

SAVING
LIVES
CHANGING
LIVES



R4 Rural Resilience Initiative

QR 3
2020

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World Food
Programme

March 2021



R4 farmers showing their harvest in Gaza, Mozambique.

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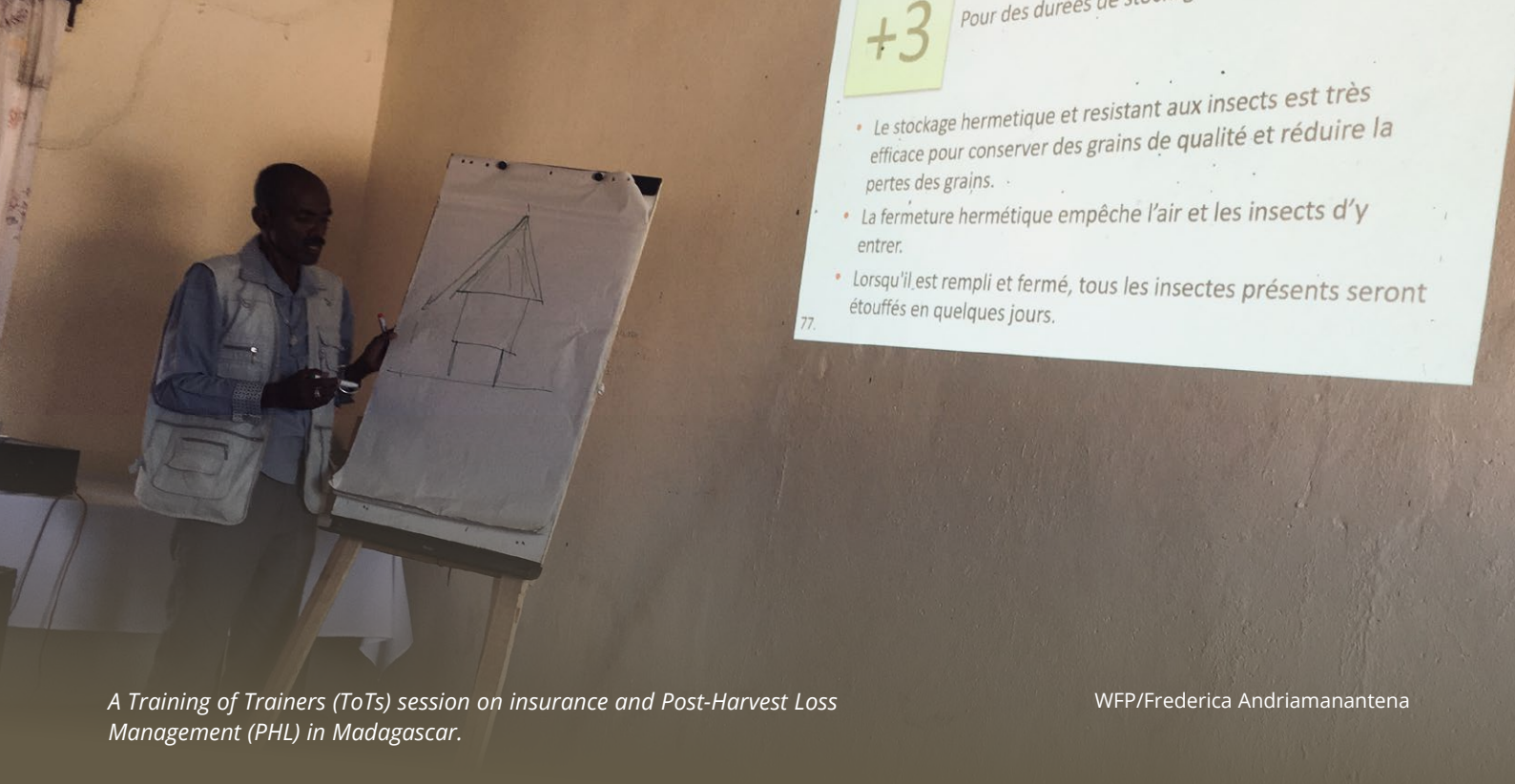
Photo cover: CIMMYT/Christian Thierfelder

Farmers in a 'mother trial' field in Mwenezi, Zimbabwe. The 'mother-baby trial' is a participatory methodology to promote sustainable agricultural practices and climate resilient crops. Farmers are shown different technologies and crop management practices in 'mother trials', allowing them to select their preferred options to be tested and replicated in 'baby trials' plots.



Minister of Fisheries and Livestock Professor Nkandu Luo officiating the launch of the livestock insurance scheme.

WFP/Paul Mboshya Jr.

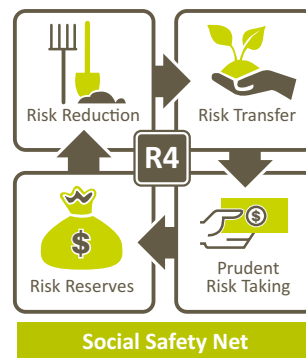


A Training of Trainers (ToTs) session on insurance and Post-Harvest Loss Management (PHL) in Madagascar.

WFP/Frederica Andriamanantena





















































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).



During this quarter, activities focused on preparing for the 2020/21 agricultural season for the R4 Southern Africa countries, including Malawi, Zambia, Zimbabwe, Madagascar and Mozambique. Activities involved trainings and sensitization meetings on insurance, sustainable agricultural practices, financial inclusion and climate services. In Kenya, insurance registration for the 2020 Short Rains season was conducted with targeted farmers. Due to COVID-19, WFP Kenya adapted its registration modality to phone-based surveys and successfully managed to enroll 12,206 smallholder farmers. In Ethiopia, capacity building activities were conducted with local stakeholders. Notably, index design teams have been established both at national and regional levels to build in-country capacity to design and develop index insurance.

Figure 1. 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**



64,917 households (324,585 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 incorporates its risk reduction component into 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 that 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

During this quarter, disaster risk reduction tools were delivered to Field Training Centers (FTC) of target villages in the Amhara region, equipping R4 beneficiaries with the necessary tools to implement the planned risk reduction activities. Each target woreda implemented their activities based on their water and soil conservation action plans. As a result, in 75 kebeles of five target woredas 1,401,966 pits were created, 1,430,414 seedlings were planted, reaching 102 percent of the initial plan. In addition, other soil and water conservation structures were built or created such as trenches, micro basins and soil based faced stone bunds.

Risk Transfer

A total of 67,015 farmers (41 percent women) were insured for the 2020 agricultural season both in Amhara and Tigray regions. Given the challenges posed by COVID-19, all participating farmers were allowed to pay their insurance premium fully with their labour this season. Due to the pandemic, farmers were not able to apply their usual farming practices and income generating activities (IGAs), with the Government of Ethiopia (GoE) declaring a state of emergency until August 2020, affecting farmers free movement and rural markets.

Index design teams were established both at national and regional levels to build in-country capacity to design and develop index insurance. As a result, the International Research Institute for Climate and Society (IRI) is providing technical support and capacity building activities to the index design team through virtual trainings.

Risk Reserves and Prudent Risk-Taking

A number of activities postponed from previous quarters due to COVID-19 were conducted during this quarter, including financial trainings and livelihoods diversification activities. In Tigray region, as most of the preparatory activities such as training and IGAs identification were accomplished in prior quarters, selected beneficiaries received loans to engage in their respective selected IGAs. A total of US\$1,086,686 (ETB 41,228,900) was disbursed to 2,929 farmers (36 percent women) in 40 project target Kebeles for shoat fattening, shoat rearing, cattle fattening and poultry.

Similarly, in Amhara region, farmers will receive loans to support livelihood diversification and technical support for their respective identified IGAs. These include on-farm activities such as onion and garlic farming, shoat rearing and fattening, cereal and beans production, as well as off-farm activities such as petty trade, grain trading, and food and drink services.

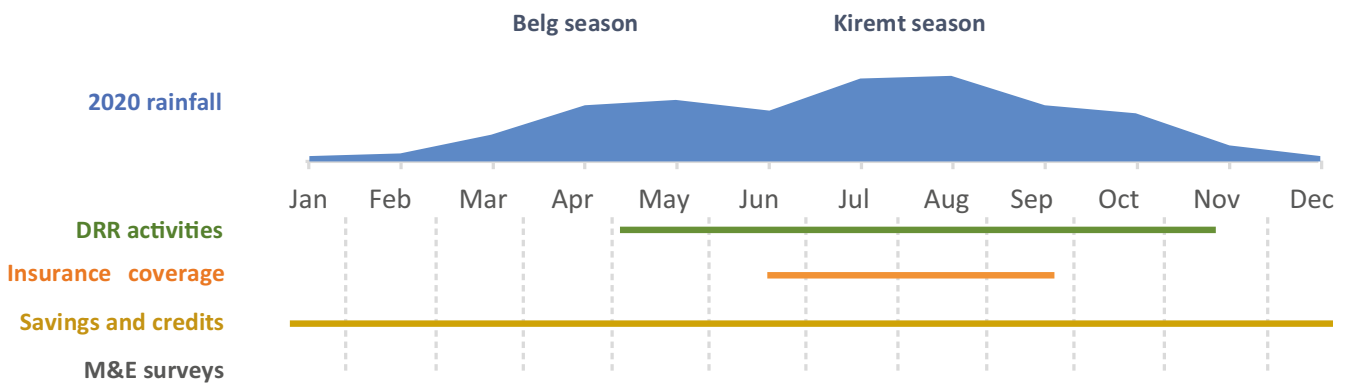
During the reporting period, 81 VESA facilitators (29 percent women) participated in VESA organization and financial literacy trainings organized by ORDA, aimed at improving knowledge on VESA methodology and financial education.

Nutrition, Gender, and Complaints and Feedback Mechanism

The R4 Initiative is committed to incorporate cross-cutting themes such as gender and nutrition considerations, working closely with the WFP’s Gender, Nutrition, and Complaints and Feedback Mechanism (CFM) teams. Accordingly, the R4 team together with the Gender team has commenced developing an R4 Gender Analysis. The R4 Initiative also organized virtual trainings on gender, protection and CFM with the respective WFP teams for

the Mekelle Sub Office and Cooperating Partner (CP) colleagues. In addition, CFM virtual refresher trainings were provided to Bahir Dar Field Office and CP staff. Moreover, the CFM component was also included in the index design data collection ToR for the 2021 scale-up of R4 in Amhara. Through the CFM, WFP can assess the quality and effectiveness of assistance; establish stronger relationships with communities; strengthen accountability and transparency of governments and implementing partners; establish links to accountability; ensure dignity, respect, and security of affected populations.

Figure 2. Ethiopia 2020 seasonal calendar



R4 Senegal

 Since **2012**



8,981 households (44,905 persons)



41 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, GCF

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.

Project Status

Despite some delays mostly caused by the effects of COVID-19, many of the planned activities were implemented during this quarter. Risk reduction activities included, among others: dikes excavation, including 10,328 meters for plotting and 2,000 meters of protection dikes; reinforcement of 3,003 meters of dikes for plotting; crop cultivation, including 1,668 Ha of rice, 312 Ha of maize, 48 Ha of millet, 35 Ha of sorghum and 77 Ha of cowpeas. Other activities included the creation and fortification of 16,035 meters of stone barriers and setting up of 25 farmers schools. Trainings on System of Rice Intensification (SRI), reforestation methods and plants production methods were also conducted during the quarter. Activities planned for next quarter include, among others: vegetable farming, rehabilitation of bio-digesters, production/application of compost and trainings on agroforestry and agro-ecology.

Risk Reduction

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Risk Transfer

During the quarter, a total of 7,650 farmers (35 percent women) enrolled under the Insurance for Assets (IfA) programme and 1,331 farmers accessed insurance paying their premium fully in cash. As a result, a total of 8,981 farmers (41 percent women) were insured for the 2020 agricultural season, with a total premium of US\$212,300 and a total sum insured of US\$1,608,472. The number of farmers paying for insurance in cash was lower than expected as a result of COVID-19. Precisely, the pandemic led to increased vulnerabilities among farmers, limiting their ability to pay for insurance, as well as delaying the start of many activities, such as sensitization, training, and awareness raising. Nevertheless, 30 sensitization tours, 12 radio programs and 27 advertising spots on insurance were carried out during the quarter in the regions of Tambacounda and Kolda to raise awareness on weather index insurance among farmers.

Moreover, data monitored during the season showed that the index did not trigger in the areas covered by the project.

Risk Reserves and Prudent Risk Taking

89 new saving groups were set up during the quarter, with a total of 2,201 members (91 percent women). The total number of saving groups amounts to 622, with 13,608 members (83 percent women) and the total capital amounts to approximately US\$171,623 (FCFA 92,836,025). A total of 6,503 farmers accessed loans amounting to US\$154,425 (FCFA 83,533,400). In addition, 311 farmers (92 percent women) were trained on financial education. In the following quarter, setting up of new saving groups, trainings and support to existing groups will continue as planned.

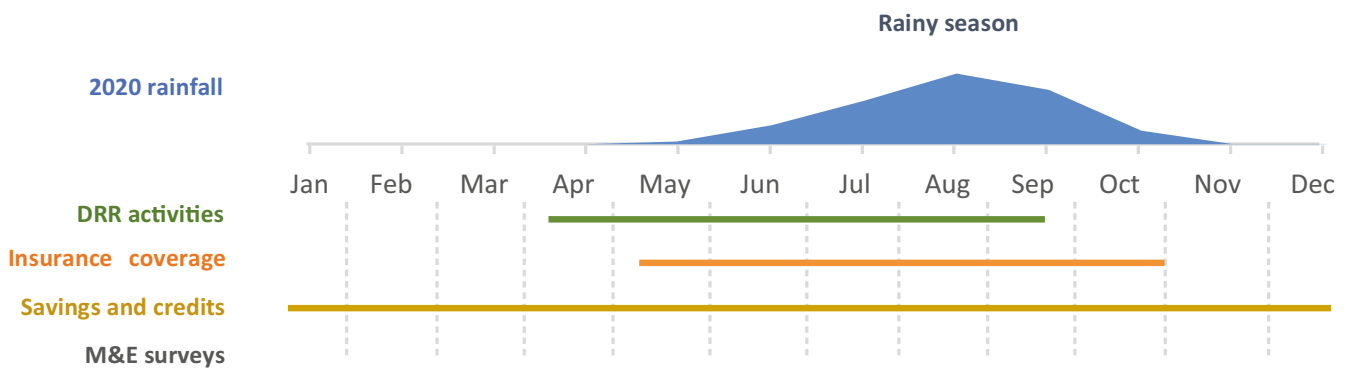
Climate Services

To raise awareness among farmers on climate information services, two radio programmes were broadcasted, in collaboration with the national meteorological agency, the Rural Development Departmental Services (SDDR) and the GTP.¹ As part of the dissemination of weather and climatic information, a total of 68,787 SMS were sent to farmers. In addition, five training sessions on the use of climate information were carried out with 182 people (36 percent women), including farmers, field agents, press agents and GTP members.

Gender and Nutrition

During the quarter, 1,468 participants (82 percent women) were sensitized on participation in decision making at community level and management and control of community resources. In addition, 1,250 participants (85 percent women) were trained on nutrition and vaccination for infants/small child and nutrition for pregnant women.

Figure 3. Senegal 2020 seasonal calendar



1. The GTP - Groupement de Travail Pluridisciplinaire - is an interdisciplinary technical working group working on climate information services. The working group develops information and advisory messages for farmers and local stakeholders.

R4 Malawi

Since 2015



70,000 households (350,000 persons)²



62 percent women



Southern Region



CUMO, DoDMA, DCCMS, Emmanuel International, Find your Feet FIRD, 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, Adaptation Fund

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.



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

Project Status

During the quarter, trainings were conducted to build field officers' capacities to support the implementation of the Integrated Risk Management (IRM) programme activities in all the eight districts of Zomba, Machinga, Mangochi, Blantyre, Chikwawa, Nsanje, Phalombe and Balaka. Due to COVID-19, virtual trainings were conducted to orient new partners, as well as a refresher for old partners supporting the implementation of IRM activities. Trainings focused on insurance, Smallholder Agriculture Market Support (SAMS), Food Assistance for Asset (FFA), Climate Services as well as crosscutting issues, including Gender Protection and Accountability to Affected People.

WFP Malawi engaged universities and research institutions through virtual meetings to discuss possible areas of collaboration that will ensure sustainability of livelihood interventions, including index insurance design and Urban Integrated Context Analysis. The Malawi University of Science and Technology (MUST), Lilongwe University of Agriculture and Natural Resources (LUANAR) and the Polytechnic were among the many institutions invited to join the discussion. MUST expressed interest to partner with WFP to support IRM activities focussing on the identified gaps, and together with WFP, developed a workplan and operational plan for the collaboration.

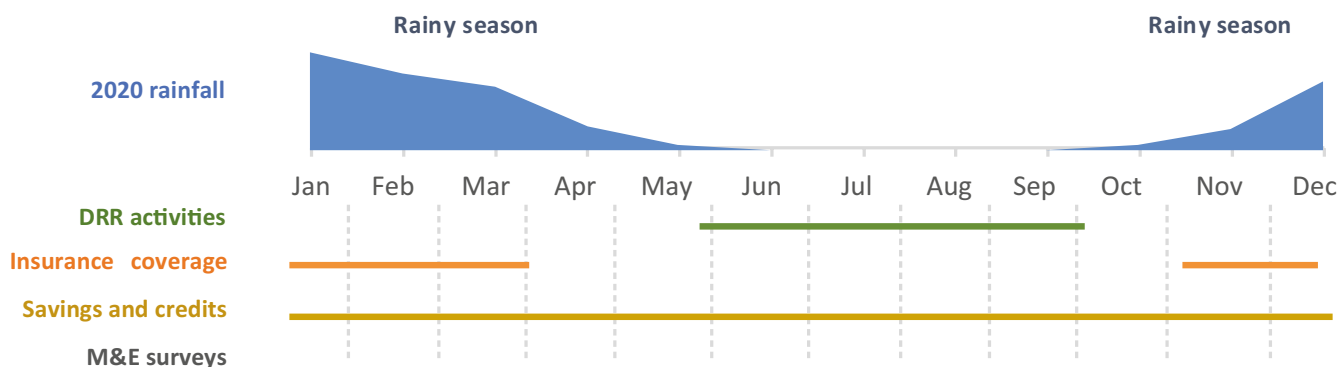
The potential areas of collaboration that were agreed with MUST include: insurance product design; developing solutions for managing distribution channels for insurance i.e. cash contribution for premium payment and payout disbursement; Seasonal Monitoring solutions; Digital innovations around VSLAs to support efficient savings operations; and product innovations for Livestock and Life

insurance covers. Whenever needed, WFP will facilitate Knowledge transfer from other international partners to build local capacity.

In addition, WFP Engaged Pula Advisors and the International Research Institute for Climate and Society (IRI) to support product design/refinement for the 2020/21 agriculture season. A combination of Area Yield Index (AYII) and Weather Index Insurance (WII) products was rolled out in all the locations where insurance was introduced last season, while all new areas only rolled out the WII product. Field officers continued to support sensitization of local community structures such as the Area Development Committees (ADCs) on index insurance and product options for the 2020/2021 season, strictly observing COVID-19 preventative measures.

Through the Climate Services programme, daily weather updates and weekly agricultural tips were sent to all registered mobile contacts through SMS platform. Messages to farmers included COVID-19 prevention measures, nutrition messages, post-harvest handling and loss prevention, winter production, pests and disease control and marketing. Similar messages were also disseminated to farmers through the radio platform. Targeted Agricultural Extension Officers participated in end of season review meetings, in addition to the Department of Climate Change and Meteorological Services (DCCMS), District Councils and other NGOs. During the quarter, the climate services call centre received and supported a total of 6,485 farmers. The call centre provides instant and direct E-Extension and advisory services related to farming and livelihoods, including information on both crop and animal production and other cross cutting issues such as gender, nutrition and climate- smart agriculture.

Figure 4. Malawi 2020 seasonal calendar



R4 Zambia

Since 2015



7,821 households (39,105 persons)



48 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, 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 focused on building 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 aggregator centres supported by WFP that provide an important off-take avenue for farmers' produce; continuously supports and improves the e-commerce platform, [Virtual Farmer's market \(VFM\)](#); and supports farmers to reduce their post-harvest losses, training them on use of improved post-harvest handling methods as well as better storage and management of their crops.



Risk Reduction component: In Zambia, farmers apply CA techniques, such as minimal soil disturbance, permanent soil cover and crop rotations, on their land. This component promotes the use of nutritious crops (legumes and bio-fortified maize), in line with WFP's efforts in mainstreaming nutrition. Farmers also receive tailored weather and climate information services to help them better prepare and cope with increasing climate variability and adapt their decision-making and farming practices.



Risk Transfer component: Farmers are insured by applying CA techniques on at least 1 hectare of land. If the insurance triggers because of lack of rainfall, farmers will receive timely payouts to help compensate for weather-related losses. WFP and partners have supported the introduction of a digital platform, in collaboration with MTN, to ensure a quick, digital, and safe payout distribution.



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



Project Status

Risk Reduction

During the quarter, meetings to discuss learnings on Conservation Agriculture (CA) land preparation were conducted in view of the start of the season with 198 farmer clubs across the five districts, with a total of 8,996 farmers (51 percent women). Monthly and quarterly meetings were held among 1,625 lead farmers (49 percent women) to discuss farmers clubs' life, core group completed activities and plans for uncompleted activities, as well as trainings and monitoring schedules.

Routine field visits were conducted during the quarter with 1,781 farmers (45 percent women). These visits are aimed at offering one-on-one extension services to farmers to facilitate adoption and adherence to CA practices. Moreover, CA sensitization meetings and monitoring visits were carried out to prepare smallholder farmers for the 2020/2021 farming season. Farmers were encouraged to apply CA practices such as ripping, basins, crop rotation and soil cover on more than one hectare this season, as well as applying CA not only in maize fields but for all the other crops.

Trainings on land preparation were delivered to 2,280 farmers (55 percent women) in Gwembe and 5,070 farmers (38 percent women) in Mazabuka District. A total of 6,725 farmers (40 percent women) are preparing the land applying CA practices in preparation for the 2020/2021 farming season.

Risk Transfer

As part of the digitalization efforts of the insurance payout process, SIM card verification meetings were conducted in Kasikili to correct and update SIM card numbers for farmers in preparation for the 2020/21 season payout. All discrepancies relating to the insurance payments were reconciled as part of the verification process. Insurance sensitization and promotional meetings were conducted in selected farmers clubs in all districts and a total of 2,864 farmers (45 percent women). The meetings were restricted to small groups in line with COVID -19 preventive measures.

As part of the technical assistance to the Government, WFP Zambia supported the national awareness training on Weather Index Insurance (WII) for the Ministry of Agriculture (MoA). A total of 136 MoA provincial and district staff were trained and are expected to cascade their knowledge to an additional 2,071 agricultural extension staff. In addition, WFP is supporting the data collection process to improve the index insurance product under the Farmer Input Support Programme (FISP).

Moreover, WFP collaborated with the Ministry of Fisheries and Livestock (MFL) to develop an Index-based Livestock Insurance (IBLI) product that will be launched in the next quarter. The product focuses on asset protection and covers the value of fodder required to keep livestock alive throughout the season. WFP supported the development of tailored IBLI training material to build MFL staff's technical knowledge and skills, facilitating the rollout of the livestock scheme.

Risk Reserves and Prudent Risk Taking

To date, a total of 544 savings groups are being supervised by the project across the five districts, with a total of 12,246 farmers (59 percent women) having a cumulative savings of US\$110,610 (ZMW 2,212,205) during the reporting period. In Pemba and Namwala districts, 22 solidarity groups were formed with a total of 146 participants (72 percent women). In Pemba district, out of the ten groups formed, six groups cleared off their input loans with Vision Fund Zambia, WFP's implementing partner for the prudent risk taking component. The input loans were disbursed through the solidarity groups to support legal obligations, with farmers part of the solidarity group acting as co-guarantors. The input loans enabled farmers to secure and have access to certified seeds, also reducing the cost of transportation of seeds from towns to the villages. Thanks to the improved seeds, farmers were able to harvest enough for both home consumption and sale of the surplus produce.

During the quarter, 1,023 farmers (59 percent women) participated in a training across the five districts covering the following topics: (i) borrowing wisely, (ii) the need and relevance of a savings groups to open a savings account, (iii) different loan products with the terms and conditions and (iv) the importance of record keeping. The training aimed at making farmers understand the importance of savings.

Post-Harvest Loss Management and Market Access

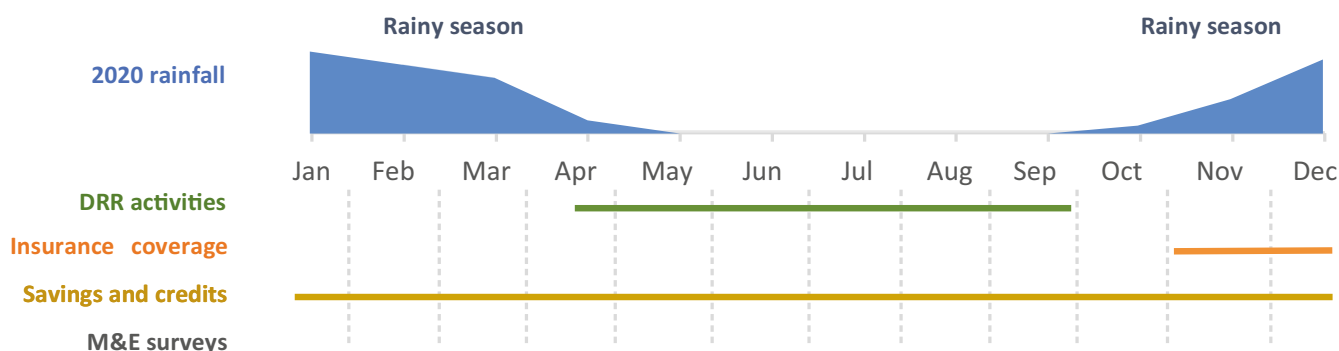
During the quarter, trainings on Post-Harvest Losses (PHL) handling and market access were delivered to 2,386 farmers (44 percent women) in Namwala and Pemba districts. The main aim of the training was to show farmers how to avoid losses by following the correct PHL handling techniques as well as sensitizing farmers on market related issues.

Moreover, 718 farmers (53 percent women) attended Training of Trainers (ToT) meetings in Pemba, Monze and Namwala districts, where they were trained on the importance of marketing well graded crops to have better income. Farmers were encouraged to work with aggregators within their reach, including both micro and macro aggregators. Trainings are expected to be rolled out to an additional 10,000 farmers. In Gwembe and Mazabuka, a total of 7,297 farmers received trainings on PHL and market access.

Climate Information Services

The seasonal assessment and feedback training for rain gauge minders and lead farmers was conducted in Pemba, Monze, Namwala districts by officers from the Met department to a total of 924 participants (52 percent women).

Figure 5. Zambia 2020 seasonal calendar



R4 Kenya

Since 2017



12,206 households (48,824 persons)



83 percent women



Kitui and Makueni Counties



APA Insurance, MoALF&I, County Governments of Kitui and Makueni, Kenya Agriculture and Livestock Insurance Pool, 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

Activities during the third quarter of 2020 focused on signing up farmers for the Short Rains season (October-December). The R4 programme managed to increase its participants by 37 percent as compared to the previous year and expanded its coverage to an additional district, namely Makueni County. The R4 scale-up has particular relevance this year considering the current regional forecast for a drier than usual season due to a La Nina event in the Eastern Pacific Ocean.

R4 sign up season: adapting to COVID-19 challenges

In the context of COVID-19, WFP Kenya has adapted its programme to continue the roll-out of its resilience and food systems interventions in the country. As a result, WFP and Pula Advisors successfully signed up a total of 12,206 farmers (83.5 percent women) in Kitui and Makueni counties. Over 8,600 farmers (84 percent women) registered in Kitui county -now entering its fifth season- will receive an Area Yield Index Insurance product (AYII), whereas approximately 3,500 (80 percent women) new farmers in Makueni county will be offered a hybrid weather-area yield insurance product.

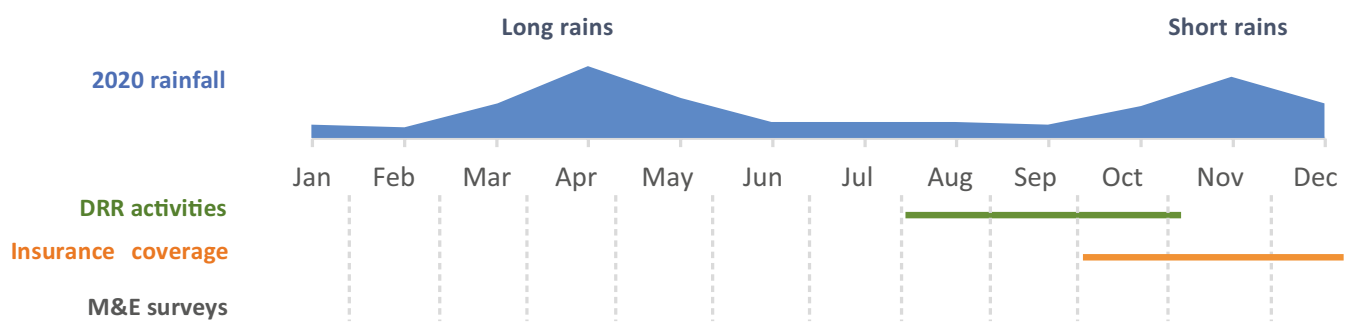
The programme adapted its registration modality to phone-based surveys due to COVID-19 movement restrictions imposed by the Government of Kenya. Face-to-face interviews were a necessary approach in new insured areas for building trust among farmers, who were aggregated in small groups in outdoor areas while

observing social distance. Lessons were learned from the challenges of using remote technology for beneficiary outreach during the COVID-19 period, such as:

- Network challenges in remote rural areas requiring recalls at different days and times;
- Low literacy levels calling for simplified registration questionnaire in local language;
- Leverage existing survey agents previously trained on insurance and agricultural related questions to ensure effective communication with the farmers.

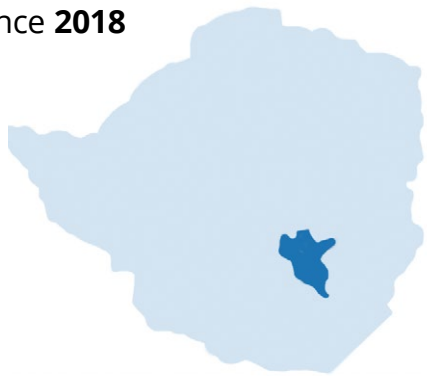
As a strategy to increase farmers’ awareness of the programme and of its conditionalities, a radio talk show was aired in partnership with Pula and the Makueni Department of Agriculture through a local radio, Ene FM radio station, which has an outreach of approximately one million listeners. The show allowed for dissemination of WFP’s mandate and mission in Kenya, the R4 objectives, participants’ eligibility criteria and insurance compensation procedures. This trial has proved that mass media channels can be an effective and more accessible platform for sharing more detailed information on microinsurance for local communities, while overcoming the limitations of using bulk SMS or robocalls for communicating more complex messages.

Figure 6. Kenya 2020 seasonal calendar



R4 Zimbabwe

Since 2018



5,984 households (29,920 persons)⁸



62 percent women



Masvingo, Rushinga, Mwenezi



Aquaculture, Blue Marble, CIMMYT, Foundations for Farming, Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement, Mwenezi Development Training Center, Old Mutual, SNV, CDTO



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

In Masvingo, asset creation activities are conducted both on site and at household level with farmers grouped into groups of 20 to adhere to COVID-19 prevention measures, led by Aquaculture Zimbabwe (AQZ) and Mwenezi Development Training Centre (MDTC). Activities include brick laying, asset rehabilitation, subdivision of fishpond dykes, excavation of trenches, among others. Household level activities are also taking place, including creating compost, keyhole gardens, soil and water conservation works. Income generating activities at FFA sites also continue with farmers selling their produce including tomatoes, cabbages, sugar beans, rape, onions and broiler chickens. Poultry, planting of trees under the nursery project and apiary activities were also conducted. Participants have also received trainings in conservation agriculture, small livestock production, fuel efficient stove making, post-harvest handling, small grains production, apiculture, nutrition, COVID-19 awareness and gender-

based violence. Trainings were facilitated by various stakeholders including Ministry of Health and Child Care, Agritex, and Ministry of Women Affairs.

In Rushinga, asset creation activities are implemented by the Community Technology Development Organisation (CDTO). Household level activities undertaken involved digging of zai pits, half-moons, storm drains/stone bunds as well as compost making and provision of hygiene facilities. Community based asset creation activities included gully reclamation, tree planting, borehole drilling, dam rehabilitation, chicken and goat house constructions and fuel-efficient stove modelling.

Appropriate Seeds and Agricultural Practices

During the reporting period, a new pilot project focusing on mechanised conservation agriculture was launched in Masvingo. The aim of the program is to provide, on a loan basis, service providers (SPs) in the district with some machinery to use such as two-wheel tractors, shellers, planters, trailers among other equipment. These SPs will offer services such as transport, planting, ripping, shelling for other smallholder farmers in their respective communities, for a fee. The inception of the program as well as selection of the SPs was conducted in collaboration with Agritex. 92 farmers (31 women) attended the event. There were also demonstrations on the use of the machinery including how to assemble, hitch, shell or plant using different equipment provided. A total of 19 farmers (5 women) were registered as service providers.

Under the conservation agriculture activities, fields were selected to set up demonstration sites and input distribution is underway. Awareness creation meetings were also held with farmers and stakeholders and trainings were provided on pre-season planning protocols. Farmers were also encouraged to start gathering and storing mulch for the coming season.

Risk Transfer

During the quarter, analysis was conducted to identify reasons why some farmers had not received their payout from the previous season. Results indicated that of the 187 farmers who had not received their payouts, 124 cases required additional information for account opening whilst 63 cases were farmers who had migrated from the project area. Based on additional information collected/verified, Old mutual will make one last round of payment.

A series of discussions were held with key stakeholders to develop the policyholder structure for the upcoming season. SNV and asset creation partners facilitated the process of the formation of Insurance Master Policy Holder Committees for weather Index Insurance in Masvingo and Rushinga districts. The Committee will act as the representative of the insured farmers in the Ward, acting as the policyholder, as well as providing a channel for feedback on weather index insurance related issues.

Index design for the 2020/21 season was jointly developed by Blue Marble, Old Mutual and WFP. An option for an in-kind claims modality was also developed to address some of the challenges arising out of the volatile macroeconomic conditions. However, based on multiple rounds of consultations with local stakeholders, it was not deemed to be operationally viable due to supply-side constraints i.e. no stock guarantee, no forward contract to lock in price, etc. Due to the enabling environment in the country, the only feasible option for claims settlement was found to be through ZWL bank accounts. WFP will continue to monitor the situation and work with the local insurer to change the modality in case the environment gets more conducive.

Old Mutual also conducted a weather index insurance training for R4 partners which outlined the 2020-21 agricultural season insurance product and processes for both Masvingo and Rushinga districts. One of the major outputs of the training was a weather index insurance activity plan to guide partners and stakeholders in rolling out the 2020-21 season's insurance product.

Risk Reserves

During the quarter, R4 and Zambuko³ farmers in Masvingo and Mwenezi received VSL trainings that focused on member self-selection, leadership, governance, group fund development and record keeping. Emphasis was given on promoting inflation hedging saving methods such as asset based and foreign currency-based saving methods.

Farmers have also been accessing loans from their groups. Participants were borrowing to further boost their income generating activities (IGAs) which include petty trade, broiler production and horticulture. However, IGAs were affected by the COVID-19 induced lockdown and this has resulted in some participants borrowing to simply sustain their businesses. Fund utilization remained at 100% as all the money was being borrowed with some members even failing to borrow due to the high demand for loans, indicating a growing need for finance for both business and social needs among group members.

Prudent Risk-Taking

In the reporting period, SNV worked with Zimbabwe Women's Micro finance Bank (ZWMB) to outline the loan repayment processes to be followed by farmers who were issued loans in the form of sorghum seed, during the 2019/2020 agricultural season. Meetings were held with all 151 borrowers (70 percent women) to discuss the repayment processes. Farmers indicated their preference to make payment through the Ecocash platform. Nine market facilitators were identified to support these farmers in making payments through Ecocash and to maintain record of the payments.

Access to Markets

With regards to market linkages, 245 farmers participating in both R4 and Zambuko projects received training in the Farming as a Business (FaaB) approach. The FaaB trainings focused on four core modules;

creating a commercial mindset, financial planning (budgeting and profitability calculations), marketing and record keeping. The training is expected to go a long way in maintaining the existing relationship between farmers and SEEDCO as they have entered a contract for offtake of sugar beans.

Farmers have also been engaging with private sector companies, mainly Michview Enterprises and Agrotarf Investments. Michview Enterprises is an off-taker and breeder of goats in Zimbabwe and Agrotarf Investments is an agricultural commodity trading and consulting company which offers contract farming services to smallholder farmers on horticultural crops. Michview carried out assessments of goats currently owned by targeted farmers and identified issues around health, quality and carcass weight that should be addressed before an offtake arrangement can be made. Improved breeds were recommended to improve the carcass weight of the local goat breeds through cross breeding and farmers indicated that they will raise money to purchase the improved breeds from Michview. Also, meetings were held between Agrotarf Investments and farmers, resulting in farmers from Masvingo Wards 17 and 18 stating their intention to enter into a butternut marketing contract.

A total of 93 Producer and Marketing Groups with a total of 1,823 members (53 percent women) were registered in Rushinga under the R4 project. Producer and Marketing Groups are the foundation for the marketing intervention as they are an entry point for value chain capacity building activities.

Post-Harvest Handling and Storage

Under the Zambuko project, a total of ten SNV staff members underwent Post-Harvest Handling and Storage (PHHS) Training of Trainers (ToT). The training focused on post-harvest management techniques, reduction of post-harvest losses and the post-harvest value chain. The training also focused on enhancing their understanding around improved storage facilities, fresh produce handling as well ways of preserving horticultural produce.

3. 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 smallholders' crop and livestock production, access to finance and markets and strengthening post-harvest handling.

The trained SNV staff transferred the skills attained to 125 participants (68 percent women) which included lead farmers, AGRITEX officers and other stakeholders.

A total of 24 artisans including from R4/Zambuko projects comprising tinsmiths, carpenters and builders were capacitated with skills to construct postharvest infrastructure – namely metal silos, improved brick granaries with compartments and solar driers. The artisans will act as local service providers who will offer their services for a mutually-agreed fee between the artisan and the farmer to construct these storage assets for any interested farmers.

Moreover, a total of 1,036 farmers (70 percent women) in Masvingo and Mwenezi districts were trained in PHHS practices to reduce post-harvest losses and to add value to vegetables that are normally thrown away due to low demand.

Zambuko Livelihoods Initiative

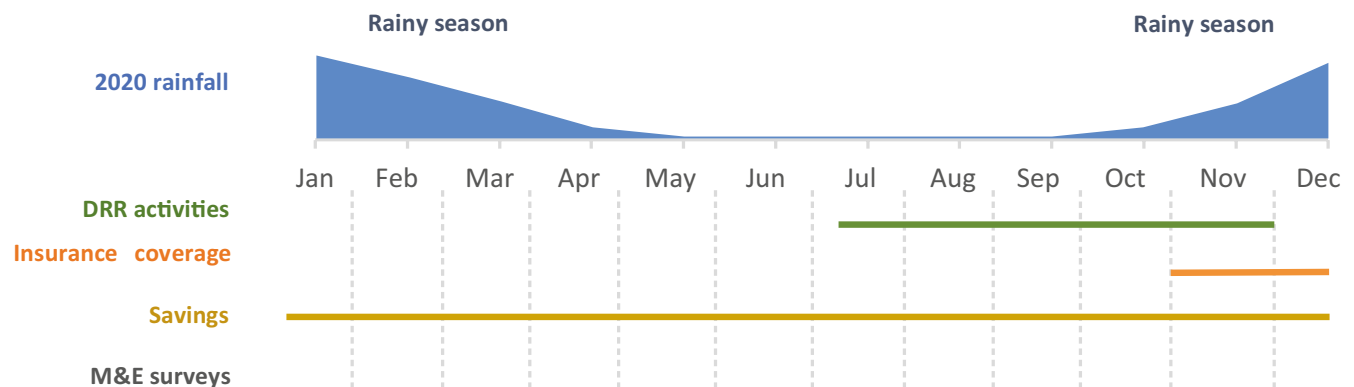
Social Cohesion - Improved Management of Shared Resources

Under the Zambuko Livelihoods Initiative, farmers in Masvingo and Mwenezi have been participating in Psychosocial Awareness and Coping Skills (PACS) workshops. Participants appreciated the process as they were able to scan through their communities to identify challenges and hindrances affecting community development.

Improved livestock management

A total of 1,000 households in Mwenezi are participating in improved livestock management activities. Households received trainings in small livestock management, disease controls, housing structures construction and asset management. Farmers are also participating in chicken and goat pass-on schemes, allowing them to engage in chicken and goat production. Key areas covered during trainings include leadership, record keeping, disease control, chicken and goats housing construction and COVID 19 awareness.

Figure 7. Zimbabwe 2020 seasonal calendar



R4 Burkina Faso

 Since 2019



2,500 households (12,500 persons)



56 percent women



Centre-Nord and Est Regions



Inclusive Guarantee, Yeleen assurance, Allianz Burkina



BMZ

R4 Programme in Burkina Faso

In 2019, R4 was rolled out for implementation in Burkina Faso. The country office used its own funds to initiate this pilot, with the clear plan to support the strategy from the government of Burkina Faso regarding the introduction of agricultural index insurance on the market. WFP focuses its interventions on resilience building and market access activities in Centre-Nord and Est regions.



Risk Reduction component: In Burkina Faso, R4 supports farmers to reduce their post-harvest losses, access to credits and markets, through WFP's Purchase for Progress (P4P) programme.



Risk Transfer component: Farmers gain access to Weather Index Insurance (WII) by participating in trainings on Post-Harvest Losses (PHL) management and by adopting post-harvest technologies.



Risk Reserves and Prudent Risk Taking component: Farmers also receive a capacity-building package aimed at increasing agribusiness investment through credit and marketing.



Project Status

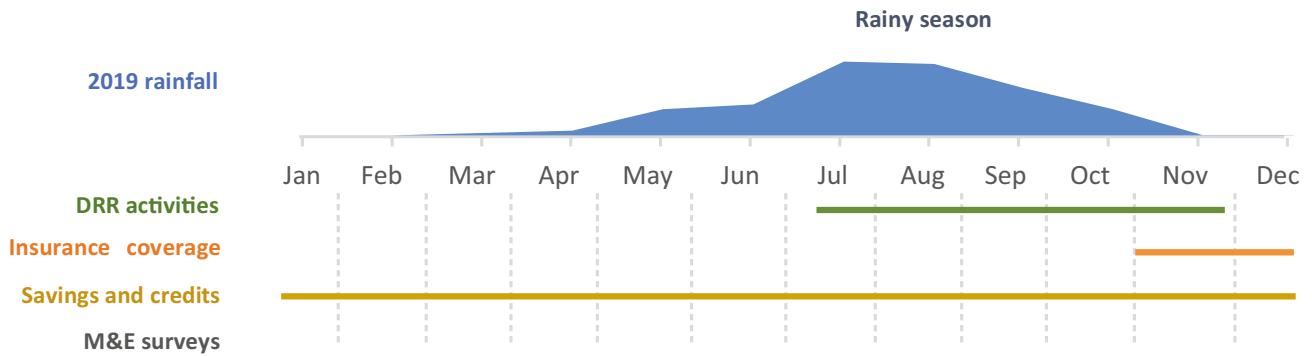
During this quarter, WFP Burkina Faso signed agreements with Yeleen assurance and Inclusive Guarantee for the 2020 insurance coverage. WFP and Yeleen assurance agreed on the terms and conditions of the insurance policies, including the procedures for identifying and specifying the coverage required for each participant, procedures for calculating the insurance premiums and management of the insurance policies. Baitoul maal, a microcredit institution, will be responsible for insurance distribution as well as distributing payouts, if triggered.

Inclusive Guarantee will be responsible for indices validation, monitoring of the season and end of season assessment. Moreover, they will also be in charge of interacting with communities, including financial education, awareness raising and training of local partners. In the next quarters, WFP will select a partner for delivering trainings on Post-Harvest Losses (PHL) management and warrantage (warehouse receipt system).

For the 2020 agricultural season, the programme scaled-up from the 700 farmers targeted during the pilot to 2,500 farmers in the Centre-Nord and Est regions. Planned activities for next quarter include finalization of insurance policy subscriptions, trainings and capacity strengthening on insurance, Post-Harvest Losses and access to credit and markets.

Overall, COVID-19 delayed the insurance registration process, with the lockdown and movement restrictions delaying the finalization of the insured farmers' list. Most activities were adapted to follow COVID-19 preventive measures, with many activities being postponed to the next quarter.

Figure 8. Burkina Faso 2020 seasonal calendar



R4 Mozambique

Since **2019**



2,403 households (12,015 persons)



80 percent women



Gaza, Tete, Nampula, Zambezia



MADER, MTA, INGC, INAM, ADRA, Aceagrarios, Blue Marble, Pula Advisors, 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 in exchange for applying CA techniques in their production. 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

During the third quarter of 2020, WFP Mozambique prepared for the 2020/2021 implementation cycle. This season, the project will expand geographically to reach more households as well as introducing insurance to participants. As a result, the integrated package will now include Conservation Agriculture (CA), Village Savings and Loans group (VSLs), climate services and insurance. Efforts are ongoing to define the most appropriate strategy for introducing the prudent risk-taking component. The initiative expanded to 5,000 participants (75 percent women) in the provinces of Gaza and Tete with the support from the Government of Flanders and will reach 2,600 participants with insurance.

Key preparatory activities during this quarter included: signature of field level agreements with Cooperating Partners (CPs), targeting in the expansion areas, verification and registration of new participants, and monitoring activities in the original project sites. Due to COVID-19, new and innovative approaches were designed and tested during this period, such as the use of loudspeakers and recordings for contactless communication, supported by posters, fliers, and the use of community champions to further inform community awareness raising.

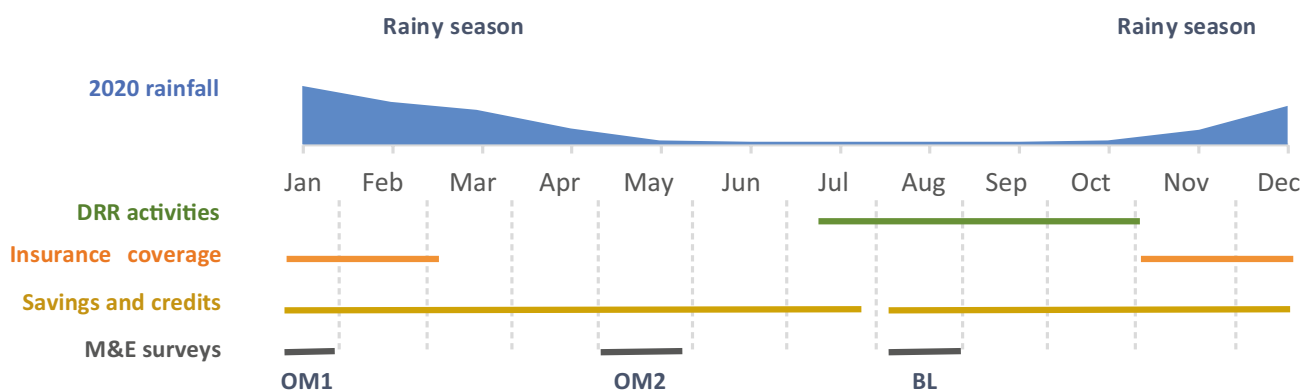
During the quarter, CA demonstration plots and farmer clubs were formed in the expansion areas, with support also being offered to the original project areas. Saving activities continued to enable the sharing out in time for the start of the agricultural campaign, supporting productive investments. Index design and capacity strengthening activities on insurance took place to help finalize the weather index product – covering against drought and dry spells – in a participatory and informed manner with all relevant national stakeholders. On the climate services, mapping of reach and capacities was conducted for local community radios to support dissemination activities. Moreover, Participatory Integrated Climate Services for Agriculture (PICSA) trainings were held for national and sub-national authorities including roll-out of PICSA with farmers. Work on the new seasonal forecast was conducted, including participation in the Southern African Regional Climate Outlook Forum (SARCOF) and the national climate outlook forum.

In Tete and Gaza, with CPs and the government support, “listening committees and dialogues for farmers” were created to improve access to information on the Integrated Climate Risk Management (ICRM) package through listening of radio programme, dialogue and discussion between farmers to facilitate the decision-making.

17 rain gauges were installed on project districts in Gaza and Tete provinces by the national Met agency INAM in cooperation with WFP. The rain gauges will help to improve the quality of INAM’s data and will help farmers keep track of rainfall, also increasing the availability of decision-making information they can access throughout the agricultural season. The rain gauges will also be leveraged for the insurance component, providing another source of rainfall data, on top of satellite data. During the quarter, 118 rain gauges minders were trained on rainfall data observation, record and management of equipment in Tete and Gaza. In Nampula and Zambezia, with support from the Swiss Agency for Development and Cooperation (SDC), WFP continued work on the climate services and insurance components, as part of the InovAgro project. WFP conducted capacity assessments of local community radios for the future dissemination of climate services. Moreover, WFP partnered with the University of Reading (UoR) to develop climate profiles that can help inform farmers as well as relevant stakeholders, such as extension officers, input providers, and agro-dealers, of the relevant options available to make local livelihoods more resilient to the changing climate, based on agrometeorological parameters. On the insurance component, work was undertaken to finalize the insurance product design, with the product being presented to local stakeholders to gather insights and help in refining the product options.

During the quarter, the Funded Activity Agreement (FAA) was signed between the Green Climate Fund (GCF) and WFP. Work began on the Subsidiary Agreement between WFP and the Government. With the agreements in place, activities are due to start in 2021, allowing for an expansion of the integrated package in Tete province.

Figure 9. Mozambique 2020 seasonal calendar



R4 Bangladesh

Since 2020



2,000 households (10,000 persons)



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

WFP and Oxfam Bangladesh, with support from the Korea International Cooperation Agency (KOICA), introduced a new flood index insurance product to protect casual agricultural labourers from the risk of catastrophic flood events. The COVID-19 crisis and the 2020 prolonged floods acted as a double threat for vulnerable groups of casual labourers, exacerbating the impacts of the pandemic and climate-related shocks on these communities. The overall goal of the risk transfer solution is to enhance households' and communities' abilities to absorb climate shocks, improve their ability to reduce risks and maintain their food security, protecting them from the impacts of compound disasters.

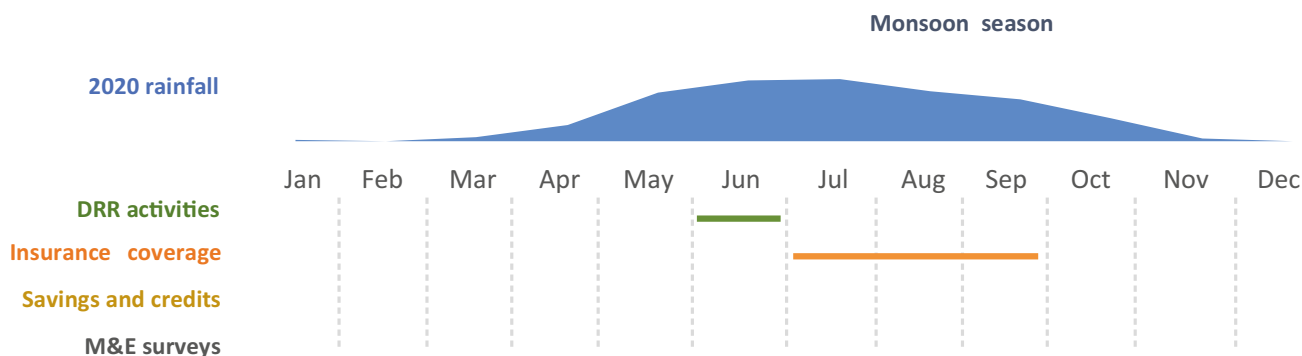
In 2020, the country faced severe floods that resulted in widespread damage across many areas including the project locations. The floods started in early June and covered a significant geographical area until early August, with the extent of the flood increasing due to heavy rains during the month of September.

As per water level data recorded in both Upazila, both unions recorded the highest number of days above danger water level in the last 20 years due to heavy rainfall and flow of water from upstream. As per the 2020 flood extent and predefined trigger levels, a payout of 15% of the sum insured was triggered in both Jatrapur Union of Kurigram Sadar Upazilla and Raniganj Union of Chilmari Upazilla. The payout was triggered for all 2,000 participating households and amounted to US\$32 each (BDT 2,700).

The local insurer Green Delta Insurance Company Ltd (GDIC) and the local implementing partner National Development Programme (NDP) collaborated with the digital financial service provider bKash to ensure quick delivery of payouts through mobile money.

For next quarter, WFP, Oxfam Bangladesh and the Daily Star will be jointly organising and delivering a webinar on climate risk insurance and the payouts triggered with the flood insurance product. The objective of the webinar is to introduce the innovative flood index insurance product and initiate a discussion to identify opportunities and a way forward to institutionalising flood insurance as one of the risk mitigation measures within the Government's disaster management plan and other social safety net programmes. Representative from the Government, private sector, UN agency, research organization, academia and civil society organization will attend the event.

Figure 10. Bangladesh 2020 seasonal calendar



R4 Madagascar

Since 2020



3,500 households (17,500 persons)



72 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: In Madagascar, R4 will support farmers reduce their post-harvest losses (PHL) by providing post-harvest support, promoting improved storage and transformation techniques and linkages to markets. Under this component, WFP delivers trainings to increase farmers’ awareness on key biological and environmental factors leading to harvest losses. Capacity development will focus on preventing these issues during five stages: harvesting, drying, threshing, solarisation and on-farm storage. In addition, WFP will provide field support and new farming equipment, such as hermetic grain bags and silos.



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.



Project Status

In early September, the southern part of Madagascar suffered from the impacts of a long-lasting drought. Part of the R4 targeted areas were deeply affected by famine and food insecurity due to poor yields, with most of the national and international support providing emergency kits to those populations.

During the quarter, the project continued monitoring activities of the targeted farmers. Thanks to their social organization within the Village Savings and Loans Associations (VSLAs), most of them were able to maintain their productive assets and were still willing to participate in risk management activities to prevent the same situation to repeat next year.

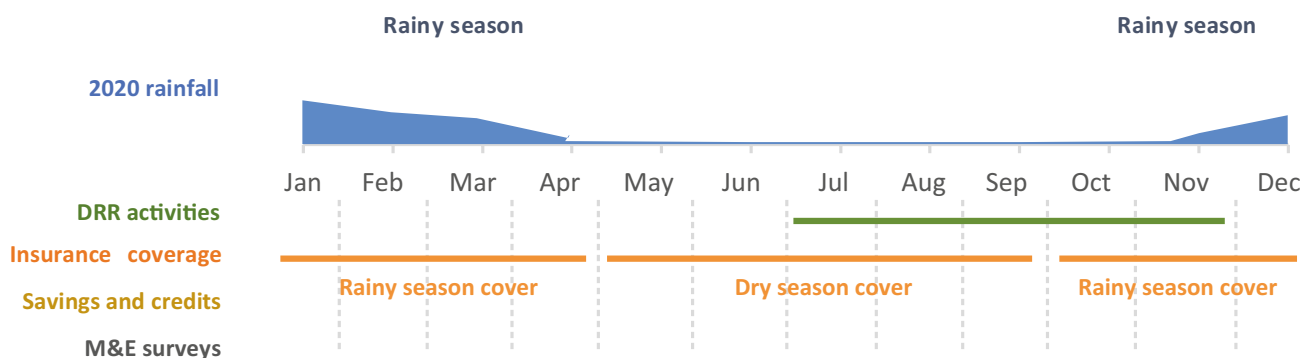
During the reporting period, WFP Madagascar strengthened its partnership with the IFAD programme to provide coordinated trainings and sensitization to the target beneficiaries. Training of Trainers (ToTs) were organized for 25 agents from various partners in the field, familiar with the farmers realities. Participants were trained on risk management techniques, insurance and post-harvest loss management. WFP collaborated with the Regional Direction of Communication to document the ToT and share the video interview at the national level to support advocacy efforts for the launch of the innovative risk management tool in Madagascar.

Given the low internet and telephone network penetration in the region, WFP Madagascar designed a series of radio programmes to share basic information about insurance and risk management with local farmers. Interviews with farmers revealed that the majority had never heard of any insurance principles.

WFP partnered with OTIVTANA, a Micro Finance Institution (MFI) that has the advantage of nationwide presence, as the main distributor. The MFI will rely on the VSLAs to reach individual farmers and to allow more detailed group trainings on specific topics.

While the insurance product was being designed and finalized with the latest dry run crop cuts experiments, WFP Madagascar joined a group of partners to provide a series of webinar trainings to the newly appointed insurance regulators in an effort to support the development of the insurance sector.

Figure 11. Madagascar 2020 seasonal calendar





A ceremony to launch the new livestock insurance scheme in Zambia.

WFP/Paul Mboshya Jr.

Conclusion

While COVID-19 presented a set of challenges for implementation, R4 countries continued their field activities during the quarter, adapting to the evolving situation in the different countries of operation. Activities planned for next quarter include, among others, an

inception workshop and official launch of WFP's first Green Climate Fund (GCF) project in Senegal, insurance registration in the R4 Southern Africa countries and the launch of a new Index based Livestock Insurance (IBLI) scheme in Zambia.

APPENDIX I

Metrics from the field

ETHIOPIA



Risk Reduction

- 8,821 3-meters trench, 3,781 5-meters trench, 4,214 10-meters trench, 5,606 micro basins constructed. 558 m³ check dam maintained, 2,276 m³ cut-off drain, 6 m³ soil based faced stone bunds, and 22 km hill side with trench constructed in Amhara.



Risk Transfer

- 54,625 farmers (19,701 women) insured for the long cycle crops;
- Total sum insured amounts to ETB 159,912,729;
- Premium amounts to ETB 26,288,672;



Risk Reserves



Prudent Risk Taking

Risk Reserves and Prudent Risk Taking

- 4,455 farmers (1,585 women) participated in 218 saving groups in Amhara;
- Total capital held by saving groups amounts to US\$5,532;
- Average savings per saving group per month amounts to US\$6.5;
- 550 new saving groups were formed during the quarter with 13,117 participants (4,072 women);
- 1,493 farmers (501 women) accessed loans worth US\$13,348;
- 558 farmers (244 women) repaid their loans amounting to US\$9,185, with an average repayment rate of 97.4%;
- 29 participants (2 women) participated in a VESA organization and financial literacy Training of Trainers (ToT) organized by ORDA;
- 81 participants (24 women) participated in VESA organization and financial literacy cascading trainings organized by ORDA.

SENEGAL



Risk Reduction

- 12,000 farmers (5,185 women) enrolled in FFA;
- 10,328 meters of dikes for plotting constructed; 3,003 meters of dikes for plotting reinforced; 2,000 meters of protection dikes established; 1,250 hectares of low land for rice farming arranged; 25 schools farmers' field schools set up; diversification of crops on 1,250 Hectares conducted; reforestation of village woods; vegetable gardening conducted in two schools;
- 16,035 meters of stone barriers; five community woods established; multiplication of rice seeds conducted in eight sites; crop cultivation of 1,668 Ha of rice, 312 Ha of maize, 48 Ha of millet, 35 Ha of sorghum and 77 Ha of cowpeas;
- 784 farmers (585 women) participated in System of Rice Intensification (SRI) trainings organized by PROVAL-CV and ANCAR;
- 534 farmers (245 women) trained in reforestation methods organized by ANCAR;
- 67 farmers (43 women) trained in plants production methods organized by ANCAR.



Risk Reserves



Prudent Risk Taking

Risk Reserves and Prudent Risk Taking

- 13,608 farmers (11,324 women) participated in 622 saving groups;
- Total capital held amounts to US\$171,623 (FCFA 92,836,025);
- 6,503 farmers accessed loans amounting to US\$154,425 (FCFA 83,533,400);
- 89 new savings groups formed during the quarter with 2,201 participants (2,012 women);
- 311 farmers (287 women) trained in financial education by the NGO La Lumière.

SENEGAL

Gender and Nutrition

- 1,468 participants (1,211 women) trained in participation in decision making at community level, management and control of community resources by the NGO La Lumière;
- 1,250 participants (1,067 women) trained in Nutrition and vaccination for infants/small child, Nutrition for pregnant women by the NGO La Lumière.

MALAWI



Risk Reduction

- 127,898 farmers (41,312 women) participating in risk reduction activities in Balaka, Phalombe, Blantyre, Mangochi, Chikwawa, Zomba, Machinga, Nsanje;
- Participants divided by sites: Balaka 11,200, Phalombe 8,206, Blantyre 6,500, Mangochi 7,000, Chikwawa 7,500, Zomba 11,740, Machinga 11,605, Nsanje 7,000;
- Total number of farmers registered for Insurance for Assets (IFA): 70,751 (41,312 women);

Blantyre

- No asset creation works happened in Blantyre during the quarter except for maintenance works done for the existing assets i.e. excavating the drainages, swales, trenches, fencing gardens and other household level asset creation works.

Mangochi

- 385.7km of swales constructed; 1 Garbage Pit excavated; 242,718 Tree seedlings raised; 19 Vertiva nurseries established; 365 Eyebrow constructed; 1,159 m³ deep trench constructed; 295 m³ check dams constructed; 0.3 sweet potato/cassava multiplication centre established; 1,969 improved pits (GVH Itimu only) constructed;

Chikwawa

- Eyebrow basin 5863; Individual Trenches: 10568; Assorted seedlings raised at community level: 32,990; Swales construction: 12,448m; Deep Trench: 203 m; Heaps of Manure: 1,000; Potato seed multiplication sites 7 of (50m x 50m);

Balaka

- Swale: 326.6 square Km; Deep trench: 8,528 cubic meters; Check dam :17,005 cubic meters; Eyebrows: 22,941; Individual trench: 79,148;

Phalombe

- Deep Trench: 3 Km; Individual trenches 4,320; Eyebrow basins: 1,560; Contour ridging: 7 Km

Zomba

- 70 eyebrow basins constructed; 500 individual trenches constructed; 700 m³ check dams constructed; 17.442 Km of swales constructed; 40.114 m³ of deep trench constructed; 5 group vegetable gardens established; 15 Km of swales constructed;

Climate Services

- 23 farmer groups composed of 353 farmers (70 percent women) were reached with climate and agriculture information through an orientation and other participatory activities such as development of resource allocation map, seasonal calendar, historical climate information, probabilities, as well as risks and option matrices.
- 64 extension workers (28 percent women) from Mangochi's Mpilipili, Namkumba, Mbwadzulu, Nansenga, Maiwa, Mthiramanja and Lungwena EPAs were supported with fuel and meal allowances for Participatory Integrated Climate Services for Agriculture (PICSA) implementation.
- 61 extension workers (29 percent women) from Mpilipili, Nansenga, Namkumba, Mbwadzulu, Maiwa Mthiramanja and Lungwena 11EPAs (2 women) in Mangochi district participated in the Planning and review workshop.
- 15 participants (5 women) participated in a PICSA training in Zomba.



Risk Transfer

- 70,000 farmers (41,312 women) targeted for insurance;
- Total payouts amounted to US\$145,000 (MK109,594,786);
- Total number of participants receiving payouts: 18,016;
- Payouts sum per participant: Varying amounts ranging from US\$5 to US\$17;
- Total premium amounts to US\$677,120 (MK499,037,205);
- Individual premium amounts to US\$18 (MK13,510);
- Number of IFA participants amounts to 52,400;
- Number of participants paying partially in cash: Blantyre (4,171 paying 50 percent), Chikwawa (4,000 paying 25 percent) Mangochi (3,500 paying 25 percent), Zomba (3,200 paying 50 percent) Balaka (3500 paying 50 percent);

MALAWI



Risk Reserves and Prudent Risk Taking

- 37,857 farmers (29,723 women) participated in 1,666 saving groups;
- Total number of savings groups by district: Balaka 350, Zomba 143 and Blantyre 396, Mangochi 299, Chikwawa 358 and Nsanje 170;
- Total number of farmers in savings groups by district: Zomba 5460, Blantyre 7,919, Balaka 6,785, Mangochi 7,572, Chikwawa 4,664 and Phalombe 5,187;
- Total capital held by savings groups by district: Zomba (K33,201,930), Balaka (K187,328,161), Blantyre (MK 67,956,650), Nsanje (), Chikwawa (MK25,000,000), Mangochi (MK37,523, 250), Phalombe (MK 19, 798,000);
- 19 trainings and workshops organized by Find your Feet Malawi (Balaka), WVM (Chikwawa and Phalombe), FIRD (Blantyre), PLAN International (Mangochi), Emmanuel International (Zomba), CARE (Nsanje) with a total of 673 participants (310 women);
- Topic of training/workshop:
 - TOT training of VSL community agents on VSL methodology
 - Frontline government staff and partner staff on IRM and Covid-19
 - Refresher training for VSL agents on VSL methodology
 - Trainings in enterprise selection and business management
 - Community sensitisation on Weather and Area Yield Index insurance products

Gender and Nutrition

- WFP has worked with its partners to ensure that all decision-making entities have 50 percent women in leadership positions.
- WFP Malawi set a new standard for the 2019/2020 Livelihoods cycle, making mandatory for all livelihoods partners to have a community mobilizer and a gender/protection officer within their staffing. Malawi CO provided TORs for both positions to clearly guide partners on the different roles and responsibilities.
- WFP Malawi was selected to be part of a joint RBA Gender transformative approach project and has contributed to the drafting of a joint concept note. The project will allow WFP Malawi to enhance and reinforce its efforts on gender equity and equality.
- 2,141 participants (1,128 women) participated in trainings organized by Find your Feet Malawi (Balaka), World Vision International (Chikwawa and Phalombe), Emmanuel International (Zomba), CARE (Nsanje) on the following topics: District Nutrition Coordinating Committee (DNCC); Area Nutrition Coordination Committee; Area Community Leaders Action in Nutrition; Community Leaders Action in Nutrition; Village Nutrition Coordinating Committee (coordination and review meetings); DNCC Trainer of Trainers in Scaling Up Nutrition (SUN) and care group model; cooking demonstration on food preparation and dietary diversity.
- Community sensitizations and mass awareness campaigns on COVID-19 prevention and nutrition were conducted in the five districts through mobile vans and Public Address system, drama sessions and radio jingles and messages reaching 1,282,919 people (771,013 women).

ZAMBIA



Risk Reduction

- 17,835 farmers (9,096) applied Conservation Agriculture (CA) techniques;
- 8,966 farmers (4,655 women) trained in CA land preparation;
- 1,625 lead farmers (803 women) participated in monthly meeting;
- Routine field visit conducted to 1,781 farmers (806 women);
- 2,280 farmers (1, 262 women) trained in CA land preparations and 6,725 farmers (2,721 women) are preparing the land using CA practices;
- 11 participants (4 women) from MoA, DAPP field staff, Pioneer Seed company participated in monthly Planning and Review meetings.



Risk Transfer

- 7,822 farmers (3,907 women) insured for the 2019/20 season;
- 2,864 farmers (1,298 women) participated in sensitization and promotional meetings on insurance;
- 135 provincial and district staff trained on WII.



Risk Reserves and Prudent Risk Taking

- 14,688 farmers (9,407 women) participated in 544 saving groups;
- Total savings amounts to US\$110,610.



Risk Transfer

- 12,206 farmers (10,195 women) enrolled for the 2020 Short Rains season



Risk Reduction

- 6,000 farmers (3,912 women) enrolled in FFA;
- Participants divided by districts: Masvingo: 500 households in each Ward (12,13,15,16,17,18,19,250 and Rushinga: 500 households in each ward (5,6,7,8);
- 6,000 farmers participated in climate smart agriculture training, conservation agriculture training, soil and water conservation training and COVID-19 trainings and awareness;
- 2,000 participants participated in training on sexual and exploitation and abuses;
- 2,000 participants trained on post-harvest handling and value addition to agricultural produces;
- 2,000 farmers (1,195 women) trained in Health harvest training facilitated by the Agritex department;
- 2,000 farmers (1,195 women) trained in gender mainstreaming facilitated by the Ministry of Women Affairs;
- 2,000 farmers (1,195 females) trained in forestry and environmental protection trainings facilitated by the Forestry department;
- 300 participants (220 women) trained on building fuel efficient stoves;
- 300 participants (180 women) trained in animal husbandry facilitated by the Veterinary and Agritex departments.

Disaster Risk Reduction and Asset Creation Activities

- 5 ha of irrigation scheme rehabilitated, conservation farming applied on 8 ha, 3.5km of drinking water supply lines constructed, 12 km feeder road rehabilitated, 1,508 fuel efficient stoves constructed, 1,091 keyhole gardens built, 2,000 hand washing tip taps built, 0.7 km of catchment protection conducted;
- 28 ha of soil bunds, 60,7 km gullies reclaimed, 1 check dam constructed of 0.7km, 4,236 m³ of compost volumes produced, 2,000 infiltration pits excavated, 2,000 m of stone bunds constructed, 1,091 keyhole gardens built, 600 ha micro watershed rehabilitated;
- 3 ha of orchard established, 7 boreholes established, 14 community postharvest structures established, 124 solar driers created, 600 beehives created, 6 m of masonry dam wall built, 2 rock water storage tanks built, 2 weirs upgraded, 4 fishponds subdivided and upgraded, 42 raised fowl runs constructed, 1 goat pen constructed.



Risk Transfer

- 5,984 farmers enrolled for insurance;
- US\$44,280 in payouts triggered in 2019/20 for 1,651 farmers (58 farmers yet to receive payouts);
- Total sum insured amounts to US\$598,400;
- Premium amounts to US\$88,835;
- Weather Index Training conducted in Rushinga in September 2020;
- Provincial level introductory Meeting for R4 Partners conducted in August 2020.



Risk Reserves and Prudent Risk Taking

- 912 farmers (753 women) participated in 98 VSL groups;
- Total capital held by saving groups amounts to ZWL 544,750;
- Average savings per saving group per month amounts to ZWL 1,780;
- Average savings per farmer per month amounts to ZWL 191;
- 15 new savings groups formed with 128 participants (86 women);
- Total saving amounts to ZWL 174,440;
- 177 farmers (146 women) accessed and fully repaid their loans worth ZWL 253, 475;
- Total savings through RUSACCOs amounts to ZWL 19,780, with 28 female farmers participating in RUSACCOs;
- Average savings amount per farmer amounts to ZWL 706;
- 214 participants (159 women) participated in Village Savings and Lending trainings;
- 42 participants (37 women) participated in private sector engagement meetings on goat value chain;
- 35 farmers (24 women) participated in private sector engagement meetings on horticulture value chain;
- 8 participants trained on solar drier post-harvest handling;
- 69 participants (52 women) trained in selection planning and management of income generating activities;
- 61 participants (41 women) trained in ZWWB loan repayment modalities.

ZIMBABWE

Promotion of Appropriate Seeds and Agricultural Practices:

- 320 kg of Compound D, 10 kg of hickory king, 10 kg of ZM 309, 10 kg of sorghum-sila, 10 kg of sorghum-marcia, 10 kg of sorghum OPV-Gokwe, 10 kg of sorghum OPV-Musoso, 142.5 kg of cowpea, 112.5 kg of pan 53, 3 bicycles distributed to farmers.

- 23 led farmers (12 women) for demo plots received mechanization tools and trained in mechanized conservation agriculture and appropriate seeds.

Zambuko Livelihoods Initiative



Risk Reserves and Prudent Risk Taking

- 2,124 farmers (1,861 women) participated in 210 savings groups;
- Total capital held by savings groups amounts to ZWL 698,074;
- Average savings amount per farmer per month amounts to ZWL 262;
- Average saving amount per saving group per month amounts to ZWL 3,324;
- 181 new groups formed with 2,124 participants (1,861 women);
- Total savings amounts to ZWL 556,087
- 720 farmers (626 women) accessed and fully repaid their loans worth ZWL 614,180.

Promotion of Appropriate Seeds and Agricultural Practices:

- 2,135 kg of compound D, 80 kg of PAN 53, 40 kg of sorghum-sila, 40 kg of pearl millet-okashana, 10 kg of pearl millet OPV, 30 kg of lab lab, 10 kg of mucuna, 20 kg of SC 513, 20 kg of Mama MQ, 10 kg of ZS 242, 10 kg of ZM 309, 10 kg of Mama MQ 623, 10 kg ZS 244A, 10 kg of PGS 63, 10 kg of SC 419, 60 kg of ground nuts, 160 kg of cowpeas, 20 kg of finger millet, 50 kg of white sorghum, 6 bicycles distributed.
- 430 lead farmers (257 women) for demo plots received mechanization tools and trained in mechanized conservation agriculture and appropriate seeds.

MOZAMBIQUE



Risk Reduction

- 4,965 farmers (3,707 women) participated in risk reduction activities;
- R4 participants divided by sites: 2,971 Gaza, 1,994 Tete;
- 1,000 farmers (66 percent women) trained in conservation agriculture in Tete by Aceagrarios;
- 889 farmers (92 percent women) trained in Basic principles of conservation agriculture in Gaza by UNAC;

- 684 farmers (95 percent women) trained in Mulching in Gaza by UNAC;
- 889 farmers (92 percent women) trained in opening of permanent basins in Gaza by UNAC;
- 684 farmers (95 percent women) trained in organic fertilization in Gaza by UNAC;
- 1,117 farmers (90 percent women) trained in sowing in Gaza by UNAC;

Climate Services

Gaza

- 2,218 farmers (88 percent women) receiving and using climate information for planning and decision making;
- 1,881 farmers (79 percent) trained in the Participatory Integrated Climate Services for Agriculture.

Albenga

- 1,596 farmers (64 percent women) receiving and using climate information for planning and decision making;
- 994 farmers (67 percent women) trained in the Participatory Integrated Climate Services for Agriculture.

MOZAMBIQUE



Risk Transfer

- Gross margin analysis through focus groups reaching 88 farmers completed.



Risk Reserves and Prudent Risk Taking

- 2,600 farmers received agricultural inputs;
- 3,240 farmers (2,148 women) participated in 104 saving groups;
- Total capital held by saving groups amount to US\$25,493;
- Total saving amounts to US\$25,493;
- 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;
- 1,204 farmers (42 percent women) trained in the formation of associations in Tete by Aceagrarios;
- 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 farmers (96 percent women) registered for Insurance for Assets (IFA) in Kurigram Sadar and Chilmari Upazila under Kurigram district.



Risk Transfer

- 2,000 farmers (96 percent women) accessed flood index insurance;
- Sum insured amounts to US\$212 (Taka 18,000) per household;
- Total sum insured amounts to US\$425,289 (Taka 36,000,000);
- Premium amounts to US\$28 (Taka 2,380) per household;
- Total payout sum amounts to US\$63,793 (Taka 54,000,000);
- Payout per participants amounts to US\$32 (Taka 2,700);
- 2,000 participants will receive payouts;
- 2,517 participants (2,450 women) trained in group formation and awareness session on climate risk insurance by NDP.

MADAGASCAR

Capacity building

- 25 agents (9 women) attended Training of Trainers (ToT) meetings on risk management techniques, insurance and post-harvest loss management.

MWENEZI

SARAFINA

MUSONIWA

Sorghum

CA -

Cobs

fresh

Dry -



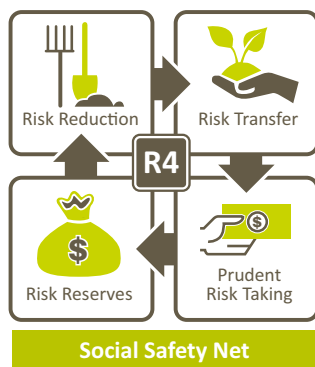
R4 Rural Resilience Initiative

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