

SAVING
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R4 Rural Resilience Initiative

QR 2
2020

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World Food
Programme

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R4 farmers showing their harvest in Gaza, Mozambique.

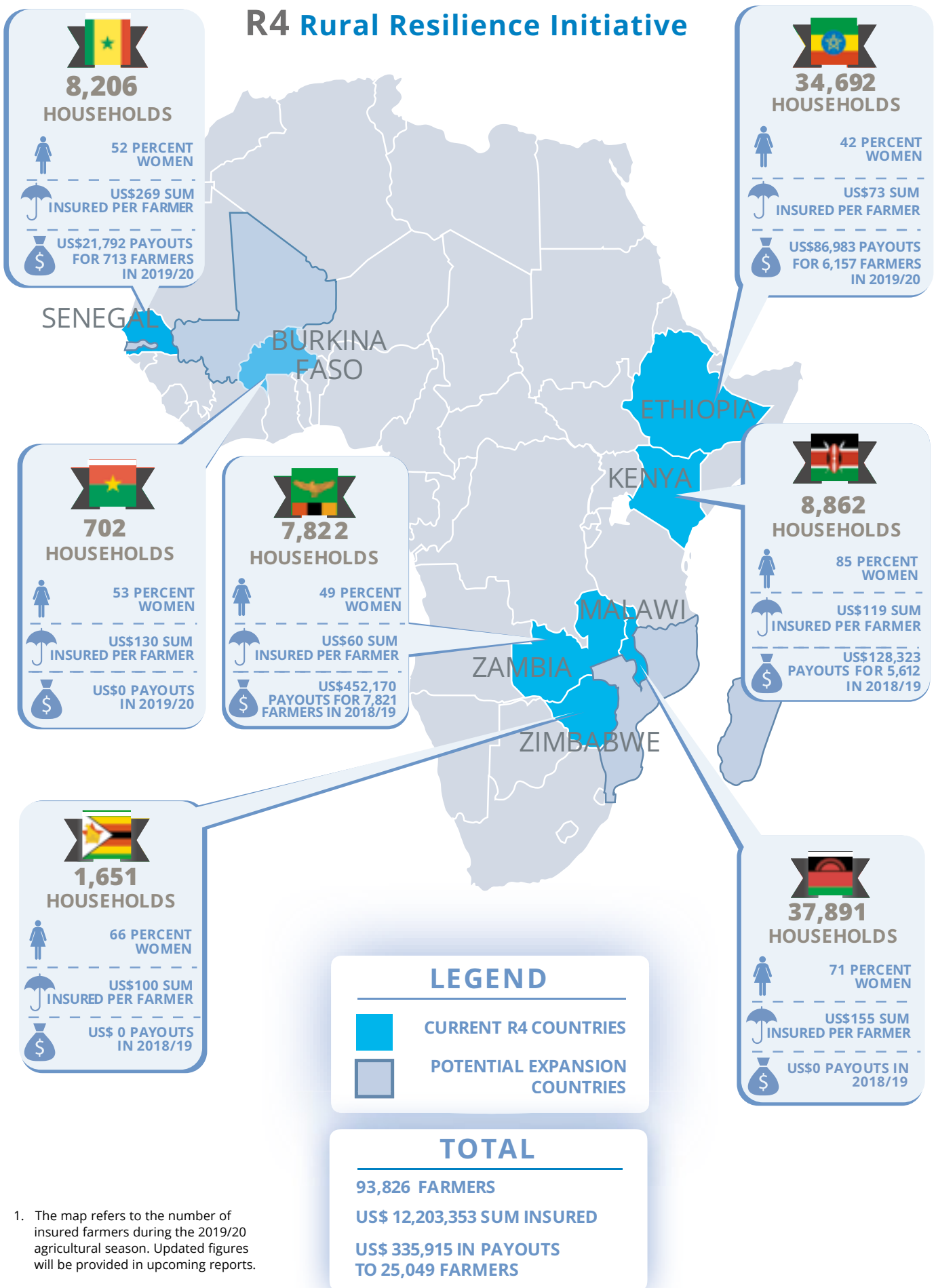
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Photo cover: WFP/Jaona Rafanomezantsoa

Enumerators setting up boxes to conduct Crop Cuts Exercises (CCEs) to measure harvest for the Area Yield Index Insurance (AYII) dry run in Behara, Madagascar

Figure 1. R4 Countries Map¹



1. The map refers to the number of insured farmers during the 2019/20 agricultural season. Updated figures will be provided in upcoming reports.

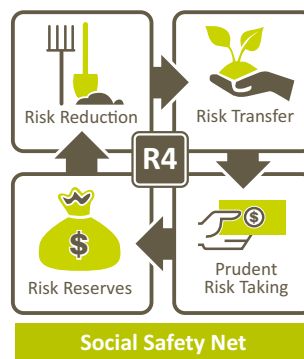


R4 female farmer watering her micro-garden in Ethiopia. Under the risk reduction component of R4, Female Headed Households (FHHs) engage in homestead gardening to improve their nutritional status and income generation.

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 reached over 93,000 farmers (60 percent women) during the 2019/20 agricultural season in Burkina Faso, Ethiopia, Kenya, Malawi, Senegal, Zambia and Zimbabwe. In 2020, R4 expanded to Bangladesh, where the initiative launched an index-based flood insurance product, in partnership with Oxfam Bangladesh and Green Delta Insurance Company Ltd, protecting 2,000 casual labourers engaged in agricultural work from catastrophic flood events. This year, the initiative is also being rolled out in Madagascar, where R4 is targeting 3,500 farmers with insurance and a set of integrated risk management

strategies. During the quarter, R4 programme activities were adapted to follow respective countries' COVID-19 preventive measures. This resulted in some changes with regards to conditionality mechanisms for farmers to access insurance policies, with some countries modifying or removing the conditionality. COVID-19 preventive

messages were disseminated leveraging existing project structures and systems, such as radio platforms used for climate services, bulk messaging, or through savings groups. Despite the challenges posed by the pandemic, R4 countries are preparing for the 2020/21 agricultural season.

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.

R4 Ethiopia

Since **2009**



54,625 households (245,812 persons)



36 percent women



Tigray and Amhara regions



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



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.

Project Status

Risk Reduction Component

Under the risk reduction component, 2,585 Female Headed Households (FHHs) engaged in homestead gardening to improve their nutritional status and income generation. During the reporting period, 450 lead farmers (10 percent women) received trainings and started practicing Climate Smart Agriculture (CSA) measures. 326 farmers (20 women) received Disaster Risk Reduction (DRR) trainings combined with practical demonstrations. In Amhara, 75 Integrated Watershed Management (IWM) plans were developed. These IWM plans provide guidelines for water and soil conservation measures as well as the implementation schedule led by village-level watershed management committees. Training of Trainers (ToT) was conducted at district level to develop IWM plans, which was further cascaded to 602 participants (12 percent women).

Moreover, 1,434 FHHs prepared 2,868 compost pits for soil fertility management and 105 Roof Rainwater Harvesting Systems (RRWHs) were installed for 105 households (80 percent women) in water scarce areas.

Risk Transfer Component

A total of 54,625 farmers (36 percent women) were insured for the 2020 long cycle agricultural season in Amhara and Tigray. Due to the COVID-19 pandemic, farmers were not able to work on their Income Generating Activities (IGAs) and usual farming practices. The Government of Ethiopia (GoE) declared a 5-month State of Emergency which hindered farmers' free movement and rural market, affecting households' ability to generate income for their livelihoods. Most of the trainings planned for the period were also postponed.

To help ease some of the challenges associated with COVID-19 and its impact, R4 farmers were allowed to exceptionally pay their premium fully in labour for the 2020 insurance season. Most of the farmers invested their time in selected risk reduction activities which had less risk of exposure to the pandemic, like working around their individual lands and homesteads, which was also in line with PSNP guidance for public works under COVID-19. Some of the risk reduction activities were postponed to reduce the risk of exposure, but are to be completed later on in the year.

As part of the insurance handover process, a joint workplan was prepared by WFP to identify cost sharing and discreet tasks to be undertaken by the two insurance companies that WFP is working with under R4 – Africa Insurance Company (AIC) and Oromia Insurance Company (OIC). This has been shared with the insurance companies for their comments and feedback.

A new distribution channel was set up in Amhara, with Amhara Saving and Credit Association (ACSI), with OIC and ACSI signing a Memorandum of Understanding (MoU) during the reporting period.

In the next quarter, 10,652 beneficiary households are due to be insured for the short cycle insurance period both in Amhara and Tigray. Terms of Reference (ToR) for an Index Design Team have been finalized to build in-country capacity to design and develop index insurance solutions, building on the training sessions that took place end of 2019. The Index Design Team will start to engage on the process for next year's index data collection and field testing. To assess the current index performance, a mid-season assessment will be conducted in selected kebeles of Amhara and Tigray. In collaboration with the International Food Policy Research Institute (IFPRI), a Picture Based Insurance exercise will be implemented for the second time in both regions to provide further input on basis risk.

Risk Reserves and Prudent Risk-Taking Components

Through the risk reserves component, the initiative aims to improve farmers' access to savings services through VESAs, improving their awareness in financial literacy and income generating skills. A total of 9,500 farmers (39 percent women) are participating in 436 VESAs to date, mobilizing a total of US\$68,222 which is used as the funding source for loans to VESA members and act as a buffer in the case of shocks that are not necessarily covered by the microinsurance policies.

Training was provided to community facilitators (CFs) and development agents (DAs) in financial literacy, business skills development and communication and behavioural change for a total of 93 participants (47 percent women). These participants in turn provided training to 2,685 (32 percent women) livelihood beneficiaries targeted by the project to support Financial Literacy and Business skills development.

A Technical Training of Trainers (ToT) on Livelihood and Value chain development was provided to 136 (27 percent women) CFs and DAs with a focus on cattle and shoat fattening, animal feed quality and shelter improvement, and gender and nutrition as cross-cutting issues. Subsequently, CFs and DAs pass on this training on IGAs to 2,865 farmers (46 percent women) in the target Woredas, with a focus on cattle and shoat fattening, how to improve low quality feeding, animal housing, calendar of animal fattening, cost benefit analysis of fattening, poultry and value chain commodities.

As part of the capacity building and strengthening plan of local financial services providers (FSPs), VESAs and RuSACCOs, a total of 591 RuSACCO leaders (32 percent women) were trained on financial management with a focus on governance and management, saving and loans administration, recording and accounting, in collaboration with the local cooperatives offices. Moreover, a total of 1,342 (41 percent women) VESA leaders were trained on VESA governance, women leadership empowerment, as well as saving and loan modalities.

In the next quarter, activities for Quarter 3 and those postponed from previous quarters will be accomplished, including trainings on financial literacy, business development, IGA, governance and financial management for VESAs and RuSACCOs; screening and training of livelihood beneficiaries and facilitating the disbursement of loans.

Under the prudent risk-taking component, 1,626 farmers (36 percent women) accessed loans for a total value of US\$28,088 that were used for agricultural input purchases, shoat fattening and rearing, among others. In the reporting quarter, a total of US\$22,404 was repaid by 1,413 farmers (37 percent women) with a repayment rate of 88.5 percent.

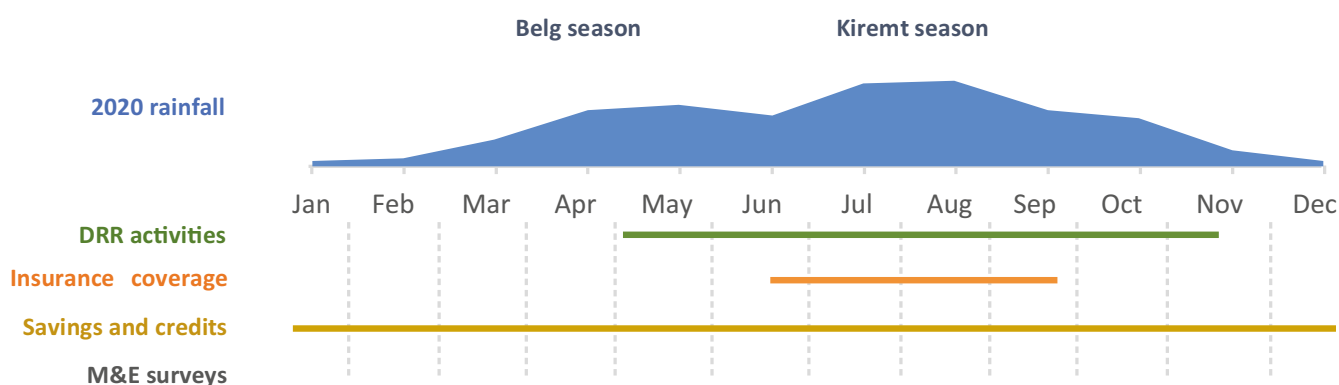
The project has also planned to facilitate access to microcredit through Micro Finance Institutions (MFIs) through a Credit Guarantee Fund Scheme where the project covers the risk for 10 percent of the total loan disbursement. The Cooperating Partners (CPs) signed an MoU with MFIs operating in the respective areas and planned to serve a total of 13,191 farmers (50 percent women). So far, a total of 6,248 farmers (37 percent women) were selected.

Gender and Nutrition

Gender and Nutrition considerations are incorporated throughout R4 project design and implementation. Accordingly, trainings were provided on leadership and group governance to 1,342 VESA leader participants (41 percent women). Moreover, trainings on Social Behavioural Change Communication (SBCC) and Gender mainstreaming were provided to 1,311 Community Facilitators (CFs) and VESA leaders (39 percent women). Nutrition-related discussions supported by cooking demonstrations were conducted for 291 female participants.

Moreover, micro-garden trainings were carried out for 1,616 participants (89 percent women) and 105 RRWHs were installed for 105 households (80 percent women) in eight woredas. Each RRWH structure has a 7,200 liter storage capacity, which the households use for micro-home gardening or for farm animals. FHHs indicated this intervention had assisted them by saving their time and energy in fetching water, as well as having a positive impact in maintaining their household's hygiene and sanitation. Furthermore, the RRWH contribution to their micro-home gardens diversified their household nutritional intake in addition to reducing expenditure and increasing incomes or savings.

Figure 3. Ethiopia 2020 seasonal calendar



R4 Senegal

Since 2012



8,206 households (71,392 persons)²



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 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



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.

2. This figure refers to the number of farmers insured during the 2019/20 agricultural season.

Project Status

The Government of Senegal (GoS) adopted strict COVID-19 preventive measures, including restrictions to mobility throughout the country and ban of public gatherings to avoid the spread of the virus. These measures had an impact on the launching of the Green Climate Fund (GCF) project and implementation of R4 activities in the field.

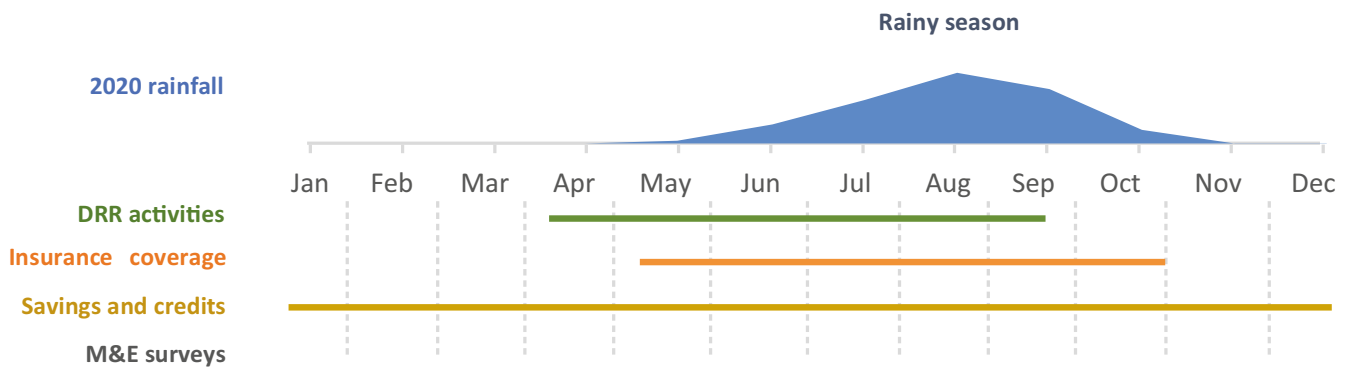
During the quarter, the Senegal CO mainly conducted preparatory activities in view of the 2020 agricultural season, including: preparation and finalization for the renewal of partners contracts; negotiation of a Memorandum of Understanding (MoU) with SE-CNSA; discussion with all partners on the new context and definition of strategies to overcome the challenges posed by COVID-19; budget update and revision; and development of a contingency plan to prepare for the rainy season and start activities as soon as the prevailing conditions in the country allow. Contracts with CNAAS, PROVAL, ANCAR and Lumière have been signed, with ANACIM's contract to be signed soon. Field-level activities will start in July.

A working session was held between WFP HQ and the GCF on the COVID-19 situation and the consequences on the programming of activities, with GCF allowing some flexibility for shifting deadlines of activities that had been planned in the Funded Activity Agreement (FAA). Moreover, the decree defining the Steering Committee (COFIL) for GCF activities has been validated by the executive secretary and submitted for signature to the secretary general of the government.

The commune's intervention area within Tambacounda and Kolda regions was finalized during the quarter. This includes three departments (including a new one), ten communes (including three new ones) for Tambacounda region, targeting 7,000 participants. For Kolda region, this includes two departments (including a new one), eight communes (including four new ones), targeting 5,000 participants.

Given the COVID-19 measures and restrictions, WFP decided to keep the same number of Insurance for Assets (IfA) farmers as last year, removing the conditionality to access insurance.

Figure 4. Senegal 2020 seasonal calendar



R4 Malawi

Since 2015



37,891 households (170,510 persons)³



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.



3. This figure refers to the number of farmers insured during the 2019/20 agricultural season.

Project Status

Risk Reduction

No asset creation work took place during the reporting period. However, farmers continued to engage in maintenance works for the assets previously created, including swales, individual trenches, road rehabilitation, seed multiplication sites, etc. The maintenance of assets is solely the responsibility of project participants with the help of local community structures. Government extension workers working in the project areas and community champions/volunteers take a very key role in the supervision of maintenance works. WFP Malawi is now signing community agreements clearly stipulating the roles of the communities in the project, including the community asset maintenance works. No additional resources are provided to the communities during this period and the local government structures take a key role in supervising the works. Community members are mobilised and take turns to do the maintenance works while each household takes care of their household assets.

Risk Transfer

Malawi's implementation cycle for 2019/20 season ended during the second quarter of 2020. The seasonal outlook for 2019/20 agriculture season was average in most districts with very small payouts triggered for both Weather index and Area Yield products in selected project areas. During the quarter under review, field officers focused on the dissemination of relevant payout and non-payout insurance messages to participating communities. The community engagement activities were jointly conducted by WFP and Cooperating Partner NGO staff as well as government officials at district level who included members from District Agriculture Development Office (DADO), extension workers and community volunteers/monitoring champions. Prior to the dissemination of the insurance messages, Community Monitoring Champions, Agriculture Extension workers and District Crops Officers were engaged in seasonal outcome review sessions in order to validate the results of the season and enhance the understanding on the payout/no payout calculations. This helped to clear some misunderstandings from the

participants and some community leaders who had hoped to receive the payout. Some improvements were suggested by the participants during these sessions and the next implementation cycle for the product (2020/21) will factor in the recommendations from the participating farmers to make the insurance product more attractive.

Under the risk transfer component, WFP Malawi has mostly been implementing a Weather Index Insurance (WII) product until last year, when Area Yield Index Insurance (AYII) was piloted. The WII product is triggered only by dry spells. Some agriculture risks such as pest attacks (Fall Army Worm) and flooding were not part of the insurable risks, meaning that agriculture losses from these risks wouldn't trigger any compensation to the farmers. Based on the recommendations from farmers, the new design of the insurance has taken into account losses from a broad range of agricultural risks (dry-spells, pests, diseases and flooding) and farmers will also opt to choose the specific crop they intend to insure. This was based on the feedback from the farmers demanding a multiple peril product. Also, efforts are being made to explore linkages with agriculture input dealers for a potential bundling of insurance, as well as providing farmers with different product options, including standalone AYII insurance product.

This will be important for the third phase as WFP Malawi plans to reach out to more indirect beneficiaries⁴ and linking its activities to the Adaptation Fund being led by the Government of Malawi's Ministry of Agriculture. Insurance, improved agriculture input access, climate services and market access are part of the project activities for the Adaptation Fund. WFP is working closely with the Adaptation Fund to build capacity in implementing these interventions and effectively hand over responsibilities. Making the product attractive (bundling of services, multiple peril cover) to the benefiting households is key to sustainability.

The end of season outcome for both Weather Index Insurance (WII) and Area Yield Index Insurance (AYII) products showed a small percentage payout trigger in some project areas. For example, the WII product triggered payouts in one zone in Mangochi (Makanjira), and to all participating beneficiaries in Zomba and Blantyre districts. A total of 9,512 farmers received compensation

4. Indirect beneficiaries are individuals who have access to assets, knowledge and capacity, commodities and services delivered or transferred as a result of WFP support.

of approximately US\$15 (MK11,779) each in Mangochi, US\$17 (MK13,157) in Blantyre and US\$3 (MK2,806) in Zomba. The AYII product provided additional payout triggered in Phalombe and Zomba districts (approx. US\$3 each) benefiting all the farmers in the two districts (8,256 in Phalombe and 3,200 in Zomba). WFP engaged service providers to manage the distribution of the payout this year, however, discussions are ongoing to develop sustainable distribution mechanisms managed by the insurance companies to enhance sustainability of the intervention. A cash contribution strategy for premium has been reviewed to enforce its implementation during the coming season.

Adaptation Fund

The rollout of the Adaptation Fund (AF) which also has components of Integrated Risk Management Programme (IRMP) took off during this quarter. This presents an opportunity to handover some of the IRM components to the government as the project's implementer. The project aims to enhance climate adaptation and food security of households and promote access to structured market opportunities among participating communities. Project inception workshops were held in June where WFP in collaboration with the Ministry of Agriculture and Food Security (MoAFS) held discussions with project stakeholders (District Assemblies for Balaka, Zomba and Machinga and the local community members) to brief stakeholders about the project. At district level, inception workshops drew participation of members of the District Executive Committee (DEC) and District Agricultural Extension Coordination Committee (DAECC) while at community level, the workshop drew participation of leaders of various community structures including traditional leaders as well as youth, women, business and farmer representatives. Communities that were engaged in the inception workshops expressed satisfaction with the project objectives and held high expectations on how their communities will be capacitated and will develop adaptive skills to climate change and variability thereby enhancing their resilience to climate related shocks. The project was fully accepted and approved by all the communities who were led by their traditional and community leaders.

Risk Reserves and Prudent Risk-Taking Components

Under the VSLA component, WFP and its NGO partners facilitated trainings and other community engagement activities. VSLs messages were developed and disseminated to the communities with strong emphasis on adherence to Covid-19 measures during meetings. Community Based Trainers (CBT) also being referred to as Village Agents were identified through the CBT networks and went through ToT trainings in VSL methodology. District stakeholder meetings were held where stakeholders reviewed implementation of VSL activities for the year and strategized on the VSL activities going forward considering the Covid-19 pandemic. Partners agreed that having more agents in the current situation is desirable as it will ensure adequate support to the groups and foster uptake of financial services interventions. Partner budgets and workplans were reviewed during the quarter to ensure availability of Personal Protective Equipment (PPE) and hand washing facilities to be used during meetings with community members as a preventative measure for Covid-19.

As Covid-19 cases continued to increase towards the end of the second quarter, field activities were conducted at a reduced scale in compliance with preventative measures imposed by the government. Activities such as trainings, radio listening group meetings as well as coordination meetings were mostly affected as participation was restricted to certain number of individuals to meet the requirements of the directive. WFP and its partners adjusted the implementation budgets accordingly to make resources available to support new approaches to activity implementation to contain the spread of the virus. Covid-19 prevention messages were disseminated through the radio platform contracted to support dissemination of climate messages and sanitary equipment such as pails, bars of soap and other PPE materials were distributed to support continuity of activities at the reduced scale in all project sites.

During the quarter, Malawi held a peaceful election bringing an end to months of political tension. A new government was ushered into power bringing renewed hope for dealing with the many social economic problems the country faces, that exposed many Malawi nationals to abject poverty.

Gender and Nutrition

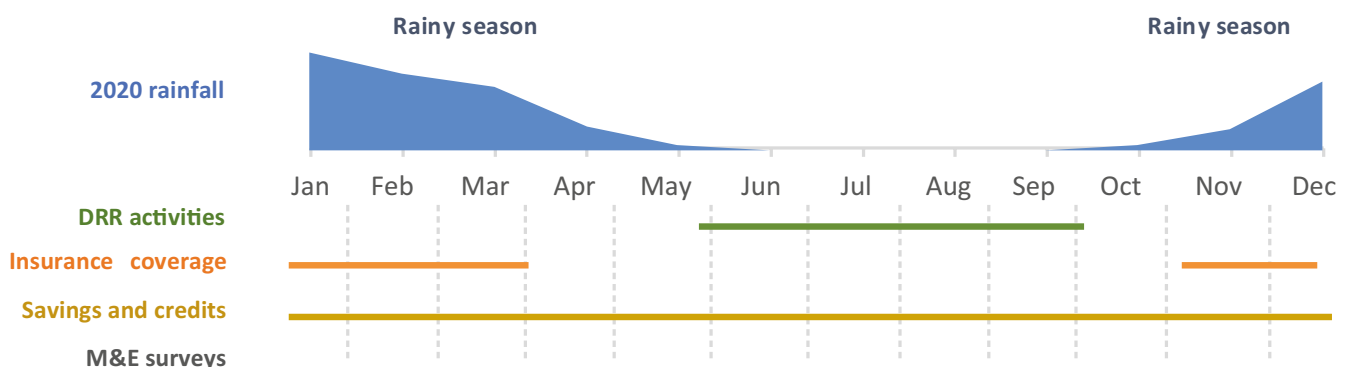
Gender and nutrition considerations are incorporated in Malawi’s integrated resilience building portfolio. The IRMP is implemented across a spectrum of socio-economic groups and so it is important to ensure effective inclusion on vulnerable groups, especially women. To guarantee that women are involved in programme activities for long-term benefits, the integrated approach focuses on equal participation in programme planning and activities. For instance, the interventions use WFP’s Three-Pronged Approach to Resilience Building (3PA) to involve and engage all relevant stakeholders, including vulnerable and marginal groups like women. As such, gender inclusive participatory approaches are promoted in all project activities and across the different IRMP components. Equal gender participation is also promoted across activities and some activities undergo adaptations in order to address the different needs of women and men. In order to promote greater gender balance and empowerment of women, men and women alike are targeted in activities traditionally dominated by men, such as financial services and financial literacy. In Malawi, women make up about 70 percent of farmers receiving insurance cover and participating in savings groups; and 65 percent of farmers accessing loans.

The SDC Midterm review found that women have been socially and economically empowered through interventions of the integrated approach such as FFA and the VLSs.

Nutrition is another dimension that WFP Malawi sees as essential to be mainstreamed across the integrated approach to resilience building. During the last quarter, WFP and its partners focused on supporting readjustment of the harmonised nutrition Social Behavioural Change Communication (SBCC) message to reflect the Covid-19 situation. Dissemination of these messages which includes maternal infant and young child nutrition in the context of Covid-19 is ongoing in the targeted districts.

Key channels being used for dissemination of these messages are community radios and mobile vans. Cumulatively, around 600,000 people are continuously being exposed to SBCC messages through community radios in Chikwawa and Phalombe. Furthermore, a total of 442 care group promoters were sensitized on Covid-19 prevention and control measures in Phalombe and Chikwawa districts, as part of their capacity building activities. Interpersonal dissemination through home visits by care groups have been put on hold, awaiting finalization of standard operating procedures (SOP) on implementation of this component by the nutrition stakeholders.

Figure 5. Malawi 2020 seasonal calendar



R4 Zambia

Since 2015



7,822 households (53,965 persons)⁵



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.



5. This figure refers to the number of farmers insured during the 2019/20 agricultural season.

Project Status

Risk Reduction Component

During the quarter, 15 micro trainings on farm management and gross margins analysis were conducted with 196 Farmers Club committee members and lead farmers, including 420 farmers (27 percent women). The trainings focused on building farmers capacity and knowledge to improve their farming with a business purpose. A total of 1,020 Farmers Club members (48 percent women) were also trained in agroforestry across the three districts. The trainings were facilitated by the Forestry Department in the respective districts and focused on exploring and knowing the agroforestry tree species. Regular monthly Farmers Club meetings were held during the quarter across Pemba, Monze, and Namwala districts with a total of 7, 176 farmers (50 percent women).

Risk Transfer Component

During the quarter, sensitization and promotional meetings on Weather Index Insurance (WII) were conducted with 50 Farmers clubs of Namwala district and a total of 1, 954 farmers (37 percent women). The meetings were restricted to small groups in line with Covid-19 preventive measures and are expected to be rolled out to all the other farmers clubs. As part of WFP's technical assistance to the Government on index insurance, 30 government staff from seven different ministries have been trained to support improvement of the FISP⁶ index insurance product. WFP supported the collection of agronomic data, with the help of index design partners, the International Research Institute for Climate and Society (IRI) and Partner Re. WFP is also supporting the development of a WII national awareness programme in English and seven local languages, scheduled to start airing on a national broadcasting cooperation by beginning of August and lasting for three months.

Risk Reserves Component

A training was conducted for the project staffs in all the three districts on basic financial education with staff expected to replicate the trainings to all the farmers clubs within their respective areas. During the quarter, the training has been rolled out in selected farmers clubs in Namwala district with 1, 069 farmers (27 percent women) participating.

During the reporting period, the total number of savings groups amounted to 524, with 12,706 farmers (61 percent women) saving US\$153,293. 54 new saving groups were formed during the quarter, with a total of 6,972 farmers (63 percent women) participating.

Prudent Risk-Taking Component

A training on prudent risk taking and adaptation was delivered to 47 frontline staffs (46 percent women). The training was aimed at making participants understand the meaning and importance of credit, its various forms, the advantage and disadvantage of granting credit, and the most important elements to manage when extending a credit facility. The training will enable field staff from both the Ministry of Agriculture (MoA) and DAPP to help farmers understand loan administration issues and requirements needed for farmers to get access to credit. During the quarter, roll out of the prudent risk taking and adaptation trainings began in all the 50 farmers clubs in Namwala district. A total of 122 farmers clubs committee members (40 percent women) were trained and are expected to disseminate their knowledge to their respective clubs. Farmers learnt how taking financial risks should move hand in hand with proper planning in order to avoid losing out or making losses in their businesses. A total of 9,859 farmers (65 percent women) accessed loans worth US\$179,440, with 4,021 farmers (64 percent women) repaying their loans for a total of US\$87,064. Moreover, a total of 1,618 farmers accessed input credit in the form of seed valued at US\$29,587.

Post-Harvest Loss Management

Post-harvest Loss (PHL) management and handling training was delivered to 245 lead farmers and aggregators (40 percent women) during the reporting period. The training was facilitated by District Marketing and Development officers (DMDOs) from the MoA of their respective districts. The training aimed at sensitizing farmers on the importance of post-harvest handling in order to avoid having poor grain quality and how farmers can market their farm produce. Similar trainings are expected to be rolled out to all the districts. Trainings on creating linkages for both inputs and outputs was conducted in all the three districts with 583 farmers (56 percent women). Agro dealers, agencies and stockists present to lead the linkages included ZAMSEED, Seed Co, Pioneer, which are major seed distributors in Zambia. The focus of these linkages trainings were to make farmers knowledgeable on various seed

6. The Farmer Input Support Programme (FISP) is the Government's agriculture input subsidy programme for smallholder farmers.

varieties, including rain fed and off rain season crops; the importance of early planning; garden seeds currently available on the market; and to link farmers directly to Agro seed companies. Post-harvest management and market access trainings were conducted in all the nine camps under the Smallholder Agricultural Market Support (SAMS) programme. Trainings aimed at educating farmers on the dangers of crop losses associated with pre and post-harvest handling, helping farmers better manage their crops in order to secure good quantities and quality grain that would in turn enable small scale farmer have enough produce for consumption and access to market. Moreover, during the quarter, micro trainings on market development were delivered to 495 farmers (44 percent women) in the three districts. Market information of notable off takers was shared with participants through these trainings, which will ease market challenges farmers are facing in the project area. In particular, the trainings focused on: building farmers capacity on the importance and roles of available key partners in market development; the importance of rural aggregation; warehouse receipting⁷ being promoted by the local grain trading and input supply company, Moomba Investment; and sharing the available market demand of crops to be purchased from farmers including the tonnages required and price timing.

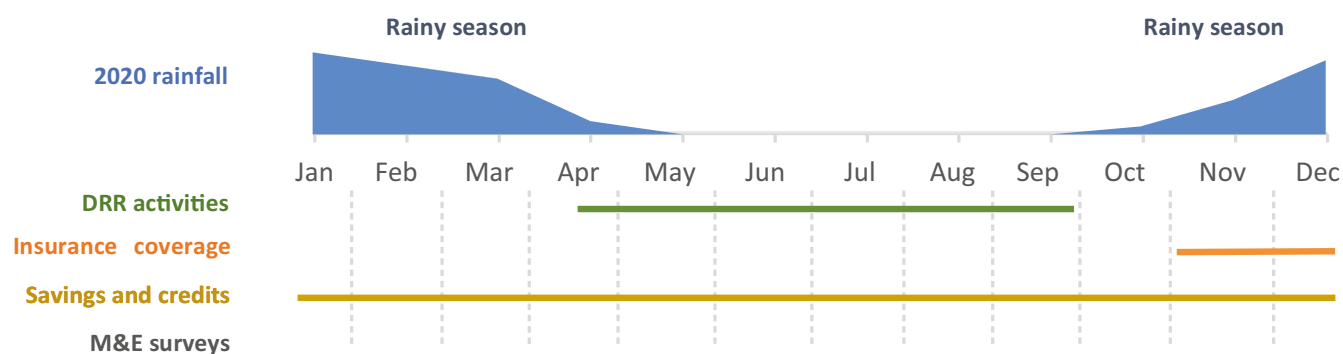
Gender and Nutrition

To promote greater gender balance and empowerment of women across interventions of the integrated climate risk management approach, men and women alike are targeted in activities traditionally dominated by men, such as financial services and financial literacy. In Zambia, about

50 percent of farmers receiving insurance are women; they also account for about 60 percent of saving groups members and 65 percent of farmers accessing loans. Generally, and as reported by the SDC Midterm review, lower level of participation from men to savings groups, for instance, does not imply a lack of interest from their side. In a majority of contexts, the weekly meetings mean that men, who frequently travel for work or in search of food, could not participate on a regular basis. In addition, men beneficiaries argue that their lower participation in VSLs was not to be viewed as a problem as they felt adequately represented by their spouses, and that women were being empowered economically.

In Zambia, gender-responsive participatory processes are also promoted across the different R4 components. The initiative promotes women's empowerment and equal gender participation including in decision-making processes, with women taking the role of lead farmers and participating in farmers' club committee members. Particularly, lead farmers take on a leadership role, as they act as key conveners and interlocutors between extension workers and farmers, acting as support to farmers' club, and disseminating knowledge and trainings to their respective farmers' club. Women also regularly participate in monthly farmers' club meetings and through these clubs, women and men get access to several trainings on sustainable farming practices, financial education, market access, post-harvest loss and index insurance. Nutrition is also an aspect that WFP Zambia wants to mainstream as relevant across the integrated approach. For instance, the risk reduction component promotes the use of nutritious crops such as legumes and bio-fortified maize.

Figure 6. Zambia 2020 seasonal calendar



7. Warehouse receipt is a document that provides proof of ownership of commodities, as security to access credit, inputs, etc.

R4 Kenya

Since 2017



8,862 households (59,375 persons)⁴



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

R4 completed activities related to the 2019 Short Rains season, which insured 8,862 farmers (85 percent women) between November and December 2019. During the reporting period, the R4 programme received a 50 percent premium subsidy amounting to US\$93,000 released by the Ministry of Agriculture, Livestock, Fisheries and Irrigation, as part of the Kenya Agriculture Insurance Programme.

Due to COVID-19 movement restrictions imposed by the Government of Kenya since March 2020, WFP has adapted its communication channels with project participants. In partnership with Pula Advisors, in June 2020, R4 beneficiaries received robocalls and SMS messages with the results of the 2019 R4 season outcome, which clarified that no insurance compensation was released due to good distribution of rainfall and positive impacts on yield levels as reported in the first quarter. Approximately 90 percent of households accepted the call, with a 71 percent rate of households having listened to the message until the end. Furthermore, as part of WFP's complaints and feedback mechanism, a total of 55 R4 farmers reached out to WFP Kenya's Toll-Free number to submit their questions on payouts and on programme implementation during the period.

4. The figure refers to the number of farmers insured during the 2019 season, which ended in May 2020.

For the next quarter, WFP and R4 partners will kick-off the 2020 Short Rains season, with expansion to another district and a 20 percent target increase in the semi-arid region aimed at reaching 12,000 households. WFP is also finalizing the selection of a cooperating partner for the introduction of Village Savings and Loans Associations (VSLAs), which will leverage R4 household's capacities to save and invest in income generating activities.

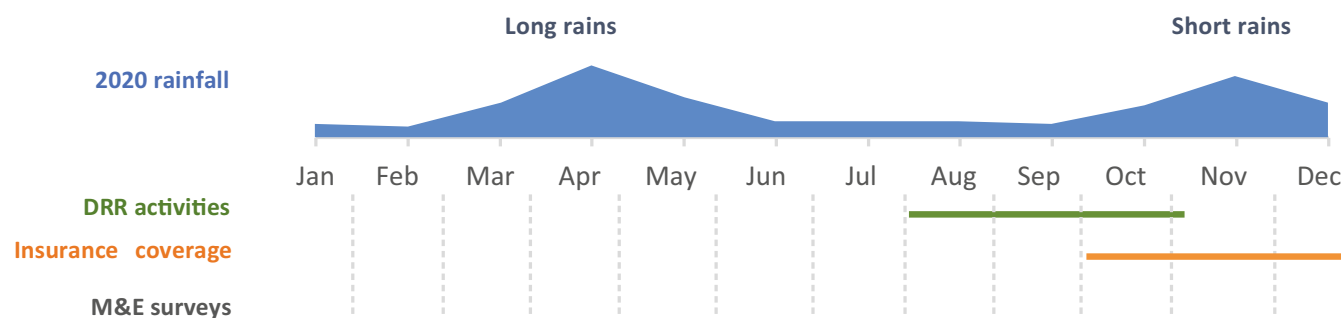
Rome-based Agencies Partnership on insurance for agricultural resilience

The Rome-based Agencies (RBAs) collaboration in Kenya has been strategic to support the country's development goals. Through the IFAD-EU co-funded "Kenya Cereal Enhancement Programme-Climate Resilient Agricultural Livelihoods Window" (KCEP-CRAL), the RBAs have been working to strengthen smallholder farmers with high to medium commercial potential in Arid and Semi-arid Lands (ASALs) to increase productivity and profitability of cereals and pulses. This collaboration leverages and solidifies the comparative advantages of the different agencies for supporting Kenya's decentralized

governments. It builds on FAO's technical support to improve smallholder farmers' sustainable productivity and profitability through Conservation Agriculture, while aligning with IFAD's support to the transition of smallholders to resilient market-based farming, underpinned by an innovative input e-voucher system. The Programme offers a window for smallholders who benefitted from WFP's food assistance programmes and are ready to engage in more market-oriented agriculture, thus proposing a gradual pathway towards self-reliance of rural communities in the ASALs.

The KCEP-CRAL launched its insurance e-wallets during the long rains in 2020 to complete the full e-voucher package. With funding from IFAD's "Adaptation for Smallholder Agriculture Programme" (ASAP), WFP shared its experience with Area Yield Index Insurance (AYII) in Kenya and provided technical support to KCEP-CRAL's design of its insurance e-wallet, in coordination with key insurance partners also supporting the R4 programme. As a result, more than 8,100 farmers in Kenya's coastal and semi-arid region have registered for AYII, valued at a total estimated premium of U\$140,000 for green grams, cow peas, maize and sorghum during the 2020 March-May cropping season.

Figure 7. Kenya 2020 seasonal calendar



R4 Zimbabwe

Since 2018



1,651 households (9,245 persons)⁸



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



Risk Reserves



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

The 2020 Food For Assets (FFA) season kick-started in June with Aquaculture Zimbabwe (AQZ) and Mwenezi Development Training Centre (MDTC) working in Masvingo and the Community Technology Development Organization (CTDO) in Rushinga. The main activities undertaken included inception trainings, beneficiary registration and ward-based sensitisation exercises. FFA inception trainings were held to ensure proper coordination, joint planning and implementation of activities through the engagement of various stakeholders including the government and community representatives. Beneficiary registration and ward sensitisation meetings were conducted in current FFA wards while the registration for new wards will be conducted in July. Farmers in existing R4/FFA wards who are already benefiting from the FFA assets focused on horticulture production during the quarter with proper COVID-19 prevention measures in place.

8. This figure refers to the number of farmers insured during the 2019/20 agricultural season.

Appropriate Seeds and Agricultural Practices

All crops (cereals, small grains and legumes) were harvested from the demonstration plots by the extension staff, village-based agents and farmers. Crop sub-samples were processed, and the data was recorded in respective farmer booklets and then captured electronically. CIMMYT also worked on soil sample collection for mineral/chemical analysis as well as infiltration measurements in the target communities. Results of the soil analysis will be available in the next quarter.

Risk Transfer Component

Out of the 1,651 farmers (66 percent women) who were registered for Weather Index Insurance (WII) in the 2019/2020 agricultural season, 88 percent had received their payouts. Farmers with outstanding payouts were absent during the three account opening exercises conducted by CABS. The lockdown and movement restrictions due to the COVID-19 pandemic has also created delays in the process. An alternative payment method in the form of Ecocash was proposed. However, midway through the Ecocash account verification exercise, the Reserve Bank of Zimbabwe announced restrictions on mobile money transactions. A mop up exercise will be conducted in August by Old Mutual and CABS to open accounts for all farmers with outstanding payouts and clear the outstanding payments.

To strengthen and standardise its financial education and climate change sensitization efforts, as well as increasing the reach of participants, WFP Zimbabwe has been working on developing an interactive mobile-based game to raise awareness on climate literacy and microinsurance, in collaboration with the Country Office ICT Unit. User stories and content for the mobile-based game have already been finalized. The first module of the game will focus on educating players on technical concepts of climate change, variability and its impact on agriculture and food security. The second module is composed of four seasons/rounds whereby the player will be provided a host of decisions to make prior to the onset of each season. The last round will introduce the issue of gender disparity and disproportionate impact of droughts on women as compared to men in the community. The content has also been translated to the local Shona language. A prototype for the game will be finalized by August and the game will go live in September.

Risk Reserves and Prudent Risk Taking Components

SNV strengthened the capacity of cluster facilitators in conducting meetings with proper COVID-19 prevention measures. VSL groups were also advised on the proper handling of cash and encouraged to explore the use of mobile money platforms such as Ecocash and One-money to minimize contact during monthly meetings. Income Generating Activities (IGAs) were affected due to lockdown restrictions as groups and individuals failed to access markets to sell their produce, procure inputs and replenish stocks. This resulted in lower income for VSL members and fuelled the use of funds for consumptive purposes as compared to productive purposes.

A situational analysis of 24 VSL groups also found that savings were affected resulting in 2 percent of the groups suspending savings, 5 percent sharing out and restarting saving cycle whilst 93 percent of groups continued to save without sharing out albeit reduced monthly saving amounts in some groups. Income streams were also affected with 3 percent of VSL members indicating no income from IGAs, 91 percent experienced a drop in income (varied scale of reduction), whilst 6 percent experienced an increase in income by taking advantage of opportunities presented by the COVID-19 pandemic such as producing face masks and sourcing and selling scarce basic food commodities such as sugar. The analysis found that despite the challenges posed by the COVID-19 pandemic and the debilitating economic environment, 98 percent of VSL groups continued to save and lend.

Access to Markets

Out of 151 farmers (70 percent women) that received seed loans from Zimbabwe Women's Micro-finance Bank (ZWMB), 50 percent had surplus production and will be paying back the loan in the form of grain as per the agreement. The remaining farmers will repay in monetary terms as they preferred to reserve their sorghum harvest for food security. Borrowing from VSLs was low in this quarter as members' income generating activities were affected by the lockdown. VSL groups also adapted their loan repayment terms to allow for repayments in instalments for those who faced challenges.

Farmers' access to markets was severely curtailed during the lockdown due to movement restrictions and closure of local markets, especially for fresh produce. SNV worked with marketing committees to enhance their capacity in conducting market research to ascertain market requirements and inform production, identification of viable and reliable markets, engaging and negotiating with buyers, supplying the markets, conducting gross margin analysis as well as maintaining sales and marketing records. SNV also continues to liaise with local authorities to help farmers secure movement letters.

A rapid market assessment was conducted in 10 wards in Masvingo and Mwenezi, under the Zambuko Livelihoods Initiative, to identify potential value chains that smallholder farmers could participate in meaningfully to improve household incomes. The results of the analysis will be available in the next quarter.

A capacity needs assessment of Producer and Marketing Groups (PMG) in Mwenezi was also carried out in order to identify capacity gaps in production, marketing and management structures. The assessment highlighted the need for clear roles and responsibilities among PMG members, demand driven production and improved marketing and negotiation skills which will be featured in upcoming trainings.

Post-Harvest Handling and Storage

Under the Zambuko Livelihoods Initiative, farmers received trainings in Post-Harvest Handling and Storage (PHHS). Major aspects of the training included crop maturity indices, harvesting, drying, moisture content testing and management, storage and use of grain protectants. SNV also identified and engaged Farm and City, a leading agricultural retail company, to supply hermetic storage bags to farmers.

Zambuko Livelihoods Initiative

The Zambuko Livelihoods Initiative, supported by USAID, is part of Zimbabwe's integrated climate risk management portfolio. The initiative focuses on strengthening communities' social cohesion, improving smallholder crop and livestock production, access to

finance and markets and strengthening post-harvest handling. Zambuko has many synergies with the R4 Initiative, being implemented in all R4 current and expansion wards in Masvingo district, and in Mwenezi wards 6 and 10. Moreover, operational partners CIMMYT and SNV are both involved in the implementation of two components of both initiatives, namely, the promotion of appropriate seeds and agricultural practices and the savings component. Differently from R4, Zambuko includes a social cohesion and a livestock management component and does not include insurance or asset creation activities.

Improved equitable management of shared resources

During the quarter, WFP's partner Tree of Life (TOL) secured clearance to implement social cohesion activities in Masvingo District, which was followed by sensitization meetings with various stakeholders. The Psychosocial Awareness and Coping Skills (PACS) were translated into vernacular languages and are ready for use. PACS workshops are currently underway.

Improved livestock management

Mwenezi Development Training Centre (MDTC), as part of the Zambuko project, held an inception workshop on the livestock component of the project and registered 1,000 households in two wards in Mwenezi, to be trained in livestock management, housing structures, disease control and fodder production as well as to participate in a pass-on scheme for goats and chickens.

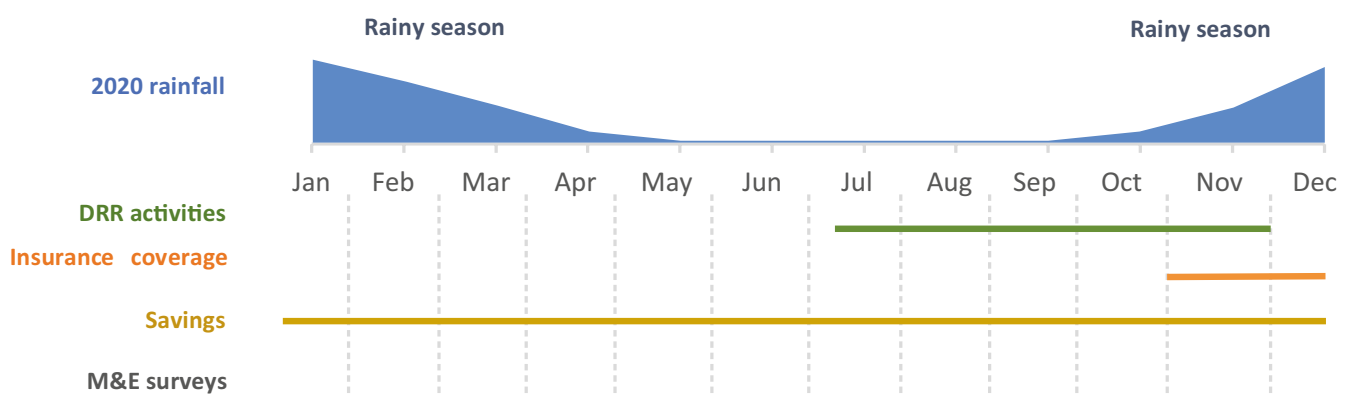
Gender and Nutrition

Gender and nutrition considerations are incorporated in Zimbabwe's integrated climate risk management portfolio. R4 supports the establishment of nutrition garden and fruit tree planting in addition to promoting nutrition-related discussions and sensitization. Promotion of nutrition gardens aims to diversify farmers' nutritional intake as well as provide a source of revenue, with farmers regularly selling surplus vegetables, increasing their incomes and reducing their expenditures.

Gender-responsive participatory processes are promoted across the different project components. Equal gender participation is encouraged in all project activities, as well as women's empowerment and integration of the different needs of women and men. Particularly, 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. These

discussions are facilitated by SNV in collaboration with the Ministry of Women's Affairs. Moreover, given the over- representation of women in savings groups, the project is working to promote male participation during training sessions. In addition, different gender needs are taken into account in terms of selection of training/ meeting venues as well as time for trainings, meetings and other activities.

Figure 8. Zimbabwe 2020 seasonal calendar



R4 Mozambique

Since **2019**



2,600 households (15,700 persons)⁹



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

After targeting its first 2,600 participants in Tete and Gaza provinces, thanks to funding from the Government of Flanders, in 2020 R4 in Mozambique is expanding to 5,000 participants. 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 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 will be insured by applying CA techniques. The insurance product, tools and mechanisms will be rolled out during the 2020/2021 campaign, with the product being designed and customized for the local context, focused on drought.



Risk Reserves



Prudent Risk Taking

Risk Reserves and Prudent Risk Taking component:

Farmers 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

In the second quarter of 2020, the R4 initiative finalized its activities for the first agriculture season in the provinces of Gaza and Tete benefiting 2,600 households (70 percent women) with financing from the Government of Flanders. Farmers working on 104 demonstration plots harvested their crops, following guidance on crop harvest techniques and post-harvest conservation. The project is preparing support for the second agricultural season, where seeds will be provided combined with extension support. These activities are being adapted to mitigate the impacts of COVID-19 on beneficiaries, by subdividing the Farmers Clubs into 5 people per meeting and providing masks, and sanitizing material while practicing 1.5 m social distancing. The lead farmers and extension staff are also disseminating the World Health Organization (WHO) and Government guidance on COVID-19 preventive measures.

⁹ This figure refers to the number of farmers targeted for insurance for the 2020/21 agricultural season.

Risk Transfer Component

In the second quarter of 2020, WFP Mozambique finalized the design process and dry run of the index insurance prototypes that were developed with WFP's technical partners. After internal discussion, analysis on the back testing of the product and interaction with the local stakeholders, a decision was made to introduce a Weather Index Insurance (WII) product for the upcoming 2020-21 season, for both Gaza, Tete and Nampula provinces. The rationale behind introducing the WII, instead of the different indexes that were explored during the dry run, was tied to the fact that the WII is more of a straightforward and simple product, which, for the targeted smallholder farmers, will be important to see how the product works in order to create that literacy and trust among first time consumers of insurance products. However, it should be noted that the additional indexes, namely Hybrid Index Insurance (HII) and Area Yield Index Insurance (AYII), will be continued to be explored, as well as additional activities, such as crop cuts, and interaction with farmers during the upcoming season, will be conducted in order to inform WFP on the feasibility of introducing additional and new indexes.

Parallel to the development of the prototypes, WFP, in partnership with the International Research Institute for Climate and Society (IRI), conducted a set of virtual trainings focusing on index insurance, with a range of public and private stakeholders, further supporting WFP Mozambique's continuous effort to increase local capacity and knowledge on weather index insurance.

Risk Reserves and Prudent Risk Taking Components

A total of 3,200 farmers (63 percent women) participated in 104 Village Savings and Loans (VSL) groups, and were able to save consistently until May, but had to pause the saving cycle due to COVID-19.

Before May, extension staff facilitated savings meetings and monitored groups performance following COVID-19 preventive measures, whereby groups were divided and held meetings with a maximum of ten people per meeting and were provided with masks and sanitizing material at every meeting. Farmers to date have saved US\$12,699 and accessed loans worth US\$ 6,232.

Climate Services

Since December 2019, seven climate monitoring bulletins have been disseminated under the climate services component. The bulletins covering the period December 2019 to February 2020 focused on the rainy season, while for March the focus was on the dry season which pointed to a likelihood of 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, identifying public extension services and radio communication as the best channels for the delivery of climate service information. Building on the findings from the climate services needs assessment, two partnerships with local community radios are being formalized.

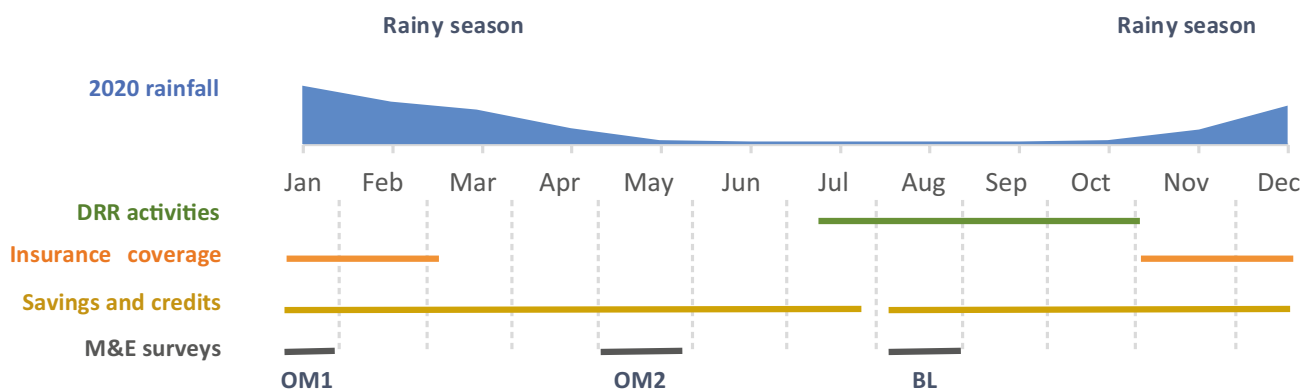
In coordination with the National Meteorological Institute (INAM) and local authorities, WFP has also identified 17 communities where to install manual rain gauges, tracking the amount of rainfall throughout the agricultural season. Rain gauges will also be leveraged for the insurance component to monitor the performance of the index.

Preparations are underway to conduct an Expert Training and Training of trainers (ToT) on Participatory Integrated Climate Services for Agriculture (PICSA) approach, developed by researchers from the University of Reading (UoR).

With support from WFP, INAM continues working on weather forecast and monitoring as well as dissemination of this information. A technical working group on drought early warning was set up together with the National institute for Disaster Management (INGC) and the Ministry of Agriculture and Rural Development(MADER), bringing together various stakeholders for national level analysis of weather monitoring and weather forecast as well as agricultural and water data to identify possible early sign of drought in the country. The first meeting took place in mid-February (mid-rainy season analysis), and the second was conducted online at the end of April (end of rain season evaluation).

MADER is also continuing its work on enhanced crop monitoring. Data collection continued in the field in selected project districts until May-June. Moreover, capacity strengthening activities of technicians were undertaken at national level, to clean and analyze the data collected in the field with the aim of preparing crop and production analysis including high-resolution satellite data as well.

Figure 9. Mozambique 2020 seasonal calendar



R4 Bangladesh

Since 2020



2,000 households



100 percent women



Kurigram



Oxfam Bangladesh, Green Delta Insurance, International Water Management Institute, National Development Programme, Save Earth Climate Services, Weather Risk Management Services



KOICA

R4 Programme in Bangladesh

In 2020, WFP launched an index-based flood insurance product in Kurigram district of Bangladesh, in partnership with Oxfam Bangladesh and Green Delta Insurance Company Ltd. The insurance component builds on the Resilience Innovation Programme funded by the Korea International Cooperation Agency (KOICA). The Resilience Innovation Programme is aligned with the adoption of integrated approaches for risk management, aiming to improve the food security of Bangladesh's chronically flood-affected households. The Resilience Innovation Programme has three components: a microinsurance product for smallholder farmers and vulnerable households that will support risk transfer; a Forecast-based Financing (FbF) approach to support efficient relief mechanisms and strengthen the social protection programme that will enable risk preparedness and risk reduction; and the Seasonal Livelihoods Planning component that aims to enhance understanding of the relationship between seasonality and household economics.



Risk Reduction component:

In Bangladesh, casual agricultural labourers engage in risk reduction activities such as planting coconut trees, as their contribution to the insurance premium.



Risk Transfer component:

Casual labourers gain access to index-based flood insurance. Under this innovative insurance cover, labourers are protected against catastrophic flooding during the monsoon season. Households will receive a payout if the Union's geographical area is inundated above a certain number of days and above a certain surface (excluding permanent water body areas).

Project Status

An innovative index-based flood insurance product has been developed to protect casual labourers from catastrophic flood events. The insurance scheme launched by WFP, Oxfam Bangladesh and Green Delta Insurance Company Ltd, will protect 2,000 female casual labourers engaged in agricultural work in Jatrapur and Ranigonj Unions – under Kurigram Sadar and Chilmari upazilas of Kurigram district- against annual flooding during the monsoon season which runs from beginning of July to end of September.

The increase in frequency and intensity of rains and the changing climate have increased flooding in Bangladesh. The country is currently facing a devastating flood that has affected more than one million people in South Asia over the last two months. The overall goal of the risk transfer solution is to enhance vulnerable households' and communities' abilities to absorb climate shocks, improve their ability to reduce and manage risk, and maintain food security.

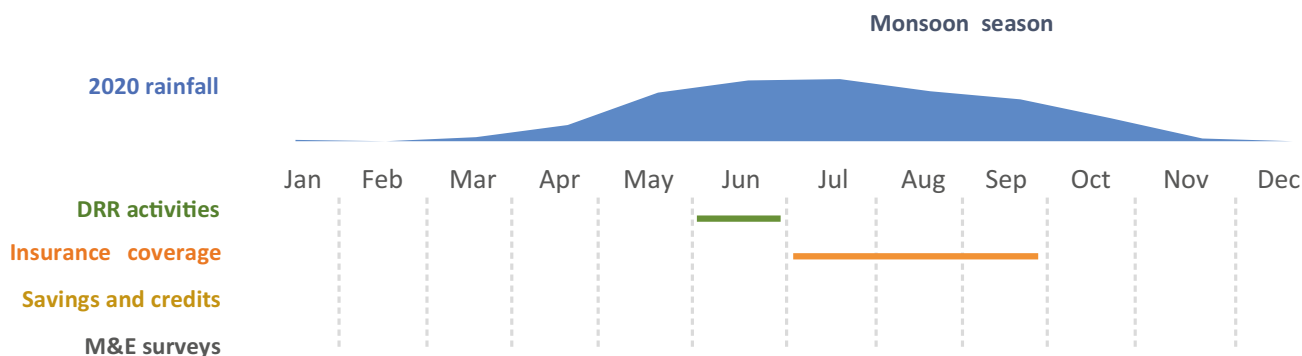
The product has been developed based on an analysis of the last 19 years of satellite data and validated by water level and rainfall data. The payout will be made based on pre-defined flood indexed parameters such as inundated area as a percentage of the total geographical area and the duration of flooding. Technical partners involved in product design who provided historical data to develop the index-based flood insurance product include the Weather Risk Management Services (WRMS), the International Water Management Institute (IWMI), and Save Earth Climate Services Limited.

A virtual roundtable discussion and community level awareness campaign on climate risk insurance will take place in the next quarter. Moreover, the programme is also looking at developing a weather-based index insurance product to protect smallholder farmers from climate-related risks.

Under the Resilience Innovation Programme, WFP also implements Forecast-based Financing (FbF), an innovative approach that uses reliable weather forecasts to trigger anticipatory actions and release humanitarian funds for pre-agreed activities when weather/climate forecasts indicate an elevated risk. These actions minimize losses and damages caused by climate hazards and reduce the need for humanitarian assistance in their aftermath.

Under FbF/anticipatory action activities, WFP supported 6,000 vulnerable households in five unions of Kurigram districts with anticipatory cash-based transfers of US\$53 and dissemination of early warning messages ahead of the monsoon flooding. These interventions supported the most vulnerable households -including families with persons with disabilities and elderly people, and households headed by single women- in preparing and protecting themselves from the flooding.

Figure 10. Bangladesh 2020 seasonal calendar



R4 Madagascar

Since 2020



3,500 households¹⁰



Over 50 percent women



Anosy and Androy Regions



ARO, CTAS, DEFIS (IFAD), FAO, GIZ, Ministry of Agriculture, Livestock and Fisheries, Pula Advisors



SDG Fund

R4 Programme in Madagascar

In 2020, implementation of R4 will be rolled out in the Anosy and Androy regions of Madagascar, thanks to funding from the Sustainable Development Goals (SDG) Fund. The initiative builds on the Joint Programme “Development of an integrated social protection system for Madagascar, sensitive to the needs of people living with disabilities”, implemented by various UN agencies, including WFP, UNICEF, ILO and UNFPA. The programme aims to improve the effectiveness of social protection interventions through an integrated package of programmes to protect households from risks, promoting human and productive investments, adapted to the needs of poorest households, including people with disabilities.



Risk Reduction component: By transferring the risks of agriculture loss to a third party, insurance subsidies will help stabilize revenues of vulnerable smallholders who will be more inclined to invest in their agricultural production. Over the medium term this will translate in increased agricultural production. Under this component, farmers will gain access to Area Index Insurance (AYII) by participating in PHL training and by adopting post-harvest technologies.



Risk Transfer component: By transferring the risks of agriculture loss to a third party, insurance subsidies will help stabilize revenues of vulnerable smallholders who will be more inclined to invest in their agricultural production. Over the medium term this will translate in increased agricultural production. Under this component, farmers will gain access to Area Index Insurance (AYII) by participating in PHL training and by adopting post-harvest technologies.



Risk Reserves and Prudent Risk-Taking component: Insurance is provided through the Village Savings and Loans Associations (VSLA) groups. The integrated strategy aims to support farmers from various types of vulnerabilities, including financial ones. Farmers are trained on the insurance product and also on the importance of savings and best practices to run a VSLA group efficiently. Ultimately, the accumulated savings will help farmers to graduate and bring cash contribution to pay part of the insurance premium in the following campaigns.



10. This figure refers to the number of farmers targeted for insurance for the 2020/21 agricultural season.

Project Status

In 2020, implementation of R4 will be rolled out in the Anosy and Androy regions of Madagascar. The initiative is part of a Joint Programme to support the Government of Madagascar in strengthening its social protection system, adapting it to the needs of the poorest households, with a special focus on people living with disabilities.

R4 will be implemented in ten communes around the Amboasary-Sud district, namely Behara, Ifotaka, Anjaky-Ankilikira, Sampona, Amboasary, Tanandava, Maroalopoty, Maroalomainty, Ambovombe and Berano. The Country Office (CO), in partnership with Pula Advisors, is currently undertaking an Area Yield Index Insurance (AYII) dry run for the 2020 rainy season and the 2021 dry season.

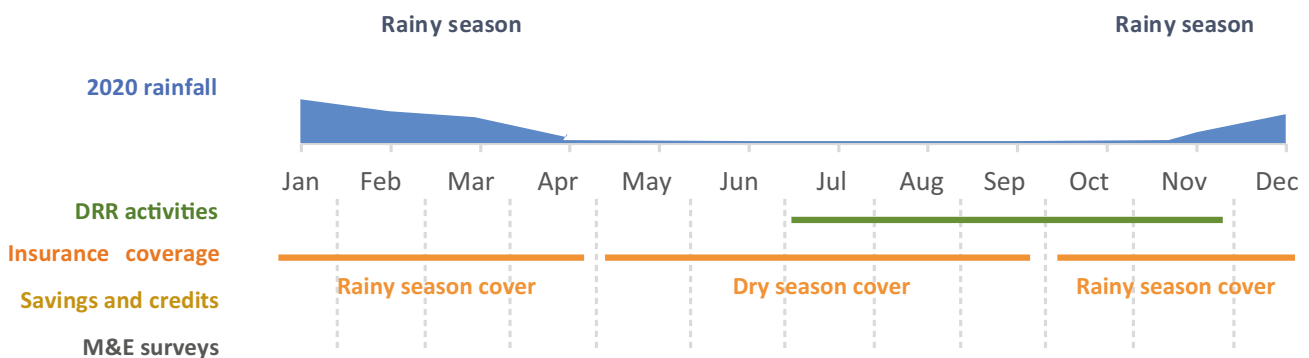
During the quarter, WFP Madagascar conducted preparatory activities to identify the target population and the agro-ecological zones aligned with the objectives of the SDG programme. Particularly, the CO initiated discussions with potential partners including insurer, distributors, other donor-funded programmes, and associations to partner with for promotion and sensitization activities. With support from Pula, WFP Madagascar continued yield data collection through crop-cut experiments and is planning to collect more than 500 data points to complete the dry run process and finalize the insurance product development. In order to define the structure of the risk reserves component, the CO conducted a study among a sample of 100 targeted farmers (33 percent women) about

their savings practices and concluded to link the risk transfer component within the Village Savings Loans and Credit Associations to build on the existing trust towards these structures. During the next quarter, the CO will work to finalize partnerships with the insurer, one or three distributors and four other partners. Instead of implementing a conditional asset building strategy, the CO will provide training and sensitization activities to members of VSLAs on Post Harvest Loss (PHL) management, savings and insurance. Given the current COVID-19 restrictions and social distancing measures, WFP Madagascar is maximizing the rare opportunities to gather farmers, emphasizing the integrated aspect of the R4 intervention as well as coordinating all the components of the SDG joint programme.

The initiative is targeting 3,500 farmers (over 50 percent women) planting maize, beans and cassava to be trained in PHL, savings and insurance in three communes of the SDG programme and seven more in the targeted districts. In particular, the insured crops for the pilot are maize for the rainy season (November-April) and maize and beans (option 1) or maize, beans and cassava (option 2) for the dry season (May-October).

Moreover, the CO is working closely with UNFPA as part of the SDG implementing agencies to develop a Communication For Development joint strategy to implement gender-based violence protection schemes and increase the access of women to a large package of social protection services including agriculture insurance.

Figure 11. Madagascar 2020 seasonal calendar





Farmers working on asset creation activities in Malawi.

WFP/Badre Bahaji

Conclusion

R4 field activities have continued during the second quarter of 2020, following respective countries' measures and regulations to prevent the spread of COVID-19. Some activities were postponed to next quarters or have taken place at a reduced scale, such as trainings, radio listening group meetings, sensitization activities, etc. Given the current challenges posed by the pandemic, some changes were applied to labour conditionality mechanisms to

access insurance policies in the different countries, with some countries removing the conditionality and others removing farmers' cash contribution. Despite the COVID-19 context, the initiative expanded to new countries, including Bangladesh and Madagascar. Moreover, WFP is supporting insurance product design and development in Latin America, particularly in Guatemala, El Salvador, and Cuba.

APPENDIX I

Metrics from the field

ETHIOPIA



Risk Reduction

- In total 138 km trench bund, 1.6 km stone faced trench bund, one 21 km long deep trench, 63 763 micro trenches, 20.8 km runoff diverting canals, 3 communal ponds and 1 solar pump for irrigation was constructed in Tigray;
- 132,000 plantation pits were excavated at communal and agro forestry sites for tree seedling plantation in Tigray;
- 2,585 FHH have developed homestead gardening to improve nutrition status in Tigray;
- Roof Rainwater Harvesting Systems (RRHS) were installed for 105 households (84 FHH) in water scarce areas in Tigray;
- 3,154 farmers trained on management of natural and physical resources through trainings on soil, fertility management and home gardening (2,180), technical trainings on disaster risk reduction (377), trainings on climate smart agriculture (597) in Tigray;
- 450 lead farmers received technical trainings on climate smart agriculture;
- 75 Integrated watershed management plans were developed with 602 (76 women) participants in Amhara;
- 602 farmers (76 women) trained on management of natural and physical resources through Integrated Watershed Management trainings.



Risk Transfer

- 54,625 farmers (19,701 women) insured for the long cycle crops;
- Total sum insured amounts to ETB 134,012,437;
- Premium amounts to ETB 22,006,120.



Risk Reserves and Prudent Risk Taking

- 9,500 farmers (3,760 women) participated in 436 saving groups;
- Total saving amounts to US\$68,222;
- Average savings per saving group per month amounts to US\$11.12;
- 13 new saving groups were formed during the quarter with 270 participants (213 women);
- 1,626 farmers (596 women) accessed loans worth US\$28, 088 from RUSACCOs;
- 1,413 farmers (532 women) repaid their loan, with a repaid loan amount of US\$22,304,88;
- Total savings through RUSACCOs amounts to US\$16,731.

Gender and Nutrition

- 1,342 farmers (558 women) attended trainings on leadership and group governance to VESA leaders organized by REST;
- 34 trainings on Social Behavioural Change Communication (SBCC) and Gender mainstreaming were provided to 1,311 (517F) Community Facilitators (CFs) and VESA leaders.;
- Nutrition related discussions supported with cooking demonstrations were conducted for 291 female participants.



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 previous quarters (reported below).

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

- Agriculture extension officers in the respective districts (Mangochi 34; Balaka 64; Chikwawa 70; Phalombe 27) reviewed the 2019/2020 agricultural season in relation to weather, climate information and agricultural practice;
- In the feedback sessions, Extension Officers explained that the farmers that had been reached out with climate information, had diversified their enterprises, selected enterprises that fit their local climate – such a choice helped to increase on-farm production. The farmers, through climate service sessions with extension officers, learnt proper identification and utilisation of their resources efficiently at household and community level;
- On sustainability of climate services for agriculture at community level, it has been agreed that extension officers include PICSA in their monthly and annual work plans; the Extension Planning Areas (EPA) will start using opportunities at Area Stakeholder Panel (ASP) and Village Agriculture Committee (VAC) to include climate services for agriculture in their work plans, and that the progress will be reflected in the reports;
- The Interactive Weather and Climate Adaptation Radio Program (IWCARP) integrated with SMSs, carried messages on protective measures against coronavirus. Farmers were encouraged to wash hands regularly and avoid close contact by observing social distance;
- The Climate and Agriculture radio platform discussed nutrition, post-harvest losses and handling and marketing topics for the benefit of the farmers. Over 20,000 farmers received information on weather, climate information and advisories on best agriculture practice. Farmers were encouraged to use Mlimi Hotline to access good agriculture practices information and weather advisory.



Risk Transfer

- 37,891 farmers (26,928 women) insured;
- Total payouts amounted to US\$148,101 (MK109,594,786);
- Total number of participants receiving payouts amounts to 17,768;
- Payouts sum per participant:
 - Blantyre - US\$17.80 (MK13,157)
 - Zomba - US\$5.21 (MK3,851)
 - Phalombe - US\$ 2.80 (MK2,080)
 - Mangochi - US\$15.92 (MK11,779)
- 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

- 36,086 farmers (24,920 women) participated in 1,666 saving groups;
- Total number of savings groups per district: Balaka 350, Zomba 93 and Blantyre 396, Mangochi 299, Chikwawa 358 and Nsanje 170;
- Total number of farmers in savings group per district: Zomba 5460, Blantyre 4,328, Balaka 6,785, Mangochi 7,572, Chikwawa 6,754 and Phalombe 5,18;
- Total capital held by savings groups amounts to US\$349,000 (MK258,252,960);
- Average savings per farmer per month amounts to US\$9.7 (MK7,000);
- Average saving per saving group per month amounts to US\$209 (MK155,000);
- 21,209 farmers (13,995 women) accessed loans worth MK206,602,000;
- Find your Feet Malawi (Balaka), WVM (Chikwawa and Phalombe), FISD (Blantyre), PLAN International (Mangochi), Emmanuel International (Zomba) conducted trainings on: end of season review for index insurance products; consultation workshop for complementary insurance packages; end of season review for rainfall data; VSL Agents training; district stakeholder meeting on VSL; business and Financial management trainings; PICSA review workshop; enterprise selection planning and management for community agents.

Gender and Nutrition

- WFP and its partners focused on supporting readjustment of the harmonised nutrition Social Behavioural Change Communication (SBCC) message to align with the COVID 19 pandemic. Dissemination of these messages which includes maternal infant and young child nutrition (MIYCN) in the context of COVID-19 is ongoing in the targeted districts;
- Key channels being used for dissemination of these messages are community radios and mobile vans. Cumulatively around 600,000 people are continuously being exposed to SBCC messages through community radios (Gaka- Chikwawa, Chancellor college- Phalombe);
- A total of 442 care group promoters were sensitized on COVID-19 prevention and control measures in Phalombe and Chikwawa districts, as part of their capacity building;
- Interpersonal dissemination through home visits by care groups have been put on hold awaiting finalization of standard operating procedures (SOP) on implementation of this component by the nutrition stakeholders. Once completed the SOP will be approved by the COVID-19 taskforce.

ZAMBIA



Risk Reduction

- 17,835 farmers (9,096) applied Conservation Agriculture (CA) techniques;
- 1,819 farmers (783 women) trained in crop management, climate services, agricultural adaptability;
- 15 micro training on farm management and gross margins analysis conducted for 196 Farmers' Club committee members and lead farmers, for a total of 535 participants (115 women);
- 1,020 farmers (495 women) trained on agro forestry;
- 7,176 farmers (3,618 women) participated in Monthly Farmers' Club meetings;
- 495 farmers (222 women) attended micro trainings on market development, warehouse receipting, importance of rural aggregation.



Risk Transfer

- 7,822 farmers (3,907 women) insured for the 2019/20 season;
- 1,954 farmers (725 women) participated in sensitization and promotional meetings on Weather Index Insurance (WII);
- 30 government staff from 7 different ministries have been trained to support strengthening the FISP index insurance product by supporting collection of Agronomic data that will enhance FISP product index by IRI and Partner Re;
- WFP supported the development of National Awareness programme on weather index insurance in 7 local languages and English.



Risk Reserves and Prudent Risk Taking

- 12,706 farmers (7,840 women) participated in 524 saving groups;
 - Total capital held by savings groups amounts to US\$114,628;
 - Average savings per farmers per month amounts to US\$7;
 - Average savings per savings group per month amounts to US\$200;
 - 6,972 farmers (4,454 women) participated in 54 new saving groups;
 - Total savings amounts to US\$153,292;
 - 9,859 farmers (6,424 women) accessed loans worth US\$179,440;
 - 4,021 farmers (2,579 women) repaid their loans;
 - Repaid loan amounts to US\$87,064;
 - 1,618 farmers accessed US\$29,587 of input credit;
- 12,474 farmers (6,744 women) participated in trainings on financial education, record keeping, refresher savings training, governance, and leadership organized by WFP, Heifer, CFU, MoA, COMDEV, Ministry of Commerce, DAPP;
 - 1,069 farmers (298 women) participated in basic financial education trainings;
 - 47 frontline staffs (22 women) trained on prudent risk taking and adaptation;
 - 122 farmers clubs committee members (50 women) trained in prudent risk taking and adaptation from 50 farmers clubs.

Post-Harvest Loss Management

- 245 lead farmers and micro aggregators (98 women) attended trainings on Post-harvest Management and Handling;
- 583 farmers representing (329 women) participated in trainings focused on linking farmers to market.

KENYA



Risk Transfer

- 8,862 farmers (7,561 women) insured for the 2019 Short Rains season (2019 season closed in May 2020);
- 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

- 2,000 farmers (1,289 women) enrolled in FFA;
- R4 participants divided by sites: Ward 17 (500) Ward 18 (500), Ward 19 (500) and Ward 16 (500);
- 2,028 farmers (1,307 women) sensitized on COVID-19 and PIT by AQZ.

Disaster Risk Reduction and Asset Creation Activities

- Ward 18 – hauled 8 cubic meter of cobble stones and river sand for spill way upgrading;
- Mobilized 10 cubic meters of stones and 12 cubic meters of river sand for mountain water harvesting structure;
- 18 keyhole gardens were under construction in ward 16.

Income generating activities

- *Gardening:*
 - Water melons were planted on 0.2ha and butternuts on 0.1ha in ward 18;
 - Rape and covo vegetables were available at Njovo ward 18 at ZWL\$20 per bundle. Sugar beans is being sold at US\$25 per 20kg;
 - In ward 16, beneficiaries sold vegetables amounting to ZWL\$1250. The farmers also sold sugar beans amounting to US\$70;
 - In ward 17, 0.1ha is under cabbage, 0.3ha under covo and 0.1ha under king onions.
- *Apiaries:*
 - 6 beehives are under production in ward 18;
- *Chicken production:*
 - 95 broilers in ward 18 have reached 4 weeks up to date.



Risk Transfer

- 1,651 farmers (1,097 women) insured;
- Total payout sum amounts to US\$44,280 (ZWL750,251);
- First Payouts sum per participant: US\$30 (ZWL 505) for 1,453 farmers;
- Second Payouts sum per participant: ZWL 17,250 for 23 farmers;
- Total number of participants receiving payouts: 1,651 eligible (1,476 paid);
- 158 farmers (106 women) paid partially in cash for a total cash contributions of US\$355.50.



Risk Reserves and Prudent Risk Taking

- 1,149 farmers (1,054 women) participated in 112 VSL groups;
- Total saving amount during the quarter amounts to US\$7,594 (ZWL 189,850);
- Total capital held by saving groups amounts to US\$10,924 (ZWL 273,105);
- Average savings amount per saving group per month amounts to US\$67 (ZWL 1,695);
- Average savings amount per farmer per month amounts to US\$6 (ZWL 165);
- 338 farmers (356 women) accessed loans worth US\$10,014 (ZWL 250,374);
- Repaid loans amount to US\$4,506 (ZWL 112,668);
- 155 farmers (142 women) repaid their loans, with a 45 percent repayment rate;
- Total amount saved through RUSACCOs is ZWL 76,785, with 28 female farmers participating in RUSACCOs;
- Average savings amount per farmer amounts to ZWL 427;
- 52 participants (43 women) trained in capacity strengthening, gross margin calculations, group monitoring, situational analysis on COVID impact on VSL.

Zambuko Livelihoods Initiative

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;
- 210 farmers (142 women) receiving mechanization tools and trained in mechanized conservation agriculture and appropriate seeds in Chebvute and 10 farmers (5 women) in Mwenezi;
- Total Number of lead farmers for demo plots Chebvute: 10 (7 women) and 200 babies (142 women);
- Total Number of lead farmers for demo plots Mwenezi: 10 (5 Women);
- 10 farmers (6 women) trained on soil sampling and time to ponding in Mwenezi and 10 farmers (4 women) in Chebvute;
- 5 farmers (3 women) trained in subsample processing in Mwenezi and 5 farmers (1 woman) in Chebvute;
- 10 farmers (1 woman) sensitized on success/impact stories in Mwenezi and 12 farmers (8 women) in Chebvute.

ZIMBABWE



Risk Reserves and Prudent Risk Taking

- 285 farmers (253 women) participated in 32 savings groups;
- Total capital held by savings groups amounts to US\$729 (ZWL 18,241);
- Average savings amount per farmer per month amounts to US\$1.92 (ZWL 48);
- Average saving amount per saving group per month amounts to US\$17 (ZWL 431);
- 73 farmers (65 women) accessed and fully repaid their loans worth US\$720 (ZWL 18,001);
- 53 farmers (33 women) trained in Post-Harvest Handling and Storage (PHHS).

MOZAMBIQUE



Risk Reduction

- 3,240 farmers (2,148 women) participated in risk reduction activities;
- R4 participants divided by sites: 1,640 Gaza, 1,600 Tete;
- 2,600 farmers (2,005 women) registered for Conservation Agriculture (CA) activities;
- 1,000 farmers (66 percent women) trained in CA in Tete by Aceagrarios;
- 889 farmers (92 percent women) trained in basic principles of CA in Gaza by ADRA;
- 684 farmers (95 women) trained in mulching in Gaza by ADRA;
- 889 farmers (92 percent women) opening of permanent basins in Gaza by ADRA;
- 684 farmers (94 percent women) trained in organic fertilization in Gaza by ADRA;
- 1,117 farmers (90 percent women) trained in sowing in Gaza by ADRA;
- 2,600 farmers received agricultural inputs.

Climate Services

- 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;
- 969 farmers (67 women) trained in the Participatory Integrated Climate Services for Agriculture.



Risk Reserves and Prudent Risk Taking

- 3,240 farmers (2,148 women) participated in 104 saving groups;
- Total capital held by saving groups amount to US\$6,232;
- Total saving amounts to US\$12,989;
- Average saving amount per farmer per month is US\$2;
- Average saving amount per saving group per month is US\$78;
- 1,204 farmers (42 percent women) trained in the formation of associations in Tete by Aceagrarios;
- 1,596 farmers (64 percent women) trained in savings and loans in Tete by Aceagrarios;
- Gaza:
 - 303 farmers (91 percent women) trained in internal governance in Gaza by ADRA;
 - 1,640 farmers (91 percent women) trained in savings and loans in Gaza by ADRA;
 - 97 farmers (79 percent women) participated in VSL workshops in Gaza by ADRA;

BANGLADESH



Risk Reduction

- 2,000 female farmers registered for Insurance for Assets (IFA) in Kurigram Sadar and Chilmari Upazila under Kurigram district.



Risk Transfer

- 2,000 female farmers accessed flood index insurance;
- Sum insured amounts to US\$212 (Taka 18,000) per household;
- Premium amounts to US\$28 (Taka 2,380) per household.

MADAGASCAR



Risk Reserves

- 100 farmers (35 women) trained in saving practices.



R4 farmer holds harvested green grams at a farm in Kitui County, Kenya.

WFP/Alessandro Abbonizio

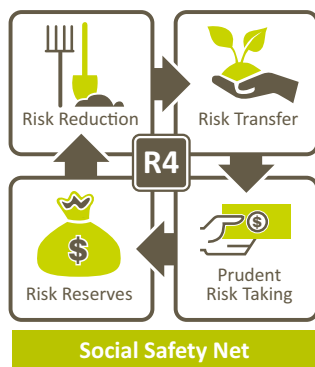
R4 Rural Resilience Initiative

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