

R4 Rural Resilience Initiative

QUARTERLY REPORT | APRIL - JUNE 2019



World Food Programme



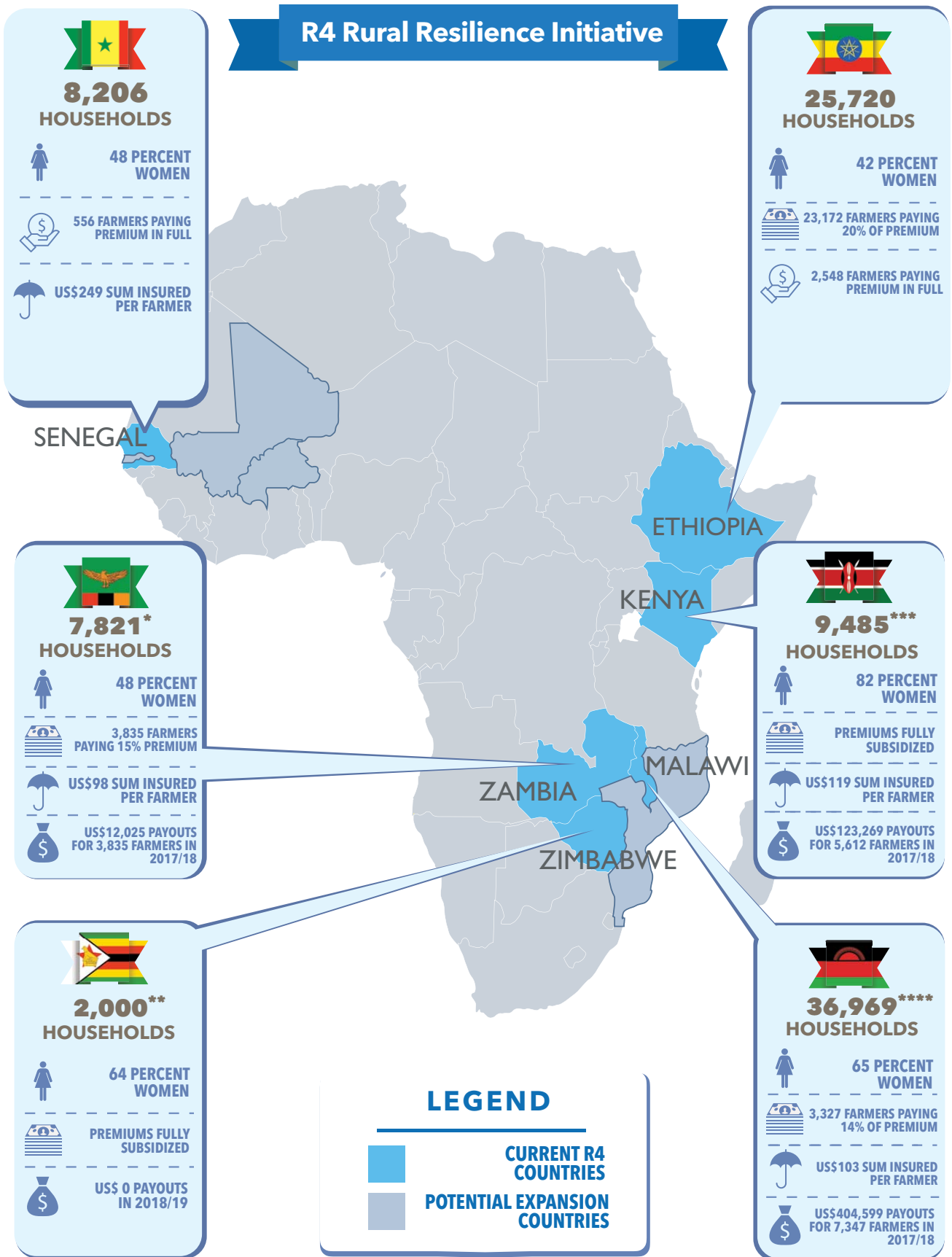
OXFAM
America

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Cover: WFP, Cooperating Partners and Agritex Staff overlooking a sub-watershed in Ward 19 as part of the hands-on training during the “Thinking outside the box... the dam” workshop.
WFP/Lorenzo Bosi

Figure 1. R4 Countries Map



* The figure refers to the number of insured households during the 2018/19 agricultural season.

** The figure refers to the number of farmers registered for risk reduction activities, reflecting the target of 2,000 households insured for the 2019/20 season.

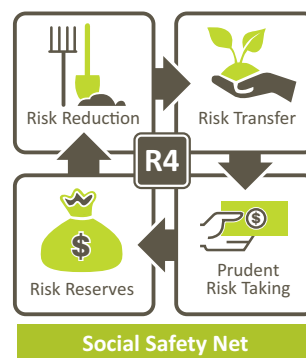
*** The figure refers to the number of insured households during the 2018 short rains season.

**** The figure refers to the number of farmers insured during the 2018/19 agricultural 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).

















































Farmers participating in a sensitization activity to increase their knowledge and interest in insurance in Mangochi, 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.

The second quarter of 2019 focused on the implementation of R4 activities in each of the six countries. In Senegal, implementation of the risk reduction and risk transfer component started in June, with 9,000 farmers participating in risk reduction activities. In Ethiopia, more than 25,000

farmers (42 percent women) enrolled for insurance in Amhara and Tigray regions. In Kenya, payout distribution took place in June with 5,612 farmers receiving an insurance compensation. Zimbabwe entered phase two of the project and 2,000 farmers participated in risk reduction activities during the quarter. In Zambia, the CO conducted a survey to assess the 2017/18 payout distribution process and level of satisfaction among farmers. Results from the survey will be presented during the next Quarterly Report. In Malawi, the second quarter of 2019 marked the end of the implementation cycle for the 2018/19 season and the beginning of the 2019/20 season, where the country plans to cover 40,000 households with insurance.

Figure 2. R4 achievements

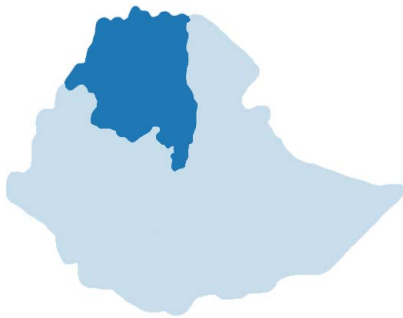
Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$1.5m	 US\$9,800
Value of premiums	 US\$2,500	 US\$27,000	 US\$215,000	 US\$275,000	 US\$283,000	 US\$306,000	 US\$362,000	 US\$770,000	 US\$1.1m	 US\$1.7m
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



25,720 households (126,028 persons)



42 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

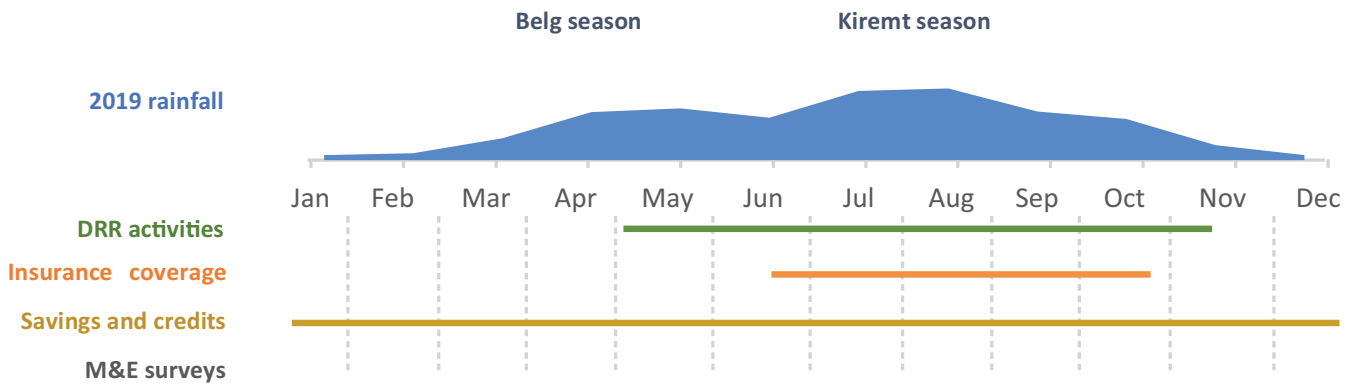
PROJECT STATUS

In Ethiopia, a total of 25,720 (42 percent women) enrolled for insurance in Amhara and Tigray regions. Of these farmers, 2,548 paid their insurance premium fully in cash. Approximately 90 percent of farmers are enrolled for long cycle crops (22,888 farmers) and 10 percent (2,238 farmers) for short cycle crops.¹

During the quarter, trainings on weather index insurance (WII) concepts were held in both regions to increase farmers' awareness and interest in the product during insurance enrollment. In Tigray, 3,320 farmers (31 percent women), 198 development agents and community facilitators were trained, with an addition 610 farmers (40 percent women) in Amhara.

In Tigray, 21, 215 households (44 percent women) are working on long-term risk reduction activities, such as watershed management, homestead development and run off diversion. Moreover, 1,963 farmers (94 percent women) and 81 development agents received technical trainings on soil fertility management practices and micro-gardens development in 11 districts of Tigray. In Amhara, 120 farmers received trainings that improved their knowledge on Complimentary Land Husbandry Development (CLHP).

FIGURE 3. Ethiopia 2019 seasonal calendar



1. Long cycle crops include sorghum and corn while short cycle crops include wheat, barley, and teff.

R4 SENEGAL

 Since **2012**



8,206 households (71,392 persons)



48 percent women



Kolda and Tambacounda



ANCAR, ANACIM, Caritas Kolda, CEERAS, CNAAS, IFAD, INP, La Lumière, PlaNet Guarantee, PASA, PAPIL, P2RS, 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.



PROJECT STATUS

In Senegal, implementation of the risk reduction and risk transfer components started in June, with the late start being due to a delay in funding. A total of 9,000 farmers (60 percent women), including 6,000 in Tambacounda and 3,000 in Kolda participated in risk reduction activities.

Under the risk transfer component, 8,206 farmers (48 percent women) registered for insurance, with 556 farmers paying their insurance premium fully in cash.

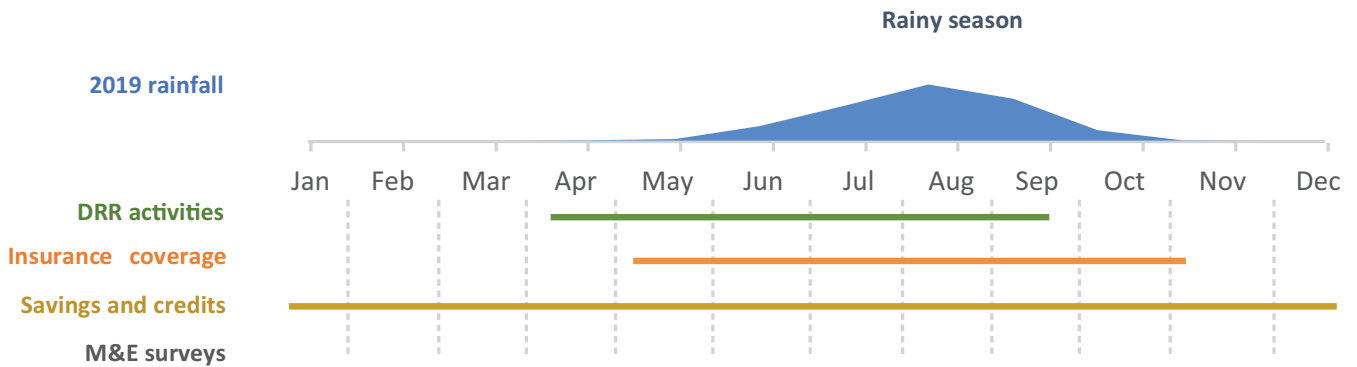
During the quarter, the Resilience team of WFP Senegal participated in a conference on university partnerships for the Sahel with the University of Gaston Berger, one of WFP’s academic partners in the country. During the workshop, the existing partnerships between WFP and universities for improving resilience were evaluated, consolidated and strengthened.

The field office team evaluated WFP’s new partner for climate resilient asset creation in Tambacounda, ANCAR (Agence Nationale du Conseil Agricole et Rural). New terms of references (ToRs) were developed for ANCAR, but also for WFP’s partners La Lumiere, P2RS and CNAAS.

Within the framework of climate services, WFP conducted a capacity building session in Kolda for WFP’s implementing partners. Moreover, the risk reduction team continued its collaboration with the national weather agency, ANACIM, to support the design of the triennial National Framework for Climate Services and finalize a climate services database for Africa.

In May, the Resilience team together with the Kolda field office, organized the annual planning workshop with implementing and technical partners Oxfam, CNAAS, P2RS, La Lumiere and ANCAR. Moreover, the team attended a training on Smallholder Agricultural Market Support (SAMS) in June organized by the West Africa Regional Office and WFP HQ. In the future, lessons learnt will be used in designing value chain-orientated programmes that better integrate the different components of WFP’s pro-smallholder farmer project portfolio.

FIGURE 4. Senegal 2019 seasonal calendar



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

In Malawi, the second quarter of 2019 marked the end of the implementation cycle for the 2018/19 season and the beginning of the 2019/20 season. After successfully scaling up to approximately 37,000 households in 2018, covering six districts (Balaka, Zomba, Blantyre, Mangochi, Chikwawa, and Nsanje), the Malawi CO will target 40,000 households for the 2019/20 season in six districts including Phalombe, with Nsanje being potentially scaled-down due to funding constraints.

WFP Malawi also aims to roll out the VSL component to all the districts implementing resilience activities. For this to be effectively managed, some adjustments have been proposed to define partners’ roles, allowing Cooperating Partner NGOs in the districts to manage the implementation of VSLs, upon receiving the required capacity building from participating microfinance institutions, who have been the primary implementers of the VSL component to date.

The 2018/19 seasonal outlook confirmed that no payouts were triggered during the season given the above-average rainfall registered in most areas of the project sites. During the quarter, a team of enumerators trained by IRI conducted an end-of-season assessment through Focus Group Discussions (FGDs). Various amounts of yield losses were recorded in parts of the country due to flooding, water lodging, and pest attacks. Isolated cases of dry-spells were also registered in a limited number of sites. The assessment noted some improvement among farmers in employing improved agronomic practices such as water conservation structures, early planting and composting which helped increase farmers’ productivity and reduced exposure to climate-related shocks. Given the yield losses as a result of flooding and pest attacks, the Malawi CO is also exploring possibilities to rollout a more comprehensive

product that covers farmers’ losses from multiple hazards, not only those resulting from lower than average rainfall and droughts.

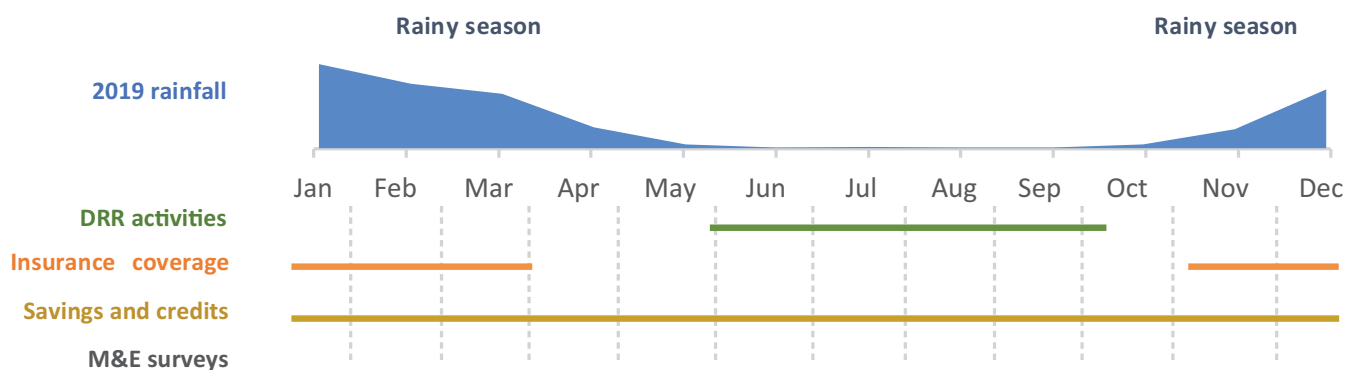
R4’s significant scale up in Malawi has been made possible through additional resources made available by DFID and FICA supporting the districts of Mangochi, Nsanje, Chikwawa and Blantyre, with SDC supporting Balaka and Zomba districts. SDC and FICA commissioned independent firms to conduct parallel mid-term evaluations of the programme, with the data collection exercise for the evaluation processes executed this quarter. The final evaluation reports, with proposed recommendations from the two evaluations, will be shared by the evaluators during the next quarter and will inform the end of the implementation cycle for phase II for SDC and the end of the phase I cycle for FICA.

The CO continues to explore further resource opportunities and has responded to the Call for Proposals from the InsuResilience Solutions Fund which, if successful, will support capacity

development for insurance product design activities and ICT solutions for delivery channels. This follows consultations with different stakeholders and feedback from farmers involved in WFP projects that identified these gaps as crucial to the development and sustainability of index-based insurance in Malawi.

The CO has also held some discussions with the World Bank on promotion of agricultural insurance in Malawi, drawing lessons from WFP’s R4. Opportunities were identified for establishing agricultural insurance schemes through public-private partnerships that have the potential to reach a large number of farmers. One option proposed included linking agricultural insurance to the Farm Input Subsidy Programme (FISP), which would have the potential to reach as many as one million farmers. The meeting with World Bank was a follow up to a field mission in April 2019 where representatives from the Bank visited R4 sites to understand WFP’s weather index-based insurance as part of their assessment of the agricultural insurance sector in Malawi.

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, Heifer, 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 are insured for the 2018/19 season in the Southern region of Pemba. During the quarter, sensitization meetings on weather index insurance to enhance farmers' knowledge and understanding of insurance were conducted with 188 Farmers' Clubs, including 6,592 farmers (49 percent women) in Monze, Pemba and Namwala, and with 65 groups, including 2,083 farmers (44 percent women) in Mazabuka and Gwembe.

Also, during this quarter, a Beneficiary Contact Monitoring (BCM) survey was carried out to assess the 2017/18 payout distribution processes and level of satisfaction among farmers. Results from the survey will be presented in the next Quarterly Report.

As part of the risk reduction component, 1,197 farmers (47 percent women) participated in field days aimed at sharing knowledge and best practices on agricultural production, conducted by WFP in collaboration with the Ministry of Agriculture (MoA) and the Conservation Farming Unit (CFU). Moreover, MoA officers conducted monthly planning and review meetings with cooperating partners. These coordination meetings are held every month by MoA, Heifer and DAPP field staff to review performance and plan for the next implementation phase.

Routine meetings with Farmers' Clubs were held with a total of 8,712 farmers (50 percent women) in Pemba, Monze, and Namwala. In addition, R4 staff visited 1,567 farmers (42 percent women) as part of the project monitoring process in Monze, Pemba, and Namwala. Routine field visits aim at enhancing extension services, improve adoption of CA practices among farmers and monitor compliance with programme interventions.

Refresher trainings on post-harvest losses were conducted with 3,717 farmers (69 percent women) in Mazabuka and Gwembe.

During the sensitization meeting, 36 lead farmers were equipped with five Purdue Improved Crop Storage (PICS)² bags as training kits to minimize their post-harvest losses.

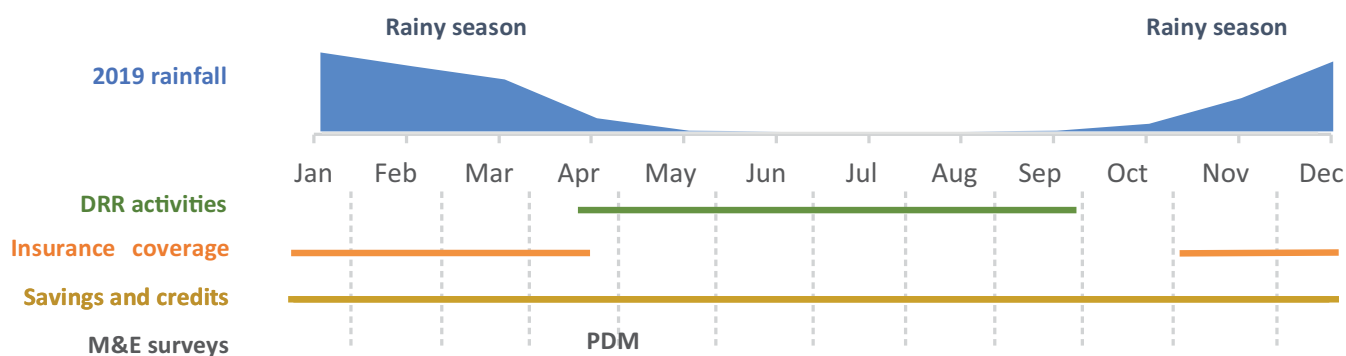
Under the risk reserves component, 4,195 farmers (66 percent women) participated in 226 saving groups in Monze, Namwala, and Pemba, saving a total of US\$74,945. Average group savings amounted to US\$298 while individual savings amounted to US\$16. A total of 11 saving groups graduated³ to the next cycle, bringing the total cumulative number of graduated groups to 101, including 2,268 farmers (58 percent women). The average percentage of loan fund utilization across Pemba, Monze and Namwala was 94 percent and the average percentage of members with outstanding loans stood at 57 percent during the quarter.

In Mazabuka and Gwembe, financial trainings were conducted with 1,393 farmers (44 percent women) to increase farmers' knowledge on financial management. In Gwembe, Savings for Change (SfC) refresher trainings were conducted by community facilitators and field coordinators with 1,011 farmers (52 percent women) to encourage farmers to continue saving despite the failed agricultural season.

Credit promotion and sensitization meetings were conducted in Monze and Pemba with 3,842 (56 percent women) to increase farmers' knowledge on the existing credit facilities provided by Vision Fund. Routine meetings with solidarity groups were conducted in Monze with a total of 47 members (61 percent women) to discuss loan repayment strategies.

Moreover, trainings on linking savings groups to external financial services were conducted in Pemba and Namwala districts with 353 farmers (59 percent women). During the training, farmers learned about the inputs loan product that is currently being provided by Vision Fund Zambia. In Pemba, 413 farmers (50 percent women) attended financial education trainings. In addition, monitoring visits to solidarity groups were conducted in Gwembe and Mazabuka with 79 members (8 groups in Gwembe and 1 group Mazabuka) to discuss input loan repayment strategies.

FIGURE 6. Zambia 2019 seasonal calendar



2. The PICS technology is a triple layer sealed plastic bag that cuts off the oxygen supply to create hermetic conditions, thereby eliminating insect damage in storage of dry grain.

3. Graduated groups are savings groups that became independent from the supporting institution and are no longer supervised and supported by the project in terms of technical oversight and share out.

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

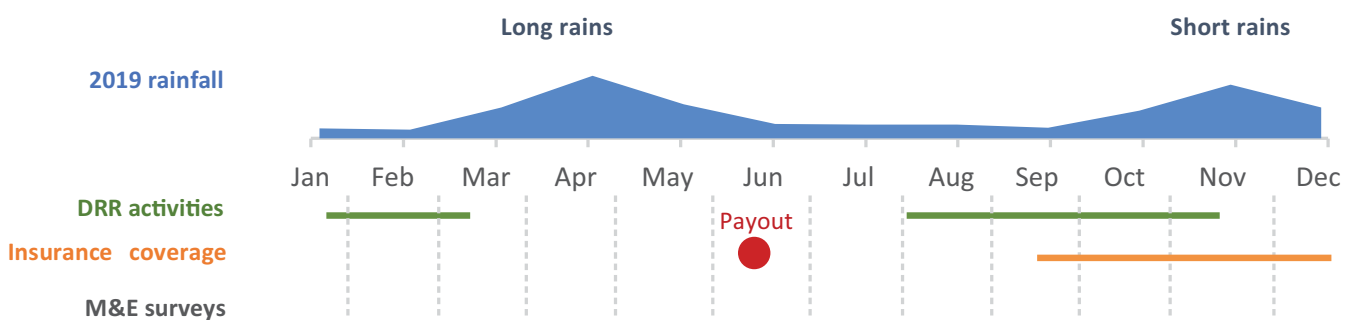
The R4 programme in Kenya has insured a total of 9,485 farmers (86 percent women) during the 2018 Short Rains season (October to December) in Kitui County. To inform the payout analysis, yield measurement for the four targeted project sites were carried out during the first quarter of 2019, which confirmed a total of US\$123,269 (KSh12,832,348) in insurance payouts to 5,612 farmers as a consequence of poor rainfall during the 2018 short rains season. The payout for Kitui South was 44 percent of the sum insured, totaling US\$117,885 (KSh12,271,886) for the 2,310 farmers insured, whereas farmers in Mwingi North received a total of US\$5,384 (KSh560,462). In two sub-counties, Kitui Rural and Kitui East, payouts were not triggered as yield levels were over 0.61 bags. Payout sensitization meetings were carried out from May 27th to June 14th, where farmers discussed the results of the season and provided feedback on programme design, with actual payouts distribution taking place in mid-June.

Lessons from the last season are informing the ongoing preparations for the 2019 Short Rains (October-December 2019). Promoting drought-resistant crops, greater investments in good agricultural practices and adoption of climate resilient technologies (e.g. terraces, zai pits and on farm water ponds) are key to increase farmers' capacities to cope with shocks, together with continuous efforts in ensuring farmers' understanding of the insurance product.

WFP Kenya is continuously committed to sharing knowledge acquired from the R4 Programme with partners at the national level. As a result, a 'Dialogue on Climate Risk Management in Kenya' was held in June, with 60 representatives from government, civil society, private sector and development partners. Participants had the opportunity to discuss the role of risk transfer tools in protecting smallholder farmers against climatic shocks as well as promoting investment and productivity. Results from the 2018 Outcome Monitoring Report revealed the contribution that insurance payouts had in reducing debt, improving school attendance and promoting livelihoods diversification.

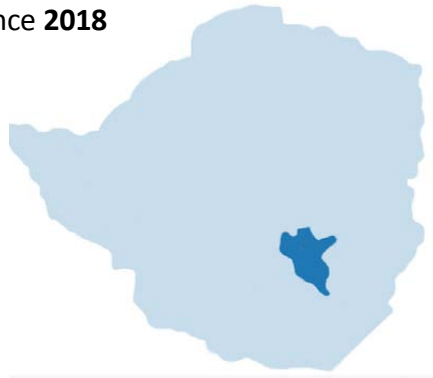
In Kenya, the R4 microinsurance programme is also part of a larger national climate and disaster risk financing context, which calls for increased coordination and layering. A WFP commissioned study, in partnership with Pula Advisors and the National Drought Management Authority (NDMA) will investigate the feasibility of operationalizing an integrated model with the national drought contingency funds and index insurance that will increase the effectiveness of disaster risk management at national, sub-national and community levels.

FIGURE 7. Kenya 2019 seasonal calendar



R4 ZIMBABWE

Since 2018



2,000 households (11,200 persons)*



64 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

R4 in Zimbabwe has entered phase two of the programme, with project activities expanding to reach the target of 2,000 households insured for the 2019/20 season. The wards selected for expansion include Ward 18 -where FFA has already taken place for the last cycle- and Ward 16 and 19, where no WFP activities have taken place before.

Under the risk reduction component, 2,000 farmers (64 percent women) were registered and activities on the ground have started, including excavation works, access road maintenance work, clearing and stumping of nutrition gardens, soil and water conservation works, borehole drilling, and stone and sand haulage.

During the quarter, a training for WFP staff members, NGO Cooperating Partners and Agritex staff at district, provincial and

* The figure refers to the number of farmers registered for risk reduction activities, reflecting the target of 2,000 households insured for the 2019/20 season.

national level was carried out on the approach and technicalities of implementing the watershed approach.⁴ This event is the first one of a series of similar trainings to cascade the concepts of low-cost, labour-intensive, easily replicable and high sustainability FFA practices across WFP, NGO partners, and Government staff at local and national level. This is in line with WFP's shift towards decreasing its focus on dams and nutrition garden assets while also increasing their sustainability within a watershed approach.

Under the risk reserves component, awareness meetings on financial education were conducted with all the new 1,500 farmers in the new wards, whilst continuing with Village Savings & Loan (VSL) group formation, group strengthening and financial education trainings in Ward 17. Meanwhile, to cushion members against the depreciating RTGS dollar, financial education trainings have been prioritizing lessons on inflation hedging methods that include saving in foreign currency, asset-based savings and income generating activities.

The second R4 Quarterly meeting was held in May in Masvingo with all the R4 partners: WFP staff from the Country Office, Field Office and Regional Bureau, USAID and Swiss Agency for Development and Cooperation (SDC) representatives, and staff from Agritex and the Met Service Department (MSD). The first day of the meeting focused on visiting all the existing and future R4 wards to allow partners to familiarize themselves with the locations, have an idea of the logistics, understand what type of asset creation activities are going to take place and, most importantly, introduce themselves and the project to the community. The overall introduction was intended to make sure

that participants understood how all components are linked together and their complementarity.

The second day was an opportunity to discuss some key issues and challenges of the programme. In particular, participants:

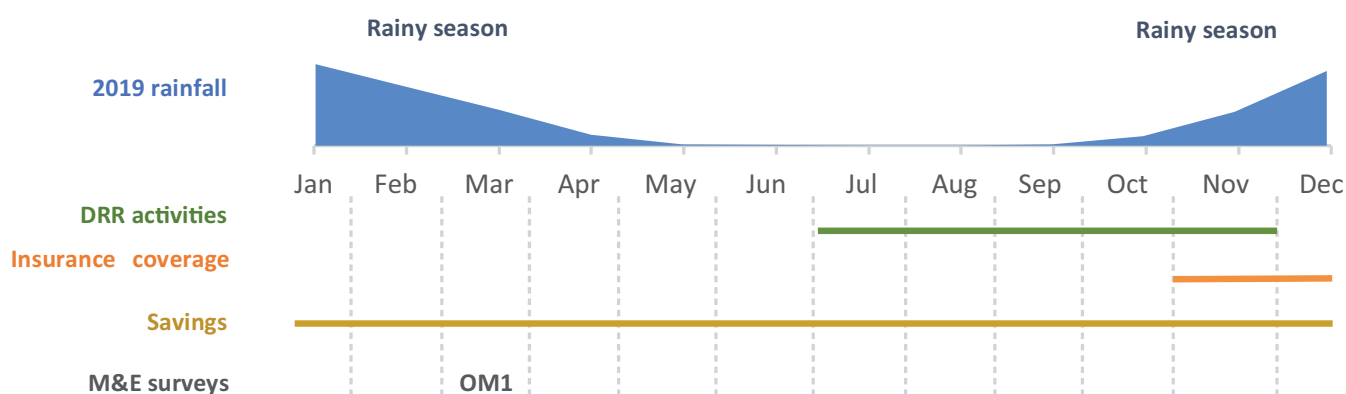
- did a deep dive on the setup of VSLs and their overlaps with the Asset Management Committee (AMC) for FFA, in order to replicate the approach in the expansion areas;
- debated on the key commodities to focus on in the target communities, and how to link them to markets;
- discussed the outcomes of the index insurance product during the season;
- deliberated on the best approaches to disseminate insurance information to farmers and on how to receive feedback from them.

Key take-aways from the event will be finalized during beginning of next quarter.

The Green Climate Fund (GCF) proposal for the expansion of R4 activities in country passed all the screenings from the GCF Secretariat, the Independent Reviewers, and Board Members and will be presented for approval during the 23rd GCF Board in Songdo (South Korea) on the 7th of July.

The finalisation of the analysis of the R4 Outcome Monitoring survey has been delayed due to the challenges in computing inflationary pressures. The report is now planned to be finalised by the beginning of August.

FIGURE 8. Zimbabwe 2019 seasonal calendar



4. The watershed approach promotes smaller scale soil and water conservation activities at watershed level instead of bigger and more capital-intensive structures such as weirs/dams.



CONCLUSION

During this quarter, farmers registered for insurance in Senegal and Ethiopia. In Kenya, lessons learnt from the 2018 Short Rains season are informing the ongoing preparations for the 2019 Short Rains (October-December 2019). In Zimbabwe, planned activities for the next quarter include the finalization of a new weather index insurance product, a Community Based Participatory Planning (CBPP) training

and the third R4 quarterly meeting. In Zambia, results from the Beneficiary Contact Monitoring survey, assessing the 2017/18 payout process, will be presented in the next Quarterly Report. In Malawi, activities during next quarter will focus on the preparation for the next season, with the country planning to insure 40,000 farmers.

Introduction of the R4 Partners to the Community in Ward 16.
WFP/Lorenzo Bosi

APPENDIX I: METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

- 25,720 farmers (10,108 women) participated in risk reduction activities, including 23,527 in Tigray and 2,193 in Amhara;
- 1,282 farmers are benefiting in Tigray from the construction of 11 km of simple runoff/flood diversion canals by excavating 6,252 m³ of soil to support 318 ha of land with flood diversion;
- 120 participants received training and improved their knowledge on Complimentary Land Husbandry Development (CLHD) in Amhara;
- 1,963 farmers (1,857 women) trained in soil fertility management and micro-garden development in 11 districts and 81 Das in Tigray;
- 120 (26 female) design team and watershed committee members received trainings in Amhara to improve knowledge and skill on benefits of DRR and communal asset creation activities.



Risk Transfer

- 25,720 farmers (10,870 women) insured farmers for the 2019 agricultural season;
- 541 farmers received US\$7,576 (ETB208,421.00) in insurance payout due to lower than average rainfall during the 2018 agricultural season in Tigray;
- Number of Insurance for Assets (IFA) participants amounts to 23,172 (10,108 women);
- 2,548 farmers (762 women) paid their insurance premium fully in cash;
- Total cash contributions amount to US\$68,100 (ETB1,964,383);
- Total cash contributions from full cash paying farmers amount to US\$15,005 (ETB432,831);
- 23 trainings on concepts and parameters of Weather Index Insurance (WII), financial literacy on WII, and WII scheme conducted by REST and ORDA to 7,418 farmers (2,421 women).

SENEGAL



Risk Reduction

- 9,000 farmers (5,400 women) registered for FFA activities.



Risk Transfer

- 8,206 farmers (3,988 women) insured;
- 7,650 farmers paying a percentage of premium in cash in Tambacounda and Kolda;
- 556 farmers paying premium fully in cash in Tambacounda and Kolda;
- Sum insured amounts to US\$2,044,594 in Tambacounda and Kolda.



Risk Reduction

- 39,276 (24,217 women) farmers enrolled in FFA activities;
- PICSA beneficiary profiling completed;
- Official results for 2018/19 season performance shared with all the districts, confirming no payouts triggered during the season;
- Farm Radio Trust distributed radio messages in all the six districts of Balaka, Zomba, Mangochi, Nsanje, Blantyre and Chikwawa;
- 500 PICSA beneficiaries interviewed in Mangochi, Blantyre, and Chikwawa in June for PICSA mid-term evaluation;
- Messages on winter production, nutrition, postharvest handling disseminated to beneficiaries through radio show and extension officers.



Risk Transfer

- 36,969 farmers (24,217 women) insured;
- Total sum insured amounts to US\$3,432,080 (MK2,498,554,043).



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 (MK73,062,650);
- 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

- 7,821 (3,249) farmers enrolled in FFA activities;
- 816 farmers (383 women) participated in Refresher training in Post-Harvest handling and storage, social capital development, record keeping, financial management, leadership organized by WFP, HIZ, and MOA;
- 1,197 farmers (563 women) attended field days aimed at sharing knowledge and best practices on agricultural production in Pemba, Mazabuka, Monze, and Namwala;
- 8,712 farmers (4,440 women) participated in 188 Farmers' Club meeting in Pemba, Monze, and Namwala;
- Routine field visit conducted to 1,567 farmers (633 women) in Pemba, Namwala and Monze;
- District Planning and Review meeting conducted with a total of 24 partners;
- 18 Community Facilitators carried out Self Review and Planning meetings to 36 groups in Mazabuka and Gwembe districts.
- 143 farmers (56 women) supported in DRR activities in Mazabuka and Gwembe;
- 3,717 farmers (2,601 women) participated in sensitization meetings to mitigate post-harvest losses in Mazabuka and Gwembe.



Risk Transfer

- 7,821 farmers (3,750 women) insured;
- Total payout amounts to US\$452,170 to 7,821 farmers;
- 3,835 farmers contributing 15 percent of their insurance premium in cash;
- 68 farmers (31 women) participated in a training on insurance savings and Post-Harvest Loss.



Risk Reserves and Prudent Risk Taking

- 4,195 farmers (2,771 women) participated in 226 savings group;
- Cumulative value of savings amounts to US\$74,945;
- 1,393 farmers (616 women) participated in financial trainings Mazabuka and Gwembe;
- 1,011 farmers (526 women) participated in SFC refresher trainings in Gwembe;
- 3,842 farmers (2,174 women) participated in credit promotion and sensitization meeting in Monze and Pemba;
- 413 farmers (208 women) attended financial education training in Pemba.

KENYA



Risk Reduction

- 9,485 farmers (8,124 women) engaged in FFA activities during the 2018 short rains season.



Risk Transfer

- 9,845 farmers (8,124 women) insured for the 2018 short rains season;
- Total sum insured amounting to US\$1,127,489 (KSh112,906,748);
- Premium amounts to US\$211,968 (KSh21,226,475);
- 5,612 farmers received a payout of US\$123,269 (KSh12,832,348) in June following reduced rainfall during the 2018 short rains season.



Risk Reduction

- 2,000 farmers (1,286 women) participated in risk reduction activities;
- 112 farmers (64 women) trained in 'Leadership Skills' and 'Ensuring Quality';
- 500 farmers (293 women) participated in the 'Domestic Violence Awareness' training;
- 105 farmers (63 women) participated to the 'Farming as a business' training.
- Excavation work including river water diversion structure, sump area, and fowl run conducted;
- Access road maintenance work, clearing and stumping of nutrition gardens, soil and water conservation works, borehole drilling, stone and sand haulage conducted;

Income Generating Activities

- *Fish Farming:* 5,000 Fingerlings stocked and more than 5,000 fish breeding and at different stages. Harvest is expected for end of July.
- *Gardening:* Planting of 0.1ha sugar beans and 0.2ha of sweet potatoes, 0.1ha kale and 100 broiler chickens;
- Sale of horticulture produce: earned RTGS\$220 from sugar beans, RTG\$ 1500.00 from broiler chickens, Kale RTGS\$62 and tomatoes RTGS\$472.00 in the month of June.
- *Apiaries:* 9.75kg of honey was sold at \$8.00 per 375ml. The unit has earned an income of \$213.00 from sales to date.
- *Indigenous chicken production:* Beneficiaries boosted their chicken numbers by adding 28 birds.
- 158 farmers (56 women) from the horticultural garden and the Apiary were linked to markets, including the local community and local schools.

Promotion of Appropriate seeds and agricultural practices

- 10 lead farmers (7 women) for demo plots selected;
- 32 farmers (23 women) trained in Maize and Sorghum Harvesting organized by CIMMYT;
- 32 farmers (23 women) trained in Evaluations on Cropping Systems and Crop Varieties organized by CIIMYT and AGRITEX;
- 32 farmers (23 women) trained in 'Keeping of crop residues' organized by CIMMYT and AGRITEX;
- 2 female farmers trained in 'Data compiling/filling' organized by CIMMYT.



Risk Transfer

- Induction of SNV Field Officer to Weather Index conducted to 5 participants.



Risk Reserves

- 491 farmers (415 women) participated in 52 VSL groups;
- Total capital held by saving groups amounts to RTGS\$11,611;
- Average savings amount per farmer per month amounts to RTGS\$17;
- Average saving amount per saving group per quarter amounts to RTGS\$168;
- 17 new saving groups formed during the quarter with 93 farmers (37 women) participating;
- Total saving amounts to RTGS\$8567,00;
- 158 farmers (133 women) access loans for RTGS\$11,611;
- 158 farmers (90 women) repaid their loans with a 100 percent repayment rate;
- 124 farmers (97 women) saved RTGS\$2,500 from RUSACCO.
- 22 participants (16 women) trained in 'Training of Trainers Cluster Facilitators' organized by SNV, the Ministry of Gender and Ministry of SMEs;
- 85 participants (70 women) trained in 'Awareness of SNV work in new Projects' organized by SNV and R4 Partners;
- 50 farmers (35 women) trained in Income Generating Activities organized by SNV and Ministry of Agritex;
- 45 farmers (35 women) trained in financial literacy organized by SNV and Ministry of Agritex;
- 20 farmers (15 women) trained in VSL constitution and recordkeeping organized by SNV and Ministry of Gender at ward level;
- 2 participants trained in 'Look and learn/Market engagement' organized by SNV, R4 and SNV ENSURE;
- 37 farmers (27 women) trained in financial literacy organized by SNV and Ministry of Gender at ward level;
- 25 farmers (19 women) trained in Village, Savings and Lending (VSL) organized by SNV and Ministry of Gender at ward level;
- 27 farmers (21 women) trained in Financial Literacy organized by SNV and Ministry of Gender at ward level;
- 23 farmers (15 women) trained in Financial Literacy organized by SNV and Ministry of Gender at ward level;
- 15 farmers (9 women) trained in Village, Savings and Lending (VSL) organized by SNV and Ministry of Gender at ward level.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
“Thinking Outside the box... the dam” workshop. Enhancing resilience and advancing the humanitarian and development nexus by focusing on livelihoods and landscapes	Organizer	WFP	Training on multi-year, watershed-level FFA activities of WFP, Partners and Agritex Staff	WFP CO, FO and HQ Staff (OSZPR), Cooperating Partners, Agritex Officers	5-11 May 2019, Masvingo, Zimbabwe
R4 Zimbabwe Second Quarterly Meeting	Organizer	WFP	Forum for discussing major issues/challenges in the programme and plan the way forward	WFP CO, FO, and RBJ staff, R4 Partners, Agritex, Met Service Department, USAID, SDC	15-16 May 2019, Masvingo, Zimbabwe
Developing Guidelines for Screening Climate Change in Sector Policies, Plans and Strategies	Participant	Pilot Programme for Climate Resilience	Guide the process of objective screening of different policy instruments to determine gaps in climate change mainstreaming in those policy instruments	Oneworld and PPCR staff, WFP (Siamunza Mwiinga)	24-26 April 2019, Lusaka, Zambia
Discussion on piloting area yield index insurance	Participant	Disaster Management and Mitigation Unit and PULA	Discussions on how to pilot and scale up area yield index insurance products	PULA, MoA (FISP Cordinator), Insurance association of Zambia, WFP	10 May 2019, Lusaka, Zambia
Annual Planning Workshop	Organizer	WFP	Implementation of R4 integrated rural resilience activities	Oxfam, CNAAS, P2RS. La Lumiere, ANCAR	21-23 May 2019, Kolda, Senegal
Dialogue on Climate Risk Management in Kenya: supporting vulnerable and food insecure households through an Area Yield Index Insurance in Kitui	Organizer	WFP Kenya	Share lessons learned from the R4 Resilience programme and how it contributes towards Government’s priorities for climate resilience and the development of risk management tools in Kenya	Government of Kenya: Emmanuel Kisangau, Kitui County Minister of Agriculture, Livestock and Water Management; Mr. Tom Dienya, Kenya Agricultural Insurance Programme; Mr. Tom Kinara, Kenya Livestock Insurance Program (KLIP); Mr. Paul Kimeu, National Drought Management Authority. WFP: Fabio Bedini, Climate and Disaster Risk Reduction Programmes Unit; Shaun Hughes, Resilient Livelihoods and Nutrition Unit, CO Kenya; James Kamunge, Resilient Livelihoods and Nutrition Unit, CO Kenya; Partners: Rose Goslinga, Pula Advisors; Sarfraz Shah, APA Insurance	26 June 2019, Nairobi, Kenya

APPENDIX III: R4 PARTNERS AND INSTITUTIONAL ROLES

OUR LOCAL/NATIONAL PARTNERS IN ETHIOPIA

- **Africa Insurance Company.** Private insurer in Ethiopia operating in the Tigray, Amhara, and Oromiya regions.
- **Dedebit Credit and Savings Institution (DECSI).** Second-largest microfinance institution (MFI) in Ethiopia with nearly comprehensive coverage of Tigray. Named by Forbes magazine as one of the top 50 MFIs in the world.
- **Ethiopian Farmers' Cooperative.** Primary organizing body for farmers in the community.
- **Ethiopian National Meteorological Agency (NMA).** Agency offering technical support in weather and climate data analysis.
- **Institute for Sustainable Development (ISD).** Research organization dedicated to sustainable farming practices.
- **Mekelle University.** Member of the National Agricultural Research System providing agronomic expertise and research.
- **Nyala Insurance Share Company.** Private insurer in Ethiopia with a strong track record of interest in agricultural insurance.
- **Organization for Rehabilitation and Development in Amhara (ORDA).** Established in 1984 with a focus on natural resource management, food security and agricultural development in Amhara.
- **Relief Society of Tigray (REST).** Local project manager for HARITA, responsible for operating the Productive Safety Net Program (PSNP) in six districts of Tigray and overseeing all regional coordination. Established in 1978. Working with Oxfam since 1984 on development issues. Largest nongovernmental organization in Ethiopia (and one of the largest in Africa).
- **RIB Union.** International brokers offering reinsurance services in Amhara.
- **Tigray Regional Food Security Coordination Office.** Office with oversight of the PSNP in the pilot area.
- **Tigray Cooperative Promotion Office.** Office responsible for helping organize farmers at the village level.
- **Willis Towers Watson.** Leading global advisory, broking and solutions company.

OUR LOCAL/NATIONAL PARTNERS IN SENEGAL

- **Agence Nationale de Conseil Agricole et Rural (ANCAR) - National Agency for Rural and Agricultural Assistance.** Technical agency affiliated with the Ministry of Agriculture. In Koussanar, it is responsible for leading community awareness and mobilization activities, and providing seeds as well as technical advice to farmers. Like PAPIL and INP (listed below), ANCAR is a key partner for the Risk Reduction component.
- **Agence Nationale pour l'Aviation Civile et de la Météorologie (ANACIM) - National Meteorological and Civil Aviation Agency.** ANACIM helps with the design of insurance product(s) by providing historical and current climate data, and installing and maintaining weather stations.
- **BAMTAARE.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Tambacounda.
- **Caritas Kolda.** Religious organization carrying out DRR projects on access to water and sanitation, production and processing, and migration management, and leading voucher distribution in Kolda.
- **Compagnie Nationale d'Assurance Agricole du Senegal (CNAAS) - National Agricultural Insurance Company of Senegal.** Senegal's only agricultural insurance company (public-private company founded in 2008 by the government). It is the insurance provider for the product(s) offered under the Risk Transfer component.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.
- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam's Saving for Change program in Senegal, and the implementation partner for the Risk Reserves component.
- **PASA.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kongehuel.

- **PlaNet Guarantee.** Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it helps CNAAS commercialize R4's insurance product(s) by conducting awareness-raising and marketing activities among clients.
- **Projet d'Appui à la Petite Irrigation Locale (PAPIL) - Project to Support Small Local Irrigation.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kolda.
- **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

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- [“How To Dodge A Drought”](#)
- [“Putting the missing “p” in public-private-partnerships: Lessons from the R4 Rural Resilience Initiative”](#)
- [“Dear G7 Leaders: Insurance is hardly enough. Trust us, we know from experience”](#)
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- [“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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WFP team, technical partners and villages during the Community Based Participatory Planning (CBPP) exercise in Matam, Senegal.
WFP/Mamadou Wane

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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