

SAVING
LIVES
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R4 Rural Resilience Initiative

QR 1
2020

JANUARY | MARCH 2020



World Food
Programme

August 2020



Farmer Josephine Mutwii standing next to a water pan on her farm in Kitui County, Kenya

WFP/Alessandro Abbonizio

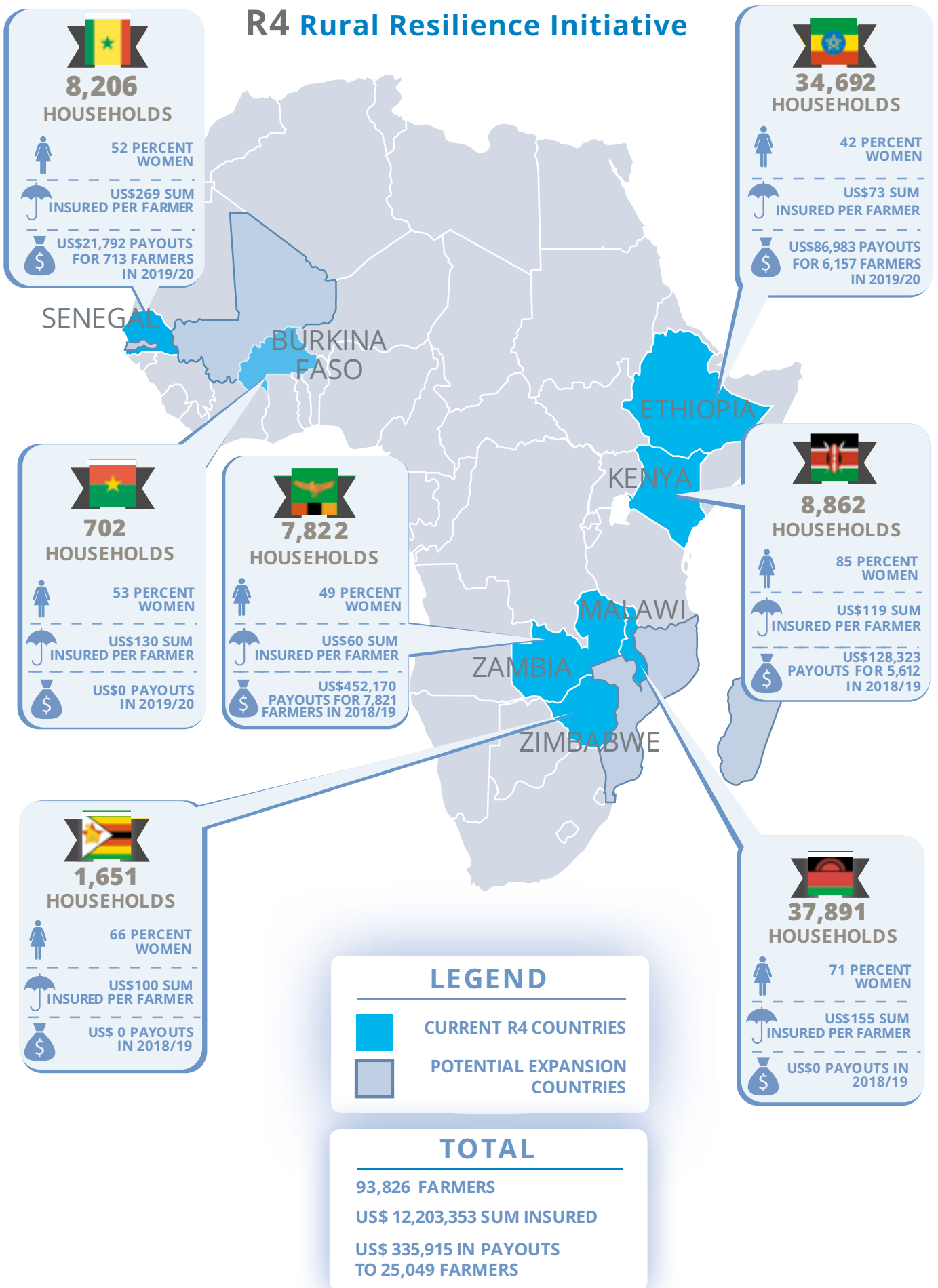
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Photo cover: WFP/Alessandro Abbonizio

Farmer Kavemba Nzuki holds freshly harvested cowpeas on her farm in Kitui County, Kenya

Figure 1. R4 Countries Map





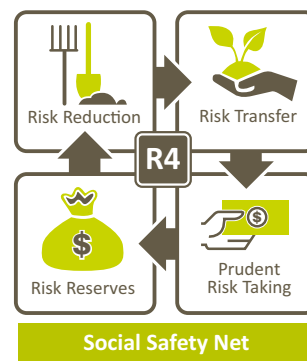
Farmers receiving insurance payouts due to late onset of rains in Tigray, Ethiopia

WFP/Kires Ybrah

Executive summary

The R4 Rural Resilience Initiative (R4) began as a strategic partnership between the World Food Programme (WFP) and Oxfam America in 2011 to build on the success of Oxfam America’s pilot project HARITA (Horn of Africa Risk Transfer for Adaptation) that broke new ground in the field of rural risk management. After the successful expansion of the R4 integrated approach under the global partnership, in October 2018, Oxfam America transitioned into an advisory role with WFP taking the lead on the management and scale-up of R4 operations, globally. WFP gratefully acknowledges the pioneering role Oxfam America played together with the communities, the Relief Society of Tigray (REST) and other local and international actors in creating, developing and transferring the HARITA model outside Ethiopia.

R4 is comprised of four integrated risk management strategies that strengthen farmers’ food and income security. The initiative combines **improved natural resource management through asset creation or improved agricultural practices** (risk reduction), **microinsurance** (risk transfer), **increased investment, livelihoods diversification and microcredit** (prudent risk taking), and **savings** (risk reserves).























































R4 currently reaches over 93,000 farmers, (60 percent women) in Burkina Faso, Ethiopia, Kenya, Malawi, Senegal, Zambia and Zimbabwe. The initiative will also introduce insurance in Mozambique this year.

Following the outbreak of the COVID-19 pandemic, during the first quarter of 2020, R4 gradually started adapting its field activities in response to the emergency. Many Country Offices developed business continuity plans, Standard Operating Procedures (SOPs) and

contingency plans to ensure continuity of programme implementation. Through programme implementing partners, WFP shared advocacy material focused on COVID-19 mitigation measures (i.e. social distancing, hand washing stations) in local languages. Due to restrictions of movements and gatherings in all the R4 countries, training activities and interactions with farmers were limited to only small groups to ensure COVID-19 preventive measures were being observed. The use of technology has been promoted to disseminate

capacity strengthening messages and for monitoring activities, replacing the need for in-person interactions. Restriction of movements and social distancing measures have affected some programmatic activities, leading to revisions of some risk reduction and public works activities, especially those based on community level works that require large gatherings. As a result, shifts in programme activities are currently being assessed, particularly with regard to the conditionalities for beneficiaries to access insurance.

Figure 2. R4 achievements

Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$1.5m	 US\$590,000	 US\$336,000
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	 US\$1.6m
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	 US\$12.2m
Cash contribution							 US\$43,000	 US\$86,000	 US\$78,000	 US\$128,000	 US\$154,000
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)	 88,790 (60)
Non-R4 Farmers insured*							 3,918	 4,448	 6,603	 5,763	 5,036
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	Ethiopia Kenya Malawi Senegal Zambia Zimbabwe Burkina Faso

* Farmers accessing insurance products developed through the R4 Initiative, but not directly participating in the R4 programme or farmers that have graduated from the programme and are paying their insurance premium fully in cash.

Our vision: 500,000 insured farmers in 2022.



*Farmer working in a sweet potato field
in Malawi*

WFP/Badre Bahaji

R4 Ethiopia

Since 2009



34, 676 households (159,509 persons)¹



36 percent women



Tigray and Amhara regions



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



KfW, IFAD

R4 Programme in Ethiopia

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



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



Risk Transfer component: By building assets, farmers can access weather index insurance. In order to be insured, farmers work on assets between two and seven days, depending on the sum insured participants require, as the contribution to the premium. The cash contribution is collected by the Rural Saving and Credit Cooperatives (RUSACCOs) and REST or the Organization for Rehabilitation and Development in Amhara (ORDA), which then pay the insurance company branch. In 2019, participants contributed 25 percent of the total premium cost in cash.



Risk Reserves and Prudent Risk Taking components: Farmers practice regular savings in Village Economic and Social Associations (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 the RUSACCOs distribute the loan. Then participants repay the loan, which continues revolving in the village through further lending by RUSACCOs.

1. The above is a provisional figure. The number of insured farmers for the 2020 agricultural season will be reported in the next Quarterly Report.

Project Status

Risk Reduction Component

In Ethiopia, activities under the risk reduction component focus on community and household level asset creation and rehabilitation works such as promoting Climate Smart Agriculture (CSA) approaches, home gardening with a focus on Female Headed Households (FHH), water harvesting as well as watershed management. During the first quarter of 2020, risk reduction technical trainings were delivered to 138 lead farmers (6 percent women) and 28 community facilitators (17 percent women), supported by practical demonstration. The trainings aimed at improving participants' technical knowledge of risk reduction activities to maintain the quality of the Insurance for Work (IfW) activities.

Climate Smart Agriculture (CSA) Trainings of Trainers (ToT) were delivered to 46 participants (8 percent women) to enable the introduction of CSA practices in Tigray. These trainers will subsequently deliver alike trainings to 450 lead farmers on CSA approaches such as mulching, minimum tillage, moisture conservation, crop diversification, and agro-forestry. Adoption of these practices will improve agricultural production and adaptation to climate-related shocks in addition to mitigating agricultural-related carbon emissions.

During the quarter, trainings on micro-garden development and soil fertility management were delivered to 538 farmers (92 percent women) and 26 development agents (23 percent women). The theoretical part of the training was supported with practical sessions by developing demonstration sites with manure, ash, eggshells and charcoal collected for permanent and keyhole micro-garden preparations. These farmers will start growing vegetables on their micro-garden, which will contribute to improving their nutrition, food consumption and also incomes.

Risk Transfer Component

Under the risk transfer component, community orientation and technical trainings on R4 and weather index insurance (WII) were delivered in Tigray and Amhara. Particularly, trainings on R4 and on the concepts and parameters of WII were delivered to 1,068 participants (31 percent women) in early March. These were further cascaded to 1,372 members (24 percent women) from the Kebele Food Security Task Force (KFSTF) and the design team.

Insurance registration for the 2020 agricultural season long cycle crops is ongoing, with 34,649 farmers (36 percent women) registered both in Tigray and Amhara regions. According to the new targeting strategy of R4 in Ethiopia, the programme is registering following categories of beneficiaries:

1. Existing/returning smallholders: Of these, 14,196 farmers (41 percent women) are returning PSNP beneficiaries and have paid 25 percent of their premiums in cash;
2. 6,241 farmers (17 percent women) are non-PSNP and have paid 30 percent of their premiums in cash;
3. 12,641 (40 percent women) are newly registered PSNP beneficiaries with 100 percent Insurance for Work (IfW) premium payment, and
4. 1,598 (35 percent women) paid for their premiums fully in cash.

Insurance payouts for the 2019 cropping season amounting to US\$78,043 (ETB 2,552,328) were disbursed in Tigray across 21 villages to 6,157 farmers (42 percent women), due to the late onset of rains. Payment to households were conducted at the village level through Dedebit and Credit Savings Institution (DECSI), Rural Savings and Credit Cooperation (RUSACCO) and design teams. Due to the current COVID-19 crisis, there has been a slight delay in claim disbursements in a few villages.

Risk Reserves and Prudent Risk-Taking Components

Under the savings and credit components, induction training and project plan orientations were delivered to 69 stakeholders and coordinators. These sessions clarified R4's model, project plan, targeting and graduation strategy, saving and credit modality, approaches for linking smallholder farmers to financial institutions, targeting modalities for livelihood beneficiaries and prioritized livelihood commodities. Trainings on financial literacy, business plans, communication skills, behavioural change and value chains were delivered to 93 development agents and community facilitators (47 percent women).

Gender and Nutrition

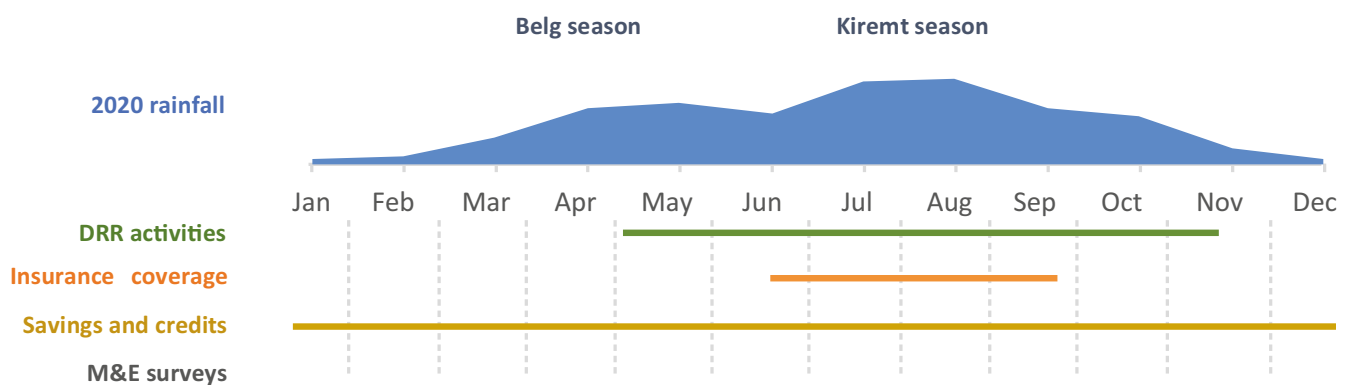
Nutrition and gender trainings were cascaded through Village Economic and Social Associations (VESAs) discussions to 1,950 farmers (39 percent women), with education on nutrition provided through cooking demonstrations.

COVID-19

A risk analysis and mitigation measures are being prepared to respond to the impacts of the COVID-19 pandemic on the R4 programme and its field operations. Household registrations have been slower than anticipated due to the COVID-19 preventive measures being applied in Ethiopia following government directives restricting gatherings. In alignment with these

regulations and guidelines, R4 has raised awareness among participating households to maintain social distancing, to stay in well-ventilated spaces, and to wash hands regularly and properly with soap. Restrictions of movements have further affected registration numbers and targets and will require revisions of some risk reduction and public works activities, especially those that are based on community level works with large gatherings, such as watershed rehabilitation.

Figure 3. Ethiopia 2020 seasonal calendar



R4 Senegal

Since 2012



8,206 households (71,392 persons)



52 percent women



Kolda and Tambacounda Regions



ANCAR, ANACIM, CNAAS, Inclusive Guarantee, IRI, La Lumière, MAER, Orange, Oxfam America, P2RS, Université Gaston Berger



BMZ, French Cooperation

R4 Programme in Senegal

In Senegal, R4 builds on WFP's FFA and Oxfam America's Saving for Change (SfC) programmes. The initiative was previously linked to the IFAD-funded programme, *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. These activities included reforestation, prevention of soil erosion, composting and vegetable gardens.



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 eight 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 in livelihoods, increasing household production and income, gradually allowing them to access insurance commercially and contributing to the general sustainability of the initiative

Project Status

Activities during this quarter in Senegal focused on preparing for the 2020 season, including: bilateral meetings with partners; finalization of the commune’s intervention area within Tambacounda and Kolda region; setting up the M&E plan; evaluation of implementing partners; drafting Terms of Reference (ToR) for 2020 contracts and field activities; and signature of the Green Climate Fund (GCF) Funded Activity Agreement (FAA) and budget finalization.

Gender and Nutrition

With regard to resilience strengthening activities in Senegal, WFP initiated an awareness raising campaign on climate change for schoolgirls in March. In total, 79 girls have been sensitized and encouraged to think about appropriate environmental solutions and behaviours to face climate change and protect their environment.

COVID-19

Following the first COVID-19 confirmed case in early March, the Government of Senegal has taken several preventive measures, including: ban of all public demonstrations throughout the territory; closure of schools and universities, until 4 May 2020; declared state

of emergency across the national territory, imposing a national curfew; limitation, and if necessary, ban imposed on movements from region to region.

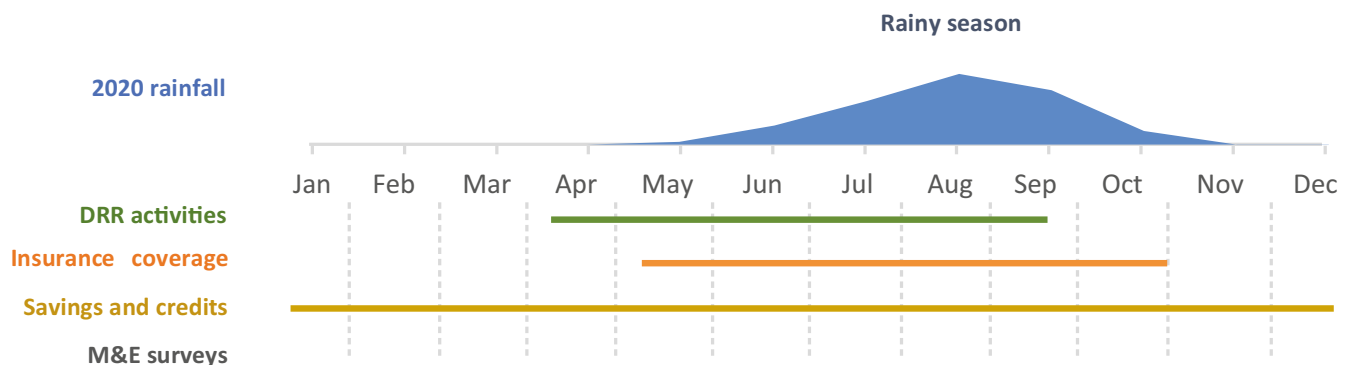
At the UN agency-level in Senegal, a contingency plan aligned with the country’s guidelines and activation of phase 3 (active reduction of the risks of contamination) and Business Continuity Plans were put in place by each agency including WFP, which included remote working of all staff.

In this context, WFP Senegal is preparing the implementation of the GCF project with three options, depending on the evolution of the pandemic.

- **Options 1:** No dry season activities if containment measure continue until the end of May, which will jeopardize Insurance for Assets (IfA) activities as well as the dissemination of climate information;
- **Option 2:** Focus only on Rainy season activities (planned July to September 2020);
- **Option 3:** If the current restriction measures continue until the end of August 2020, it will no longer be possible to carry out rainy season activities for FFA and agricultural insurance. The only remaining option will be off season activities, such as market gardening.

The 2020 FFA targets in the two regions (Tambacounda and Kolda) expect a total of 12,000 participants.

Figure 4. Senegal 2020 seasonal calendar



R4 Malawi

Since 2015



37,891 households (170,510 persons)



71 percent women



Southern Region



CUMO, DoDMA, DCCMS, Emmanuel International, Find your Feet FSD, Hannover Re, Insurance Association of Malawi, IRI, MoA, MoFEP&D, NICO Insurance, Plan International Malawi, Pula Advisors, UoR, UP, World Vision Malawi



SDC, USAID, BMZ, DFID, Flanders, Norway

The Integrated Risk Management approach in Malawi

As part of the Malawi Country Office's integrated resilience building portfolio, WFP is offering a comprehensive set of integrated interventions that reduce and mitigate increasing climate-related risks vulnerable households face, helping them achieve food security while enhancing resilience at the community level. Interventions include asset creation under WFP's Food Assistance for Assets (FFA), the provision of Climate Services (under the Global Framework for Climate Services), agricultural insurance, savings and diversification of livelihoods, as well as market access support (SAMS). These interventions are linked with shock responsive social protection, early recovery, school feeding and nutrition programmes and are implemented in an overall integrated life-cycle approach. This is in line with WFP's life-cycle approach to building resilience under its 2019-2023 Country Strategic Plan (CSP), focussing on 3 areas:

- 1) building human capital as a pre-requisite to resilience building;
- 2) building physical capital to activities and effectively ensure resilience at household levels;
- 3) grounding these interventions in strengthening national systems, processes, and policies.

The different components of the integrated risk management approach work as follows:



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. This helps them improve their natural resource base for improved resilience against climate-related risks.



Risk Transfer component: By participating in WFP's FFA programme and investing their time in building homestead assets to improve productivity, farmers access Weather Index Insurance in all the six districts and Area Yield Index Insurance in three districts (Balaka, Zomba, Phalombe). Smallholder farmers work for an average of 14 days on this component. An option for contributing towards the insurance premium in cash was introduced to farmers in Balaka in 2018 and then to farmers in Blantyre and Zomba in the following year. As farmers gradually provide own cash to purchase insurance, the number of working days under this component decreases.



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



Project Status

Implementation of the integrated risk management activities continued during the first Quarter of 2020 across the six districts, with activities focusing on index insurance monitoring, community engagement and concluding with VSLs sharing out over US\$560,000 of savings accumulated over the year. As part of the broader livelihood strategy, the WFP Malawi team under the Integrated Risk Management Programme (IRMP) continues to explore skills development initiatives to support participating VSL members by providing business and financial management trainings, and other capacities (i.e. beekeeping and mushroom farming for targeted VSL groups). This was part of the income generating activities piloted with a select number of VSL groups in Blantyre and will be scaled up in most VSL groups across all project districts.

Under the insurance intervention being implemented in six districts, WFP piloted a product that combines Area Yield (AYII) and Weather Index Insurance (WII) in three districts to explore how the insurance product could address multiple hazards and be more relevant for beneficiaries affected by multiple agriculture risks beyond dry spells, the only coverage provided by the WII product. With the implementation of the AYII product, WFP and PULA conducted Crop Cuts exercises to measure expected yield/losses for sampled households to determine payout decisions. Rainfall data collection by community volunteers continued through the rain-gauges, which the project installed in all the districts to help with validation of the WII product.

During the quarter under review, WFP Malawi supported the roll out of Seasonal Livelihood Programming (SLP) and Community Based Participatory Planning (CBPP) processes in all the project districts to ensure that activities for the upcoming implementation cycle address the underlying challenges of the communities we serve. The development of the SLP at District level and the CBPP conducted at the Group Village level highlighted various initiatives by different stakeholders, including WFP, and the existing gaps that require coordinated efforts to improve the livelihood conditions of the vulnerable communities. This is the basis for which WFP plans activities to be implemented in the communities with support from cooperating partner NGOs, the District Councils, and other stakeholders with interest in building resilience of communities.

WFP Malawi also received confirmation that insurance payouts have been triggered for the Weather Index product for maize in Balaka, Zomba and Mangochi, with the actual amount and transfers to be reported during the next quarter.

Officials from the Government of Flanders were also hosted during the quarter to appreciate how IRMP interventions were being implemented. The Government of Flanders is currently supporting WFP Malawi through the Integrated Risk Management Programme (IRMP) and previously funded the Smallholder Agriculture and Market Support (SAMS) (2014/2019). The Malawi Government Country representative together with the Government of Flanders representative visited Blantyre district where all components of IRMP are being implemented; and also, where SAMS linkages are being explored with some households.

Under climate services, the Department of Climate Change and Meteorological Services (DCCMS) continued to provide relevant weather and climate information to relevant partners. Key messages during this quarter focused on: advice on determination of maturity level of different field crops (Physiological maturity identification and timely harvesting of crops); Post-harvest management and handling; Marketing (enabling farmers' access to prevailing market prices for their farm produce); resilience interventions and preparations for winter production. Farmers had the opportunity to consult the Instant E-Extension and Advisory Services through the call centre, asking questions regarding climate and agriculture and receiving advice on best agricultural practices (crops and livestock) for their areas. In the reporting period, daily weather updates and agricultural advisory (smart agricultural tips) were shared via SMSs to farmers. Moreover, in addition to weather, climate information and agro-advisories, health messages developed by the Ministry of Health were included in the radio show, focusing on COVID-19, including information on symptoms, prevention and management of the virus.

Under market access support activities, the Smallholder Agriculture Market Support (SAMS) initiative has been integrating with FFA, Integrated Risk Management and Home-grown School Feeding activities, targeting surplus and potential surplus producing households. In Blantyre, vegetable farmers in FFA supported irrigation schemes have been producing and selling to People's Trading

Centre (PTC) chain stores in a forward contract.² This is supplemented with existing market access through Home-Grown School Feeding (HGSF) benefiting 15,000 smallholder farmers. The income realised is then invested in village saving and loan schemes to enhance savings and accessibility of input loans for agricultural production.

Through lessons from two piloted smallholder farmer organisations, surplus producing farmers are keen to integrate agricultural insurance to cover production and uncertainties in collective storage, but funding has been a limiting factor in scaling up this approach. The country office will continue to mobilize resources to scale up this integration as one of its approaches for resilience building.

COVID-19

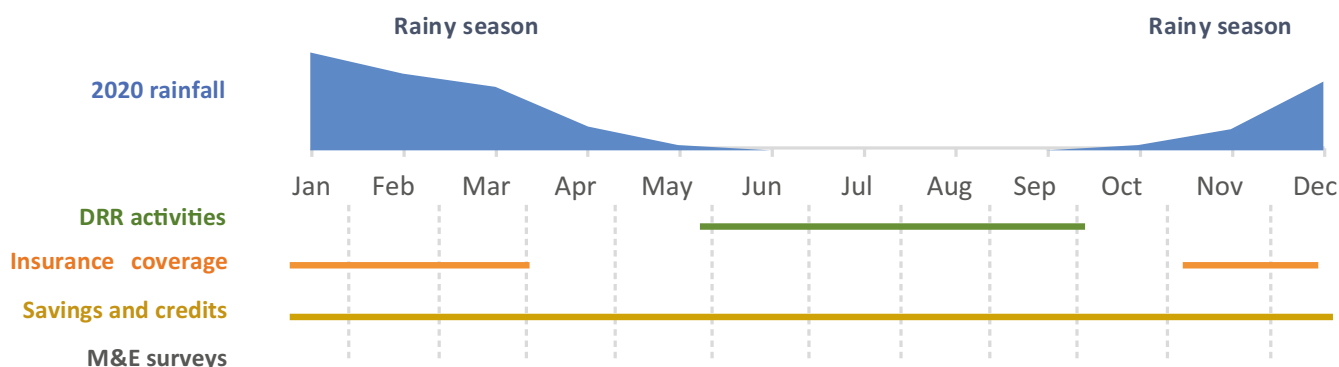
WFP Malawi has also taken preventive measures and steps to ensure that project activities are implemented successfully in the COVID-19 environment. The Government has put restrictions to minimize the possible spread of the virus, including restrictions on face-to-face meetings, travel etc. which have an impact on activity implementation in the respective districts. Recognizing this challenge, WFP Malawi worked with partners to review the project activities/workplan and propose alternative ways of implementing the activities

in the face of COVID-19. Implementation of some activities requiring direct interaction has become very difficult i.e. conducting sensitization meetings, trainings, radio listening groups as well as partner coordination meetings.

In the quarter under review, project activities have continued as per plan, albeit in adherence with government regulations and WFP's COVID-19 regulations for staff. For the IRMP project, no major adjustments were implemented although the CO issued clear guidance to limit the number of people participating in groups to a maximum of ten, as well as promoting the use of masks and strict hygiene and handwashing procedures at all locations since end of March 2020.

While this pandemic could clearly present implementation challenges in the next quarter, it also offers an opportunity to foster innovation and unearth alternative ways of implementing activities even beyond the COVID-19 period. For example, other partners have planned to conduct the sensitization meetings at night as families spend time together in their homes through use of a Public Address (PA) system to minimise physical contact whilst mainstreaming COVID-19 messages during the sensitisations. Others have adopted the Training of Trainers (ToT) approach, printing of flyers, and use of mobile phones and radio messages as part of the COVID-19 sensitisation plan.

Figure 5. Malawi 2020 seasonal calendar



2. A forward contract is a customized contract between two parties to buy or sell an asset at a specified price on a future date.

R4 Zambia

 Since **2015**



7,822 households (53,965 persons)



49 percent women



Southern Region



DAPP, DMMU, FAO, Hannover Re, Heifer Intl, IFAD, IRI, Mayfair insurance, MFinance, MoA, MTN, Pula Advisors, Vision Fund Zambia, Zanaco, ZMD



SDC, KOICA, Green Climate Fund, IFAD, SIDA

R4 Programme in Zambia

In Zambia, R4 was primarily built on FAO's Conservation Agriculture Scaling-Up (CASU) project, whereby farmers access insurance by applying conservation agriculture (CA) techniques. This approach remains the cornerstone of R4 Zambia, with WFP building on Government capacity since CASU's end. In addition to the components described below, the integrated risk management approach promotes Post-Harvest Loss Management (PHL) and access to markets through WFP's Smallholder Agricultural Market Support (SAMS) programme. Through these interventions, WFP strengthens linkages between smallholder farmers and buyers; creates awareness and enhances access to trade finance through building the capacity of the aggregators centres supported by WFP, as an important off-take avenue for farmers' produce; continuously supports and improves the e-commerce platform, [Virtual Farmer's market \(VFM\)](#); and supports farmers reduce their post-harvest losses, training them on how to use improved post-harvest handling methods and better storage and manage their crops.



Risk Reduction component: In Zambia, farmers apply CA techniques such as minimal soil disturbance, permanent soil cover and crop rotations. This component promotes the use of nutritious crops (legumes and bio-fortified maize), in line with WFP's efforts in mainstreaming nutrition. Farmers also receive tailored weather and climate information services to help them better prepare and 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. If the insurance triggers because of lack of rainfall, farmers will receive timely payouts to help compensate for weather-related losses. WFP and partners have supported the introduction of a digital platform, in collaboration with MTN, to ensure a quick, digital, and safe payout distribution.



Risk Reserves and Prudent Risk Taking component: R4 in Zambia facilitates and encourages savings schemes for households and communities through a Village Savings and Loans (VSL) model, which builds reserves to buffer against shocks and promotes investment in income generating activities and the wellbeing of household members. Groups' activities run in cycles of one year, after which the accumulated savings and the loan profits are distributed back to its members. Part of the risk-taking activities include improved access to credit facilities, in particular loans related to support for CA activities. Improving access to credit allows households to borrow for much needed agricultural inputs and to develop other on or off farm income generating activities. Financial education and trainings on credit are also provided and will support households to make prudent choices.



Project Status

Risk Reduction Component

During this quarter, crop management trainings were delivered to 657 Lead Farmers (39 percent women) to enhance crop monitoring and ensure adherence to recommended crop management practices, in collaboration with the Ministry of Agriculture (MoA). Topics covered during the trainings included: effective use of weed killers; benefits of using chemicals to control weeds and Army Worm infection; disposal of chemical waste/utensils after their use.

Sensitization meetings on crop management were conducted among Farmer Clubs, with a total of 1,819 farmers (63 percent women) participating. These routine meetings are conducted to monitor and support farmers' adherence to crop management practices and are conducted in collaboration with MoA field staff and the trained lead farmers in each respective Farmer Club. Routine visits to individual farmers were conducted as part of the project process monitoring, with a total of 1,627 farmers (49 percent) visited and supported accordingly. These visits are done in order to offer one-on-one extension services to farmers to facilitate adoption and adherence of improved agricultural techniques.

Routine Monthly Farmer's Club meetings were held during the quarter to foster learning and sharing lessons. A total of 9,129 farmers (51 percent women) participated, with major topics discussed including crop management, rainfall, and savings.

Climatic information and agricultural applicability trainings were held during the quarter. A total of 209 rain gauge minders (35 percent women) attended the training aimed at updating farmers/rain gauge minders on the 2019/2020 weather forecast. During the training, rain gauge minders were also trained on how data is collected from the rain gauge, how it should be shared with the fellow farmers as well as how this information can be interpreted to make agricultural decisions.

Risk Transfer Component

Sensitization meetings on 2019/2020 Weather Index Insurance (WII) cover were held during the quarter, with 2,819 farmers (42 percent women). These meetings were used as awareness raising platforms to increase appetite

for uptake and use of insurance products. A monitoring exercise was conducted in all the implementation districts to validate farmers that had contributed for insurance on Mayfair's final list.

To enhance the capacity of the Government and private agricultural companies to design and manage Weather Index Insurance (WII) schemes, a Technical Working Group (TWG) was set up with staff from the Ministry of Agriculture (MoA), Zambia Statistical Agency (ZSA), Zambia Meteorological Department (ZMD), National Remote Sensing Centre and Smart Zambia Institute. Through the TWG, WFP aims to enhance participants' technical knowledge of weather index insurance product management. During the quarter, WFP supported the MoA to develop and package WII awareness material under the TWG. WFP is also supporting improvement of the government's input subsidy programme, the Farmer Input Supply Programme (FISP), which has introduced microinsurance to around one million smallholder farmers.

Risk Reserves and Prudent Risk Taking Components

Under the risk reserves component, promotional meetings on savings-loans linkages were conducted with Farmers Clubs across the four camps in Namwala district. 130 farmers (39 percent women) attended the meetings aimed at fostering linkages for saving groups members to external services (Vision fund and MFinance) to access services such as group and individual loans.

Two micro trainings were conducted in Ndoni and Muzoka camps of Pemba district on financial education with 110 farmers (62 percent women). The trainings were aimed at strengthening farmers' engagement with the project and activities including information on other service providers. Through Trainers of Trainers (ToT), other trainings will be rolled out to additional Farmers' Club members.

Five micro trainings to support the formalization of saving groups' graduation were delivered in five camps of Pemba district to 243 farmers (61 percent women). In this context, 18 groups expressed interest in having their groups formally registered.

A total of 10,920 farmers (48 percent women) participated in 364 supervised saving groups, with 23 new saving groups formed during the quarter. The total value of cumulative savings amounted to US\$55,370 (K941, 306)

and 5,834 farmers (66 percent women) accessed loans worth US\$30,548 (K548,295). The total number of saving groups that graduated during the cycle amounted to 235, including 4,362 farmers (65 percent women).

Under the prudent risk taking component, meetings were held with 1,478 farmers (43 percent women) from 51 saving groups who obtained input loans from a seed provider. The meeting aimed at strategizing the loan repayment process and reminding the farmers to avoid defaulting. During the quarter, an additional 53 farmers in Monze district obtained input loans from Pioneer seed company, bringing the total number of farmers accessing input credit to 1,530 (43 percent women). To promote access to finance through digital platforms, 18 farmers opened individual savings accounts with MFinance to facilitate possible future loan acquisition. Cumulatively, 171 accounts have been opened with the institution representing 159 individual savings accounts and 12 group savings accounts.

Access to Markets

A market access training workshop on building a commodity aggregation network and the role of digital platforms in bringing markets closer to smallholder farmers was conducted. In this context, a macro aggregator selection tool was developed and shared for use by implementing partners for recruitment of new aggregators and also reselection of existing aggregators meeting the set criteria.

Post-Harvest Loss Management

Post-harvest loss management trainers of trainers (ToT) workshops were conducted by WFP, targeting Ministry of Agriculture staff and implementing partners for subsequent

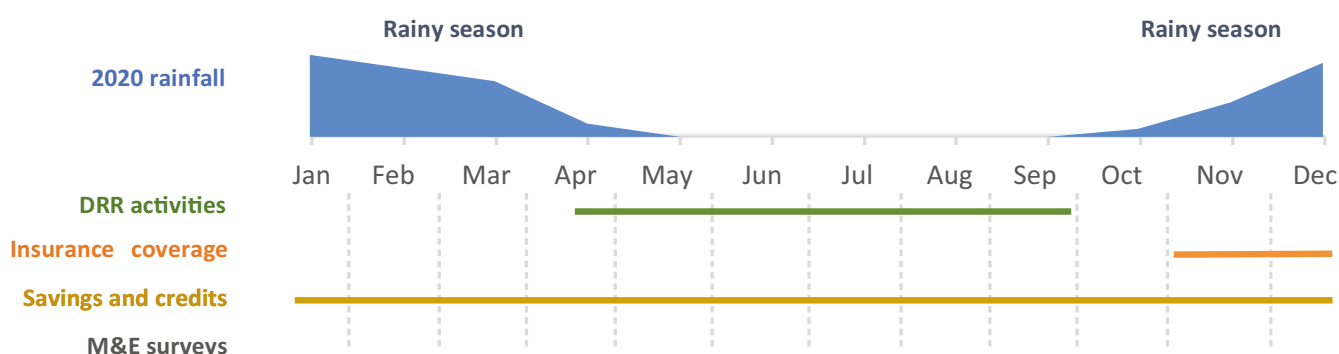
training of farmers before the harvest season begins. Additionally, with the focus on preparing farmers for the upcoming marketing season, WFP facilitated the distribution of Post-harvest management and handling (PHL) equipment to selected and trained Micro and Intermediary aggregators including community aggregation centres.

COVID-19

Given the COVID-19 emergency, the CO is putting in place a series of measures to ensure delivery of planned activities, although the majority of these rely heavily on in-person interactions such as capacity development and knowledge transfer. Some of these measures include:

- As opposed to training and interacting with larger groups of farmers, convening smaller groups of about 10 farmers for trainings while ensuring COVID-19 protective measures are being observed (Social distancing, washing hands, use of hand sanitizers, and masks);
- Promoting the use of technology/media, as an additional conduit to disseminate our capacity strengthening messages, replacing the need for in-person interactions across all the components of implementation;
- Use of bulk messaging to disseminate tailored messages (e.g. Smart Zambia reaches over a million farmers, and offers a bulk message service, apart from the mobile companies);
- Use of technology (e.g. ODK, mobile assessments) for collecting monitoring data, e.g. market data, sales data for PHL technologies, outcome data, etc.
- Disseminating printed materials (manuals, flyers, etc) with beneficiaries as source of information;
- Use of e-commerce trading platforms with embedded payment channels such as the anticipated redeveloped Virtual Farmers Market (VFM) to reduce the risk of exposure for smallholder farmers, aggregators and buyers.

Figure 6. Zambia 2020 seasonal calendar



R4 Kenya

Since 2017



8,862 households (59,375 persons)



85 percent women



Kitui County



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



Global Affairs Canada, USAID

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: Farmers receive technical assistance from extension services and field partners on improved agricultural practices, including soil and water conservation techniques. These activities contribute to promote resilience by steadily reducing farmers' vulnerability to shocks over time.



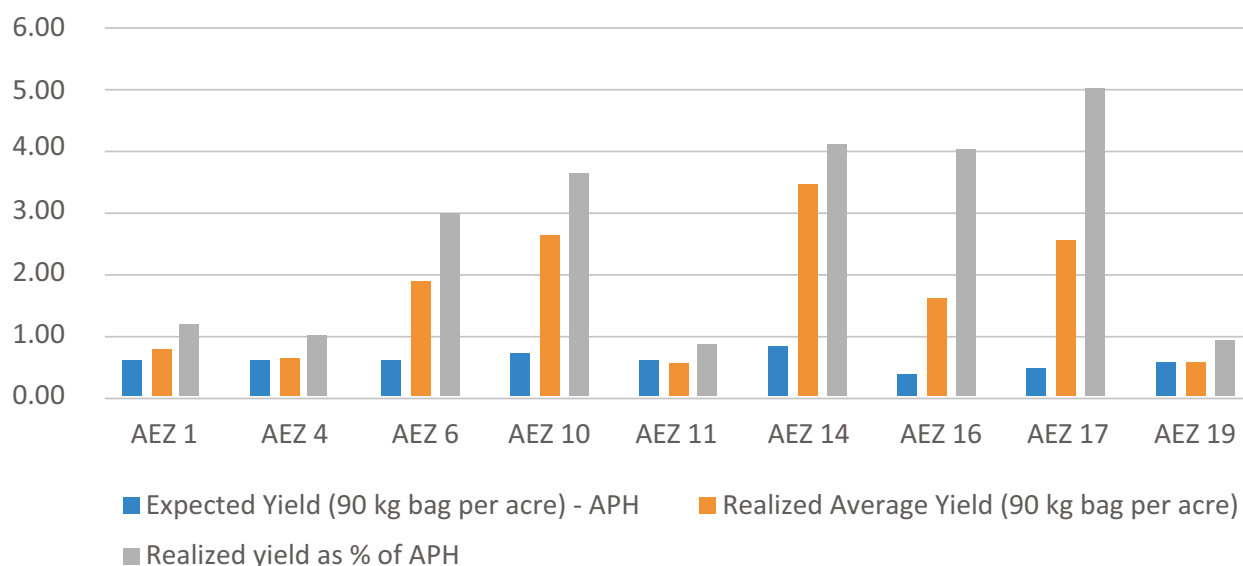
Risk Transfer component: By growing drought resistant crops and adopting recommended agricultural practices, farmers can access area yield index insurance. AYII can offer coverage against several risks including pests and uses crop sampling at the end of the season to determine the amount of value lost. 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.

Project Status

A total of 8,862 farmers (85 percent women) were registered for insurance coverage between November and December 2019. During the first quarter of 2020, harvest and crop cuts were completed to inform the payout assessment for the Area Yield Index Insurance (AYII). Due to above average rainfall observed in the 2019 Short Rains season, yields registered in R4 farms surpassed the historical average, thus not triggering insurance compensation.

The crop cuts exercise is a critical step involving farmers and insurers during harvest time in January and February 2020, led by Pula Advisors and APA Insurance. Harvesting, threshing and storage of the four insured crops namely cowpeas, green grams, sorghum and millet was completed in all R4 farms. The yield was generally good with approximately 80 percent of target farmers harvesting more than 50Kgs on average for Kitui region.

Figure 7. Yields for Kitui Agroecological zones (2019 Short Rains)



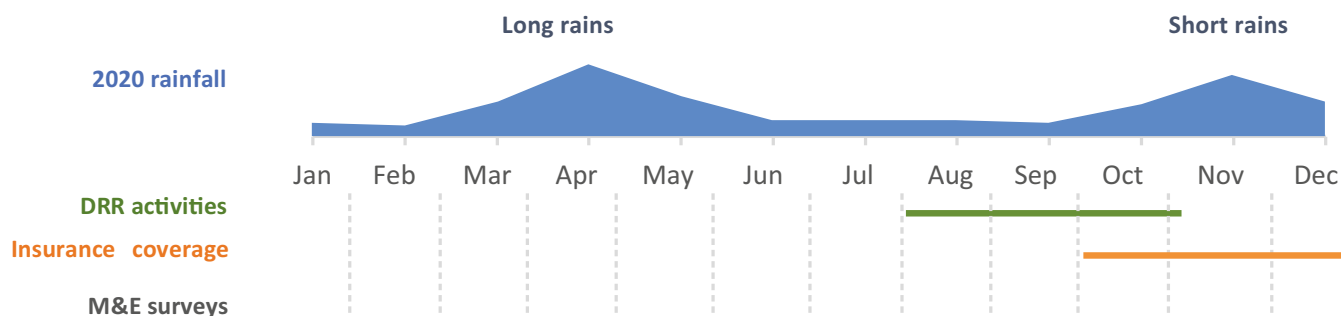
The results confirm the findings of the latest 2019 Short Rains Season Assessment (October to December 2019), as rainfall was well distributed and impacted positively on food availability and access. Household purchasing power improved as a result of increased crop and livestock stocks as well as greater water availability. Most parts of Kitui county recorded 201-350 percent of normal rainfall with a prolonged season up to second half of January 2020.

Despite first reports of locust invasion in Kenya in December, R4 farmers were not affected by the invasion since it happened after the harvesting time. In Kitui county, locusts were reported mainly in Mwingi North, Mwingi Central and Mwingi West sub counties whereby two swarms were first spotted in Ngomeni and Tseikuru wards, affecting young acacia leaves, young cowpeas leave, millet

heads and vegetative pigeon peas. Locust breeding may pose a higher threat to food security in Kenya from the second quarter, which is driving Government and partners to scale-up spraying operations and technical support to smallholders in the area.

Between January and March, farmers' sensitization focused on insurance coverage, claims procedure and post-harvest techniques. Field level activities have however been affected by the outbreak of the COVID-19 pandemic as local governments imposed restricted movement of partners in the field. During the next quarter, WFP Kenya will invest in remote coordination with partners and local governments to mobilize stakeholders for the upcoming season, which foresees the introduction of Village Savings and Loans Associations and expansion to another district.

Figure 8. Kenya 2020 seasonal calendar



R4 Zimbabwe

Since 2018



1,651 households (9,245 persons)



66 percent women



Masvingo and Mwenezi



Aquaculture, Blue Marble, CIMMYT, Foundations for Farming, 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 Smallholder Agricultural Market Support (SAMS) programme, as well as the improvement of farmers' decision making in the context of climate change and erratic rainfall patterns, through climate services.



Risk Reserves



Prudent Risk Taking

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'. Farmers also access credit from the VSLs.

Project Status

Risk Reduction Component

During the quarter, asset creation activities mainly focused on maintenance of assets and production in community gardens to take advantage of the rains. Indeed, due to rains received in January, there was marked improvement in water levels at the three weirs in Masvingo. In order to enable production in the gardens, inputs were provided to beneficiaries. Farmers are mainly working on production of vegetables, poultry as well as bee keeping. In view of the COVID-19 preventive measures, garden beneficiaries at the sites have divided themselves into smaller groups of 10 in order to observe social distancing for work purposes, including watering of crops. Moreover, the Ministry of Health and Child Welfare is conducting trainings in the communities on COVID-19 preventive measures.



Risk Reduction

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 activities that increase the adoption of appropriate seeds and agricultural practices, such as establishing demonstration plots of new cultivars or agricultural technologies.



Risk Transfer

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

Appropriate Seeds and Agricultural Practices

CIMMYT successfully coordinated the planting of the mother trials (10) and baby trials (200) in Masvingo, and all the 10 mother trials in Mwenezi.³ This cropping season was affected by long dry spells during December and January. Germination at all plots was fair and gap filling was done in plots that had poor germination in both Mwenezi and Masvingo. In order to get the required plant population, thinning was conducted in some of the trials to the correct plant stand. All the necessary demo plot activities including weeding, top dressing and mulching have been carried out both in Masvingo and Mwenezi. Trainings on harvesting were provided and material was delivered to enable farmers to start harvesting as soon as a crop is ready. A total of 5 mother demos and 40 baby demos were harvested as of March in Masvingo.

CIMMYT with assistance of Agritex and Village Based Agents (VBAs) also organised and conducted a field day in Masvingo Ward 17 where farmers demonstrated appropriate agricultural practices. The event facilitated exchange of farming ideas amongst farmers and access to extension advice. The event was attended by VBAs, 227 farmers (142 women), students from the local high school, WFP, SNV, Agritex, Zimbabwe Republic Police and Ministry of Women Affairs, Community, Small and Medium Enterprises Development.

Risk Transfer Component

The second window of the insurance triggered a 30 percent payout for all 1,651 insured farmers in Masvingo. The total payout value amounts to US\$49,530, with each farmer entitled to RTGS 505.77, based on the daily interbank rate when the policy was triggered. Communications regarding payouts for all the triggered locations was shared with farmers. Farmers were requested by Old Mutual to open CABS textacash accounts in order to receive their payments. SNV supported CABS and Old Mutual in opening 1,451 accounts in all the four wards (16, 17, 18 and 19). Out of the 1,651 farmers, 1,451 have received their insurance payouts as of March. Farmers who are yet to receive their payouts had failed to attend the three

rounds of account opening exercise. Old Mutual and SNV started conducting a mop up exercise to ensure that all outstanding farmers are registered to receive their payouts, but the exercise had to be halted due to the COVID-19 lockdown. SNV also conducted feedback meetings on the insurance component to get an insight on farmers' overall satisfaction as well as feedback. Farmers were happy that the insurance indeed helped them in a season that was dry and caused loss of yield. Farmers were mostly concerned by the payout process citing delays in receiving their payouts, which was a result of miscommunication on the payout timeline. Zimbabwe is the only R4 country where payouts were done within two weeks of policy closure. SOPs for payout disbursement and communication channels will be developed in consultation with all stakeholders involved to address this issue. A Post Distribution Monitoring exercise will also be conducted during the next quarter for a comprehensive review of the insurance product and processes.

Additionally, seasonal monitoring was concluded based on rain gauge data collected by Agritex Officers in two wards.

Risk Reserves and Prudent Risk Taking Components

During this quarter, SNV monitored VSL groups in all wards where most groups were commencing new savings cycles. In response to the current inflationary environment, groups had increased their monthly contributions with some groups adopting asset based and foreign currency savings.

148 VSL groups under R4 were monitored in this quarter and it was observed that small scale farmers continue to rely mainly on loans from VSLs. A total of 442 VSL participants accessed loans in February only, which shows that farmers are becoming confident to borrow in order to finance their income generating activities at household level. The main income generating activities that farmers engage in include buying and selling of basic commodities and broiler keeping. A total of 93 participants (93 percent women) received financial education trainings and formed 6 VSLs groups with 72 female participants.

3. The mother-baby trials (MBT) is a participatory methodology where farmers choose seed varieties from a central 'mother' trial and test them out on their own farms in 'baby' trials, as a way of promoting drought tolerant seeds and sustainable agricultural practices.

Following the granting of sorghum production loans by the Zimbabwe Women's Microfinance Bank (ZWMB) to 151 farmers (70 percent women) during the beginning of the 2019/20 farming season, SNV, ZWMB and Producer and Marketing Group (PMGs) leaders conducted a joint monitoring visit in ward 17 and 19. SNV project officers also monitored 77 farmers in this scheme. The observations during the monitoring were that the dry spell experienced from 11 December 2019 up to 7 January 2020 spanning for 28 days seriously affected some farmers especially those that had planted their sorghum with the first effective rains. The crop affected by the dry spell failed to germinate fully reducing the plant population. Some farmers either replanted or started planting after the resurgence of the rains. The newly planted crops were in good condition. Due to the drought tolerant nature of sorghum, crops that had experienced the dry spell revived following the rains received from the second week of January.

As of March, most farmers are anticipating a good harvest and will most likely be able to repay their loans. Farmers also gave appreciation to the knowledge they gained from demo plots. There are however some farmers who faced challenges with their crops. After harvests, SNV and the bank will conduct a joint post-harvest monitoring to see if there is a need to reschedule, waive interests or write off loans, depending on yields and taking farmers ability to repay into account so that loan repayments do not have a negative impact on the food security and livelihoods of farmers.

Access to Markets

In terms of access to markets, SNV continues to facilitate access to market through WFP's SAMS programme for farmers growing small grains (white sorghum). Farmers who grew white sorghum for marketing were encouraged to continue organizing themselves into producer and marketing groups (PMGs) to take advantage of the benefits of collective action. Moreover, garden committees in Ward 18 and 17 were trained on the benefits of teamwork to enable improved operational

efficiency of production and marketing of crops. These marketing committees managed to facilitate market linkages for the garden beneficiaries where farmers in these wards sold all their broilers to the local market and Flamboyant Hotel in Masvingo. In ward 17, the 92 garden beneficiaries (67 percent women) raised a total of approximately US\$1,194 (ZWL 23880), while Njovo ward 18 with 107 farmers (78 percent women) earned approximately US\$1,047 (ZWL 20,950) from broilers sold. Two market agreements were signed during the month between the garden beneficiaries in wards 17 and 18 with the Flamboyant Hotel for the marketing of poultry (broilers) produced at the garden, giving farmers a guaranteed market for their poultry. Moreover, Njovo garden managed to obtain a public health certification to sell poultry to the public from the department of veterinary services.

Zambuko Livelihood Initiative

As part of the Zambuko Livelihoods Initiative,⁴ SNV conducted a joint lesson sharing and standardization exercise for all of its VSL officers. The team managed to standardize practices and operations modalities at field level in terms of cohesion building, governance and systems building. The training covered governance issues and bylaws, financial literacy, strengthening institutions, procedures and guidelines on loan appraisal, and record keeping, emphasizing the different types of records that are needed for a savings and credit groups and how to make entries and interpret the group records. Zambuko VSL trainings have started and a total of 234 (91 percent women) participants were trained on the VSL methodology, resulting in the formation of a total of 29 VSL groups in Masvingo.

Improved equitable management of shared resources

During the quarter, contractual agreements between WFP and Tree of Life (TOL) were finalized for TOL to implement activities to strengthen social cohesion within communities, under the Zambuko project.

4. The Zambuko Livelihoods Initiative, supported by USAID, focuses on strengthening communities' social cohesion, improving smallholder crop and livestock production, access to finance and markets and strengthening post-harvest handling. Differently from R4, Zambuko includes a social cohesion and a livestock management component and does not include insurance or asset creation activities.

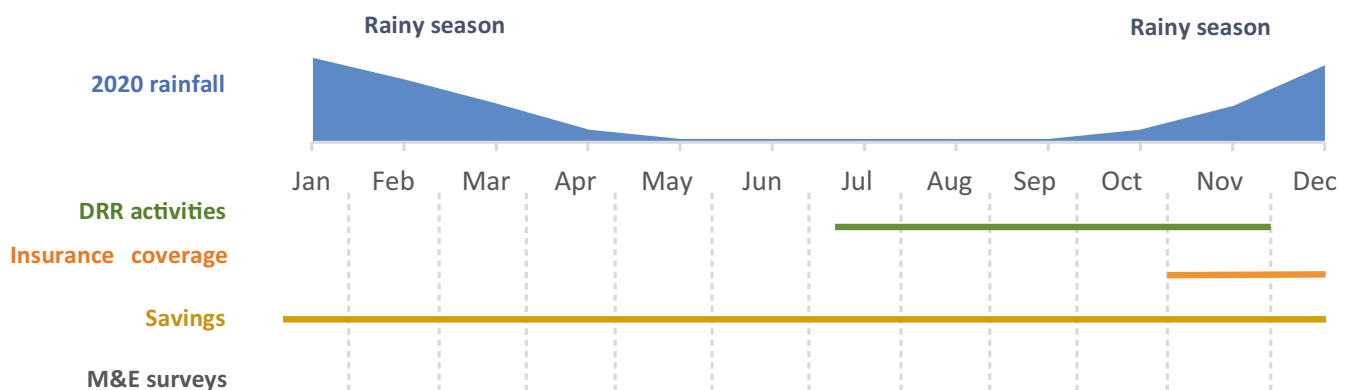
TOL's Psychosocial Awareness and Coping Skills (PACS) workshop modules were amended to include Community Visioning and Community Planning processes which are specific to the Zambuko project. Facilitators implementing the project were then trained on how to use the amended PACS modules. PACS trial testing using the new modules was conducted in Bulawayo with Entumbane and Nketa communities and the tools were further reviewed following the trial sessions. PACS sessions were delayed due to COVID-19 and will be rolled out in the next quarter.

Moreover, during this quarter, Mwenezi Development Training Centre (MDTC) has been contracted by WFP to implement the livestock component of the Zambuko project which will focus on increasing livestock holding, improved livestock management practices and maintenance of assets such as fodder garden and dip tanks. Activities have been delayed due to COVID-19.

Gender and nutrition

In both R4 and Zambuko projects, VSLs have been platforms to discuss issues of gender inequality including differences in decision making power as well as differences in access, control and ownership of assets and resources. The SNV team, in collaboration with representatives from the Ministry of Women's Affairs facilitates such discussions. In addition, given the gender imbalance in VSLs, deliberate effort is taken to promote male participation during training sessions. Moreover, in all activities, gender issues are taken into account in terms of selection of training/meeting venues as well as time for trainings, meetings and other activities.

Figure 9. Zimbabwe 2020 seasonal calendar



R4 Mozambique

Since **2019**



2,600 households (15,700 persons)



70 percent women



Gaza, Tete, Nampula, Zambezia



MADER, MTA, INGC, INAM, ADRA, Aceagrarios, Blue Marble, Pula, University of Reading, IRI, InovAgro



FICA, SDC, GCF

R4 Programme in Mozambique

In 2019, R4 was 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 2019/2020 campaign, with the product being designed and customized for the local context, focused on drought. As this year is only a dry run, where the index will be designed and its performance monitored for the first season, no farmer will be receiving insurance policies.



Risk Reserves



Prudent Risk Taking

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

Risk Reduction Component

During the first quarter of 2020, activities for the first agriculture season under R4 are being finalized in the provinces of Gaza and Tete, benefiting 2,600 households (70 percent women), thanks to financing from the Government of Flanders. Farmers have worked on 104 demonstration plots and are now preparing for harvest, with guidance on crop harvest and preservation. Farmer clubs' members have started replicating Conservation Agriculture (CA) techniques on their own crop fields. R4 is preparing support activities for the second agricultural season, where seeds will be provided combined with extension services. These activities are being adapted to mitigate the impacts of COVID-19 on beneficiaries, by reorganizing meeting with farmers clubs, allowing five farmers per meeting and providing masks, and sanitizing material while practicing

1.5 m social distancing. The lead farmer and extension staff are also disseminating the World Health Organization (WHO) and Government guidance.

Under the climate services component, five climate monitoring bulletins have been disseminated since December 2019. The December 2019 to February 2020 bulletins focused on the rainy season, while for March the focus was on the dry season which forecasted possible below normal rainfall for the following period (from April to June 2020). In February 2020, a climate services needs assessment data collection exercise was completed with 766 households, to further understand the type of information, channels and information formats which beneficiaries will prefer. In coordination with the National Meteorological Institute (INAM) and local authorities the project has also identified 17 communities where manual rain gauges will be installed.

Preparations are underway to conduct ToT training on Participatory Integrated Climate Services for Agriculture (PICSA) methodology, developed by the University of Reading (UoR).

With support from WFP, INAM is benefitting from tailored support towards more accurate forecast and continuous monitoring of the rainy season and is producing a monthly weather monitoring bulletin at national level. The current COVID-19 pandemic resulted in some capacity strengthening missions being postponed, therefore leading to remote support to INAM.

The Ministry of Agriculture and Rural Development (MADER) with the support of WFP has transferred its crop monitoring tools to an online georeferencing platform, wherein data is being collected as the tool is being tested by local extension officers.

Risk Transfer Component

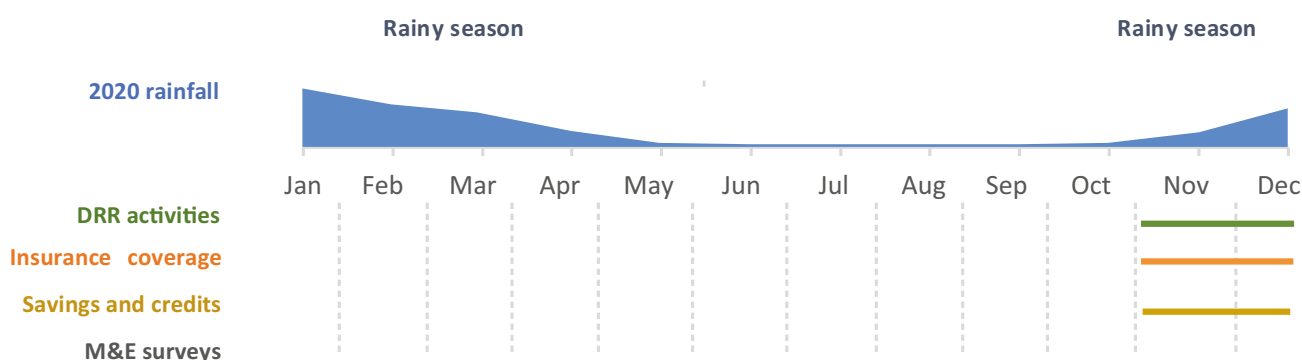
In the first quarter of 2020, WFP is expecting to finalize the initial phase of the index-insurance design thanks to funding from the Swiss Agency for Development and Cooperation (SDC) for Nampula and Zambezia provinces and the Government of Flanders for Tete and Gaza. Given the multiple climate-related risks experienced by farmers in Nampula and Zambezia provinces, WFP is focusing on developing different index insurance products, evaluating their potential benefits and sustainability.

WFP conducted a gross margin analysis and a prototype testing among its project beneficiaries in order to have a better understanding of farmers' agricultural income and expenses and test some insurance prototype in order to understand farmers' purchasing power towards an insurance premium. A key insight that should be mentioned is farmers' preference and confidence in being able to access a US\$ 1.56 per month insurance premium (with a US\$94 sum insured).

Risk Reserves and Prudent Risk Taking Components

Setting up of 104 Village Savings and Loans (VSL) groups was finalized, with 3,200 farmers (63 percent women), having participated in the first saving group meeting. Extension staff will facilitate future meetings and support monitoring of groups performance until the cycle closes. In line with COVID-19 prevention measures, groups decided to split meetings into a maximum of ten people per meeting and have masks and sanitizing material available at every meeting. Up to now, farmers have saved US\$3,307 and accessed loans worth US\$1,148.

Figure 10. Mozambique 2020 seasonal calendar





A savings session by one of the VSL Groups in GVH Kaledzela Phalombe district, Malawi

WFP/Badre Bahaji

Conclusion

R4 field activities during the first quarter of 2020 have been adapted to follow countries' respective COVID-19 preventive measures, including gathering smaller number of farmers for trainings and respecting social distancing, promoting the use of masks, hands sanitizers, etc. All R4 countries continued implementing their programmatic activities, favouring the use of technology and providing remote support to partners and local governments. Risk mitigation strategies have been implemented to allow WFP to continue its support to farmers, while ensuring everyone's safety. Programmatic changes are being

discussed on a case by case basis, particularly regarding the ability to apply labour conditionality mechanisms to access insurance policies. Notably, individual/homestead asset creation activities will be favoured over community-level asset creation, limiting farmers' gatherings. More information on R4 programmatic developments and impacts of COVID-19 on operations will be shared in upcoming reports.

APPENDIX I

Metrics from the field

ETHIOPIA



Risk Reduction

- 33,078 farmers participated in risk reduction activities;
- Different materials for construction of 100 Rooftop Water Harvesting (RWH) technologies distributed, with a few of them currently under purchasing process;
- Local materials from selected 100 households collected, with construction started in two woredas;
- 30 watersheds in 15 woredas and 15 Field Training Centers (FTC) were selected for implementation and demonstration of Climate Smart Agriculture approaches. Purchase of relevant inputs for this activity is in process;
- Six Households selected and assessed for implementation of manual drilling irrigation;
- Testing of pump with further installation of submersible solar pump finalized;
- 60.75 kg of vegetable seeds (21.75 kg witchyard, 19 kg cabbage, 11.5 kg tomatoes and 8.5 kg onion) purchased and the remaining 264 kg of different seeds is currently in the purchasing process. These agricultural inputs will be used by mobilizing Female Headed Households (FHH) to participate on the micro-garden in their backyard;
- Over 20,000 different hand tools are in the purchasing process to be further provided to households for implementing the risk reduction activities;
- Six risk reduction trainings delivered in March by REST in six woredas to 166 participants (20 women), including farmers, development agents and community facilitators;
- One CSA training for regional and woreda experts delivered by REST to 46 participants (4 women) in March;
- Eight trainings on home garden development and soil fertility management for households delivered by REST to 564 participants (501 women) in 4 woredas in March.



Risk Transfer

- 34,676 farmers (12,624 women) registered for insurance;
- 1,598 farmers paid for insurance in cash;
- 6,157 farmers (2,601 women) received payouts totaling US\$78,043 (ETB 2,552,328), with payout per farmer amounting to US\$13 (ETB 414);
- Total cash contribution amount to US\$42,716 (ETB 1,396,993);
- Total cash contributions from full cash paying participants amount to US\$8,746 (ETB 286,060);
- 17 trainings on Weather Index Insurance (WII) concept for project participants and local government delivered to 997 participants (329 women) by REST in March;
- 2 Training of Trainers (ToT) on WII delivered to 46 participants (2 women) by ORDA and WFP in March;
- 9 workshops on familiarization and induction trainings about R4 for farmers, Development Agents (DAs) and experts conducted with 372 participants (60 women) by REST in March;
- Trainings on WII/ Risk Transfer conducted with 997 participants (279 women) by ORDA in March.



Risk Reserves and Prudent Risk Taking

- 9,182 farmers (3,499 women) participated in 423 saving groups;
- Total saving amounts to US\$13,890 (ETB 465, 752);
- Average savings per farmer per month amounts to ETB 16.5;
- Average savings per saving group per month amounts to ETB 380.50;
- 6 new saving groups were formed during the quarter;
- 1,170 farmers (408 women) accessed loans worth US\$ 38, 319 (ETB 1,284,851);
- 643 farmers repaid their loan, with a repaid loan amount of US\$ 8,054 (ETB 270,070);
- 3 trainings on project plan orientation, business plan and financial literacy, communication and behavioral change delivered to 162 participants (44 women);
- 1,950 VESA members, Development Agents (DAs) and community facilitators (773 women) participated in food cooking demonstration.



Risk Reduction

- 154,435 farmers (26,928 women) enrolled in FFA activities in Balaka, Zomba, Blantyre, Chikwawa, Mangochi, and Nsanje;
- Farmers conducted maintenance works for the assets created during last quarter (reported below);
- 61 CBPP and 8 SLPs conducted in the district of Balaka, Chikwawa, Phalombe, Nsanje, Zomba, Blantyre, Mangochi, and Machinga.

Blantyre

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

Mangochi

- 58,110 fruit trees seedlings raised;
- 514 km of swales constructed;
- 14 vetiver nurseries established;
- 78 group vegetable gardens established;
- 19 sweet potato multiplication centres established.

Chikwawa

- 5,863 m of eyebrow basin constructed;
- 10,568 m of individual trenches built;
- 32,990 of assorted seedlings raised at community level;
- 12,448 m of swales constructed;
- 203 m of deep trench constructed;
- 1,000 of compost manure heaps prepared;
- 7 potato sees multiplication sites established.

Balaka

- 403.37 km of swales constructed;
- 9,949 m³ of deep trenches constructed;
- 10,676 m³ of check dams constructed;
- 45,407 of compost manure heaps prepared;
- 31,622 m of eyebrows constructed;
- 106,362 m of individual trenches constructed;
- 150.52 km of road rehabilitation conducted.

Phalombe

- 13,550 m of individual trenches constructed;
- 20,650 meters of eyebrows constructed;
- 5,580 m³ of gully controlled through check dams;
- 153,300 m of swales constructed;
- 700 m of deep trench constructed;
- Vetiver propagation conducted on 15.20 ha of land.

Zomba

- 230 individual trenches constructed;
- 577 m³ of check dams constructed;
- 8 tree nurseries at community level established;
- 35,000 tree seedlings at community level raised;
- 435 heaps of compost prepared;
- 6 group of vegetable gardens established with 60 participating households;
- 2,011 backyard gardens at household level managed;
- 56 km of roads rehabilitated;
- 16,000 trees planted, with each household planting 5 trees;
- 0.06 ha of banana suckers seed multiplication site established;
- Establishment of seed multiplication sites of drought tolerant crops, including 0.6 ha of banana suckers, 0.3 ha of soya, 0.2 ha of OFSP, 0.2 ha of cassava cuttings.

Climate Services

- 91,156 farmers were registered, and 37,212 contacts have so far been processed for gender disaggregation (65 percent women);
- End of season review conducted by agriculture extension officers in all 6 districts except Blantyre;
- Three weather stations under Department of Climate Change and Meteorological Services (DCCMS) rehabilitated with support from WFP.



Risk Transfer

- 37,891 farmers (26,928 women) insured;
- 4,171 farmers paid 14.33 percent of their insurance premium in cash;
- Total sum insured amounts to US\$5,871,590 (MK4,309,747,159);
- Total premium amounts to US\$677,120 (MK499,037,205);
- Individual premium amounts to US\$18 (MK13,510);
- 4,171 participants in Blantyre paid 14% of the insurance premium in cash;
- Total cash contributions amount to US\$10,116 (MK7,374,530).



Risk Reserves and Prudent Risk Taking

- 37,857 farmers (29,723 women) participated in 1,666 saving groups;
- 6 trainings were conducted with a total of 245 participants (120 women) on a number of topics: ToT of VSL community agents on VSL methodology; frontline government staff and partner staff on IRM and Covid-19; refresher training for VSL agents on VSL methodology; enterprise selection and business management; community sensitization on WII and AYII products; bee keeping and honey processing training for apiculture clubs.

ZAMBIA



Risk Reduction

- 17,835 farmers (9,096) applied Conservation Agriculture (CA) techniques;
- 657 Lead Farmers (258 women) trained in crop management;
- 1,819 farmers (704 women) participated in sensitization meetings on crop management;
- Routine visits conducted with 1,627 farmers (808 women);
- 9,129 farmers (4,715 women) participated in Routine Monthly Farmer's Club meetings;
- 209 rain gauge minders (74 women) trained in climatic information and agricultural applicability.



Risk Transfer

- 7,822 farmers (3,907 women) insured for the 2019/20 season;
- 2,819 farmers (1,204 women) participated in sensitization meetings on 2019/20 WII cover.



Risk Reserves and Prudent Risk Taking

- 6,369 farmers (4,421 women) participated in 298 saving groups;
- 130 saving group members (51 women) participated in promotional meetings on savings-loans linkages;
- 110 farmers (69 women) attended micro trainings on financial inclusion;
- 243 farmers (149 women) participated in micro trainings to support the formalization of saving groups graduating;
- 10,920 farmers (5,350 women) participated in 364 saving groups;
- 23 new saving group formed during the quarter;
- 5,834 farmers (3,851 women) accessed loans worth US\$30,548 (K548,295).
- 235 saving groups of 4,362 farmers (2,847 women) graduated during the cycle;
- 1,478 farmers (644 women) from 51 saving groups obtained input loans;
- 53 farmers in Monze district obtained input loans;
- 18 farmers opened individual savings accounts with MFinance;
- 159 individual savings accounts and 12 group savings accounts have been opened with MFinance;
- Workshop on Infant and Young Child Feeding Practices delivered to 447 participants (225 women).

KENYA



Risk Reduction

- 8,862 (7,561 women) farmers participated in risk reduction activities;



Risk Transfer

- 8,862 farmers (7,561 women) insured for the 2019 Short Rains season;
- Total sum insured amounting to US\$1,037,604 (Ksh 110,556,706);
- Premium amounts to US\$179,406 (Ksh 18,771,249).
- Total cash contributions amount to US\$8,862 (Ksh 886,200).



Risk Reduction

Disaster Risk Reduction and Asset Creation Activities

- Restoration of a solar system through installation of 6-meter welded stand inside a palisade to beef up security;
- Repairs for the portable water at Chebvute road runner and nursery site to improve access to water for the production units;
- Backfilling of infield pipeline trenches were done during the month.

Income generating activities

- Garden beneficiaries planted kale, tomatoes and beans. Income made during the month is US\$134.25 (ZWL\$2685) from sales.
- The nursery value chain made an income of ZWL150 from selling oranges and nartijies trees;
- Apiary beneficiaries received material to assemble 20 beehives from a local timber company.

Promotion of Appropriate Seeds and Agricultural Practices

- 1,020 kg of Compound D, 950 kg of Ammonium Nitrate, 100 kg of PAN 53, 10 kg SC 513, 10 kg of Mama MQ 623, 10 kg ZS 242, 10 kg of ZM 309, 10 kg of PGS 63, 30 kg of ground nuts, 130 kg of cowpeas, 10 kg of finger millet, 340 kg of white sorghum, 10 liters of glyphosate, 200 ripper tines distributed to farmers in Chebvute;
- 192 kg of Compound D, 100 kg of Ammonium Nitrate, 20 kg of white sorghum, 10 kg of cowpeas, 10 kg of pearl millet, 20 kg of lab lab, 20 kg of mucuna, 10 rain gauges, 10 ripper tines distributed to farmers in Mwenezi;
- 200 farmers (142 women) receiving mechanization tools in Chebvute and 10 farmers (5 women) in Mwenezi;
- Seasonal evaluation training conducted in Chebvute with 4 participants (1 woman) in February 2020;
- Seasonal evaluation training conducted in Mwenezi with 13 participants (6 percent women) in February 2020;
- First harvesting training conducted in Chebvute with 32 participants (20 women) in March 2020;
- Field day in Chibvute conducted with 227 participants (142 women) in March 2020;
- First harvesting training conducted in Mwenezi with 13 participants in March 2020.



Risk Transfer

- 1,652 farmers (1,097 women) insured;
- Total payout sum amounts to US\$43,530 (ZWL 733,001);
- Payouts sum per participant amounts to US\$30 (ZWL 505);
- 1,651 eligible for payouts, of which 1,451 received insurance compensation as of March 30, 2020;
- 1,680 farmers (women) trained in insurance in February 2020 by SNV in collaboration with CABS.



Risk Reserves

- 1,533 farmers (1,403 women) participated in 148 VSL groups;
- Total saving amount during the quarter amounts to US\$2,416 (ZWL 48,327);
- Total capital held by saving groups amounts to US\$4,954 (ZWL 99,072);
- Average savings amount per saving group per month amounts to US\$16 (ZWL 326);
- 35 new savings groups created during the quarter, with 352 members (320 women);
- 442 farmers (404 women) accessed loans worth US\$3,424 (ZWL 68,98);
- Repaid loans amount to US\$6,400 (ZWL 68,018);
- 439 farmers (402 women) repaid their loans, with a 99.3 percent repayment rate;
- Total amount saved through RUSACCOs is ZWL 1,228, with 28 female farmers participating in RUSACCOs;
- 199 farmers (146 women) sold vegetables and broiler chickens;
- 93 farmers (87 women) participated in VSL trainings;
- 443 farmers (284 women) participated in VSL community awareness and trainings;
- 43 farmers (36 women) participated in marketing trainings in horticulture and poultry;
- 234 farmers (163 women) participated in marketing trainings.



Risk Reduction

- 3,200 farmers (2,008 women) participated in risk reduction activities;
- 2,218 (88 percent women) receiving and using climate information for planning and decision making in Gaza;
- 1,596 farmers (64 percent women) receiving and using climate information for planning and decision making.



Risk Reserves and Prudent Risk Taking

- 3,200 farmers (2,008 women) participated in 104 saving groups;
- Total capital held by saving groups amount to US\$2,159;
- Total saving amounts to US\$3,307;
- Average saving amount per farmer per month is US\$2;
- Average saving amount per saving group per month is US\$78;
- 106 farmers (92 women) accessed loans worth US\$1,148.



*A vegetable garden created
by R4 farmers in Ethiopia*

WFP/Michael Tewelde



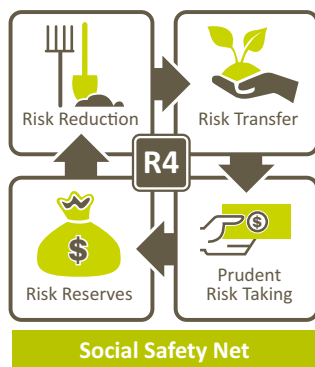
R4 Rural Resilience Initiative

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2020

JANUARY | MARCH 2020

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With support from



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