

# R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2019



World Food  
Programme



**OXFAM**  
America

# R4 Countries Map



**8,206**  
HOUSEHOLDS



48 PERCENT  
WOMEN



556 FARMERS PAYING  
PREMIUM IN FULL



US\$249 SUM INSURED  
PER FARMER

SENEGAL



**26,507**  
HOUSEHOLDS



42 PERCENT  
WOMEN



24,195 FARMERS PAYING  
20% OF PREMIUM



2,312 FARMERS PAYING  
PREMIUM IN FULL

ETHIOPIA



**7,821\***  
HOUSEHOLDS



48 PERCENT  
WOMEN



3,835 FARMERS  
PAYING 15% PREMIUM



US\$98 SUM INSURED  
PER FARMER



US\$12,025 PAYOUTS  
FOR 3,835 FARMERS IN  
2017/18

KENYA



**9,485\*\*\***  
HOUSEHOLDS



82 PERCENT  
WOMEN



PREMIUMS FULLY  
SUBSIDIZED



US\$119 SUM INSURED  
PER FARMER



US\$123,269 PAYOUTS  
FOR 5,612 FARMERS IN  
2017/18

MALAWI

ZAMBIA

ZIMBABWE



**2,000\*\***  
HOUSEHOLDS



64 PERCENT  
WOMEN



PREMIUMS FULLY  
SUBSIDIZED



US\$ 0 PAYOUTS  
IN 2018/19



**36,969\*\*\*\***  
HOUSEHOLDS



65 PERCENT  
WOMEN



3,327 FARMERS PAYING  
14% OF PREMIUM



US\$103 SUM INSURED  
PER FARMER



US\$404,599 PAYOUTS  
FOR 7,347 FARMERS IN  
2017/18

## LEGEND



CURRENT R4  
COUNTRIES

POTENTIAL EXPANSION  
COUNTRIES

\* 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.

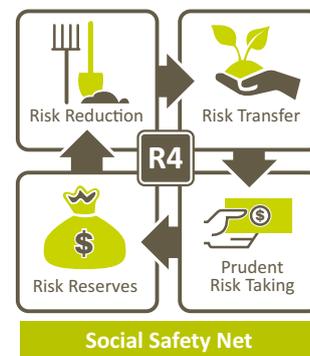
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## EXECUTIVE SUMMARY

The R4 Rural Resilience Initiative (R4) is a strategic partnership between Oxfam America (OA) and the United Nations World Food Programme (WFP). R4 was initiated in 2011 to respond to the challenges faced by food insecure communities enduring increasingly frequent and intense climate disasters and other shocks. The program builds on the initial success of HARITA (Horn of Africa Risk Transfer for Adaptation), an integrated risk management framework developed by Oxfam America, the Relief Society of Tigray (REST), Ethiopian farmers and several other national and global partners. R4 refers to the four risk management strategies integrated in the project to strengthen farmers' food and income security. The initiative combines **improved 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).



In Ethiopia, Focus Group Discussions were held with potential R4 expansion villages for 2020, where facilitators worked with farmers to identify the 10 worst years for agricultural production since 1983.  
WFP/Michael Goode

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya, Zimbabwe, and Burkina Faso, and will be piloted in Mozambique this year. R4 reached over 87,000 farmers, (benefitting around 545,000 people) during the 2018/19 season. In addition, nearly 6,000 non-R4 farmers have accessed insurance products developed by the R4 initiative, either delivered through non-WFP programmes or by paying their insurance premium fully in cash.

During this quarter, the R4 Initiative expanded to Burkina Faso, targeting its first 700 households in Central North and East provinces. The initiative will also be piloted in Mozambique

this year, with activities starting in Gaza and Tete provinces. In Senegal, over 8,000 farmers are insured and in Ethiopia, more than 26,000 farmers registered for insurance this quarter. In Zimbabwe, the Green Climate Fund (GCF) proposal for the expansion of R4 in the country was approved during the 23rd Meeting of the GCF Board in Songdo. In Zambia, results from a survey assessing the 2017/18 payout process indicated that insurance compensation was mostly used to buy agricultural inputs, food, and livestock. In Kenya, activities focused on sensitizing farmers for the 2019 Short Rains season, and in Malawi activities during this quarter mainly focused on the risk transfer component.

Figure 1. 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



**26,507** households (133,595 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).

Credit Cooperatives (RUSACCOs) and REST or the Organization for Rehabilitation and Development in Amhara (ORDA) and then paid to the insurance company branch. In 2018, participants contributed 20 percent on top of the amount of premium received.



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



### Risk Reserves and Prudent Risk Taking

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



**Risk Transfer component:** By building assets, farmers can access weather index insurance. In order to be insured farmers should work on asset between two and seven days, depending on the sum insured participants require, as their contribution to the premium. The cash contribution is collected by the Rural Saving and

## PROJECT STATUS

In Ethiopia, 26,507 farmers (42 percent women) were insured in Amhara and Tigray regions. Of these farmers, a total of 2,312 paid their insurance premium fully in cash. During the quarter, 4,018 farmers (29 percent women) were trained in basic concepts and parameters of Weather Index Insurance (WII) in Tigray and Amhara by implementing partners REST and ORDA.

In July, the Ethiopia Country Office together with the Bahir Dar field office conducted a field mission to three kebeles in Amhara, namely Ginaza, Tara Gdam, and Shehosh Tehara. The main objectives of the mission were to:

1. Ascertain communities' usage, preference and functionality of the existing Complaint and Feedback Mechanism (CFM);
2. Raise awareness and sensitize farmers on the CFM;
3. Introduce WFP's CFM, and;
4. Set up CFM channels in the three R4 implementation sites.

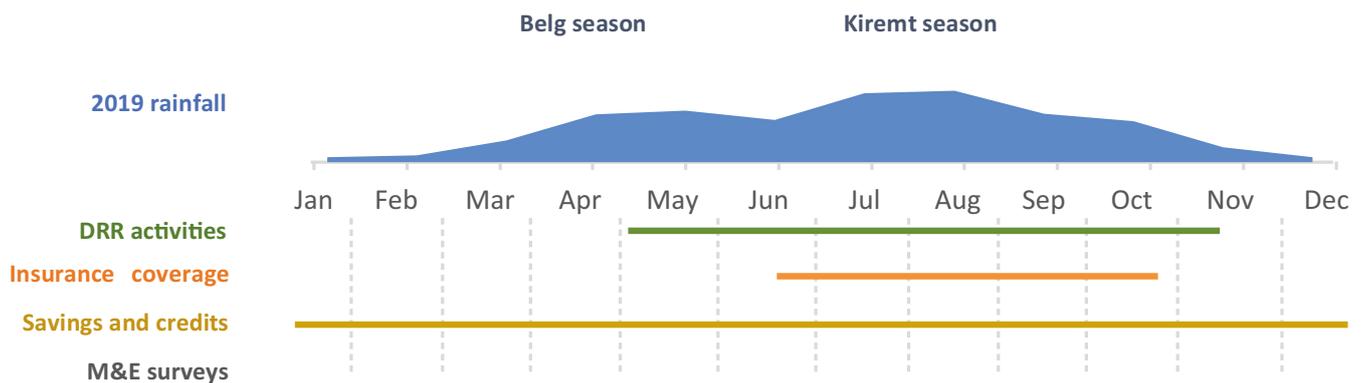
The mission started with meetings with ORDA and the regional Bureau of Agriculture (BoA) to coordinate the setting-up of WFP's Complaints and Feedback Mechanism (CFM). The team subsequently conducted focus groups with farmers from the three kebeles. During the focus groups, the team was able to identify existing CFMs, their functionality and usage, as well as community preferences. Accordingly, WFP's CFM was introduced

and set up. Moreover, one female and one male member from each kebele were identified for community outreach and two WFP Field Monitors were introduced to the community as their help-desk.

Under the risk serves and prudent risk taking component, a total of 4,449 farmers (44 percent women) participated in 186 saving groups in Tigray, saving a total of US\$9,672 (ETB 283,566) from VESAs and US\$13,365 (ETB 391,850) from RUSACCOs. A total of 66 farmers accessed loans worth US\$4,464 (ETB 130,885), with a repaid loan amount of US\$446 (ETB 13,100).

In Amhara, a total of 4,407 farmers participated in 218 saving groups, saving a total of US\$42,715 (ETB 1,252,339) from VESAs and US\$4,456 (ETB 130,665) from RUSACCOS. A total of 2,943 farmers (34 percent women) accessed loans worth US\$44,467 (ETB 1,303,695) with a repaid loan amount of US\$27,234 (ETB 798,470). During the quarter, 186 farmers (15 percent women) attended trainings on Nutrition and Gender, Business Plan and Financial Literacy, and Livelihood and Value Chain in Tigray. Moreover, 2,193 farmers (38 percent women) were trained in business skills and financial literacy. In Amhara, 253 farmers (24 percent women) participated in Financial literacy trainings and 122 farmers (18 percent women) were trained in VESA methodology.

FIGURE 2. Ethiopia 2019 seasonal calendar



# 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 IFAD-funded program *Projet d’Appui au Développement Agricole et à l’Entrepreneuriat Rural (PADAER)*, an agricultural development initiative providing farmers with agricultural inputs as well as insurance through WFP.



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



**Risk Transfer component:** Farmers access weather index insurance by investing their time in building assets. As their contribution to the insurance premium, farmers have to work 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



Prudent Risk Taking

### Risk Reserves and Prudent Risk Taking

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

## PROJECT STATUS

In Senegal, dry season works were completed in both Tambacounda and Kolda, with a total of 9,001 farmers (47 percent women) participating in risk reduction activities. In Tambacounda, 6,001 farmers worked on rice plots management, tree planting and stone bunds rehabilitation. In Kolda, 3,000 farmers worked on dykes' rehabilitation and construction, rice plots management and stone bunds rehabilitation. During the quarter, 126 farmers (72 percent women) were trained on dyke management techniques and 470 farmers (84 percent women) were trained on rice intensive techniques by cooperating partners ANCAR and P2RS.

Under the risk transfer component, 8,206 farmers (48 percent women) were insured by the National Agricultural Insurance Company CNAAS for the 2019 season, with 556 farmers (57 percent women) paying their insurance premium fully in cash. During the quarter, a total of 75 insurance sensitization activities were conducted in Tambacounda and 42 in Kolda with 958 participants (65 percent women).

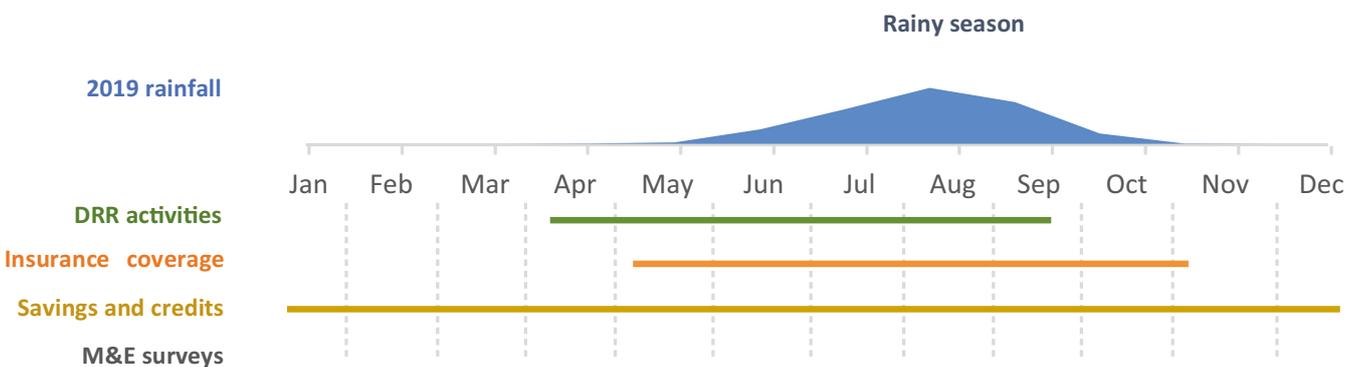
In regard to climate services, the WFP Senegal Country Office is supporting the National Agency for Civil Aviation and Meteorology (ANACIM) with the implementation of the three-year action plan for the National Framework for

Climate Services. WFP participated in the Third Forum to Combat Desertification in order to strengthen resilience to climate change in the Sahel and the Horn of Africa. This forum provided an opportunity to exchange and share development initiatives designed by Africans to address environmental issues and improve the resilience of affected communities through multifaceted risk reduction actions.

Moreover, during the quarter, emphasis was placed on sensitizing colleagues in the Country Office on the 2019 rainy season in Senegal. The objective is to issue an alert in the event of an emergency to trigger emergency preparedness measures. In total, 31 staff members (54 percent women) were sensitized on the extreme impacts of climate change in the Sahel during the office mid-term retreat in Tambacounda in September.

Under the risk reserves component, 11,576 farmers (81 percent women) participated in 945 saving groups, with a total savings amount of US\$78,535. A total of 11,655 farmers accessed loans worth US\$177,105. During the quarter, 40 community mobilization events were conducted in Kolda with 3,624 farmers (56 percent women). Moreover, ten financial education trainings were conducted with 241 farmers (83 percent women) and 12 nutrition awareness activities were conducted with 251 farmers (74 percent women).

FIGURE 3. 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 complements the Country Office's existing resilience portfolio, which includes on-going activities by the Global Framework for Climate Services (GFCS) and WFP's FFA. The integrated approach also includes market access support and climate information services for participating farmers.



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



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



**Risk Reserves and Prudent Risk Taking component:** Savings are promoted through Village Saving and Loans (VSL) groups to act as a buffer for smaller, individual shocks, and to fund investments in diversified and more resilient livelihoods. Credit is promoted through microfinance institutions to support farmers in making larger investments in their livelihoods, for prudent risk taking.



## PROJECT STATUS

In Malawi, the third quarter of 2019 was specifically characterised by a wide range of activities focused on the risk transfer component. Being the first year of implementation of the integrated risk management programme in the Phalombe district and given the expansion to new sites in Balaka, several activities aimed at raising the awareness of all stakeholders in both districts.

Following the 2018/19 end of season assessment, and the initial assessments done in the new project areas, data collection for index design was finalised during the quarter, with the International Research Institute for Climate and Society (IRI) also finalising the analysis and modelling of the insurance product for the 2019/20 season. The Malawi country office reviewed the performance of the insurance product and recommended some adjustments to trial a multi-peril product (Area Yield Index Insurance). This index insurance product not only provides coverage against dry spells but also to all risks that contribute to yield loss (i.e. drought, pest and diseases, hail, flood and storms). Specifically, the Malawi CO partnered with PULA, a risk modelling institution, to trial the introduction of the Area Yield Product for the 2019/20 in three districts (Balaka, Zomba and Phalombe) on a 50:50 premium basis with the Weather Index Insurance (WII) product. The introduction of a hybrid product responds to the needs of the beneficiaries who have been requesting a more comprehensive insurance cover that would take into account multiple risks. Introducing a demand driven product is expected to stimulate more appetite for microinsurance products and therefore make cash contributions easier among beneficiary households. This, together with the promotion of value chains would build long term sustainability of the insurance intervention. The multi-peril product trial for the selected districts of Balaka, Zomba and Phalombe is also in line with the recommendations made by the SDC Mid-Term Review.

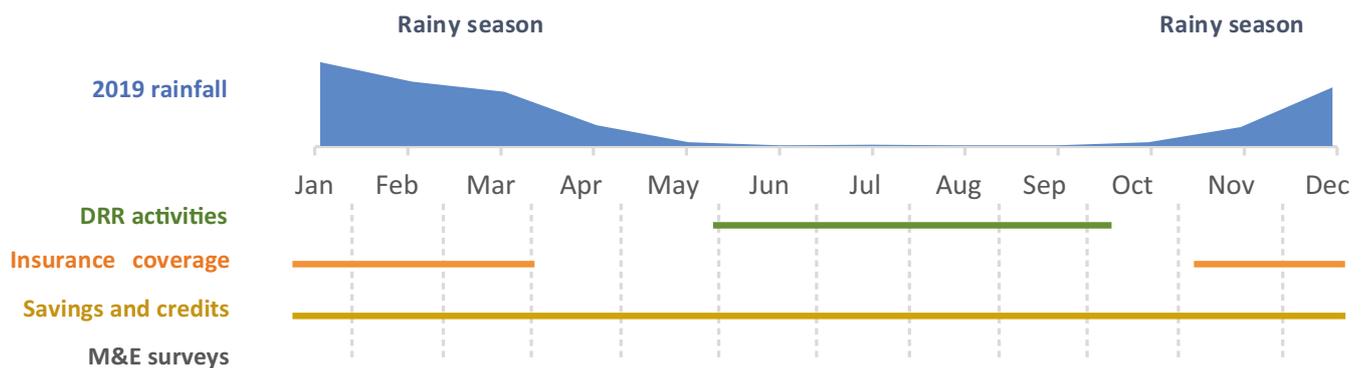
\* The figure refers to the number of farmers insured during the 2018/19 agricultural season.

During the quarter, IRI organised a Weather Index design training for the index design team, as part of a series of trainings organized by WFP, to contribute to the creation of a national pool of experts from both the public and private sectors in Malawi to help support the availability of expertise to take over index insurance in the country. The two-day training provided a hands-on experience in index design, including an intensive technical training on the Building Blocks of Index Design using interactive design tools. The training drew participation of officials from NICO, the Insurance Association, government departments including the Department of Climate Change and Meteorological Services (DCCMS), the Department of Poverty Reduction and Social Protection (PRSP), the Department of Disaster Management Affairs (DODMA), and the Ministry of Agriculture, Irrigation and Water Development.

The trainings were also conducted at field level to strengthen staff and community champions' capacities to support activities. Particularly, 232 Village Agents were trained on VSL methodology and it is expected that the village agents will disseminate their knowledge to VSL groups in their respective areas to strengthen their functionality and build their financial capacities to enable them to access more complex financial products and services.

During the quarter, vulnerable communities across the six districts received climate information services relevant to their respective districts. Agricultural Extension Officers helped in the analysis and communication of climate information with the communities, helping farmers to make informed decision to better manage climate-related shocks.

FIGURE 4. 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

During the quarter, activities focused on the promotion of Conservation Agriculture (CA) techniques, with a total of 5,934 farmers (51 percent women) from 178 Farmers' Clubs participating in promotional and sensitization meetings to enhance uptake and adoption of CA in view of the upcoming season. Action plans were formulated setting a minimum target for farmers of 4,600 hectares to be cultivated starting from the 2020 farming season, with farmers now cultivating an average of 1,420 hectares in the five implementation districts, including Pemba, Gwembe, Namwala, Monze and Mazabuka.

As a result of the capacity building activities conducted during the quarter, a total of 1,680 hectares of land was prepared using CA techniques by 1,186 farmers (44 percent women) in Monze, Namwala and Pemba.

During the quarter, routine monthly coordination meetings were conducted with 589 lead farmers (37 percent women) in Monze, Namwala and Pemba. These meetings aimed to enhance extension services and build the lead farmers' capacity to monitor and provide technical support to other farmers.

Monthly planning and review meetings with the Ministry of Agriculture (MoA) to review performance and plan activities for the quarter were conducted with 46 stakeholders (34 percent women) in each of the five districts.

Sensitization meetings on climate services were conducted with 5,934 farmers (51 percent women) from 178 Farmers' Clubs to enhance utilization of climate information services within farmers clubs. Field staff also visited 40 rain gauges as part of the monitoring and maintenance support of rain gauge facilities.

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

Under the risk transfer component, promotional meetings on insurance to enhance knowledge and increase uptake of insurance were conducted with a total of 5,934 farmers (51 percent women).

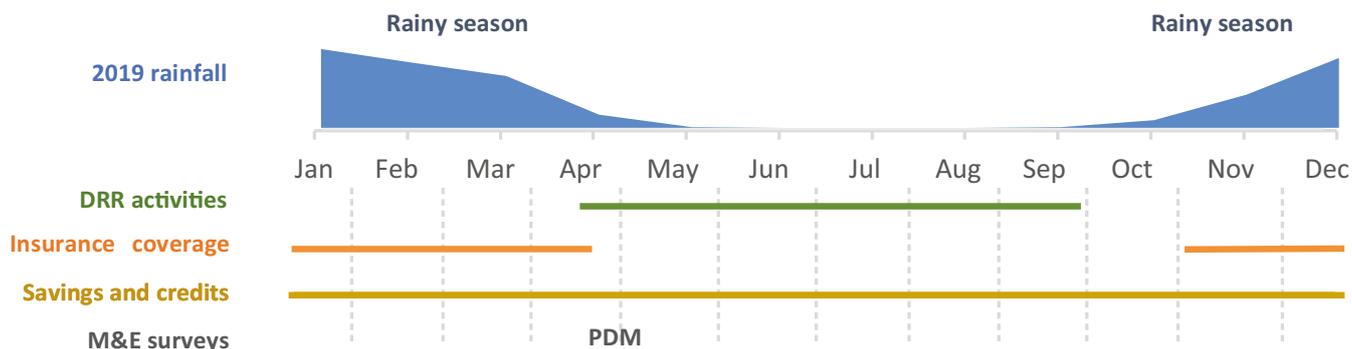
In preparation for the insurance payout, Sim card registration and verification of details was conducted with 5,835 farmers across the five districts. The validation process will facilitate alternative mobile solutions for payment to smallholder farmers.

Results from the Beneficiary Contact Monitoring (BCM) survey conducted last quarter to assess the 2017/18 payout process indicated that payouts were mostly used to purchase agricultural inputs (64 percent), food (18.7 percent), and livestock or livestock inputs (9.4 percent). The decision on payouts' utilization was mainly jointly made by both male and female adults in the household, with the majority indicating the decision was appropriate for the family.

Most of the households indicated they were satisfied (42 percent) and very satisfied (38 percent) with the amount received and with the ease in collecting the payout (54 percent). However, a significant percentage of households indicated not being satisfied with the timeliness of the payout (37 percent). Going forward, all the households indicated willingness to enrol for insurance again and the majority (98 percent) indicated willingness to pay a contribution in cash for the insurance premium in the future.

Under the risk reserves component, 4,009 farmers (65 percent women) participated in 247 savings groups, saving a total of US\$76,850, with an average individual saving amount of US\$19.

FIGURE 5. Zambia 2019 seasonal calendar



# R4 KENYA

 Since 2017



**10,000** households (67,000 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 sectors partners. The integrated climate risk management approach is based on two components:



**Risk Reduction component:** Through the FFA program, 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 growing drought resistant crops and adopting recommended agricultural practices, farmers can access area yield index insurance. 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 in one acre of land. When a major shock affecting the community hits, compensation for losses prevents farmers from selling productive assets and stimulates faster recovery.

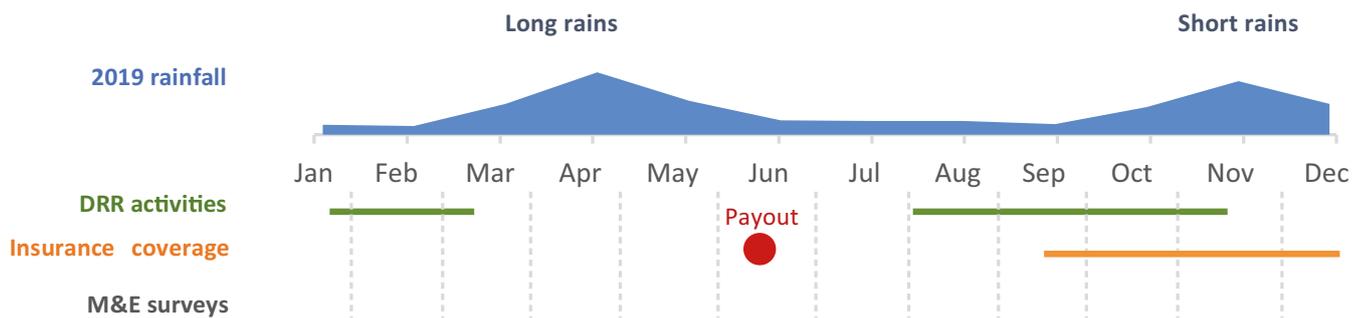
\* The figure refers to the number of households targeted with insurance for the 2019 Short Rains season.

## PROJECT STATUS

The R4 programme in Kenya enters its fourth season in October 2019. Activities during this quarter focused on sensitization of farmers for the registration process in Kitui County, including Kitui Rural, Kitui South, Kitui East and Mwingi North. The Kenya Country Office is targeting 10,000 farmers (83 percent women)

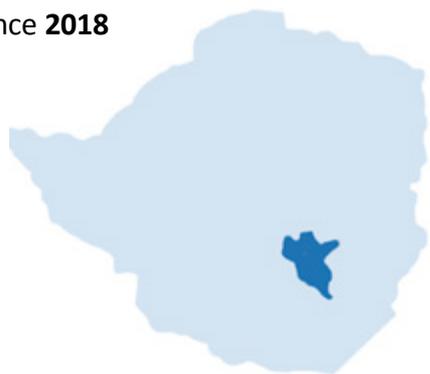
for the 2019 Short Rains season, who will be clustered across nine agroecological zones. The programme is also introducing farmers' cash contributions representing five percent of the premiums, which will be collected through a mobile money platform for the upcoming season. Final registration figures will be available for the next Quarterly Report.

FIGURE 6. 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 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 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, the third quarter of 2019 started with the approval of the Green Climate Fund (GCF) proposal "*Integrated Climate Risk Management for Food Security and Livelihoods in Zimbabwe focusing on Masvingo and Rushinga Districts*" for the expansion of R4 activities in the country. The proposal was approved on July 7th during the 23<sup>rd</sup> Meeting of the GCF Board in Songdo.

The US\$8.86 million funding, over a period of four years (January 2020 – December 2023), will support the continuous growth of R4 in the country, allowing it to reach its 10,000 households target. Additionally, GCF funds will allow for the introduction of a Climate Services component within R4 at the local level. Working in close collaboration with the Government of Zimbabwe, R4 will also be able to establish a national level Forecast-Based Financing framework.

This quarter was also marked by WFP's Executive Director (ED), Mr. David Beasley's visit to Zimbabwe. The visit came at a very critical time for the country, which is coping with one of the worst droughts in the last forty years, unprecedented floods, and a difficult macro-economic situation. The visit from the ED was an opportunity to hold several strategic discussions with high-level Government Officials, including the President of Zimbabwe, and humanitarian and development partners.

The R4 site in Masvingo Ward 17 was identified as a key activity to showcase for the visit. The ED delegation travelled to meet the Chevute community and get a better sense of the progress of the integrated climate risk management activities. The ED was impressed by the approach of the initiative, which has been able to link all the key WFP resilience building initiatives and hoped for such an approach to be scaled up widely in the country.

\* The figure refers to the number of farmers registered for risk reduction activities.

During the quarter, Blue Marble, Old Mutual, SNV, SDC and WFP conducted a field mission in all the R4 Wards to identify and better understand key index insurance-related preferences of smallholders in Masvingo, present the product for small grains insurance coverage, and get farmers' feedback on elements that can bring additional value. Additionally, the mission sought to finalize cash contribution amounts and collection mechanisms for participants in Ward 17, who will be partially contributing towards their insurance premiums for the first time. A feedback exercise was conducted using a discussion board and a physical concept board to give farmers a tangible and visual summary of the product. It also allowed them to write down what they liked or disliked about the different options presented. The feedback collected from farmers are summarized below:

1. Farmers acknowledged that while maize is their staple crop, there is a need to shift their farming and consumption preferences towards drought tolerant crops given the increase in rainfall variability.
2. Smallholders in new Wards expressed a preference to increase the type of risks covered by the insurance product. Cover against excess rainfall was the most requested.
3. Given the sensitizations carried out on the introduction of cash contributions from participants from Year 2 and beyond, participants were expecting this development and supported it in light of overall sustainability.
4. A majority of farmers preferred to receive smaller payouts more frequently rather than larger payouts during less frequent drought years.

During the quarter, under the risk reduction component, 2,000 farmers engaged in asset creation activities, with new assets being established in Wards 16, 17, 18, and 19. The new plan for CIMMYT interventions for Conservation Agriculture (CA) and appropriate seeds has been agreed, and work on the field will start in the upcoming quarter. Under the risk reserves component, Village Savings and Loans (VSL) groups have also been rolled out successfully in wards 16, 18, and 19, while they keep consolidating in Ward 17. In September, the third quarterly meeting was held in Masvingo, with

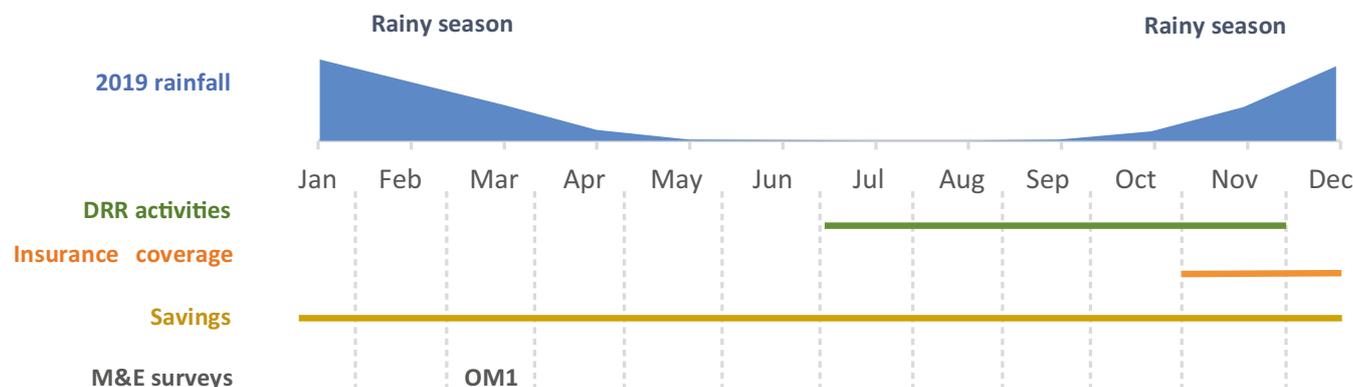
all partners participating, as well as the key supporting donor, the Swiss Agency for Development and Cooperation (SDC) and staff from Agritex and the Met Service Department at district and provincial level.

During the first day, partners discussed the development and progress of key R4 components, including appropriate seeds and agricultural practices, asset creation, and savings. Given the upcoming registration for farmers under the weather index insurance component, a large part of the workshop was devoted to discussing the improvements on the product and showcasing the digital registration platform. Thorough discussions were also held on the great purchasing results from Ward 17 and 18, with 6.5 MT of white sorghum purchased by WFP, in addition to discussing challenges for future purchases.

During the same week, R4 partners and the Ward 17 community were also honored to host a high-level visit from the Vice-Director and Head of the South Cooperation Department of SDC, Dr. Thomas Gass, as well as the Head of Eastern and Southern Africa Division, Dr. Peter Bieler. The high-level delegation acknowledged the great efforts made by the programme partners, but it was particularly impressed by the ownership and entrepreneurship of the community in Chebvute.

Moreover, thanks to additional funds received from the German government-owned development bank KfW, WFP Zimbabwe will test the ARC Replica initiative during the 2019/20 season. ARC Replica is an innovative macro-insurance instrument that will support a co-ordinated approach to drought risk management. WFP Zimbabwe has received endorsement from the Ministry of Finance and Economic Development, Government of Zimbabwe (MoFED) and the African Risk Capacity (ARC) to test this product. While specifications of the ARC Replica coverage are being finalised, this new step in national drought risk management will ensure such ex ante approaches are integrated, effective and mainstreamed within national plans. In this regard, WFP is closely working with MoFED, other relevant ministries and ARC to ensure technical customisation of the Africa RiskView, selection of Risk Transfer Parameters, and finalisation of WFP's Operational Plan which will complement the government plan.

FIGURE 7. Zimbabwe 2019 seasonal calendar



# R4 MOZAMBIQUE

 Since 2019



**2,600** households (15,700 persons)



**54 percent** women



Gaza, Tete, Nampula, Zambezia



MASA, MITADER, INGC, INAM, ADRA, Aceagrarios, Blue Marble, University of Reading, IRI



FICA, SDC

## R4 PROGRAMME IN MOZAMBIQUE

In 2019, R4 will be rolled out for implementation in Mozambique, targeting its first 2,600 participants in Tete and Gaza provinces, thanks to funding from the Government of Flanders. Farmers will be able to access insurance by applying conservation agriculture (CA) techniques. The integrated risk management approach is based on four components:



**Risk Reduction component:** In Mozambique, farmers will apply CA techniques such as minimal soil disturbance, permanent soil cover and crop rotations. Farmers will 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 will be insured by applying CA techniques. The insurance product, tools and mechanisms will be piloted during the last quarter of 2019, with the product being designed and customized for the local context, focused on drought.



**Risk Reserves and Prudent Risk Taking component:** Farmers will participate in Village Savings and Lending groups (VSLs), which will support participants in establishing small-scale savings used to build 'risk buffers'. Gross margins analysis and market assessments will be conducted to plan the roll out of prudent risk taking in future years.



## PROJECT STATUS

In Mozambique, with support from the Government of Flanders, the R4 Rural Resilience Initiative will help strengthen communities' resilience in the drought-affected districts of Chibuto and Chokwe (Gaza province), and Changara (Tete province). The initiative targeted a total of 2,600 (54 percent women) food insecure, farming households in 2019 and will support farmers in applying Conservation Agriculture (CA) techniques, establishing Village Savings and Lending groups, accessing insurance, microfinance, and climate services in the selected communities.

As this was the first quarter of implementation, the activities were mainly preparatory in nature, with some project components kick-starting already. One such activity included meetings held with the local Governments to brief them on the project objectives and to ensure their buy-in, awareness and participation at the province and district levels.

This was followed by a call for proposals and selection of cooperating partners for each province, with the award for the project implementation given to ADRA and ACEAGRARIOS with whom currently Field-level Agreement (FLA) negotiations are underway for Gaza and Tete provinces, respectively.

Prior to the initiation of the intervention in the selected provinces, a baseline survey was conducted in September, surveying a total of 1,200 households in the target and control areas of the project in order to measure using panel data the impact of the project on the target area compared to the control group for the duration of the project. This was directly followed by an exercise to register using SCOPE the selected beneficiaries participating in the programme.

By the end of September 2019, 2,600 beneficiary households were registered, with 1,000 households registered in Tete province and 1,600 households in Gaza province. These households will be monitored in order to track their continued participation in the project throughout its duration and subsequent scale up in the following years.

Following the registration of the participating households, Farmer clubs were formed in both Gaza and Tete for organizing the Conservation Agriculture activities, and to facilitate the grouping of these households for the other components. To guarantee quality implementation of the programme by both WFP and partners, trainings have been held to strengthen stakeholders' capacity.

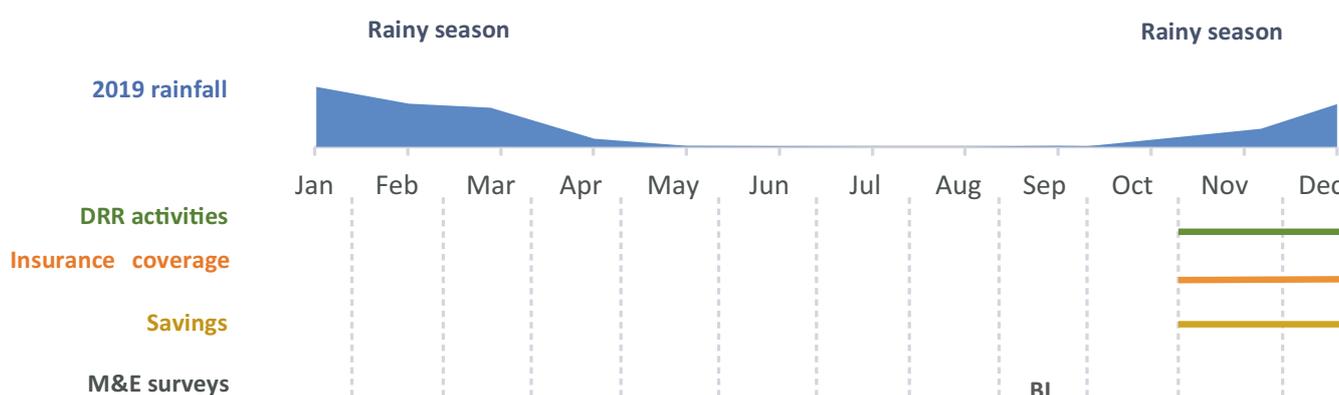
Two key trainings were conducted in this first quarter of the project, including the R-INSTAT training for INAM and MASA which strengthened these institutions' capacity for historical climate analysis using statistics in R, with 20 staff at national and provincial level participating in the training held in July. Subsequently, in August 2019, WFP conducted a Training of Trainers (TOT) on the Participatory Integrated Climate Services for Agriculture (PICSA) methodology with key partners, government staff, and extension officers to help with the dissemination and use of climate services among the targeted farmers. Both trainings were conducted with the technical support from the University of Reading.

WFP has also advanced with contracting the institutions which will design the index for the insurance component, determining the pay-out triggers. WFP is working with Blue Marble and the International Research Institute for Climate and Society (IRI) for this component. In 2019, there will be a dry run of the insurance to inform roll out in the upcoming season (2020/2021).

All this work is supported by a drought early warning system, being developed for the Government of Mozambique with WFP support, that is intended to enhance national drought monitoring and forecasting capacity, as well as foster the use of forecast-based triggers and contingency finance to help kick start preparedness and early response actions that can be linked to longer term resilience building, making use of a Forecast-based Finance (FbF) model.

Finally, with support from the Swiss Development Cooperation (SDC) in Mozambique, WFP will expand the R4 programme in the next quarter to Nampula and Zambezia provinces, with activities this year focused on piloting the insurance component and rolling out the climate services component, complementing the activities of SDC-supported projects in these provinces.

FIGURE 8. Mozambique 2019 seasonal calendar





## CONCLUSION

The third quarter of 2019 marked the introduction of two new countries within R4's portfolio, including Burkina Faso, where the initiative insured 700 farmers this season, and Mozambique, where R4 will be piloted this year. In Senegal, dry season works were completed in both Tambacounda and Kolda, with 9,001 farmers (47 percent women) participating in risk reduction activities and 8,206 farmers (48 percent women) insured for the 2019 season. In Ethiopia, 26,507 farmers (42 percent women) were insured during the quarter. In Kenya, insurance registration is ongoing, with

10,000 farmers targeted with insurance for the 2019 Short Rains season. In Malawi, R4 is piloting a multi-peril product which will provide coverage against dry spells and also other risks that contribute to yield loss, including pest and diseases, hail, flood and storms. In Zimbabwe, planned activities for next quarter include implementation of the Lean Season Assistance/ Resilience activities, finalization of the outcome monitoring survey, registration of weather index insurance participants and kickstarting of year 2 of the Appropriate Seeds and Agricultural Practices component.

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WFP Executive Director David Beasley with programme participants in Zimbabwe. WFP is now able to buy food from these farmers to supply School Feeding Programmes.  
*WFP/Tatenda Macheke*

# APPENDIX I: METRICS FROM THE FIELD

## ETHIOPIA



### **Risk Reduction**

- 26,507 farmers (11,346 women) participated in risk reduction activities in Tigray and Amhara;
- 4 km deep trench, 6.2 km trench bund and 2 km stone faced trench bund constructed on degraded communal lands in Tigray;
- 7.45 km of hillside terrace with trench constructed in Amhara;
- 142 micro basins, 1.75 km of bench terrace, 2,625 m of trenches, 42.5 m<sup>3</sup> of gabion check dam constructed in Amhara;
- 1.2 km of terraces maintained in Amhara;
- 4.25 km of hillside terrace constructed to reduce soil erosion and land degradation in Amhara;
- 84,633 trees planted on communal lands and agro-forestry sites in Tigray;
- 2 km of simple runoff/flood diversion canals constructed by excavating 1,362 m<sup>3</sup> of soil to support 410 ha of land with flood diversion, directly benefiting 1,632 farmers;
- Micro-garden, perma-garden and keyhole garden preparation on homesteads conducted by 588 households in Tigray;
- 626 compost pits for vegetables growth and rain fed farming prepared by female headed households (FHHs) in Tigray;
- 110 Roof Rain Water Harvesting systems (RWH) under construction in Tigray;
- 99 farmers (97 women) and 28 community facilitators trained in micro garden, perma garden, keyhole garden and soil fertility in Tigray;
- 43 ORDA and Government staff (4 women) attended a Training of Trainers (ToT) on Disaster Risk Management in Amhara;
- 43 ORDA and Government staff (4 women) attended a Training of Trainers (ToT) on Participatory Scenario Training (PSP) in Amhara.



### **Risk Transfer**

- 26,507 farmers (11,346 women) insured for the 2019 agricultural season;
- 2,312 farmers (729 women) paid their insurance premium fully in cash;

- Total sum insured for Tigray amounts to US\$201,989 (ETB 5,921,908) and US\$226,268 (ETB 6,633,714) for Amhara;
- Total cash contributions amount to US\$ 78,587 (ETB 2,304,010);
- Total cash contributions from full cash paying farmers amount to US\$14,160 (ETB 415,160);
- 4,018 farmers (1,196 women) trained in basic concepts and parameters of Weather Index Insurance (WII) in Tigray and Amhara.



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

- 4,449 farmers (1,960 women) participated in 186 saving groups in Tigray;
- Total savings value amounts to US\$9,672 (ETB 283,566) from VESAs and US\$13,365 (ETB 391,850) from RUSACCOs in Tigray;
- 66 farmers accessed loans worth US\$4,464 (ETB 130,885), with a repaid loan amount of US\$446 (ETB 13,100) in Tigray;
- 4,407 farmers participated in 218 saving groups in Amhara;
- Total saving value amounts to US\$42,715 (ETB 1,252,339) from VESAs and US\$4,456 (ETB 130,665) from RUSACCOS in Amhara;
- 2,943 farmers (1,024 women) accessed loans worth US\$44,467 (US\$1,303,695) with a repaid loan amount of US\$27,234 (ETB 798,470) in Amhara;
- 60 participants (8 women) trained in financial management in Tigray;
- 58 participants (9 women) trained in livelihoods and value chain in Tigray;
- 28 female community facilitators trained in financial literacy and business skills in Tigray;
- 835 farmers and 102 Development Agents (DAs) trained in financial literacy, including savings, credit, financial capacity, insurance, value chain and market linkages in Tigray;
- 138 participants (20 women) trained in gender mainstreaming and gender and nutrition in Tigray;
- 32 ORDA and Government staff (4 women) attended a Training of Trainers (ToT) in Entrepreneurship and Leadership in Amhara;
- 231 participants trained on selected crop value chain in Amhara;
- 253 farmers (61 women) participated in Financial literacy trainings in Amhara;
- 122 farmers (23 women) were trained in VESA methodology in Amhara.



**Risk Reduction**

- 9,001 farmers (4,230 women) engaged in FFA activities;
- 126 farmers (91 women) trained on dyke management techniques by ANCAR;
- 224 farmers (159 women) trained on rice intensive techniques by ANCAR;
- 246 farmers (236 women) trained on rice intensive techniques by P2RS;

**Tambacounda**

- 6,001 farmers participated in risk reduction activities;
- 10,260 m of stone bunds rehabilitated;
- 5,000 m of new stones bunds completed;
- 119 ha of rice plots managed;
- 65 ha of cowpeas, maize, sorghum field cultivated;
- 41,361 trees planted;
- 180 fruit plants completed;
- 4 village woods completed;

**Kolda**

- 3,000 farmers participated in risk reduction activities;
- 190 ha of rice plots achieved;
- 2,038 m of consolidated stones bunds completed;
- 3,005 m of new stones bunds completed;
- 8,024 m of dykes rehabilitated;
- 8,807 m of new dykes completed.



**Risk Transfer**

- 8,206 farmers (3,988 women) insured in Tambacounda and Kolda;
- 7,650 farmers (3,666 women) paid a percentage of premium in cash;
- 556 farmers (321 women) paid their premium fully in cash;
- Sum insured amounts to US\$2,044,594;
- Index insurance product presentation conducted to 30 farmers (17 women).



**Risk Reserves and Prudent Risk Taking**

- 11,576 farmers participated in 945 saving groups;
- Total capital held by savings groups amounts to US\$188,482;
- Total savings amounts to US\$78,535;
- 40 community mobilization events were conducted in Kolda with 3,624 farmers (2,036 women);
- 10 financial education training were conducted with 241 farmers (201 women);
- 12 nutrition awareness events were conducted with 251 farmers (186 women).



### Risk Reduction

- 39,837 farmers (20,700 women) enrolled in risk reduction activities in Balaka, Phalombe, Blantyre, Mangochi, Chikwawa, and Zomba;
- A PICSA review workshop was held with Agriculture Extension Development Officers (AEDOs) to share their experiences and plan for the 2019/2020 season;
- Mapping of existing radio listening clubs finalized in the catchment areas with 56 clubs identified;
- 25 new AEDOs attended the PICSA Training of Trainers (ToT) workshop and were trained to rollout the PICSA methodology with the use of tablets;
- Planning and Review meeting conducted with the new AEDOs to share experiences on PICSA implementation, plan for 2019/2020 agriculture season and co-produce agro-advisories based on weather, seasonal rainfall forecast for 2019/2020;
- 21 Agricultural AEDOs and 9 District Council officers attended a PICSA ToT in Mangochi;

#### Balaka

- 359.8 km of swales constructed;
- 4,084 m<sup>3</sup> of deep trenches constructed;
- 3,094 m<sup>3</sup> of check dams constructed;
- 13,788 of compost manure heaps;
- 17,200 m of eyebrows constructed;
- 39,322 m of individual trenches constructed;
- 94.57 m of road rehabilitated;

#### Phalombe

- 150 individual trenches constructed;
- 500 eyebrows constructed;
- 980 m<sup>3</sup> gully controlled through check dams;
- 510 m of swales constructed;
- 150 m<sup>3</sup> of deep trench constructed;

#### Blantyre

- 293 km of swales constructed;
- 0.61 ha cumulative sweet potato multiplication site created;
- 0.41 ha cumulative cassava multiplication site created;
- 1,980 fruit trees planted;

#### Chikwawa

- 3,100 of eyebrow basin constructed;
- 5,385 of individual trenches constructed;
- 32,990 of assorted seedlings raised at community level;
- 3,600 m of swales constructed;
- 100 m of deep trench constructed;
- 3 of (150 m x 50 m) sweet potato multiplication sites created;

#### Mangochi

- 2,200 Fruit Trees seedlings raised;
- 136.943 km of swales constructed;
- 7 Vetiver nurseries established;
- 44 group vegetable gardens established;
- 5 sweet potato multiplication centres established;

#### Zomba

- 26,710 m of eyebrow basins constructed;
- 17,450 m of individual trenches constructed;
- 5,877m<sup>3</sup> of check dams constructed;
- 53 tree nurseries established at community level;
- 66 group vegetable gardens established with 480 households participating;



### Risk Transfer

- 36,969 farmers (24,217 women) insured for the 2018/19 agricultural season;



### Risk Reserves and Prudent Risk Taking

- 37,857 farmers (28,639 women) participated in 1,666 saving groups;
- Cumulative value of savings amounts to US\$355,919 (MK246,654,532);
- Farmers accessed loans worth US\$240,849 (MK176,783,779);
- 13 apiculture clubs trained in bee keeping and honey processing;
- Training in enterprise selection and business management conducted;
- 42 community agents (30 women) trained on VSL methodology;
- 232 Village Agents trained on VSL methodology;
- Community monitoring champion training on fruit tree propagation and management conducted;
- 245 participants (120 women) trained in enterprise selection and business management;
- 245 participants (120 women) trained in gender and protection focusing on Complaints and feedback Mechanism (CFM), conflict management and leadership.



**Risk Reduction**

- 5,934 farmers (3,056 women) from 178 Farmers’ Clubs participated in promotional and sensitization meeting on CA;
- 589 lead farmers (220 women) participated in review monthly coordination meeting in Monze, Namwala and Pemba;
- Monthly planning and review meeting with MoA conducted with 46 stakeholders (16 women);
- Climate services sensitization meeting conducted with 5,934 farmers (3,056 women) from 178 Farmers’ Clubs;
- 40 rain gauges monitored and maintained;
- 1,186 farmers (529 women) adopted CA techniques on 1,680 hectares of land in Monze, Namwala and Pemba.



**Risk Transfer**

- 7,821 farmers (3,771 women) insured for the 2018/19 agricultural season.



**Risk Reserves and Prudent Risk Taking**

- 4,009 farmers (2,622 women) participated in 247 savings groups;
- Cumulative value of savings amounts to US\$76,850;
- Average individual saving amounts to US\$17;
- 9,250 farmers (3,700 women) accessed loans worth US\$97,666.



### Risk Reduction

- 2,000 farmers (1,288 women) participated in risk reduction activities;
- Participants divided by sites: Ward 16(500), Ward 17(500), Ward 18(500), Ward 19(500);
- Ward 16: 60-meter borehole drilled and a submersible pump installed to pump water for agriculture and livestock use; double squat hole permanent toilet and a 2 ha nutritional garden constructed; plastic water tank (>5,000 litres) erected for irrigation/livestock use; construction of an indigenous chicken and broiler production ongoing;
- Ward 17: Chebvuete Weir masonry wall extension (35 m length X 1 m height) was completed to increase water storage capacity; one storeroom/packing shed was constructed; 5 km road linking the garden and the main road rehabilitated;
- Ward 18: 39.3 m<sup>3</sup> masonry storage tank was constructed for rock water harvesting; 2.5 km access road rehabilitated; 2 ha nutritional garden constructed; construction of indigenous and broiler production ongoing;
- Ward 19: Concrete/masonry dam/water reservoir (16.5 m length X 2.5 m height) was constructed for the river diversion structure; 1.5 ha nutritional garden constructed;
- 41.9 ha in Ward 18, 92 ha in Ward 17, 50.5 ha in Ward 19 and 40 ha in Ward 16 of cultivated land were managed and conserved with physical soil and water conservation measures. Works included excavation of dead level contours, construction of stone bunds and infiltration pits at both household level and on sites;
- 30 ha (Ward 16), 10 ha (Ward 19), 8 ha (Ward 17) and 32 ha (Ward 18) of land protected using mechanical and biological measures. Activities included gabion construction, check dams and planting of sisals along the catchment area for gully reclamation and degraded hillsides;
- 605 farmers (310 women) trained on 'Solar drying of fruits and vegetables' by the Department of Mechanization and AQZ;
- 91 farmers (61 women) trained on 'Production of market-oriented crops' by Agritex and AQZ;
- 216 farmers (119 women) trained on 'Tree nursery production' by the Forestry Department and AQZ;
- 91 farmers (61 women) trained on 'Record keeping' by the Ministry of Industry, Trade and Commerce;
- 435 farmers (233 women) trained on 'Adoption of 3 appropriate agricultural production practices' by Agritex and AQZ;
- 525 farmers (254 women) trained on 'Soil and water conservation works by Agritex and AQZ.



### Risk Transfer

- 202 farmers (128 women) participated in Weather Index Insurance (WII) Farmer Feedback meeting organized by Old Mutual, WFP and SNV;
- 5 SNV Field Officer trained on WII specification by SNV and Old Mutual.



### Risk Reserves and Prudent Risk Taking

- 1,137 farmers (1,060 women) participated in 106 saving groups;
- Total capital held by saving groups amounts to approximately US\$7,920 (ZWL 79,269);
- Average savings amount per farmer per month amounts to approximately US\$5.9 (ZWL 590);
- Average saving amount per saving group per month amounts to approximately US\$31 (ZWL 310);
- 54 new savings groups formed during the quarter with a total of 646 farmers (601 women) participating;
- Total savings amounts to approximately US\$6,670 (ZWL 66,704);
- 318 farmers (296 women) accessed loans worth US\$7,926 (ZWL 79,269) with a 100 percent repayment rate;
- 267 farmers saved US\$800 (ZWL 8,000) from RUSACCOs;
- 25 farmers (10 women) sold white sorghum to WFP's Smallholder Agricultural Market Support;
- 223 farmers (167 women) trained in value chain selection and value addition and market mapping by SNV;
- 442 farmers (345 women) trained in financial education by SNV;
- 667 farmers (574 women) trained in Village Savings and Lending by SNV;
- 124 farmers (91 women) participated in a 'P4P Sorghum Sensitization' event organized by WFP in collaboration with SNV;
- 138 farmers (91 women) trained in financial literacy by SNV;
- 88 farmers (70 women) participated in a 'Farming as a business' event organized by SNV and AGITEX.

# APPENDIX II: 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 III: MEDIA CITATIONS AND RESOURCES

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## STORIES/BLOGS

- [“Three solutions against climate change, simply explained. How to tackle climate change?”](#)
- [“From poverty to profit”](#)
- [“Weather insurance boosts the resilience of Malawian farmers”](#)
- [“4 simple steps to help families defeat drought in northern Ethiopia”](#)
- [“African smallholder farmers get insurance payouts of US\\$1.5 million after low rainfall”](#)
- [“Weather Insurance Boosts the Resilience of Malawian Farmers”](#)
- [“Disaster Risk Reduction can protect smallholder farmers, experts say”](#)
- [“How savings group is transforming the lives of smallholder farmers in Zambia”](#)
- [“Crop insurance eases burden on farmers in southern Kenya”](#)
- [“From modest savings, an entrepreneurial spirit”](#)
- [“New Climate Data Transforms Insurance Projects in Africa”](#)
- [“WFP Mobilizes Grant From The Green Climate Fund To Protect Farmers From Climate Change”](#)
- [“Is insurance a climate cure-all? It’s complicated.”](#)
- [“How To Dodge A Drought”](#)
- [“Putting the missing “p” in public-private-partnerships: Lessons from the R4 Rural Resilience Initiative”](#)
- [“Dear G7 Leaders: Insurance is hardly enough. Trust us, we know from experience”](#)
- [“Ethiopian Farmers Get a Payout, Easing Effects of Drought”](#)
- [“With Insurance, Loans, and Confidence, This Ethiopian Farmer Builds Her Resilience”](#)
- [“In Northern Ethiopia, Weather Insurance Offers a Buffer Against Drought ”](#)
- [“Weather Insurance Offers Ethiopian Farmers Hope—Despite Drought ”](#)
- [“Medhin Reda’s Best Asset Is Her Own Hard Work”](#)
- [“Gebru Kahsay Relies on Rain But Has the Security of Insurance”](#)
- [“Selas Samson Biru Faces Uncertainty with the Seasons”](#)

## VIDEOS/MULTIMEDIA

[The R4 Rural Resilience Initiative in Senegal](#)

[Africa’s Last Famine](#), a documentary co-produced by Oxfam America and Link TV, featuring HARITA

[R4: The Rural Resilience Initiative](#)

A Tiny Seed and a Big Idea

A New Tool for Tackling Poverty

## PHOTOGRAPHY

Project photos are available upon request. See examples of photos used in the enclosed quarterly reports.

## PARTNER REPORTS

- [IRI FINAL 2013 End of Season Assessment Report](#): This report provides an assessment of the 2013 rainfall season for the R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2013 indices.

- [HARITA IRI Updated 2012 HARITA Initial End of Season Assessment October 2012](#): This report is a deliverable by the International Research Institute for Climate and Society (IRI) to Oxfam America. It provides an early, exploratory assessment of the 2012 rainfall season for the HARITA/R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2012 indices.
- [HARITA IRI Report to Oxfam America March 2012](#): This report is a deliverable by the IRI to Oxfam America on the 2012 index development processes and presents the final indices offered in the project villages.
- [HARITA IRI Report to Oxfam America May 2011](#): This report is a deliverable by IRI to Oxfam America on the 2011 index development processes. It provides a description of the indices, their structure, their data sources, the design process, and action plans for the project as well as a separate section with the educational materials used to support the 2010/2011.
- [HARITA IRI Report to Oxfam America June 2010](#): This progress report is a formal deliverable by IRI to Oxfam America and presents an overview of the scalable index insurance product development process for the 2010 growing season. It explains the economic risk simulation games conducted with farmers to understand their risk-management decisions/preferences and also to educate them about index insurance packages.
- [Technical Annex: HARITA IRI Report to Oxfam America June 2010](#): IRI has been working to build a formal statistical methodology that will systematically compare and integrate information on remote sensing of rainfall, ground-based data measurements, and other data sets. This report presents a preliminary analysis that focuses on Adi Ha—the pilot village— modeling rainfall at five neighboring sites, where daily rainfall amounts have been recorded during different intervals for each site over the course of a 49-year time period, from 1961 to 2009. This methodology is intended to be further developed and packaged into tools for contract design and evaluation.
- [HARITA IRI Report to Oxfam America October 2010](#): This progress report is a formal deliverable by IRI to OA that summarizes the 2011 scaling process and presents the education materials developed to support the scaling process.

## OTHER REPORTS

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# Collaboration

The R4 Rural Resilience Initiative is a strategic collaboration between the World Food Programme and Oxfam America, with no commingling of funds. Each partner has its own sponsors as listed. R4 is inviting donors to support expansion.

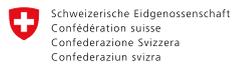


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Each year, WFP assists some 80 million people in around 80 countries.

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Oxfam America is an international relief and development organization that creates lasting solutions to poverty, hunger, and injustice, working with individuals and local groups in more than 90 countries. Oxfam America does not receive funding from the US government.

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