rains season;
- 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) participating in risk reduction activities;
- Watershed Assessment Mission and routine monitoring of assets created conducted;
- Stocking of 10,000 fingerlings as part of the fish farming activities conducted;
- Transplanting of 2,208 tomato plants finalized;
- Planting of 0.4 ha of sugar beans and 0.3 ha of sweet potatoes finalized;
- 200 broiler chicks purchased for Income Generating Activities (IGAs);
- 77 birds sold at US\$13 per bird;
- Weeding Application of pesticide on cowpeas and maize conducted to 68 participants;
- Application of top dressing fertilizer conducted to 68 participants;
- Cowpeas harvesting training conducted to 45 farmers (34 women);
- Sorghum harvesting training conducted to 45 farmers (34 women).



Risk Transfer

- 496 farmers (293 women) insured;
- Total sum insured amounts to US\$50,000;
- Premium amounts to US\$7,795.



Risk Reserves

- 398 farmers (378 women) participated in 35 VSL groups;
- Cumulative value of savings amounts to RTGS\$9,719;
- Average savings amount per farmer per month amounts to RTGS\$24;
- Average saving amount per saving group per quarter amounts to RTGS\$278;
- 15 savings group were formed during the quarter with a total 165 farmers (161 women);
- 95 farmers (90 women) accessed loans for RTGS\$12,943;
- Repaid loans amount to RTGS\$10,354;
- 183 horticulture and fishery value chain sold their produce to the local market;
- 25 farmers (21 women) trained in Village savings and lending (VSL);
- 15 female farmers trained in VSL constitution and recordkeeping;
- 30 female farmers trained in VSL and financial literacy;
- 433 farmers (400 women) trained in financial literacy;
- Formation of an Association, Saving and Credit cooperative training conducted to 105 participants (80 women);
- 85 farmers (70 women) trained in small grain seed varieties.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
R4 First Quarterly Meeting	Organizers	WFP	Improve Coordination and Integration across partners to enhance impacts.	USAID, SDC, WFP, SNV, Old Mutual, Blue Marble, Aquaculture, CIMMYT	12-13 February 2019, Harare, Zimbabwe
Building Resilience and Adding Value to Agriculture	Providing inputs based on R4 Experience in implementation of resilience work.	IFAD	Simplify BRAVA design and focus on increased crop production, food and nutrition security, promotion of good agricultural practices leading to commercialization and entrepreneurship.	Stanley Ndhlovu	25 March 2019, Lusaka, Zambia
National workshop on Agriculture Risk Management	Providing lessons on support of Warehouse Receipt Systems (WRS) activities in Zambia.	PARM	<ul style="list-style-type: none"> i) Enhancing the Zambian Warehouse Receipt System (WRS) and aligning the Food Reserve Agency strategic plans to WRS, and, ii) Improving access to agricultural risk information for meso level stakeholders in Zambia. 	Allan Mulando	25 March 2019, Lusaka, Zambia
Workshop to review the crop year	Organizer	WFP	Review of the 2018 crop year.	CNAAS, P2RS, La Lumière, WFP, Oxfam, Regional Government Prefect	20 March 2019, Kolda, Senegal
Panel discussion on community-based approaches	Presentation of R4 approach and index-based insurance.	FAO	R4 approach and index-based insurance.	WFP, Oxfam	March 2019, Dakar, Senegal

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.
- **Programme multinational de renforcement de la resilience a l'insecurite alimentaire et nutritionnelle au Sahel (P2RS) - Multinational programme to build resilience to food and nutrition insecurity in The Sahel.** P2RS is responsible for the organization and supervision of the Insurance for Assets (IFA) activities, which include building community and household level assets.
- **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.
- **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.
- **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.
- **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 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.

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

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- Insuresilience, The United Nation's World Food Programme scales up participation in the R4 Rural Resilience Initiative by 60 percent in 2018. <https://www.insuresilience.org/african-smallholder-farmers-get-insurance-payouts-of-us-1-5-million-after-low-rainfall/> (January 2019)
- 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)
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- 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)
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- 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)
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[“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.

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R4 farmers participating in soil and water conservation activities in Tambacounda, Senegal.
WFP/Carla De Gregorio

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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