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Final Evaluation of Rural Resilience (R4) Initiative in Tigray & Amhara Regions of Ethiopia: 2018–2024

Decentralized evaluation report

WFP Ethiopia Country Office

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Executive summary

1. The WFP Ethiopia Country Office (CO) commissioned this decentralized evaluation of the R4[1] Rural Resilience Initiative in Ethiopia from 2018 to 2024. The evaluation covers all R4 activities in Tigray Region (2018-21)[2] and Amhara Region (2018-24), plus the activities implemented under the Early Livelihoods Recovery Support (ELRS) project in Amhara Region (2022-23). The R4 project was implemented under the Country Strategic Plan (CSP, 2020-2025), contributing to the Climate Change Adaptation and Resilience Building Activity (Activity 5) of Strategic Outcome 2 (SO2) ('Vulnerable and food-insecure populations in targeted areas have increased resilience to shocks by 2025').

2. The evaluation addresses the dual and mutually reinforcing objectives of accountability and learning, with a greater emphasis on learning. Its specified purposes are to enhance the World Food Programme's (WFP) internal culture, support evidence-based decision-making for stakeholders, and inform future resilience and "triple nexus" strategies. The primary users are WFP staff involved in programmatic and strategic decisions, particularly concerning insurance and risk management. Key external stakeholders include the donor, KfW (Kreditanstalt für Wiederaufbau), the Ethiopian government, and other implementing and private sector partners.

3. This evaluation assessed the project against the five OECD-DAC criteria (relevance, effectiveness, efficiency, impact, and sustainability). It used a mixed-methods approach, triangulating evidence from document reviews, beneficiary surveys, and qualitative interviews and focus groups. Following UNEG ethical standards, the methodology was participatory and gender-responsive, with sampling based on a broad stakeholder mapping. Despite security challenges, face-to-face data collection was successfully conducted with diverse participants, including beneficiaries and government partners, across seven woredas in the Amhara Region.

4. **Subject of the evaluation:** This evaluation covers the Rural Resilience (R4) Initiative, which ultimately ran for seven years from January 2018 to December 2024, following a no-cost extension due to delays related to the COVID pandemic and the Northern Ethiopia Conflict. The project faced significant changes, including the suspension of activities in Tigray in November 2020 due to conflict and a break in NGO implementation due to an essential mobilization and verification period in Amhara (January 2022-April 2023) related to a change in the NGO cooperating partner. In 2023, the insurance design shifted from Weather Index Insurance (WII) to Area Yield Index Insurance (AYII), introducing new partners and beneficiaries.

5. R4 was implemented across 15 woredas in Tigray (40,000 beneficiaries in 2020) and scaled up to 16 woredas in Amhara, reaching approximately 53,500 beneficiaries by 2023. Activities were structured around the "4Rs": Risk Reduction (e.g., land restoration), Risk Transfer (insurance), Risk Retention (savings via Village Economic and Social Associations - VESAs), and Prudent Risk Taking (loans and livelihood diversification). Not all beneficiaries took part in all project activities.[3] In Tigray, all activities were implemented continuously from 2019 to 2020. However, in Amhara, only the insurance and VESA savings activities were implemented continuously across the six-year period.

6. The original budget from KfW was €20 million. Additional funding included ~€1.5 million from Denmark in 2021 for COVID-19/locust crises, €7 million from KfW for a connected Early Livelihood Recovery

[1] Risk Reduction, Risk Transfer, Risk Retention, and Risk-Taking

[2] R4 implementation was suspended in Tigray Region in 2021 due to conflict and insecurity.

[3] For example, in Amhara in 2024: 1,300 beneficiaries participated in land restoration activities; 48,000 received crop insurance; 12,000 received loans from formal credit providers; 52,000 participated in savings via VESAs; and 20,000 received loans from VESA's (see Table 5).

Support (ELRS) project in Amhara (2022-2023), and $800,000 WFP contribution for a loan fund.

7. The ELRS project provided recovery support packages to 30,831 R4 households in Amhara, using VESAs as a common entry point for activities. Five different support packages were available comprised of seeds, livestock and other farm inputs, as well as cash support for small businesses, as recommended by the regional government recovery support guidelines.

Key findings

EQ 1: To what extent have R4 activities been aligned to the needs of the people and national priorities?

8. Evidence from documentation and key informants suggest that the overall R4 resilience strategy was broadly relevant to local needs and national priorities. The original design of the Weather Index Insurance (WII) component, however, subsequently proved to be inappropriate because it was designed to address just one hazard (drought) rather than the multiple crop production hazards faced by farmers in the target locations (e.g. insect infestations, plant diseases, pests, floods, hail, frost). Despite repeated attempts to address them, various challenges with the WII modality persisted for four years before the change to AYII. Whilst there was clearly a need for improvement in the insurance modality, this change had implications for internal R4 coherence.

9. R4 was forced to adapt to changes relating to COVID restrictions and the security situation related to the Northern Ethiopia Conflict. The ELRS was informed by a timely assessment, and the inputs provided were appropriate, but the distribution modality used by ELRS was not coherent with the broader R4 approach.

EQ2: How was the overall performance of the R4 programme, and to what extent have results been achieved?

10. Beneficiary participation in natural resource management (NRM) activities and the perceived usefulness of the SWC assets created were both high for women and men. The number of income sources, crop yields, livestock ownership, and the use of climate smart agriculture (CSA) techniques were all reported to have increased for both women and men. Both women and men perceived that R4 and ELRS activities contributed to increases in their economic status. VESA loans were more accessible (59.1%) than RuSACCO loans (39.8%), and the results for Libokemkem woreda (where an earlier phase of R4 had been piloted since 2014) suggest that well-established VESA groups were very effective in allowing both women (95.7%) and men (84.2%) to access loans. RuSACCO loans were mainly used for business / income-generating activities.

11. The relatively high uptake in insurance (65%) suggests good programme reach and acceptability among women, men, youth and households with people with disability (PwD). However, there was limited understanding among all beneficiaries, especially women, about how crop insurance works. Uptake was notably low in Libokemkem and Ebinat[4] woredas (56%), potentially reflecting challenges with the earlier WII modality and associated trust deficits. Approximately 25% of respondents (21% of women; 26% of men) who had participated in the R4 insurance component reported to have received either one or two payouts over the six-year implementation period. While this rate falls within a technically plausible range for index-based insurance in Sub-Saharan Africa, it may be perceived as low by farmers, particularly those who experienced weather shocks without receiving compensation. These comparatively limited experiences of payout were likely shaped by the misalignment of the WII design with local conditions (i.e. high basis risk), as well as delays in implementation. Satisfaction with the insurance scheme, particularly regarding payout amounts and timeliness, was mixed.

12. The impacts of insecurity and the COVID crisis in influencing the achievement of project objectives cannot be underestimated, but various other challenges were highlighted by both key informants and documentation, many of which appear to stem from a lack of leadership and poor management. Results for

[4] R4 had been implemented in Ebinat woreda since 2020.

Libokemkem – and, to some extent, Ebinat – appear to be more positive than the other woredas; this is thought to be at least partly due to the longer period of implementation of R4 activities, notably the VESA groups and the NRM activities. Beyond these two woredas, positive achievements were strongly influenced by the dedication and efforts of SHA staff at all levels, in combination with good working relationships between WFP sub-regional staff, SHA and the Agricultural / sectoral officers at woreda and kebele levels. The adaptability of the broader R4 intervention to respond to changing needs through the ELRS is thought to have contributed significantly to the positive results relating to perceived agricultural production increases, access to credit, and increased income.

EQ3: To what extent has WFP utilized resources in a timely and cost-efficient manner?

13. Cost efficiencies were achieved through partnerships with local government structures and local organizations, though the need to change two implementing partners in Amhara Region (ORDA and ACSI) proved to be inefficient in the long run.

14. The biggest delays and greatest inefficiencies were related to: (i) the change of implementing partner; (ii) the challenges in establishing the credit guarantee fund in Amhara Region; and (iii) delays with the various stages involved in the annual / seasonal implementation of the insurance component. Within the insurance component, timeliness and cost-efficiency related to the design of the WI insurance modality itself, and the methodologies used for index design, measurement and pay-out computation. The AYI insurance modality experienced significant delays with the payout from the Meher 2024 season, which still had not been completed by September 2025.. Insecurity and COVID restrictions also caused delays to some activities

EQ4: What have been the higher-level changes at the community level because of the integrated risk management approach?

15. Survey results show positive impacts for both women and men for all impact indicators, with slightly lower scores for women as compared to men. Libokemkem woreda achieved higher than average scores for five out of the six indicators. This is thought to be related to the longer duration of R4 interventions in Libokemkem as compared to other woredas.

16. Five key positive changes and no negative impacts emerged from the FGDs with R4 beneficiaries: economic empowerment and community cohesion were reported by both women and men; social confidence / gender empowerment and improved nutrition were reported mainly by women; and increased agricultural production was reported mainly by men. Contribution narratives compiled at the beneficiary level shed light on the connecting pathways between activities and outcomes in the R4 ToC. Beneficiary insights provide important nuance, and how this contributes to increased resilience as it is locally defined.

EQ5: To what extent are the results of the R4 intervention likely to be sustainable?

17. Strong levels of government buy-in at both national and regional levels are evident from (a) the establishment of the National Dialogue Platform; (b) the new Rural Finance Service Unit within the Ministry of Agriculture; (c) the Amhara Regional Resilience Strategy (modelling the R4 approach); and (d) considerable investments in R4 implementation made by woreda and kebele-level sectoral offices.

18. The sustainability strategy for the AYI insurance mechanism involves reducing premium costs via risk pooling and scale and bundling insurance with fertiliser through the IVS. The ET is concerned that the integration of insurance into fertiliser sales / loans may obscure choice for farmers.

19. The mutually supportive relationship between VESAs and RuSACCOs at the community level contributes to the sustainability of access to credit. The establishment of a credit guarantee fund with matching funds for the SACCO Unions was intended to sustainably enhance the capacity of the RuSACCOs, but a delay in the transfer of the funds from WFP to the SACCO Unions meant that many of the loans were disbursed after the end of the project and therefore lack monitoring support from R4.

Conclusions

20. Conclusion 1: Despite significant challenges in both design and implementation, R4 successfully

contributed to the achievement of positive outcomes and higher-level changes for women and men, especially in the geographical areas where activities had been implemented for longer periods. The positive results among the primary beneficiaries were mainly due to the effectiveness of the VESA groups, NRM activities, early livelihood recovery support, and access to credit.

21. Conclusion 2: In addition to the challenges posed by conflict, insecurity and restrictions relating to COVID-19, the timeliness of resource utilization was negatively affected by other factors, including the need to change the NGO cooperating partner in Amhara Region. Despite repeated attempts to address them, persistent delays at each step in the process of the WI insurance mechanism had knock-on effects on other activities, and ultimately contributed to the much-needed shift in the insurance design modality.

22. Conclusion 3: Weaknesses in project design, project management and MEL systems created a missed opportunity for adaptive learning.

23. Conclusion 4: The success of the ELRS in meeting R4 beneficiary needs and contributing to positive project outcomes provides a good example of the way in which short-term recovery objectives often co-exist alongside longer-term developmental objectives within resilience programming. However, there was room for improvement in the coherence of the ELRS distribution modalities with the R4 approach, and the distinction and sequencing of the different ELRS and R4 activities.

24. Conclusion 5: Community cohesion and collective support are important aspects of resilience as it is locally understood; this has implications for the design of future resilience projects. R4 successfully contributed towards strengthening community cohesion through the ways in which the VESA groups and NRM activities were organized and managed.

25. Conclusion 6: Increasing attention to inclusivity and GEWE-related issues was made during the course of the project; although women and PwD households benefited from similar levels of insurance uptake and higher levels of access to credit from RuSACCOs, the impact indicators showed slightly lower levels of improvements for women and other marginalised groups as compared to men.

26. Conclusion 7: Both the VESAs and RuSACCOs are particularly effective in targeting women and PwD households; continued access to credit for these marginalised groups depends on the capacity and sustainability of these structures.

27. Conclusion 8: Various design changes and adaptations had implications for beneficiary targeting that raise questions about who are the most appropriate target groups for the different components of the R4 approach. Crop insurance does not appear to be appropriate to the poorer, more vulnerable farmers who were initially targeted by R4.

28. Conclusion 9: Many questions remain as to how R4's crop insurance may have influenced farming practices, production and resilience. Although the AYII modality introduced in 2023 appears to be better designed, it is still too early to tell whether it will lead to timely and improved payout rates and greater satisfaction among farmers.

29. Conclusion 10: WFP is in a good position to continue to support the sustainability of crop insurance at the national level, but this will require the identification and documentation of lessons and evidence from R4 for the development of appropriate policies and strategies. The evaluation team has concerns about the sustainability of the AYI insurance mechanism in relation to transparency and the balance of benefits between private sector partners and farmers' welfare.

Lessons learnt

30. Although it is unfortunate that R4 was not designed as a learning project, the opportunity still exists for project staff, partners and stakeholders to jointly identify and generate shared lessons. Some of the lessons that emerged from the evaluation, for example, include the following: (i) Resilience programming approaches are surprisingly capable of promoting positive changes in the medium term (two years) when implemented well, with the capacity to adapt to changing circumstances. (ii) The complimentary role of VESAs

and RuSACCOs; both should continue to co-exist. (iii) The need for more realistic, evidence-based expectations among project designers about what crop insurance can achieve. (iv) The potential for farmer choice about whether or not to take up insurance alongside fertilizer to become obscured by the private sector's desires to spread risk and increase the total number of farmers enrolled. The potential blurring of farmer choice raises serious ethical concerns. (v) Various lessons relating to monitoring systems that support learning and critical decision-making processes in addition to accountability purposes and the regular reporting on outcomes.

Recommendations

31. Recommendation 1. The CGF / Revolving Funds managed by the Cooperative Saving and Credit Unions and the RuSACCOs should be properly monitored and sufficiently supported at woreda, Union, Branch / Service Centre and community levels.

32. Recommendation 2. An After Action Review & Learning workshop should be planned and organised for project staff and partners to jointly identify and document lessons from R4.

33. Recommendation 3. A comprehensive study should be undertaken across different crop insurance interventions in Ethiopia to better understand which types of farmers benefit most, and whether and how insurance affects agricultural decisions, resilience, and productivity.

34. Recommendation 4. Both the design and awareness-raising strategies for future crop insurance mechanisms must be based on high-quality, gender-sensitive contextual and needs analyses, and guided by a clear articulation of the specific objective(s) of crop insurance..

35. Recommendation 5. The design of resilience programmes should always be context-specific and treated as opportunities for learning and associated adaptive management. Design should be based on high-quality, gender-sensitive contextual and needs analyses, paying particular attention to ways in which community cohesion and collective support can be strengthened.

36. Recommendation 6. When humanitarian- and developmental-related approaches are programmed simultaneously within resilience or nexus interventions, the respective distribution modalities (e.g. unconditional distribution, loans, insurance-for-work, etc) must be designed and implemented in ways that support, not undermine each other.

37. Recommendation 7. A dedicated project manager should be hired for complex, multi-year, multi-partner resilience projects.

1. Introduction

1. This report presents the findings and recommendations of the evaluation of the World Food Programme (WFP) R45 Rural Resilience Initiative in Ethiopia from 2018 to 2024. The report represents the last part of a process that began in January 2025 with an inception phase that took place January - March 2025. The final report is based on several rounds of quality assurance and comments by WFP staff, the Decentralized Evaluation Quality Support (DEQS) and external stakeholders.

1.1. Evaluation features

2. This decentralized evaluation was commissioned by the WFP Ethiopia Country Office (CO). The evaluation covers all R4 activities in the Tigray Region (2018-21)[6] and Amhara Region (2018-24), plus the activities planned and implemented under the Emergency Livelihoods Recovery Support (ELRS) project in Amhara Region (2023). The evaluation will inform future operational and strategic decision-making relating to similar integrated approaches to manage risks and strengthen resilience.

3. The evaluation was intended to address the dual and mutually reinforcing objectives of accountability and learning with a greater emphasis on learning. The evaluation serves the following purposes, as specified in the Terms of Reference (ToR, see Annex 1):

- Contribute to WFP's culture of accountability and learning
- Meet stakeholder needs and evidence-based decision making
- Inform design of similar future approaches of resilience and triple nexus

4. The main stakeholders and users of the evaluation are those WFP staff involved in strategic, programmatic and operational design and decision-making, particularly in relation to insurance mechanisms, integrated risk management and resilience. External users include the donor, Kreditanstalt für Wiederaufbau (KfW), the Ethiopian government, and R4 implementing and private sector partners. Beneficiaries may also be primary users of the evaluation.

5. The evaluation was conducted by The KonTerra Group with an evaluation team (ET) comprising four members. Data collection was conducted from April to May 2025 through in-person and remote methods (see Evaluation Timeline, Annex 2 and Fieldwork agenda, Annex 3).

1.2. Context

6. **General overview:** Ethiopia has a large and growing population; as of 2023 the population was nearly 129 million (49.9 percent female).[7] Tigray and Amhara are some of the largest regions in the country with 5.5 and 22.1 per cent of the population, respectively.[8] Both regions are predominantly rural with most of the population engaged in agriculture.[9],[10] The prevalence of disabilities in Ethiopia has not been calculated recently or by region. National estimates vary widely across different studies from 1.2 percent[11] to 17.6 percent[12] depending on data source and methodology used.

[5] Risk Reduction, Risk Transfer, Risk Retention, and Risk-Taking
[6] R4 implementation was suspended in Tigray Region in 2021 due to conflict and insecurity.
[7] World Bank Data. Accessed 12 February 2025.
[8] UNICEF. 2019. Situation analysis of children and women: Tigray Region. And Amhara Region.
[9] UNICEF. 2019. Situation analysis of children and women: Tigray Region.
[10] UNICEF. 2019. Situation analysis of children and women: Amhara Region.
[11] Central Statistical Agency. Population and housing census of Ethiopia, 2007 Addis Ababa, Ethiopia: Central Statistical Agency 2007.
[12] Bickenbach Jerome. The World Report on Disability. The World Report on Disability. 2011; 26(5):6558.

7. Ethiopia's economy grew rapidly in the 15 years prior to the COVID-19 pandemic, with annual GDP growth rates of 8–10%[13]. However, it remains vulnerable to external shocks; economic growth and poverty reduction have slowed due to multiple challenges, including the COVID-19 pandemic, rising global food and energy prices, the conflict in Tigray and, more recently, in Amhara Region, as well as climatic disasters such as droughts, floods, and landslides.[14]

8. **Food security and poverty:** The country's poverty rates have increased across Regions since 2015/16, with nearly all households experiencing at least one major shock since 2018 including drought, locust infestation, floods, conflict or a combination.[15] Poverty rose faster in rural areas compared to urban areas (37 percent and 19 percent in 2021, respectively)[16] as well as within conflict-impacted Regions like Tigray.[17] Poverty is higher in the Amhara Region (30 per cent) and Tigray Region (45 per cent) compared to the national average.[18]

9. Discrimination, particularly gender-based, exacerbates poverty. Women are negatively affected by discriminatory traditional customs and legal regulations which limit equality in decision-making, economic life, health, education and family relations.[19] For example, adult literacy rates are 59.2% for men and 40.4% for women[20]; female-headed households own 23% less land and operate 54% smaller plots than male-headed households[21] Governance issues also play a role as macroeconomic imbalances have led to rising inflation and low job creation, exacerbating shock-related poverty increases.[22] Ethiopia exhibits regional variation in government infrastructural investments, with Tigray and Amhara among regions where underinvestment is apparent.[23] Finally, vulnerability to climate-related shocks adds another layer of complexity with disaster-related displacement throughout Ethiopia, including Tigray and Amhara.

10. Ethiopia is classified as a hunger hot spot;[24] nearly 16 million people required humanitarian food assistance in 2024.[25] While food security had improved with the abatement of the 2020-2022 conflict in the north and 2020-2023 drought in the south, Integrated Food Security Phase Classification (IPC) Phase 3 and 4 outcomes persist, especially in northern conflict- and drought-affected areas (including Tigray and Amhara Regions) and southern and southeastern pastoral areas. Humanitarian food aid and social support remain vital for preventing severe food insecurity, malnutrition, and hunger-related deaths, especially in northern Ethiopia.[26] Political obstacles for the delivery of food and humanitarian aid have increased civilian death tolls.[27] The resilience approach promoted by R4 aims to reduce the need for humanitarian food assistance in times of crisis.

11. Child and maternal malnutrition are high, with over half of children under 5 (U5) affected by any

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[13] The World Bank GDP Growth Data for Ethiopia
[14] UN OCHA. 2024. Ethiopia-Situation Report, 12.
[15] The World Bank. 2024.Welfare at a crossroads: turning tides.
[16] Ibid
[17] UNDP. 2022. Crisis, Resilience and Opportunity: Poverty, Human Development, and the Macro-Economy in Ethiopia, 2020-23
[18] These figures come from UNDP, 2022: Crisis, Resilience and Opportunity: Poverty, Human Development, and the Macro-Economy in Ethiopia, 2020-23. This document does not explicitly state the national average poverty rate, but the average of the regional figures comes to 27. The figures come from a simulation, based on the Foster–Greer–Thorbecke framework, which uses income distribution to estimate the proportion of the population that would fall below the adjusted (higher) poverty line. The precise figure used as the poverty line is not indicated.
[19] UN Ethiopia. 2020. Common Country Analysis.
[20] World Bank Group Gender Data Portal.
[21] Hussein Ahmed Tura, 2014. 'A Woman's Right to and Control over Rural Land in Ethiopia: The Law and the Practice' International Journal of Gender and Women's Studies, June 2014, Vol. 2, No. 2, pp. 137-165.
[22] The World Bank. 2024.Welfare at a crossroads: turning tides.
[23] Desalegn, A. and Negussie, S. 2022. Infrastructure inequities and its effect on poverty reduction across regional states in Ethiopia. Journal of Mega Infrastructure & Sustainable Development.
[24] WFP/FAO. 2024. Hunger Hotspots.
[25] UN OCHA. 2024. Ethiopia Humanitarian Response Plan.
[26] FEWS NET. 2024. Food Security Outlook June 2024 - January 2025.
[27] UNDP. 2024. Human Development Report 2023/2024.

form of malnutrition. Nutrition indicators are worse in rural areas and for boys, though there has been some progress in the reduction of child malnutrition; between 2000 and 2016, the prevalence of stunting among children under five years dropped from 55.8% for girls and 59% for boys (2000) to 35.6% for girls and 41% for boys (2000).[28] . There are also regional variations with generally better outcomes in Addis Ababa and worse in Regions such as Oromia and Amhara. Data was not available for Tigray in recent government-sponsored data collection efforts (Table 1).

Table 1 Nutrition outcomes

	National	Rural	Urban	Boys	Girls	Amhara	Tigray
Stunting	39%	43%	29%	49.1%	45.3%	40%	Not available
Wasting	11%	12%	8%	33.1%	29.8%	15%	Not available
Any form of malnutrition	Not available	39%	55%				

Source: Ministry of Health-Ethiopia, UNICEF (2023) National Food and Nutrition Strategy Baseline Survey and BMC (2023) Gender-specific disaggregated analysis of childhood undernutrition in Ethiopia: evidence from 2000–2016 nationwide survey.

12. The government launched the Productive Safety Net Programme (PSNP) in 2005 to improve food and nutrition security and environmental management. The programme, reaching up to 8 million households in 2020, targets rural households in extreme poverty. It provides payments for labour-intensive public works, including watershed development, and supports labour-poor, elderly, or otherwise incapacitated households for six months. Evaluations of the PSNP have generally shown positive impacts on household food security, consumption smoothing, asset protection, and rural infrastructure development. However, some studies indicate mixed results regarding the program's impact on children's nutritional status.[29]

13. **Agriculture:** Agricultural areas, constituting nearly a third of Ethiopia's land,[30] significantly contribute to the economy, accounting for 32 per cent of the GDP in 2022/23.[31] Smallholder farmers produce about 95 percent of Ethiopia's agriculture and provide 85 percent of its jobs.[32] Despite the significant contribution women make, there is limited recognition of their role with unequal resource and land rights, under-representation of women in agriculture and gender norms negatively affecting women in the sector.[33] The sector is highly vulnerable to climate change due to its reliance on natural resources and limited capacity, especially in rural areas, to adapt to extreme weather events, rainfall variability and pest outbreaks.[34] The 2015-2025 Drought in Ethiopia is ongoing with the situation worsening in some parts of northern, southern and southeastern Ethiopia including Amhara and Tigray regions.[35] Productivity is also impacted by land use policies, limited access to quality inputs and finance, inefficient markets, insufficient research and support services[36] and high pre- and post-harvest losses.[37] Conflict has also negatively affected productivity with widespread reports of destruction of agricultural assets, including in the Amhara and Tigray regions. Women

[28] BMC (2023) Gender-specific disaggregated analysis of childhood undernutrition in Ethiopia: evidence from 2000–2016 nationwide survey

[29] Berhane, G, Hoddinott, Kumar, N and Margolies, A, 2017. The Productive Safety Net Programme in Ethiopia: impacts on children's schooling, labour and nutritional status, 3ie Impact Evaluation Report 55. New Delhi: International Initiative for Impact Evaluation (3ie).

[30] Government of Ethiopia. Ministry of Agriculture.

[31] African Development Bank Group. Ethiopia Economic Outlook. Accessed 24 June 2025.

[32] FAO. Ethiopia: SCALA. Accessed 24 June 2025.

[33] IFAD. 2024. Developing gender transformative approaches to strengthen women's land rights in Ethiopia: Foundational Gender Analysis.

[34] FAO. Ethiopia: SCALA. Accessed 24 June 2025.

[35] Reliefweb. Ethiopia: Drought-2015-2025. Accessed 24 June 2025.

[36] FAO. The Global Network of digital agriculture innovation hubs. Accessed 14 February 2025.

[37] FDRE Ministry of Planning and Development. 2022. Voluntary National Review (VNR) 2022.

farmers are particularly vulnerable with lower access to land, water and other productive factors.[38] There has been substantial government investment in programmes to improve agricultural productivity and reduce food insecurity including the PSNP, Input Voucher System (IVS), Agricultural Growth Program (AGP) and Sustainable Land Management Program (SLPM).[39] Productivity gains have been realised, with the average productivity of major crops for smallholders increasing by four percent per year between 2015/16 and 2020/21.[40]

14. The Input Voucher Scheme (IVS) is designed to improve smallholder farmers' access to agricultural inputs such as fertiliser by facilitating access to credit and input transactions. It leverages microfinance institutions (MFIs) to qualify farmers for loans and issue vouchers that can be redeemed for inputs at local cooperatives. The IVS aims to address the limitations of the existing input distribution system and encourage the adoption of improved technologies.

15. **Equity, and inclusion:** Gender inequality in economic and social outcomes and broader human rights issues are prevalent in Ethiopia with worsening outcomes against a context of rising insecurity and humanitarian needs. Ethiopia ranks 79th out of 146 countries included in the 2024 global gender gap index with a score of 0.709 (parity=1);[41] The country has a gender inequality index (GII) score of 0.497 as of 2023 (the latest data available).[42] Gender gap index scores are driven by particularly low rates of economic participation and opportunity (118th) and educational attainment (136th) with comparatively higher scores for health and survival (66th) and political empowerment (31st). Data from 2016 show that poverty rates for female-headed households amounted to 19%, which was significantly lower than the 25% poverty rate recorded for male-headed households in rural areas.[43]

16. Low gender equality outcomes in social and economic spheres stem from deep-rooted social norms, limited access to resources (e.g. education, healthcare, land, credit, and technology), as well as legal and policy gaps, despite the prioritisation of equality in the Ethiopian Government's development agenda.[44] Significant progress has been made in improving girls' access to education, but figures vary significantly by region and disparities persist, especially in secondary and tertiary education. Maternal mortality has declined since pre-2000 from 871 to 401 deaths per 100,000 live births in 2019/20, but access to reproductive health services remains limited, especially in rural areas.[45] .[46] Gender, disability, rural-urban divides, economic status, and conflict intersect to exacerbate inequalities for specific groups of women and girls in Ethiopia. For example, women in the lowest income quartile have higher fertility rates and less access to healthcare and education compared to those in higher income brackets; women with disabilities face higher unemployment rates compared to men with disabilities and are more likely to experience economic exclusion.[47] While Ethiopia has ratified the Convention on the Rights of Persons with Disabilities, discrimination and mistreatment of persons with disabilities (PwDs) is pervasive with heightened risk of violence, exploitation and abuse.[48]

17. The conflict and post-conflict setting has amplified human rights issues, affecting population groups differently, with all parties subject to violence. Men have been disproportionately killed while women and children are at higher risk of being displaced and subjected to sexual and gender-based violence (SGBV).[49]

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[38] UN WOMEN. 2024. Ethiopia Country Gender Equality Profile Brief.
[39] FDRE Ministry of Planning and Development. 2022. VNR 2022.
[40] FDRE Ministry of Planning and Development. 2022. VNR 2022.
[41] World Economic Forum. 2024. Global Gender Gap 2024 Insight Report.
[42] UNDP. GII. Accessed 24 June 2025.
[43] UN WOMEN. 2024. Ethiopia Country Gender Equality Profile Brief.
[44] The 1993 National Policy on Women (NPW) is to be superseded by the National Policy on Gender Equality and Women Empowerment (NP-GEWE). Ethiopia is also a signatory to international accords including the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)
[45] UN WOMEN. 2024. Ethiopia Country Gender Equality Profile Brief.
[46] *ibid*.
[47] *ibid*.
[48] UNHCR. 2024. Situation of Refugees with disabilities in Ethiopia.
[49] UN WOMEN. 2024. Ethiopia Country Gender Equality Profile Brief.

Widespread and systematic use of rape and sexual violence have been identified in Tigray,[50] Amhara and Afar Regions.[51] Refugees with disabilities face heightened barriers to accessing protection and assistance alongside increased risk of violence and a lack of specialized services.[52]

18. **National policies and Sustainable Development Goals (SDG):** The GoE has embarked on wide-ranging reforms since 2018, notably the Homegrown Economic Reform (HGER, now HGER 2.0) to address structural macroeconomic imbalances, improve sectoral productivity and competitiveness and incentivize private-sector-led growth. Long-term development plans are aligned with the 2030 Agenda and guided by the Ten-Year Development Plan (TYDP) covering 2021-2030 based on ten key strategic pillars. The promotion of agricultural reforms features heavily in development planning with a focus on building a climate-resilient production system alongside emergency support for agricultural and pastoral communities affected by recent shocks.[53] Limited capacity for implementing mainstreaming, adaptation and mitigation plans at local level remains a key barrier.[54]

19. Progress towards SDGs is threatened by the quadruple shocks of political turmoil post-2018 transition, the COVID-19 pandemic, increasing insecurity and the crisis in Ukraine[55] as well as large-scale cuts to aid levels in 2025. Progress on SDG 2 (No Hunger) is negative for three of the four indicators (Table 2) driven by rising humanitarian needs. SDG17 progress has declined for five of the seven indicators with enhanced partnerships alongside domestic and external resource mobilization needed.[56]

Table 2 SDG 2 Progress

Indicator	Trend
Prevalence of stunting (U5)	↓
Prevalence of wasting (U5)	↓
Prevalence of underweight (U5)	↓
Volume of agricultural production per hectare (tons)	↑

Source: Federal Democratic Republic of Ethiopia (FDRE) Ministry of Planning and Development. 2022. VNR 2022.

20. **Migration and humanitarian protection:** Widespread violence and climate-related displacement drives continued displacement in Ethiopia with an estimated 1.9 million internally displaced persons (IDPs) largely from Tigray, Somali and Oromia Regions and 1.1 million refugees and asylum seekers as of June 2025.[57] Amhara has been affected to a lesser degree with an estimated 174.6 thousand IDPs as of January 2025.[58] While the peace agreement between the GoE and the Tigray People's Liberation Front (TPLF) in November 2022 improved humanitarian access and enabled large-scale returns, IDP needs remain high.[59] Fighting in Amhara Region continues to generate substantial humanitarian needs.[60] Age, ethnicity, disability and other characteristics affect risks faced during displacement and the ability of IDPs to access appropriate support.

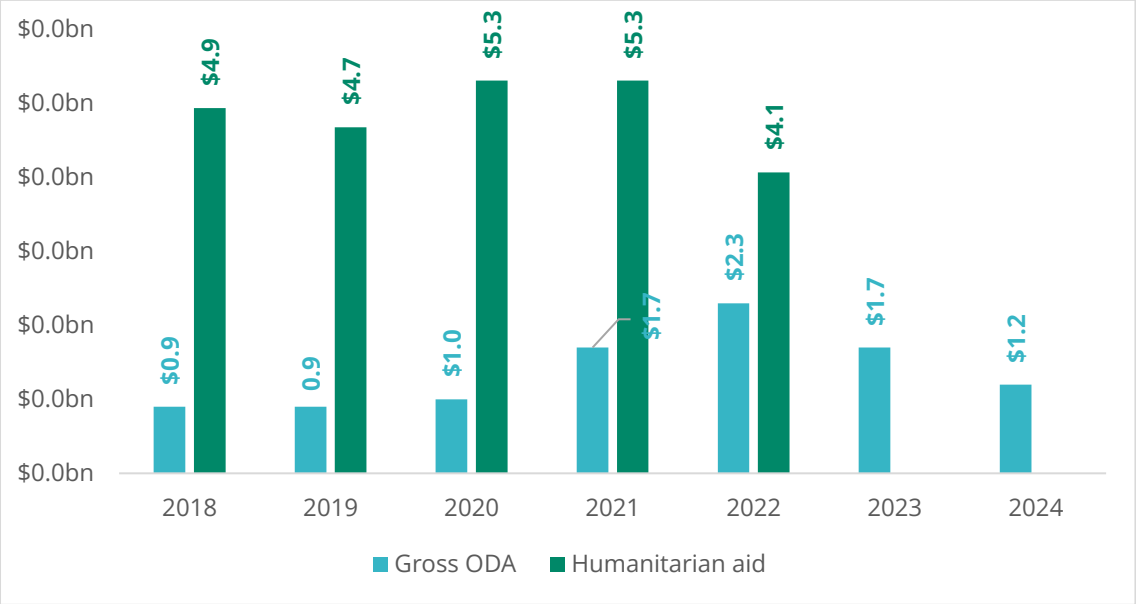
21. **International assistance:** The United Nations Sustainable Development Cooperation Framework (UNSDCF), covering 2020-2025, serves as the mutual accountability framework between the government and UN System Agencies. It consists of four priority areas and corresponding outcomes that align with

[50] Ethiopian Human Rights Commission. 2021. Report on Violations of Human Rights and International Humanitarian Law in Afar and Amhara Regions of Ethiopia
[51] Ethiopian Human Rights Commission. 2022.
[52] UNHCR. 2024. Situation of Refugees with disabilities in Ethiopia.
[53] FDRE Ministry of Planning and Development. 2022. VNR 2022.
[54] FAO. Ethiopia: SCALA. Accessed 14 February 2025.
[55] FDRE Ministry of Planning and Development. 2022. VNR 2022.
[56] FDRE Ministry of Planning and Development. 2022. VNR 2022.
[57] UNHCR. 2025. Regional Dashboard RB EHAGL: Refugees, returnees and internally displaced persons in the IGAD region - 31 May 2025.
[58] UNHCR. 2025. Ethiopia: Refugees and Internally Displaced Persons (As of 31 January 2025).
[59] Internal displacement monitoring centre (iDMC). Ethiopia. Accessed 24 June 2025.
[60] Global Conflict Tracker. 2025. Conflict in Ethiopia. Accessed 24 June 2025.

government and development priorities. WFP's R4 activities fall within the scope of the UNSDCF and WFP's own strategic added value.

22. Humanitarian aid dwarfs official development assistance (ODA) in Ethiopia with humanitarian aid levels peaking in 2021 in response to the Tigray conflict (Figure 1). UN data for 2021 show that the top two humanitarian aid donors were the United States of America (64.1%) and Germany (5.8%), and the top two UN recipient organisations were WFP (30.1%) and UNHCR (12.9%).[61]

Figure 1 Annual ODA and humanitarian aid 2018-2024



Source: World Bank Data for ODA; United Nations Office for the Coordination of Humanitarian Affairs (OCHA) Financial Tracking Service for humanitarian aid. No humanitarian aid data available for 2023 or 2024.

23. **WFP in Ethiopia:** WFP provides food security and nutrition, climate action and resilience, refugee support, school meals, social protection and supply chain support in Ethiopia. Current operations are organized under the Country Strategic Plan (CSP) for 2020-2025 representing a shift from direct implementation to nationally owned interventions. Activities are organized under five Strategic Outcomes (SOs) and nine Activities. Activities are implemented at both national and local levels. The latest Annual Country Report (ACR) mentions concurrent programming in the Tigray and Amhara regions occurring under the various CSP SOs (see Table 3).

Table 3 Regional SO implementation

SO	Focus Area	Included activities	Amhara	Tigray
SO1	Crisis response	Emergency response (food and cash), malnutrition treatment and prevention	X	X
SO2	Resilience building	School meals programme, climate change and resilience building (including R4)	X	X
SO3	Root causes	Fresh food vouchers, Country Capacity Strengthening (CCS)	X	
SO4	Crisis response	CCS, supply chain management	National	
SO5	Crisis response	Logistics and engineering services		X

[61] UN-OCHA Financial Tracking Service, accessed 30 August 2025.

24. Under the recently prepared CSP for 2025–2030, multi-sectoral initiatives, when approved, will seek to meet urgent needs by increasing access to and the availability of food while building resilience and tackling the root causes of vulnerability, including through support for resilient food systems. The CSP aims to strengthen resilience by aligning humanitarian assistance with long-term development and government priorities. The focus is on building resilient food systems, supporting climate-adaptive livelihoods, and improving social protection to reduce the need for future humanitarian aid. Through risk-informed planning, robust accountability, and a commitment to sustainable impact, WFP seeks to bridge emergency relief with long-term stability and resilience.

1.3. Subject being evaluated

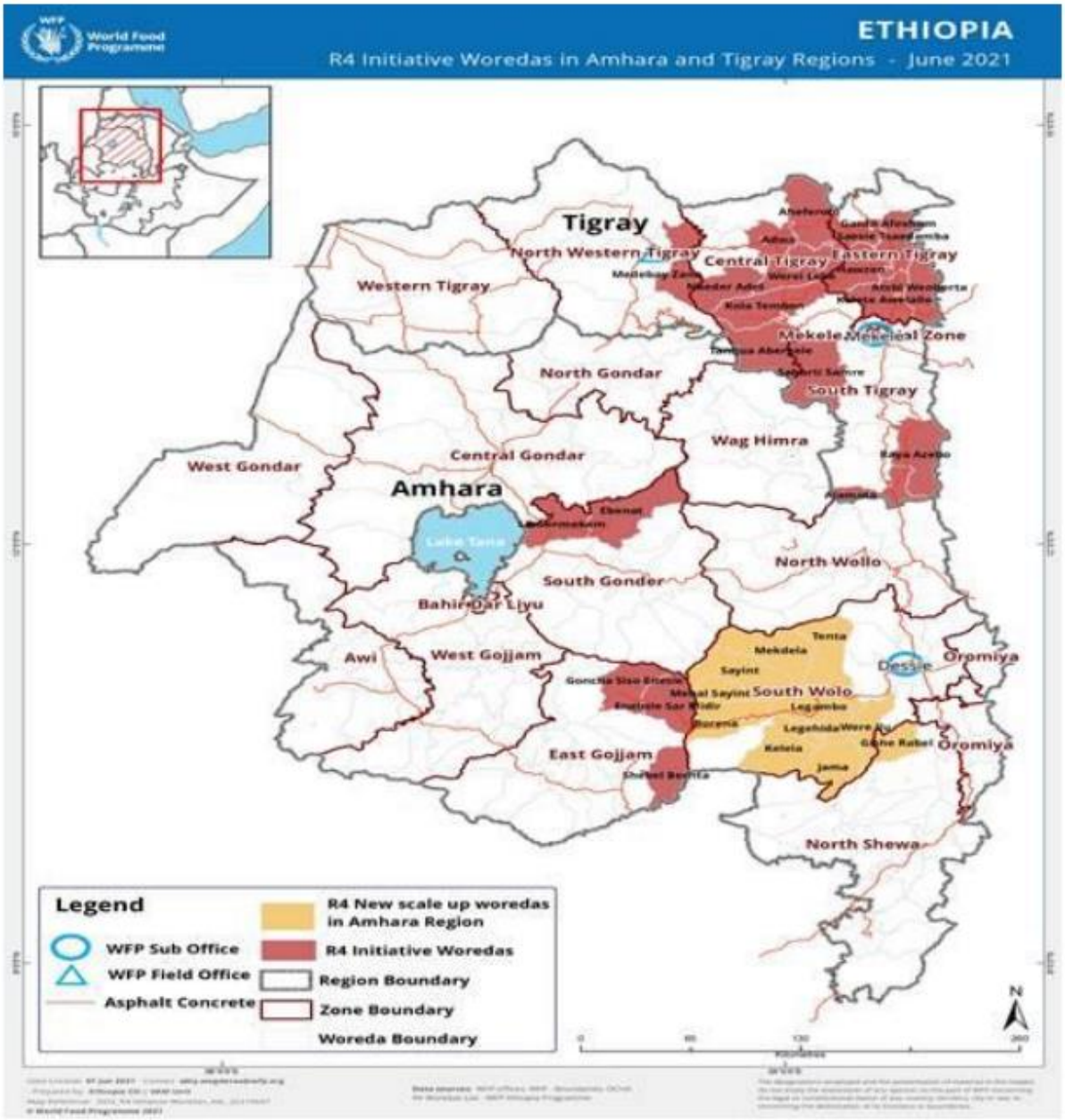
25. The subject of this evaluation is the Rural Resilience (R4) Initiative (2018-2024). R4 was originally planned as a five-year project (1 January 2018 to 31 December 2022). A two-year no cost extension was agreed following delays related to the COVID pandemic and the Northern Ethiopia Conflict; the project ended in December 2024. Ultimately the project lasted seven years.

26. **Resourcing:** The original project budget from KfW was 20 million Euro. In 2021, the Embassy of Denmark in Addis Ababa provided additional funding worth 10 million DKK (approx. 1.5 million Euro) to address immediate and longer-term needs related to the COVID-19 and desert locust crises; these funds were channelled through R4 and also helped to support livelihood activities (access to loans). Additional funding of 7 million Euro was provided by KfW for a one-year (2023) through the ELRS project (see paragraph 30). Towards the end of the project, the WFP CO contributed 800,000 USD of its own resources to cover the cost of the RuSACCO Unions loan facility; this is further explained in Paragraph 118.

27. R4 activities were implemented across 15 woredas in Tigray Region (2018-21) and 16 woredas in Amhara Region (2018-24) (Figure 2) [62]. The original plan was to expand to Oromia Region and Southern Nations, Nationalities, and Peoples' Region (SNNPR), subject to a positive mid-term review (MTR).[63] However, this expansion did not take place. The MTR instead recommended that the number of targeted beneficiaries and the geographic locations should be downscaled to ensure full and simultaneous implementation of the integrated approach, i.e. the effective implementation of the four components.[64]

[62] In Amhara, R4 was initially implemented in all five villages of one woreda, expanding to 5 woredas in 2020 and 16 woredas in 2021.
[63] WFP Ethiopia. December 2018. WFP Climate and Disaster Risk Reduction Programmes: Proposal for KfW. Project title: R4 Rural Resilience in Ethiopia.
[64] R4 Rural Resilience Initiative in Ethiopia Mid-term Review 2021

Figure 2 R4 project woredas in Tigray and Amhara Regions



28. The R4 programme was designed to provide an integrated risk management approach through the delivery of four components, as described in Table 4. Support for appropriate agricultural practices was provided under the Risk Reduction and Prudent Risk Taking components to promote the adoption of climate-smart agricultural practices and facilitation of access to improved agricultural technologies for increased production.

Table 4 R4 Components

Components	Included activities	Expected outcome
Risk Reduction	Soil/water conservation, land restoration, and reforestation, plus appropriate agricultural practices.	Enhance natural resource management and reduce communities' exposure to climate risks

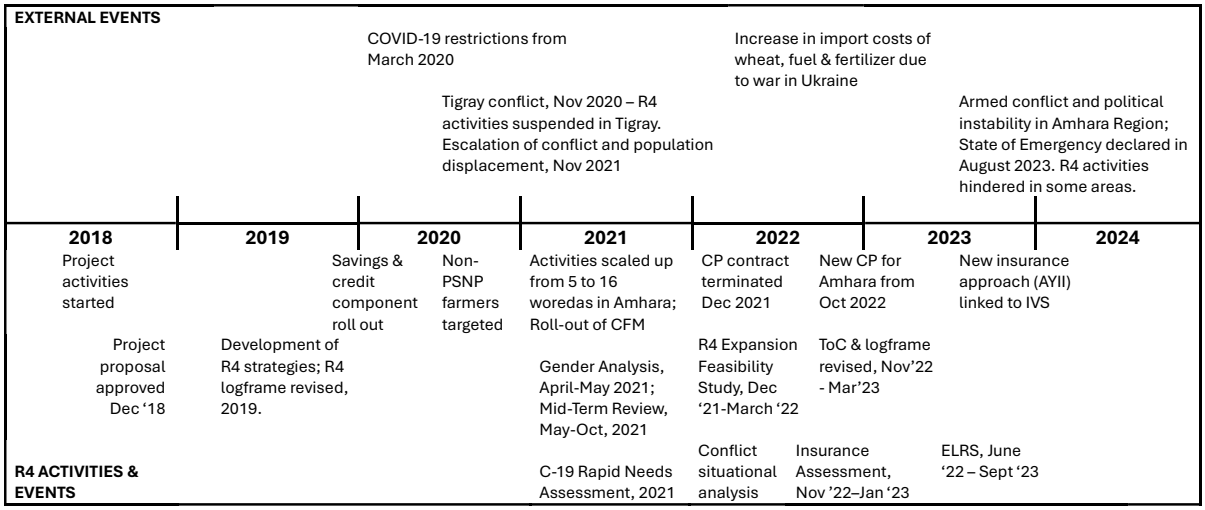
Risk Transfer	Weather Index Insurance; replaced with Area Yield Index Insurance in 2023.	Protect farmers from major shocks, such as droughts, flood, pest infestation, etc.
Risk Retention	Village Economic and Social Associations (VESAs).	Build savings to address short-term household needs and absorb risk of immediate shocks
Prudent Risk Taking	Access to loans and financial/business development training; Income Generating Activities (IGAs); capacity development for Rural Savings and Credit Cooperatives (RuSACCOs); support for agriculture-based livelihoods.	Livelihood enhancement and diversification; improved access to credit from community-based financial institutions (VESAs and RuSACCOs);

29. A number of changes were made to the R4 operational area, design, and partnerships during the implementation period, as illustrated by the timeline in Figure 3. Activities in Tigray were suspended in November 2020 due to conflict, and there was a break in NGO implementation in Amhara from January to October 2022 due to a change in the Cooperating Partner (CP). As explained in Paragraph 117, this break in NGO implementation effectively lasted up to March/April 2023 due to challenges in the transition between CPs and an essential beneficiary verification exercise. The change in the design of the insurance mechanism in 2023 also brought in new partners and programmatic linkages.

30. The escalation of the northern Ethiopia crisis in November 2021 led to the displacement of approximately 750,000 people in Amhara Region and widespread disruptions to agricultural production and local markets. These impacts were compounded by the effects of COVID-19 and the war in Ukraine, exacerbating food insecurity. In response, KfW provided an additional EUR 7 million for Early Livelihoods Recovery Support (ELRS) in the Amhara Region. The ELRS project aimed to restore livelihoods and enhance food security through agricultural recovery, income restoration and resilience-building measures for 30,524 R4 beneficiaries in the affected woredas of Amhara Region.[65]

Figure 3. Timeline of key activities and events during the R4 implementation period

[65] WFP, 2023. Early Livelihoods Recovery Support in Amhara Region, Ethiopia. Final Narrative Report to BMZ/KfW, June 2022 to September 2023.



Source: Compiled from MTR and WFP Reports to Donor

31. **Targeting:** Under the original R4 design and targeting mechanism, PSNP households with a minimum 0.25 hectares of land were eligible to register under the R4 initiative. PSNP households registered for R4 worked additional hours on top of their PSNP required labour hours and received access to R4's Weather Index Insurance (WII). In 2020, R4's targeting mechanism was revised to allow non-PSNP households to purchase WII through a cash payment.[66]

32. The Risk Transfer component was originally designed as WII to provide cover against drought only. In 2023, the insurance mechanism was changed to Area Yield Index Insurance (AYII) covering multiple risks such as windstorms, frost, excessive rainfall, heatwave, hail, flood, drought, uncontrollable pests and diseases. The AYII was linked with the national IVS, managed by the government's Agricultural Transformation Institute (ATI), and designed to provide agricultural inputs such as fertiliser and improved seeds in a sustainable manner. The new insurance mechanism was bundled with the fertilisers provided by IVS and implemented by a multistakeholder partnership comprised of WFP, ATI, Pula Advisors, Oromia Insurance Company, Tsedey Bank, Amhara Regional Bureau of Agriculture, and Self-Help Africa.

33. The shift from the WII mechanism (linked to PSNP) to the AYII mechanism (linked to IVS) meant that the labour contribution for risk reduction/NRM was no longer required for registration for the insurance component. From 2023, the Risk Reduction component instead focused on providing capacity strengthening support to the government's PSNP to support communities to enhance soil and water conservation in the respective project locations, including NRM activities on individual farmlands.[67]

34. **Theory of Change (ToC):** WFP Ethiopia had developed a ToC for the R4 Initiative in 2018[68] which was revised in 2023 in response to the introduction of the new WFP Ethiopia resilience strategy. The 2023 R4 ToC focuses on improving the livelihood resilience of rural households in the face of climate shocks through integrated risk management strategies through prudent risk-taking, risk reserves, risk transfer, and risk reduction. While the 2023 ToC identifies key activities and outcomes due to various interventions, the ways in which these interventions interact and reinforce each other appears to be very limited. Furthermore, while the initiative aimed to achieve a 2A rating on the Inter-Agency Standing Committee (IASC) Gender Marker ('Potential to contribute significantly to gender equality'), there is no mention of gender in the ToC or the logical framework. The 2023 ToC assumptions are also extremely limited, focusing predominantly on the risk transfer/insurance component.

[66] 2023 Annual Report
[67] *ibid*.
[68] This was requested but not received from WFP.

35. Given the limitations above, the ET reconstructed the ToC to include some of these missing elements and highlight aspects that required further evidence and investigation through the evaluation process (Annex 4). The reconstructed ToC was developed based on a review of documentation and the knowledge of the ET: (a) to understand the activities that were implemented; (b) to identify plausible links between the R4 activities and the overall outcomes indicated by the logical framework; and (c) to draft the assumptions (or conditions) and contextual factors that are likely to be necessary for change to occur.

36. **Design and analytical work:** The original R4 approach evolved out of the earlier Horn of Africa Risk Transfer for Adaptation (HARITA) project (2009-2012), and the Managing Environmental Resources to Enable Transition (MERET) Programme. The R4 Programme was launched by WFP and Oxfam America in the Tigray Region in 2011. A 2017 R4 evaluation documented clear impacts on resilience, food security, diversified livelihoods and an impressive impact on women's economic empowerment. For example, the evaluation found that increased food security among women-headed households was most likely due to increased borrowing during times of drought and their work on micro-gardens.[69] Several limitations of the R4 program emerged from the evaluation, and recommendations relating to each of the components were articulated. One critical gap identified by the evaluation was the failure to track farmers' retention and drop-out rates in the insurance programme and the inability of knowing whether farmers continue to purchase insurance year to year.[70] After transitioning out of the R4 partnership in 2018, Oxfam America published a report to document the institutional knowledge from actors involved in the design and implementation of R4 and to capture the lessons to inform the subsequent phase of R4.[71]

37. The design of the 2018-24 R4 project followed that of the earlier R4 approach. The R4 MTR was undertaken internally in 2021, when implementation had been impacted by both the COVID-19 restrictions and the crisis in the northern Tigray Region. The main finding of the MTR was the gap between programme design and the reality of implementation on the ground in Amhara Region, where the components were implemented sequentially rather than in an integrated manner, limiting the extent to which beneficiaries' vulnerabilities and needs could be addressed. A similar finding emerged from the recent Summary of Evaluative Evidence on Resilience which noted that issues of sequencing (to enable graduation) and layering and integration were most often cited in evaluation recommendations.[72] Various recommendations were made by the MTR, namely: a programme no-cost extension request to the donor; the full and simultaneous implementation of the integrated approach; revisions to the logical framework and ToC; gender mainstreaming into all project documents, tools, and all program intervention decisions; and greater emphasis on capacity strengthening actions with the stakeholders. A list of 34 Priority Actions was subsequently developed to follow up on the MTR recommendations (see Paragraph 110).

38. **Partnerships:** R4's non-governmental organization (NGO) implementing partners were the Relief Society of Tigray (REST, 2019-21), Organization for Rehabilitation and Development in Amhara (ORDA-Ethiopia) (from 2019 to 2021), and Self-Help Africa (SHA) (2022-24). Both REST and ORDA had previously implemented R4 under the partnership with Oxfam USA, up to and including 2018. The main government partner was the federal Ministry of Agriculture (MoA) and the Regional Bureaux of Agriculture in Tigray and Amhara, including offices and staff at woreda and kebele levels. As described above, R4 was linked to the government's safety net scheme, PSNP, and also the IVS (2023-24), managed by the ATI. Rural Savings and Credit Cooperatives (RuSACCOs) were also key partners at both primary and Union levels; these are member-owned financial institutions that provide savings and credit services to their members. Key private sector partners in Tigray Region included the Dedebit Credit and Savings Institution (DECSI), Africa Insurance Company (AIC) and Nyala Insurance Company (NIC). In Amhara Region, private sector partners initially included the Amhara Credit & Savings Institution (ACSI), NIC and Oromia Insurance Company, and then later

[69] Madajewicz, M. Tsegay, A.H., and Lee, R. 2017. Helping Smallholder Farmers to Manage Risks: The Impact of R4 on Livelihoods in Tigray, Ethiopia, from 2012–2016.
[70] *Ibid*.
[71] Mansi Anand, Caroline Andridge, and Emma Fawcett, 2020. Documenting the R4 Global Partnership in Ethiopia and Senegal: Successes and Challenges. OXFAM.
[72] WFP, 2024. Summary of Evidence on Resilience (2019-2024). Commissioned by the Regional Bureau Nairobi. August 2024.

Pula (2023-24), Oromia Insurance Company, and Tsedey Bank (formerly ACSI).[73]

39. **Equity and inclusion considerations:** Both the R4 proposal and the implementation guidelines included the intention to mainstream gender and to prioritize women and women-headed households, though the guidelines offer very little practical guidance on how this should be implemented.[74]. This is despite the lessons that emerged from the earlier (2011-2018) R4 project's experience in mainstreaming gender into needs assessment, design, implementation, monitoring and evaluation.[75]

40. The original targeting strategy effectively excluded the landless, PwDs, and the critically ill,[76] and there was no specific package for PwDs or the elderly.[77] There was, however, a waiver for the labour contribution from women headed households for the insurance for work component. Adjustments were made to enhance women's and PwD's participation in programme activities (see below). The beneficiary database was revised to include information about whether or not there were PwDs in the household.

41. No gender analysis informed the initial targeting strategy.[78] The gender analysis undertaken in 2021, three years after the start of implementation, aimed to understand how women were engaged in the project activities and to provide insights into how R4 might better address gender issues. The study focused on the R4 project itself and explored contextual constraints and opportunities in relation to gender equality. The analysis made no mention of differences among women in terms of age, wealth or social standing within the community, or how they experience problems differently.

42. The gender analysis found that women were not fully engaged in the risk reduction and risk transfer components of the project because women prefer interventions that offer quick returns to meet immediate family needs; as such, the analysis concluded that these components were not specifically suitable for women.[79] Inception interviews reported that there was good uptake of the recommendations, including ten specific and clearly defined actions, made by the gender analysis report. In general, the recommendations included expert guidance and capacity development on gender and protection for implementing partners; more innovative efforts to build confidence, leadership and business skills among women; and designing DRR activities and financial services that were more appropriate to women's needs. In the later years of the R4 project, SHA's Family Life Model for a gender transformation approach was embedded into the Village Economic Savings Associations (VESA) process.

43. **Participants:** Available beneficiary figures are presented in Table 5. Though the 2024 figure for insurance has yet to be verified; the evaluation team estimates that approximately 34,000 can be considered as primary R4 beneficiaries, whereas approximately 20,000 received only AYII, not the other components of the R4 approach.[80] As such, they are referred to as 'tier 2' beneficiaries. This is further discussed in Paragraph 79.

[73] This is now known as Tsedey Bank, though it's still commonly referred to as ACSI

[74] WFP Ethiopia. 2019. Guidelines for implementation of R4 strategies: Targeting, Savings, Credit and Graduation. R4-Rural Resilience Initiative (2018-2022). WFP CO in Ethiopia.

[75] See Mansi Anand, Caroline Andridge, and Emma Fawcett, 2020. Documenting the R4 Global Partnership in Ethiopia and Senegal: Successes and Challenges. OXFAM.

[76] Abadir, J. and B. Yenew, 2023. Assessment of Community Complaint and Feedback Mechanism. Activity 5-R4 Rural Resilience Initiative Programme. WFP.

[77] Abebe, 2021. Gender Analysis.

[78] Tremblay, 2021. MTR

[79] Abebe, Ayalew, 2021. Gender Analysis of Rural Resilience Initiative (R4) in Amhara Region for WFP Ethiopia/Climate and Disaster Risk Reduction. December 2021.

[80] The survey data showed that 65.3% of sampled R4 beneficiaries (i.e. VESA members) received insurance at least once during the R4 project. The total number of VESA members in 2024 was 52,223, of which approximately 34,000 can be assumed to have received insurance. It is therefore assumed that approximately 20,000 out of the 54,000 insurance recipients received insurance only and not any other R4 components.

Table 5 Participant numbers per activity by year, differentiated for Amhara (Am) and Tigray (Tg) regions[81]

	2019	2020	2021	2022	2023	2024
Risk Reduction (DRR) activities:						
Insurance for Work	2,980 (Am) 25,712 (Tg)	24,683 (Am) 40,234 (Tg)	49,794 Am	0	810 (410 w)	1,312 (F=305)
Risk Transfer:						
Insurance (both WII and AYII)	2,980 (Am) 25,712 (Tg)	24,683 (Am) 40,234 (Tg)	49,794	20,548	12,831	48,000
Prudent Risk Taking (Access to loans & livelihoods)						
Access to loans & IGA	NA* (Am) 509 (Tg)	NA* (Am) 3,662 (Tg)	NA	NA	1,494**	11,889***
Risk Retention						
Savings through VESAs	4,407 (Am) 3,662 (Tg)	4,473 (Am) 9,978 (Tg)	20,699 (Am) 9,978 (Tg)	20,699	53,435 (47% w)	52,223
Loans from VESAs	4,073 (Am) 349 (Tg)	4,604 (Am) 1,585 (Tg)	16,222	0	5,280 (2,346 w)	19,677

* Included under 'Loan from VESAs' section.

This was funded by the DANIDA top-up for the R4 program, * Funded with CO internal funding.

Source: Compiled from R4 Annual Narrative Reports to KfW and data provided by CO.

44. Table 6 presents targets and actual figures for selected Overall Objective (OO) and SO indicators, as documented in the baseline, MTR and outcome monitoring survey reports. Overall, changes to the indicators measured during the lifetime of the project have resulted in many results either not being available for 2024 (four of nine) or not appearing to be comparable (e.g. Average Climate Capacity Score).

45. With the noted caveat of data comparability issues, results appear mixed according to variable measured. The 2024 Mid-Year Outcome Monitoring Report draws comparisons between the Resilience Capacity Scores for sampled beneficiary households and the control group (45.3) and concludes that R4 interventions (including training in climate-smart agricultural practices, financial support, and resources for climate adaptation) effectively enhanced their resilience to climate-related shocks.

46. The Average Consumption-based Coping Strategy Index (rCSI) value for 2024 (2.3) is considerably lower than both the baseline figure (10.8) and the target value (7.0), as well as the 2024 control group value (13.6) indicating households are relying on less frequent and/or less severe coping mechanisms due to lack of food, reflecting greater food security.[82] The Outcome Monitoring Report concludes that WFP interventions likely mitigated food insecurity across various vulnerable subgroups in the treatment group, reducing their need to employ consumption-based coping mechanisms, thus enhancing their resilience to food-related shocks. These results could not be verified due to turnover among monitoring staff.

47. The proportion of households with an acceptable food consumption score (FCS) and Household Diet Diversity Score (HDDS) are less positive with a downward trend in achievements between baseline and 2024 measurements. As with the rCSI, these figures could not be verified.

[81] Figures in the table are for Amhara, unless indicated for Tigray (Tg)
[82] Mid-Year Outcome Monitoring Survey Report, June 2024

Table 6 R4 Rural Resilience Initiative: Targets and actuals for selected indicators

Indicator	Baseline (2019)[83]	Target value	2021[84]	2024[85]
OOI1.1 Resilience Capacity Index	33.2	38.2	28.02	N/A
OOI1.2 Livelihood coping strategy index (LCSI): Crisis and Emergency coping strategies	59.6%	45%	28.02%	15%
OOI2.1 FCS Acceptable	53%	75%	43%	55.7%
OOI2.2 HDDS	4.9	5.0	4.3	4
OOI2.3 Consumption Coping strategy index (rCSI)	10.8	7.0	7.6	2.3
OOI2.4 Food expenditure share (FES)	63%	50%	61%	N/A
SOI1.1 Proportion of targeted communities where there is evidence of improved capacity to manage climate shocks and risks increased (Measured via Average Climate Capacity Score)	9.2	7.0	6.12	62.6
SOI1.2 Proportion of the population in targeted communities reporting environmental benefits increases. (in %)	0%	30%	67%	N/A
SOI1.3 Proportion of the population in targeted communities reporting benefits from an enhanced livelihoods asset base (ABI)	0%	30%	71%	N/A

Source: Compiled from WFP reports to KfW and data provided by CO

48. **Cross-cutting results:** Indicators for cross-cutting results were only tracked in the later part of the project. Table 7 is drawn from the R4 Mid-Year Outcome Monitoring Survey Report (June 2024). The validity of the comparisons with the control group is questionable.

Table 7 Cross-cutting indicator results

Category	Indicator	Result	Treatment	Control
Protection	Percentage of beneficiaries who report they experienced no barriers to accessing food and nutrition assistance	Yes	13%	0%
		No	87%	100%
Dignity	Percentage of beneficiaries who report being treated with respect because of their engagement in programmes	Yes	99%	100%
		No	1%	0%
Accountability to Affected Persons	Percentage of beneficiaries reporting they were provided with accessible information about WFP programmes, including PSEA	Yes	94%	4%
		No	6%	96%
Gender	Proportion of households where women, men, or both women and men make decisions on the use of food / cash / vouchers.	Both	75%	55%
		Men	8%	9%
		Women	17%	36%

Source: R4 Mid-Year Outcome Monitoring Survey Report, June 2024

1.4. Evaluation methodology, limitations and ethical considerations

49. The evaluation sought to answer the evaluation questions (EQs) presented in Table 8, defined in the evaluation ToR and refined during the inception phase. The EQs are organised according to the Organization

[83] Source: Baseline Report, R4-Rural Resilience Initiative in Ethiopia, 2019
[84] Source: R4 Rural Resilience Initiative in Ethiopia Mid-term Review 2021
[85] Mid-Year Outcome Monitoring Survey Report, June 2024.

for Economic Cooperation and Development's Development Assistance Committee (OECD-DAC) criteria of relevance, effectiveness, efficiency, coherence, impact and sustainability. No criteria were prioritized in the ToR, though the inception interviews suggested that key WFP and IP stakeholders were more interested in the criteria of effectiveness, internal coherence[86], efficiency, impact and sustainability. The evaluation also examined the extent to which WFP respected human rights and promoted equality of programme outcomes among men and women.

Table 8 Evaluation questions

Relevance
EQ1: To what extent have R4 activities been aligned to the needs of the people and national priorities?
1.1 To what extent are the strategies used in R4 to build climate resilience and food security of the targeted groups relevant in the target locations?
1.2 How and why did the design of R4 change over time? To what extent has the design of the initiative been internally coherent and adapted to changes in the context and needs?
Effectiveness
EQ2: How was the overall performance of the R4 programme, and to what extent have results been achieved?
2.1 To what extent have the R4 Initiative results been achieved in line with the needs of women, men, boys, and girls from different marginalized groups in the targeted communities? How have results differed across these different target groups?
2.2 What are the major factors and challenges influencing the achievement and non-achievement of the objectives of the R4 and how has WFP resolved them?
Efficiency
EQ3: To what extent has WFP utilized resources in a timely and cost-efficient manner?
3.1 To what extent did WFP utilize resources within the anticipated timelines?
3.2 To what extent did WFP utilize resources in a cost-efficient manner?
3.3 What were the factors affecting timeliness and cost-efficiency?
Impact
EQ4: What have been the higher-level changes at the community level because of the integrated risk management approach?
4.1 To what extent does the integrated risk management approach indicate intended and unintended, positive or negative, impacts in the targeted households?
Sustainability
EQ5: To what extent are the results of the R4 intervention likely to be sustainable?
5.1 How effectively did the R4 initiative implement considerations for sustainability?
5.2 To what extent and in what way has R4 ensured participation of beneficiaries and national institutions in the R4 initiative?

50. The EQs formed the evaluation's overarching analytical framework. They have been disaggregated into indicators in the evaluation matrix (Annex 6). This matrix formed the basis for the data collection and analysis and traces a path from question to answer, providing sources of information and data collection methods. All tools and methodologies were based on this evaluation matrix.

51. The evaluation used a mixed methods approach combining quantitative and qualitative data sources allowing for systematic triangulation of evidence through different data sources (e.g. project documentation, and the views and experiences of different key informants and beneficiaries from different organisations, roles and locations) and collection methods (literature review, KIIs, FGDs, quantitative survey). In general, the combination of data from these different sources and methods allowed the ET to generate rich and robust findings. Where discrepancies arose, these were explored in greater depth to understand how, for example, the specific role or position of a particular KI might influence their perspective, or what factors might explain

[86] In this report, internal coherence is addressed under EQ1.

unexpected survey results. A theory-based approach[87] was applied using primary and secondary data to validate the reconstructed ToC with empirical evidence of implementation in relation to its context and outcomes and to assess the extent to which critical assumptions were upheld, thus drawing conclusions regarding the effectiveness of the initiative as well as identifying areas that need further strengthening.

52. **Equity and inclusion:** The ET carried out gender-, PwD- and age-differentiated analysis for key indicators where data was available; not all of the existing outcome data results were disaggregated by gender, and none was disaggregated by age. The evaluation applied the Office of Evaluation (OEV) Technical Notes on integrating gender and disability in WFP evaluations, the Evaluation Performance Indicator (EPI) of the United Nations (UN) System-Wide Action Plan (SWAP) and the UN Disability Inclusion Strategy (UNDIS) Indicator 10 to mainstream gender and disability throughout the evaluation. GEWE considerations have been mainstreamed within the evaluation questions, and are particularly highlighted in EQ 2.1; gender has also been highlighted in the indicators used to assess EQs 1.1, 2.1, 2.2, 3.1, 4.1, and 5.2 (see Evaluation Matrix, Annex 4).

53. **Data collection methods:** The evaluation team used four different and complementary data collection methods to answer the EQs. These methods cover the diversity of stakeholders involved in the R4 initiative. The ET systematically explored unanticipated effects through all data collection methods. A summary of tools and their purpose is provided in Table 9 below. Data collection tools are available in Annex 7.

Table 9 Summary of data collection tools and purpose

Tool	Stakeholders	Geographic scope	Purpose	Sample size
Desk review[88]	All	n/a	Compile secondary data (both qualitative and quantitative) to contribute to answering EQs	n/a
Survey	Women and men beneficiaries	22 kebeles in 7 woredas in Amhara Region	To measure (as far as possible) changes since the baseline and verify earlier internal annual outcome monitoring findings; to compile additional data relating to the EQs	418 smallholder farmers (117 women, 301 men, 36 PwD), including 94 women-headed households; 224 households with children under 5; and 94 households with PwD.
Key Informant Interviews (KIIs)[89]	Local leaders, regional and local government officers, implementing partners, private	Local, sub-regional, national, regional and global	Triangulate and validate data from the desk review and survey, providing evidence and	64 (10 women, 54 men)

[87] Theory-based evaluation is an approach to evaluation (i.e., a conceptual analytical model) and not a specific method or technique. It is a way of structuring and undertaking analysis in an evaluation. A theory of change explains how an intervention is expected to produce its results (Annex 4).
[88] List of documents reviewed is provided in Annex 8
[89] Key informants' overview is provided in Annex 9

	sector partners, other stakeholders, WFP staff		explanation on the 'how and why' aspects	
Focus Group Discussions (FGDs)[90]	Female and male VESA members	3 kebeles in 3 woredas in Amhara Region		6 (3 with women participants; 3 with men participants)

54. **Sampling:** Locations for both qualitative and quantitative data collection within Amhara Region were selected based on security and logistical considerations, as well as: (i) the inclusion of Libokemkem woreda, where the baseline data had been collected; (ii) the range and types of activities implemented in different areas (including ELRS); (iii) the duration of R4 implementation (e.g. since 2018, and since Self Help Africa started implementing in 2022); and (iv) the inclusion of areas that had received at least one insurance payout. Security-related limitations may have meant that the selected woredas and kebeles might have benefited from more consistent implementation as compared to less secure areas (Table 10).

55. Participants for **qualitative methods** were selected purposively to ensure the sample composition covered the diversity of types of activities being evaluated. Primary considerations for participant selection included whether respondents were sufficiently familiar with R4's activities and ensured a diversity of national, sub-national and local stakeholders, including men and women. For FGDs with R4 beneficiaries, those organizing the FGD participants were requested to invite women and men VESA members, including a range of different beneficiary types, including women household heads, the landless, and PwD. Two of the originally envisaged eight FGDs could not be conducted due to time and travel distances; there was only time to visit three kebeles, not four. Due to security limitations, those taking part in the FGDs may have been those with greatest access to meeting locations and/or most easily mobilized, i.e. those closest and most connected to the project; this may have biased the qualitative findings to reflect more positively on the project results (Table 10).

56. The **quantitative survey** aimed to collect large-scale, statistically representative data from R4 beneficiaries in Ahmara Region, as far as this was possible with the security situation at the time. Within selected locations, it had been hoped that the sample frame would be based on a representative random sampling method (house-to-house sampling) to select the respondents with all beneficiaries having an equal chance of participating. However, the security situation prevented house-to-house sampling and beneficiaries were instead mobilized to safe, central kebele locations for one-on-one interviews. As a result, fewer women took part than had been planned. The targeted respondent was the beneficiary registered under the R4 programme. All respondents were aged 18 years and above. Further details on quantitative sampling are provided in Annex 5. The number of surveys conducted exceeds the planned minimum sample of 358 as identified in the inception report.

57. **Data analysis:** The Evaluation Matrix is the organizational tool describing the indicators, questions, means of verification and specific data triangulation processes to ensure the evaluation findings and conclusions are robust, credible and transparent. The analysis of both qualitative and quantitative data was structured around EQs and criteria. Qualitative data analysis was an iterative process, organizing data according to key themes and ideas in relation to the EQs. FGD and KII notes were used to draw comparisons and identify contradictions and synergies across locations, data collection tools and data sources. Quantitative data analysis was done in SPSS to validate comparisons of various indicators of achievement of R4 activities, results and outcomes among beneficiaries, disaggregated by location, agro-ecology, gender, age and disability status, as required. Results were analysed and presented at a 95 percent level confidence, α was 0.05 and the critical value was 1.96.

58. **Triangulation** was a vital tool for validating and analysing findings to ensure quality and avoid bias. Triangulation included a) source triangulation – comparing information from different sources; b) method triangulation – comparing information collected by different methods; c) using the evaluation matrix – data from different sources assisted in identifying key findings, conclusions, and results; and d) investigator

[90] FGD overview is provided in Annex 9

triangulation – involving more than one evaluator to assess the same issues. Qualitative and quantitative data has been triangulated in the analysis of each topic and combined in the presentation of evidence and findings in this evaluation report.

59. **Quality assurance and ethical issues:** WFP decentralized evaluations must conform to WFP and UNEG ethical standards and norms. The evaluation team was responsible for safeguarding and ensuring ethics during the conduct of the evaluation. This includes, but is not limited to, ensuring informed consent, protecting privacy, confidentiality and anonymity of participants, ensuring cultural sensitivity, respecting the autonomy of participants, ensuring fair recruitment of participants (including women and socially excluded groups) and ensuring that the evaluation results in no harm to participants or their communities.

60. Data collection utilized a participatory methodology to ensure that the voices of the most vulnerable and marginalized populations were integrated into the evaluation as far as possible, given the security situation. Sampling sought to reflect the views of men, women and youth, including PwDs where possible, based on available information, with people living with disabilities included in some FGD discussions.[91] During data analysis, the ET ensured that the perceptions and priorities of women, men, youth and PwDs were represented in key findings, though the relatively small sample sizes for youth and PwDs was a limitation.[92] Equity and inclusion issues relating to gender were considered in findings, conclusions and recommendations.

61. **Limitations:** During inception, the ET completed an evaluability assessment highlighting potential issues and mitigation measures put in place. The main evaluability challenges identified were: (i) significant data gaps in the existing outcome monitoring results; (ii) the complete lack of financial data made available to the ET; (iii) limitations in the 2023 R4 ToC; (iv) limited gender disaggregation in existing annual monitoring results; and (v) the unpredictable security situation in Amhara Region. All of the evaluability challenges proved true. Limitations and mitigation strategies applied during the evaluation are described in Table 10 below.

62. Although it was possible for the ET and the survey teams to carry out face-to-face data collection, the security situation restricted the choice of woredas and kebeles that could be sampled and meant that meetings and interviews with beneficiaries often had to be held in central, easily-accessible locations (e.g. near a main road or at a marketplace), making it impossible to do any direct observation of gardens, IGAs or soil and water conservation structures. In other locations, the limited time available at the community level prevented visits to such sites. Some of the locations for the collection of the survey data were less accessible to women and PwDs (due to security, distance and travel time), making it difficult for the survey team to sample a representative number of women and PwD respondents.[93] On two occasions, the security situation meant that the teams had to cut short their visits to specific locations, affecting the sample sizes in those locations.[94] Though it is impossible to determine, the security-related limitations in the selection of data collection sites and evaluation participants may have biased the sample to reflect more positively on the project results (Table 10).

[91] In one location, SHA staff supporting the Evaluation Team arranged for one of the ET vehicles to provide transport for a PwD beneficiary to allow him to participate in the FGD.

[92] The total sample of 418 R4 beneficiaries included 32 youth aged 15-29 years (7.7% of total sample); 36 PwD (8.6%); and 58 with a PwD household member (13.9%). For analysis purposes, the PwD category included both PwD beneficiaries and PwD household members.

[93] in Doyo kebele (Woreilu woreda), the low female turnout was linked to a traditional women-only event coinciding with the interview day.

[94] In Libokemkem Woreda, it was not possible to complete all of the planned KIIs in Angot Kebele. In Jama Woreda, the survey team was only able to interview 30 respondents in Kaya Fir and Faji Kebeles, so additional interviews were conducted in Legehida Woreda to compensate for the shortfall.

Table 10 Limitations and mitigation measures

Limitation	Mitigation measure	Effect on evaluation
Insecurity in Amhara Region	Selection of relatively safer woredas and kebeles for data collection; use of centralized, safe areas for meetings and interviews at community level; close involvement by WFP Security Officers in fieldwork and flexibility of field teams to adapt to changes in local security conditions	Selected woredas and kebeles might have benefited from more consistent implementation as compared to less secure areas. Though impossible to determine, this may have biased the sample to reflect more positively on the project results. Number of women participants in household survey was slightly less than planned. Those taking part in survey and FGDs may have been those with greatest access to meeting locations and/or most easily mobilized. Though impossible to determine, this may have biased those sampled to reflect more positively on the project results Sample size for Jama woreda was less than planned; quantitative results may not be representative for this woreda. KIIs were cut short in one location, but sufficient information was collected from other locations to generate robust findings.
Lack of financial data	Reliance on qualitative financial information from key informants	Detailed, quantitative financial analysis is not included in the evaluation.
Gaps and inadequacies in baseline and monitoring data	Design of survey questionnaire included participant perceptions about changes over time; greater reliance on baseline and monitoring indicators that appear to be most plausible when compared to other data sources. Because baseline data were only collected for Libokemkem woreda, the evaluation survey increased the sample size for this woreda.	Participant perceptions are often less precise and less reliable than actual measurement due to recall errors and social desirability bias. Doubts over the plausibility of baseline data are highlighted where necessary. Comparisons with baseline figures for some indicators could not be made. Limited disaggregation of data results from baseline and monitoring reports.
Small number of youth aged15-29 years captured in survey sample (likely due to small number of R4 youth participants)	Disaggregation of results for youth was only done for key indicators.	Survey results relating to youth are not as robust as other results due to small sample size.

Small number of PwD captured in survey sample.	Sample included 36 PwD beneficiaries and 58 with a PwD household member.	Robustness of the results for PwD increased by referring to PwD beneficiaries and HHs with PwD member together.
Limitations in the 2023 R4 ToC	Use of reconstructed ToC	No effect on evaluation findings.
Unavailability of KIs from federal government	Reliance on documentation and other KIs.	Unable to fully triangulate findings on alignment with national priorities.

2. Evaluation findings

2.1. Evaluation question 1: To what extent have R4 activities been aligned to the needs of the people and national priorities?

Summary box:

Finding 1.1a: R4 was very well aligned with national priorities and had strong synergies with other government programmes.

Finding 1.1b: The overall R4 resilience strategy was relevant, but fell short in practice due to the limited implementation and use of contextual and other analyses (e.g. on gender; on micro-insurance), to inform and adjust the programme.

Finding 1.1c: Geographical and beneficiary targeting were highly consultative, with community involvement at local level, but the extent of needs surpassed the capacity of the project t meet them. The profile of the tier 2 beneficiaries recruited with the scaling up of AYII in 2024 did not match the original beneficiary targeting criteria, though they came from the target woredas.

Finding 1.2a: R4 was forced to adapt to changes relating to COVID restrictions and the security situation. ELRS was informed by a timely assessment, but the distribution modality used by ELRS was not coherent with the broader R4 approach.

Finding 1.2b: Internal adaptive management was slow to promote change in the insurance modality.

Finding 1.2c: The change in the linkage with PSNP to a linkage with IVS had negative implications for internal R4 coherence in relation to the beneficiary profile.

EQ 1.1 To what extent are the strategies used in R4 to build climate resilience and food security of the targeted groups relevant in the target locations?

63. **R4 was fully aligned with the government's umbrella policy program**. The R4 proposal highlights that the project was closely aligned with the National Disaster Risk Management and Social Protection policies. The PSNP is a cornerstone of the Social Protection Policy commitments and represents a pivotal shift from annual emergency food aid appeals to a planned approach to food security and predictable drought risk management. The proposal also mentions several other government policies on social protection, climate change adaptation, disaster risk management and nutrition, such as Climate Resilient Green Economy, The National Adaptation Plan, Growth Transformation Plan, National Nutrition Program, and the Human Requirements Document. The ET was unable to triangulate the documented evidence with KIIs due to the unavailability of key informants from the federal government.

64. The positive impacts of the earlier R4 phases would appear to indicate the relevance of the overall approach, though the previous evaluations were not able to determine the relative contributions of the different R4 components. R4 strategies emerged from the experiences of the earlier Horn of Africa Risk Transfer for Adaptation (HARITA) project (2009-2012) and the Managing Environmental Resources to Enable Transition (MERET) Programme, both of which were generally considered to be both innovative and

successful.[95],[96] Since the launch of the initial R4 project by WFP and Oxfam America in Tigray Region in 2011, successive studies and assessments documented clear impacts on resilience, food security and diversified livelihoods, including an impressive impact on women's economic empowerment.[97] However, these studies did not disaggregate the relative impacts and effects of the different R4 components.

65. Whilst woreda-level agricultural officers felt that geographical targeting had been done well, the extent of the areas covered by the project was limited in relation to the level of need. According to the R4 Implementation Guidelines, geographic targeting focused on districts that were: (1) designated PSNP areas; (2) designated for NRM/DRM to restore soils and moisture retention of degraded watersheds; and (3) suitable for WII development.[98] In practice, key informants stated that the R4 project targeted woredas that were susceptible to drought and other climate-related shocks, and where there were no other similar resilience projects operating (with the exception of PSNP). The selection of woredas and kebeles deliberately avoided overlap with other agencies and similar programmes. Within Amhara Region, the 16 targeted woredas were all located in either the highland (*dega*) or midland (*weyna dega*) agroecological zones, where agricultural production is heavily dependent on rainfall, and land degradation contributes to high rates of soil nutrient depletion, especially in the highland areas.

66. Geographical targeting by the ELRS project was done according to the level of destruction and losses resulting from the war; the R4 woredas and kebeles that were most affected were prioritized for high value support (e.g. water pumps and irrigation materials, shoats, and grants for small businesses). The ELRS beneficiary targeting focused on R4 participants (using the VESA groups as the entry point) and was based on the level of HH vulnerability and the scale of property loss and damage, with the specific types of input package being determined by their capacity, skills, and previous experience. Household selection was undertaken by a local-level committee, including members of the Kebele Food Security Task Force, the kebele administration, and representatives of R4 target households, with at least 40% women on the committee. Key informants involved in the beneficiary selection process reported that difficult decisions had to be made due to the limited quantity of input packages and the high levels of need.

67. During R4 implementation, multiple challenges with the WII component eventually led to the introduction of a new insurance modality in 2023, as described in Paragraph 77. One of the main challenges was that it was designed to address only the main hazard (drought) rather than the many crop production hazards faced by farmers in the target locations, such as insect infestations, plant diseases, pests, floods, hail, frost, storms, wildfires and heat stress.[99] This range of hazards might have been identified through a prior context or needs analysis, but no such analysis was undertaken, and the R4 baseline study was not designed to inform programme design or implementation.[100] This omission is particularly concerning in relation to the expansion of the R4 project in Amhara Region, where WFP had not previously been involved in resilience

[95] MERET adopted a community-based participatory watershed development approach (originally piloted by the Tigray Bureau of Agriculture and Natural Resources) which was subsequently scaled out through the government's Productive Safety Net Programme (PSNP). See Tongul, Hakan & Matt Hobson, 2013. 'Scaling up an integrated watershed management approach through social protection programmes in Ethiopia: the MERET and PSNP schemes' Policy Response Case Study, Hunger • Nutrition • Climate Justice • 2013 | A New Dialogue : Putting People at the Heart of Global Development, 15-16 April, 2013, Dublin, Ireland.

[96] See World Food Programme & Oxfam America 2014. HARITA / R4 Rural Resilience Initiative in Ethiopia: Impact evaluation 2014.

[97] For example: (i) Madajewicz, M., Tsegay, A.H., and Lee, R. 2017. Helping Smallholder Farmers to Manage Risks: The Impact of R4 on Livelihoods in Tigray, Ethiopia, from 2012–2016. (ii) Oxfam America 2017. Managing risks in smallholder agriculture. The impacts of R4 on livelihoods in Tigray. (iii) Kühne, Elena n.d. Ethiopia: The R4 Initiative as a Comprehensive Disaster Risk Management Strategy to Build Rural Resilience in Tigray. Institut für Entwicklung und Frieden (INEF) Universität Duisburg-Essen Good Practice Series 22.

[98] The Guidelines do not elaborate on which areas might be considered suitable for WII development, or the criteria used to identify them.

[99] It is interesting to note that pests / diseases was the main reason for crop losses (more important than drought / weather patterns), as cited by R4 beneficiaries who had experienced a decrease in crop yield (Table 30, Annex 10).

[100] The R4 baseline report presents the results of the 2019 baseline survey, which provided baseline data against which to monitor and evaluate the progression and effectiveness of the project interventions.

interventions. One of the documented lessons from a review of R4 projects in Ethiopia and Senegal from 2009 to 2018 is that 'R4 is most impactful when the risk management components are deployed based on localized needs' (Anand *et al*., 2020: 15).[101]

68. At the start of project implementation (2019), studies were undertaken to develop strategies for targeting, graduation, savings and credit. In contrast to the earlier phases of R4 which only targeted PSNP farmers, the 2019 targeting strategy (put into effect in 2020) specifically included non-PSNP beneficiaries who had the potential to pay 100% of the insurance premium after five years.[102] It is assumed by the ET that the rationale for broadening the beneficiary profile to include better-off participants was to help ensure the sustainability of the insurance scheme, in line with the 2019 targeting strategy. Key informants at community and woreda levels across the three woredas visited by the Evaluation Team described various beneficiary targeting criteria, including poor and vulnerable individuals, those unable to make a living, women-headed households, PSNP farmers, pregnant and lactating women, widows, people with disabilities (PWD), and people living with HIV/AIDS.[103] Beneficiary selection was undertaken by well-established local committees made up of community leaders, community-based development agents and community representatives. The same committees were also responsible for the selection of R4 beneficiaries to receive ELRS inputs. No complaints about beneficiary targeting were noted during the evaluation data collection phase at community levels. **Beneficiary selection was participatory and successfully targeted the most vulnerable, though limited project resources meant that not all R4 / ELRS beneficiaries received all the inputs provided, and difficult decisions had to be made as to who received which inputs.**

69. As mentioned above, the targeting strategy and overall programme design were not informed by a detailed gender analysis, which was not undertaken until 2021. Although the gender analysis reported that women were not fully engaged in the risk reduction component,[104] both qualitative and quantitative data collected by the ET revealed that women appreciated the NRM structures to the same level as men (see Paragraph 70). For the same reason relating to quick returns, the 2021 gender analysis also reported the risk transfer (insurance) component was not suitable for women. However, the evaluation survey data show that women participated in the insurance component at the same rate as men,[105] and qualitative data collected by the ET revealed that most women who took part in the FGDs had little or no understanding about the insurance component.

70. Community involvement in beneficiary targeting for both R4 and ELRS was very good, but there appears to have been less community involvement in local-level decisions relating to R4 design and adaptation. In the case of the soil and water conservation structures developed through R4 activities, for example, decisions were reportedly made by technical experts from the Office of Agriculture and subsequently endorsed by the local Watershed Committee. The main responsibilities of the Watershed Committees established by R4 were to mobilize and organize the labour needed for the construction and maintenance of the R4 structures, and to ensure that local grazing restrictions were followed. This contrasts with the community-based participatory planning model implemented by the earlier MERET Programme, which gave greater emphasis to community capacity building. Despite the lack of community involvement in decision-making, the evaluation survey results indicate that the soil and water conservation structures were largely considered to be appropriate (see Paragraph 79).

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[101] Mansi Anand, Caroline Andridge, and Emma Fawcett, 2020. Documenting the R4 Global Partnership in Ethiopia and Senegal: Successes and Challenges. OXFAM.

[102] Jan Maes & Jo Zaremba, 2019. Recommendations for an Integrated Strategy for R4: Targeting, Graduation Model & Weather Index Insurance Payments: Final Draft.

[103] In one location, a member of the local committee responsible for beneficiary selection reported that beneficiaries had to have a land certificate. This was not mentioned in other locations.

[104] This was reportedly because women prefer interventions that offer quick returns to meet immediate family needs; as such, the gender analysis concluded that the risk transfer component was not specifically suitable for women. See Abebe, Ayalew, 2021. Gender Analysis of Rural Resilience Initiative (R4) in Amhara Region for WFP Ethiopia/Climate and Disaster Risk Reduction. December 2021.

[105] Survey results show that 65.0% of women respondents (N=117) received crop insurance, and the figure for men was 65.4% (N=301).

EQ 1.2 How and why did the design of R4 change over time? To what extent has the design of the initiative been internally coherent and adapted to changes in the context and needs?

71. Major changes to the context in which R4 was operating included the impacts of both the COVID-19 pandemic and conflict and insecurity, necessitating changes in R4 implementation and additional livelihood recovery support. National restrictions in response to COVID-19 were put in place from March 2020, resulting in restrictions on movements by WFP staff and partners, and the postponement of various planned R4 training workshops. Most R4 project activities were able to continue with minor adjustments: for example, beneficiary registration was undertaken in line with the necessary safety measures, and DRR activities in Tigray were redesigned for implementation at the household or individual farm level.[106] A major change was the decision to allow farmers to continue to pay for the full cost of their insurance premiums in labour instead of cash contributions for the 2020 insurance season, as envisaged by the graduation strategy. This decision was made based on the impacts of the COVID crisis on households and was considered to be appropriate at the time, though it affected the implementation of the graduation strategy (see Paragraph 138).

72. **Starting in November 2020, the Northern Ethiopia Conflict caused the suspension of R4 activities in Tigray.** A rapid assessment was undertaken in January 2021 in those woredas that were accessible at the time.[107] An early recovery support package was designed, but this was never implemented in Tigray due to the volatile and uncertain security situation. Key informants involved with R4 in Tigray reported a lack of communication from the WFP CO regarding whether the project might be resumed or if it had been terminated. Up to the present time, beneficiaries have not been informed about the status of the project, potentially leading to a loss of trust in WFP and REST, the implementing partner.

73. By November 2021, the conflict in Tigray had expanded and affected most of the 16 R4 woredas in Amhara Region. A situational analysis was undertaken, and it was agreed with the donor to provide livelihood recovery support in response to the disruption of livelihoods due to conflict, combined with the socioeconomic fallout from COVID-19, and the high level of global inflation resulting from the war in Ukraine. The Early Livelihood Recovery Support project (June 2022 to March 2023) – initially designed to respond to effects of the conflict in Tigray – provided agricultural recovery, income restoration, and resilience-building measures for 30,831 R4 households[108] from the 16 targeted woredas in Amhara Region (Table 11). In the absence of an R4 cooperating partner[109], the ELRS funds were channelled through the Regional Bureau of Agriculture, contracted as a cooperating partner of WFP[110]

Table 11 ELRS support packages and beneficiary numbers

[106] In contrast, most of the community-based DRR activities in Amhara Region were postponed to the following quarters.
[107] This assessment was funded by a grant from the Embassy of Denmark worth 10 million DKK (approx. 1.5 million USD). The grant was channelled through R4 to address immediate and longer-term needs related to the impacts of COVID-19 and the desert locust infestation. The funds were used for livelihood support activities in Amhara Region, mainly to enhance access to loans through revolving funds.
[108] The project targeted 30,524 participants and achieved 101% of its target.
[109] The R4 contract with ORDA had been terminated in December 2021, and the contract with the new implementing partner, SHA, was agreed in October 2022.
[110] The ELRS Final Report states that the project was implemented by SHA in close collaboration with the Regional Bureau of Agriculture, yet key informants clearly stated that SHA was not involved at all at the start of the ELRS project; SHA came in after ELRS had been initiated and had very limited engagement.

Type of support packages under ELRS	M	F	Total
Grain seed & fertiliser	4,183	2,354	6,537
IGAs/small businesses	2,820	1,588	4,408
Poultry support	6,529	3,674	10,203
Shoat support	3,165	1,783	4,948
Vegetable seeds & small farming tools	3,030	1,705	4,735
Total	**19,727**	**11,104**	**30,831**

Source: ELRS Final Narrative Report

74. Whilst the ELRS was clearly designed to meet well-substantiated needs relating to the effects of conflict, COVID and inflation, there was a lack of coherence with R4 in the approach used for ELRS input distribution. The ELRS project proposal stated that, 'All the inputs, such as grain, vegetable seeds, farm tools, shoats, poultry and seed capital will be provided on an unconditional basis' (p.16). However, key informant interviews with WFP and cooperating partners reported that recipients were expected to return the inputs in kind for subsequent redistribution within the community, though the ET was not informed about how this was to be achieved. Based on the FGDs and KIIs undertaken at the community level, the expectation about the return and redistribution of inputs was not the understanding among the R4 / ELRS beneficiaries and led to subsequent challenges in R4 implementation (see Paragraph 146).

75. The security situation in Amhara Region was very volatile from November 2021 through to February/March 2022, and then improved for the remainder of 2022. However, security worsened again in 2023, and a state of emergency was declared in Amhara Region in August 2023, resulting in travel restrictions, bans on large gatherings in some areas, and the withdrawal of government staff from some locations. Although R4 implementation continued through the work of community-based NGO staff, access by technical officers and supervisors for support and monitoring purposes was limited at times, and the delivery of inputs was sometimes delayed. **Despite the security challenges, project reports and KIIs reveal that both R4 and ELRS continued to be implemented due to close monitoring of the situation and implementation adaptations.**

76. Beyond the project design changes that resulted from external contextual factors, as described above, there were three additional changes that resulted from internal factors. These are presented below in chronological order. There were also two or three different versions of the R4 Theory of Change, though the ToC revisions did not necessarily correspond to the design changes described below.[111] The first change was recommended by the 2021 mid-term review, which found substantial gaps between the design and the reality of the project implementation on the ground: instead of implementing the four components in an integrated manner, they were being implemented sequentially, using a step-by-step process.[112] A more integrated approach was adopted by SHA from 2022 / 2023 onwards, made possible by using the VESA groups as the entry point for all R4 activities (as originally planned in the R4 design).[113]

77. The second major change was made in 2023, involving various design modifications to the insurance component, including: (i) bundling the insurance product with fertiliser inputs, as recommended by the

[111] The ToC was reportedly revised following a recommendation by the MTR. It was again revised in 2023 in response to the introduction of the new WFP Ethiopia resilience strategy.

[112] Risk transfer and risk reduction support was provided to all project participants, but risk retention and prudent risk taking had been initiated only since 2020 and 2021 respectively.

[113] It is not clear why a more integrated approach was not adopted from the start of the project. Evidence presented in Para 110 suggests that there was a lack of clarity about the R4 approach among project staff and partners at the start of the project. Another reason might be because the integrated approach represented a design change from the previous R4 phase, and the cooperating partner had been accustomed to the previous approach; another reason may have been due to COVID-19 and the related challenges of establishing VESAs at the community level.

insurance performance assessment undertaken in late 2022[114]; (ii) linking the insurance component with the Input Voucher System (IVS), the government agricultural input programme, managed by the Agriculture Transformation Institute (ATI); (iii) a shift from WII (which covered only drought) to AYII, covering windstorms, frost, excessive rainfall, heatwave, hail, flood, drought, uncontrollable pests, and diseases; and (iv) new partnership arrangements involving WFP, ATI, Pula Advisors, Oromia Insurance Company (OIC), Tsedey Bank, Amhara Regional Bureau of Agriculture, and Self-Help Africa (SHA). An earlier change to the insurance component was made in 2020, after the graduation strategy recommended that non-PSNP beneficiaries residing in the R4 project areas should be targeted, in addition to the PSNP beneficiaries.

78. **The shift from WII to AYII was slow to take place, despite the many challenges experienced with the WII modality.** Box 1 provides an overview of WII in the context of the R4 project. Early reports from the cooperating partners and the 2019 semi-annual report highlighted the challenge of basis risk (i.e. where satellite data indicates sufficient rainfall even when farmers experience shortages), leading to dissatisfaction. The 2019 semi-annual report also noted that WII did not cover all shocks and stresses such as hail. Subsequent reports continued to document a range of challenges, namely the limited risks covered, high basis risk, and inability to optimize the triggers, among others,[115] as well as recurrent delays in the annual index design process and pay-outs (see Paragraph 120). It is worth noting that many of these challenges were documented in the 2019 strategy for graduation and insurance payments.[116] It was not until late 2022 that an internal insurance assessment was undertaken which emphasized the urgent need for redirection of the insurance component.[117]

Box 1. Descriptions of WII and AYII in the context of R4

Weather Index Insurance (WII)	Area Yield Index Insurance (AYII)
Basic concepts: • Index-based model: Payouts are triggered based on weather indicators (e.g. rainfall levels), not on measured farm-level crop losses. • Data-driven design: In R4, WII used satellite-derived rainfall estimates to determine whether payouts should be made. • Parametric thresholds: Farmers are compensated if rainfall variables fall below pre-defined thresholds indicating drought or adverse conditions. **Advantages:** • Cost-efficiency: Use of satellite data reduced the need for costly and logistically complex field assessments (e.g. crop-cutting). • Scalability: Enabled expansion to remote or	**Basic concepts:** • Index-based model: Payouts are triggered when average yields in a defined geographic area (e.g., kebele or woreda) fall below a historical threshold (e.g., 70% of long-term average yield), regardless of individual farm performance. • Community-level basis: The scheme relies on aggregated yield data from sample plots in the area rather than individual farm-level yield measurement. • More grounded in agronomic outcomes: AYII reflects actual production outcomes, linking payouts more closely to farmers' experience of crop failure. **Advantages:** • Closer alignment with farm losses: Because payouts are based on actual crop yields, AYII tends to reflect real agricultural outcomes better than weather-only models. • Higher farmer trust: Farmers generally find yield-based triggers more intuitive and relatable,

[114] The recommendation was for a microinsurance product bundled with either productive loans or/and inputs. It is not clear who or how the decision was made to bundle it with fertiliser; this model had been designed by Pula. Following the MTR, one of the priority action points was to discuss with IFPRI about bundling insurance with drought tolerant seeds. This may have helped to address challenges in accessing improved seeds.

[115] See R4 Semi-Annual Narrative Reports to KfW for 2020, 2021, 2022 and 2023.

[116] Jan Maes & Jo Zaremba, 2019. Recommendations for an integrated strategy for R4: Targeting, graduation model & weather index insurance payments. Final draft.

[117] WFP, 2023. 'Assessment Insurance Component R4 – Ethiopia'.

data-scarce areas where traditional insurance is impractical. • Transparency and objectivity: Rainfall data was perceived as impartial, avoiding potential disputes over loss verification. **Disadvantages:** • Basis risk: Major concern. Farmers could experience losses but receive no payout if local conditions were not captured by satellite indices. • Limited local accuracy: Rainfall readings from satellites often failed to reflect microclimatic variation at the farm level. • Low farmer understanding: The abstract nature of WII made it hard for farmers to grasp how payouts were calculated, reducing trust.	improving understanding and programme credibility. • Lower basis risk: Compared to WII, AYII reduces discrepancies between insurance payouts and actual farm losses, especially in cases of localised crop failures. **Disadvantages:** • Higher implementation costs: Requires structured crop-cutting experiments and field data collection, which can be logistically complex and expensive. • Data dependency: Reliable and timely yield data is essential, and any delays or gaps can undermine the scheme. • Moral hazard and adverse selection: Since payouts are based on average area performance, high-performing farmers may cross-subsidise less productive peers, disincentivising individual effort.

79. Whilst there was clearly a need for change, the bundling of crop insurance with fertiliser inputs and linking it with the IVS had implications for internal R4 coherence and the R4 target beneficiary profile. Overall beneficiary numbers for the risk transfer (insurance) and risk retention (VESA) components (Table 5), combined with survey results for the proportion of respondents who received insurance (65%; Table 45, Annex 10) appear to suggest that a significant number of additional beneficiaries (i.e. beyond the VESA group members) were recruited in 2024 for the scaling up of the AYI insurance component. Though the number of tier 2 beneficiaries could not be verified, it is estimated to be as many as 20,000 (see Paragraph 43). However, it was also reported that insecurity and movement restrictions during the time of insurance registration meant that 16,045 R4 beneficiaries who had purchased fertiliser inputs were insured retrospectively (without paying the 20% contribution to the cost of the premium)[118], and that a communication gap meant that they may not have been aware that they had been insured. Although this could not be verified, the lack of choice accorded to farmers in whether or not to take up insurance is an issue that concerns the Evaluation Team; this is further discussed in Paragraph 139. Given that any farmer (whether or not they are an R4 beneficiary) can purchase fertilizer through the IVS, either by registering directly with Tsedey Bank, or by registering with the Department of Agriculture, it is also possible that some (possibly about 4,000) of those who received insurance in this way may not have benefitted from the other R4 components. Although the number of tier 2 beneficiaries or how they were recruited (or if they even knew that they had been recruited) could not be confirmed, it seems likely that their profile is not consistent with the R4 targeting criteria described in Paragraph 68.[119] Although they would have received some training and awareness-raising about crop insurance, they would not have benefited from the integrated package of support intended by the R4 project design.

80. The third change relates to the disaster risk reduction (NRM) component and partly relates to R4's gradual shift away from its link with the PSNP. The PSNP originally provided a means through which R4 beneficiaries could initially pay for the insurance premium, by undertaking insurance-for-work activities on soil and water conservation structures within the watershed. The link with the IVS, on the other hand, allowed

[118] Because they had not contributed to the premium cost, the sum for which they were insured was also reduced by 20%.
[119] It is not possible to check the profile of these additional beneficiaries because they were not included in the evaluation survey, which focused on VESA members because the VESA groups were the entry point for R4 support.

the insurance component to be bundled with fertiliser, as a means of encouraging the uptake of fertiliser and insurance together, with payment in either cash or credit. The DRR component changed to provide capacity strengthening support to the government PSNP and to prioritize household assets rather than communal assets at the watershed level. The reason for the shift from communal assets to household assets was reported by WFP KIIs to enable greater impact on household-level resilience.

2.2. Evaluation question 2: How was the overall performance of the R4 programme, and to what extent have results been achieved?

Summary box:

Finding 2.1a: Environmental and natural resources were perceived by farmers to have improved. Participation in NRM activities was high for both women (85%) and men (91%), and all survey respondents felt that the assets created were useful for soil and water conservation. Almost all farmers (97%) felt that the NRM activities had improved the natural environment of their own individual farms.

Finding 2.1b: Household income sources became slightly more diversified, and there was a perceived increase in agricultural production. Based on farmer perceptions, the number of income sources, crop yields, livestock ownership, and the use of CSA techniques are all thought to have increased for both women and men. The highest rates of CSA practices were reported for Libokemkem and Ebinat, where R4 has been implemented since 2014 and 2020 respectively.

Finding 2.1c: Household investment capacity increased for some beneficiaries. Both women and men described how various R4 and ELRS activities contributed to increases in their economic status. VESA loans were more accessible (59.1%) than RuSACCO loans (39.8%), and the results for Libokemkem suggest that well-established VESA groups were very effective in allowing both women (95.7%) and men (84.2%) to access loans. The average loan amount from RuSACCOs (13,177 ETB) was considerably larger than that from VESAs (2,422 ETB); RuSACCO loans were mainly used for business / IGA.

Finding 2.1d: The relatively high uptake in insurance (65%) suggests positive programme reach and acceptability for both women and men, though qualitative data showed a lack of understanding about crop insurance. Libokemkem and Ebinat demonstrated below-average uptake (56%), possibly due to challenges with WII and a lack of trust in the insurance scheme. The comparatively low rate of insurance payouts (24.5% over the five-year period) was influenced by the inappropriate design of the WII and challenges in implementation. Levels of satisfaction in terms of timeliness and payout amounts were mixed.

Finding 2.2a: The impacts of insecurity and the COVID crisis in influencing the achievement of project objectives cannot be underestimated, but various other challenges were highlighted, many of which appear to stem from a lack of leadership and poor management. The adaptability of the broader R4 intervention to respond to changing needs through the ELRS is thought to have contributed significantly to the positive results relating to agricultural production increases, access to credit, and increased income. However, the lack of coherence between the ELRS and R4 approaches subsequently created challenges in the ability of R4 to sustain these results.

Finding 2.2b: Achievement of results was notably more positive in Libokemkem – and, to some extent, Ebinat –; this is thought to be at least partly due to the longer period of implementation of R4 activities, particularly the VESA groups and the NRM activities. Beyond these two woredas, positive achievements were strongly influenced by the dedication and efforts of SHA staff at all levels, in combination with good working relationships between WFP sub-regional staff, SHA and the Agricultural / sectoral officers at woreda and kebele levels.

EQ 2.1 To what extent have the R4 Initiative results been achieved in line with the needs of women, men, boys, and girls from different marginalized groups in the targeted communities? How have results differed across these different target groups?

81. Specific Objective 1: The environmental and natural resources, conditions and management are

improved and adapted to climate shocks and stressors. In terms of participation, almost 90% of survey respondents reported to have participated in R4 NRM activities, with slightly higher levels of participation reported by men (91.4%) as compared to women (84.6%). The environmental benefits of the NRM assets created or renovated through the insurance-for-work activities were recognized by sampled female and male beneficiaries both at the level of the kebele and for individual farms (Table 12). Overall, 66.0% of respondents perceived the NRM assets as 'very useful' for protecting soil, water and biodiversity resources, and 33.7% perceived them as either 'somewhat or quite useful', with similar results reported by women and men. When disaggregated by woreda, the results for Ebinat, Jama and Libokemkem were particularly positive (Table 31, Annex 10). Almost all farmers sampled (97.1%) felt that the NRM assets had improved the natural environment of their own farms (Table 12). Although there was no KII data to provide triangulation, direct observation of the landscape within the project area suggest that soil erosion is a serious problem that can be successfully addressed through appropriate measures, as illustrated by the cover page photo of this report.

Table 12. Perceived environmental effectiveness of R4 NRM assets

	Response	Female		Male		All farmers	
		N	%	N	%	N	%
NRM assets useful for protecting resources (soil, water and biodiversity) in the village or woreda against extreme weather (drought, flood, etc.)	Not useful	1	.9%	0	0.0%	1	0.2%
	Somewhat or quite useful	38	33.6%	99	33.8%	137	33.7%
	Very useful	74	65.5%	194	66.2%	268	66.0%
NRM assets improved the natural environment of my own land / farm	Yes	113	96.6%	293	97.3%	406	97.1%
	No	4	3.4%	8	2.7%	12	2.9%

Source: R4 Evaluation survey

82. Specific Objective 2: HH stabilise and diversify their income reducing their exposure to climatic shocks**.** Direct comparisons (with adjustments for inflation based on the Consumer Price Index) between baseline and endline in the amount of household expenditure (as a proxy for income) could not be calculated because the precise methodology used in collecting the baseline data was not clear.

83. On income diversification, the average number of income sources per household was reported to be 'between 2 and 3' at baseline[120] and 2.92 at endline (2.7 for women and 3.0 for men) (Table 32, Annex 10). Farmers' perceptions point to an increase: 92.3% of farmers surveyed (92.3% women; 92.4% men) stated that they had more income sources since the start of R4 (Table 33, Annex 10). The range of different income sources and their average contribution to total income are illustrated by Figure 4 below.

84. Outcome 2.1: Agricultural production increases and is adapted to climatic shocks and stresses**.** The R4 Baseline Report does not provide sufficient detail as to how agricultural production was measured to allow for viable comparisons to be made. Table 13 therefore presents farmers' perceptions of production changes since the start of the R4 project. **The majority of farmers (81.2%) reported an increase in yield, with similar figures for women (80.2%) and men (81.6%).** Slightly higher proportions of farmers reported yield increases in Jama, Libokemkem, Mekidela and Tenta. Outcome monitoring data for 2024 show that, for annual crops, among treatment households, 45% reported an increase in annual crop production compared to the previous agricultural season, while only 11% of control households experienced a similar increase,

[120] Unfortunately the baseline report does not provide a precise average figure.

suggesting that the support provided by R4 contributed to improved productivity for the treatment group.

Table 13 Farmers' perceived production changes compared to previous seasons

Production change	All farmers		Ebinat		Jama		Legehida		Libokemkem		Mekidela		Tenta		Werailu	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Increase in yield	337	81.2%	50	83.3%	27	90.0%	38	53.5%	93	93.0%	48	90.6%	47	90.4%	34	69.4%
Decrease in yield	62	14.9%	5	8.3%	3	10.0%	28	39.4%	5	5.0%	4	7.5%	3	5.8%	14	28.6%
No change	16	3.9%	5	8.3%	0	0.0%	5	7.0%	2	2.0%	1	1.9%	2	3.8%	1	2.0%

Source: R4 Evaluation survey

For those who reported an increase in yield, the perceived reasons for increase are presented below (Table 14). After rainfall / weather patterns, **the top three factors cited by both women and men were: (1) quality of seed variety; (2) use of climate smart agriculture (CSA) methods[121]; and (iii) fertiliser.** When disaggregated by woreda (), the same top three factors are cited for all woredas except Libokemkem and Ebinat, where access to labour is considered to be more important than fertiliser. This result is particularly interesting, given that the R4 project has been implemented for longer in these two woredas than elsewhere. What is also striking is the level of importance accorded to varietal quality and climate smart agricultural methods in these two woredas as compared to the others. These results have important implications for future efforts to support food security and resilience in the context of climate change: access to labour (e.g. through increased income or timely loans) is an essential prerequisite for the application of climate smart agricultural methods, and these methods, together with quality seed of improved varieties, are considered by farmers to have positive impacts in the long term, as opposed to the short-term gains from fertiliser.

Table 14 Factors contributing to increased crop yield, disaggregated by gender

What are the factors that have contributed to the **Increase in Yield?**	Female		Male		All farmers	
	n	%	n	%	n	%
Good rainfall / weather patterns	79	84.9%	191	78.3%	270	80.1%
Control of Pests/ diseases	7	7.5%	22	9.0%	29	8.6%
Access to labour	21	22.6%	82	33.6%	103	30.6%
Fertiliser	58	62.3%	132	54.1%	190	56.4%
Quality of seed variety	67	72.0%	190	77.9%	257	76.3%
Use of Climate Smart Agriculture methods	59	63.4%	185	75.8%	244	72.4%

Source: R4 Evaluation survey

Table 15 Factors contributing to increased crop yield, disaggregated by woreda

Factors that have contributed to **Increase in Yield**	Ebinat		Jama		Legehida		Libokemkem		Mekidela		Tenta		Werailu	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Good rainfall / weather patterns	47	94.0%	27	100.0%	29	76.3%	60	64.5%	36	75.0%	41	87.2%	30	88.2%

[121] The different CSA methods promoted by R4 included: mulching; use of cover crops; use of drought resistant crops; associations of at least three crops; intercropping; crop rotation; composting; manuring; reaped land ploughing; minimum tillage; and agroforestry.

Control of Pests/ diseases	0	0.0%	5	18.5%	7	18.4%	2	2.2%	9	18.8%	2	4.3%	4	11.8%
Access to labour	29	58.0%	7	25.9%	10	26.3%	38	40.9%	12	25.0%	3	6.4%	4	11.8%
Fertiliser	15	30.0%	21	77.8%	35	92.1%	21	22.6%	39	81.3%	39	83.0%	20	58.8%
Quality of seed variety	44	88.0%	20	74.1%	31	81.6%	86	92.5%	30	62.5%	28	59.6%	18	52.9%
Use of CSA methods	42	84.0%	16	59.3%	25	65.8%	81	87.1%	28	58.3%	34	72.3%	18	52.9%

Source: R4 Evaluation survey

85. **All except two farmers out of the sample of 415 claimed to be using climate-smart techniques** (Table 34, Annex 10). When comparing the adoption levels for different techniques, men showed slightly higher rates of adoption than women, though the differences were not great (Table 35, Annex 10). **Different techniques showed different rates of adoption across locations, with Libokemkem and Ebinat having the highest rates of adoption** (Table 36, Annex 10). Overall, intercropping / crop rotation (adopted by 89.6% of sampled farmers), minimum tillage (88.9%), and soil fertility conservation (88.2%) had higher rates of adoption than permanent soil organic matter (79.8%), crop diversification (74.2%) and agroforesty techniques (65.3%).

86. Survey results showed a considerable increase in livestock ownership (Table 37, Annex 10), but this is not surprising, given that goats, sheep and poultry were provided to selected beneficiaries by both R4 and ELRS. If increase in livestock ownership is to be used to indicate agricultural production increases, then it is perhaps more revealing to look at livestock ownership among those farmers who did not receive shoats or poultry from R4. Selecting farmers in this way, **results for Libokemkem (where the baseline data were collected and where the R4 project has been implemented since 2014) reveal a 150% increase in livestock ownership** (Table 38, Annex 10).

87. Focus group discussions with both men and women showed that the provision of livestock – whether as loans provided through ELRS support to RuSACCOs or free distribution from ELRS – were considered by both beneficiaries and the ET to be very effective in enhancing livelihoods and household resilience, with sales of offspring supporting emergency household needs, asset accumulation, education and agricultural production.[122] VESA loans were also commonly used by both women and men to purchase livestock.[123] Individual beneficiaries described how they multiplied the livestock obtained through R4 or ELRS support, selling some to cover medical or educational costs and house improvements. In one case, a woman sold two goats and bought a young ox that was then used for ploughing to increase her agricultural production.

88. Outcome 2.2: HH increase their income from agriculture and diversify it through IGA**.** The percentage of income from agricultural production (both crops and livestock) appears to have increased substantially (Table 39, Annex 10). However, the baseline figures are startlingly low, possibly because the baseline measured the earnings from agricultural production *per season*, and it seems that the baseline percentage may have been calculated using just one season's income. It is also not clear how or whether earnings from livestock have been included in the baseline figure. For these reasons, conclusive comparisons cannot be made.

89. The baseline figures for the percentage of income from IGA appear to be more plausible, but should still be treated with caution for the reasons above. **There appears to have been an increase in the percentage of income from IGA (both agricultural and non-agricultural) from 9% to 13% overall, with**

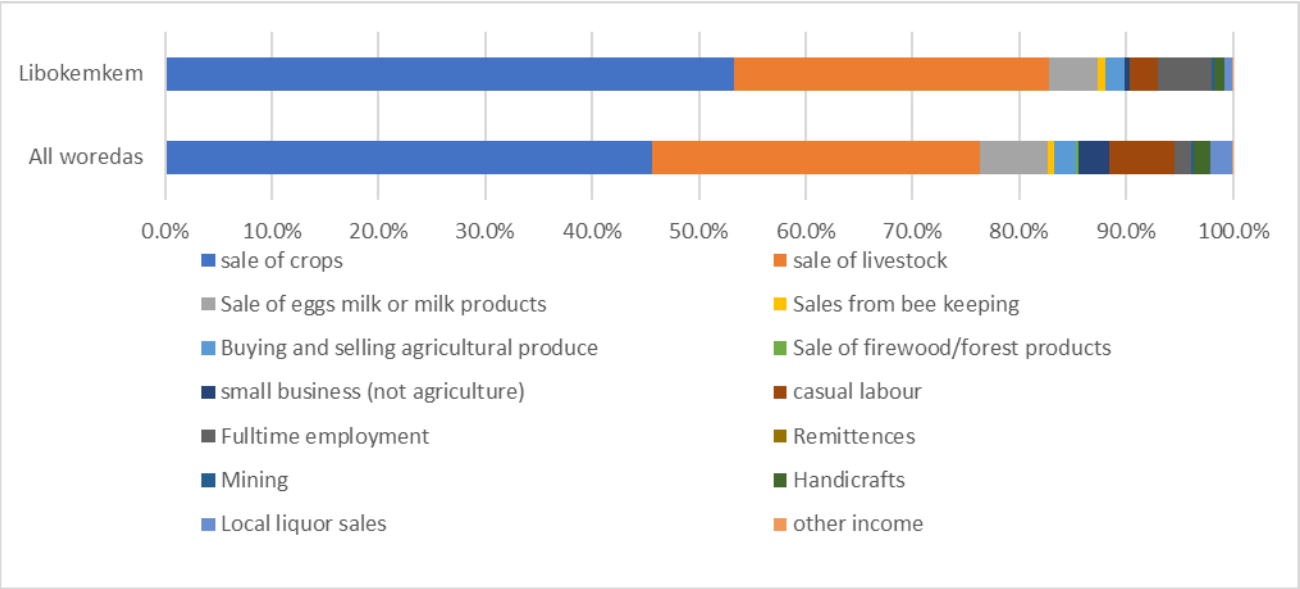
[122] In general, livestock are an important source of income in Amhara Region: survey results show that 77.5% of sampled farmers (65% women; 82.4% men) rely on livestock sales as a source of income; and 56% (53.8% women; 56.8% men) earn income from the sale of milk, eggs or milk products.

[123] The evaluation survey found that the top three uses of VESA loans were for crop production (by 43.2% of respondents who received VESA loans); livestock (37.0%); and agricultural business (21.0%). Although the use of VESA loans for livestock varied by woreda (e.g. as high as 69.6% in Mekidela), there were no significant differences between women (37.5%) and men (36.9%).

a greater increase for men (from 6.6% to 19.9%) than for women (from 11.6% to 13.1%) (Table 39, Annex 10). Further details about the levels of investments in IGA from VESA and RuSACCO loans described in Paragraph 95.

90. Figure 4, below, illustrates the contribution of different income sources to total income, comparing Libokemkem (where R4 has been implemented since 2014) with all woredas. The same data are presented in tabular format in Table 40 (Annex 10). Both bar charts illustrate a diversity of income sources, with the contribution of crop sales to total income higher in Libokemkem than elsewhere, suggesting that crop production levels might be higher in Libokemkem and / or farmers have greater access to markets through which to sell their produce.

Figure 4 Average contribution of income sources to total income



Source: R4 Evaluation survey

91. Specific objective 3: HH increase their investment capacity to better face climatic and idiosyncratic shocks**.** The indicator used to measure this is the wealth index, a composite indicator based on asset ownership and other housing and household characteristics.[124] Survey results show a slight decrease in the wealth index from baseline to endline (Table 41, Annex 10) though the complexity of this indicator and the number of variables involved in its calculation suggest that it is less reliable when comparing baseline and endline[125]. A comparison of the wealth index across woredas shows that Libokemkem has the highest wealth index (Table 16).

Table 16 Wealth index by woreda

Woreda	Wealth Index
Ebinat	43.53%
Jama	39.10%
Legehida	31.98%

[124] The wealth index is calculated according to ownership of non-productive assets (cell phone, bicycle, radio) and agricultural tools (chisel, axe, mill, wheelbarrow); housing characteristics (sanitation, floor, roof, walls, lighting energy); crowding index; and dependency ratio.

[125] Although the baseline reports list the different variables used to determine the wealth index, it does not explain how each of the variables was measured or scored.

Woreda	Wealth Index
Libokemkem	47.12%
Mekidela	43.11%
Tenta	33.43%
Werailu	42.62%
Total	40.63%

Source: R4 Evaluation survey

92. FGDs with both women and men clearly described how various R4 and ELRS activities contributed to increases in their economic status: collective savings through the VESAs increased access to loans, and agricultural production was supported through inputs and training. While some participants (notably men) felt that the small loan sizes limited transformative change, many individuals described their own experiences, in which increased incomes from IGA and agricultural production supported household needs, education, and home improvements. One woman stated that if it weren't for the VESA, she would have had to migrate elsewhere to find work. Women in Libokemkem used the term 'social confidence' to describe how the project contributed not only to their economic status, but also to enhanced self-esteem and social recognition, thus addressing the stigma of poverty. Training in financial and business management further contributed to better resource use and livelihood improvement, especially when faced with shocks and economic challenges.

93. Outcome 3.1: HH improve their access to credit**.** Loans were made available to R4 beneficiaries in Amhara Region through the VESA groups and also through the RuSACCOs. In Tigray Region, R4 also supported a partner micro-finance institute (MFI) through a credit guarantee scheme, but it proved impossible to establish this in Amhara (see Paragraph 118). Descriptions of each of these organizations and the credit they offer are provided in Annex 11. Overall, **VESA loans were more accessible (59.1%) than the RuSACCO loans (39.8%)** (Table 17). Although the VESA figure is considered to be broadly representative for R4 beneficiaries as a whole, it is likely that the level of access to RuSACCO loans may have been lower than the survey result because not all kebeles in all 16 R4 woredas benefitted from the ELRS revolving fund. The survey data suggest that women had slightly lower access to VESA loans than other groups, and that households with PwDs and women had higher access to RuSACCO loans than men and youth-headed households. This is likely related to the ways in which the different types of loans were allocated: a VESA loan involves an application process with the submission of a business plan, whereas the RuSACCO loans supported by the ELRS revolving fund were allocated to the most vulnerable R4 beneficiaries. The level of access also depends on the level of maturity of the VESA itself, since the funds available must be built up over time through the savings deposited by VESA members. When disaggregated by woreda, it can be seen that Libokemkem (where R4 has been implemented since 2014) had the highest levels of access to VESA loans (86.9% overall), with 95.7% access by women and 84.2% access by men. **The results for Libokemkem suggest that well-established VESA groups are very effective in allowing both female and male members to access loans.**

Table 17 Access to credit from VESA and RuSACCOs

	All VESA members (N=411)		Female (N=112)		Male (N=299)		Youth-headed HHs (N=32)		HHs with PwD (N=94)	
	n	%	n	%	n	%	n	%	n	%
Farmers with access to VESA loan	243	59.1%	64	57.1%	179	59.9%	19	59.4%	43	60.6%
Farmers with access to	163	39.8%	48	42.9%	115	38.5%	9	39.1%	31	57.4%

RuSACCO loan										

Source: R4 Evaluation survey

94. A comparison of the amounts loaned through the VESAs and RuSACCOs in the 12 months prior to the survey shows that the average loan amount from the RuSACCOs (13,177 ETB) was considerably larger than that from the VESAs (2,422 ETB), with hardly any difference in the amounts loaned to women and men (Table 43, Table 44, Annex 10). This is consistent with data from the FGDs and KIIs, which revealed that the RuSACCOs – with support from the ELRS revolving fund – generally provided loans of 15,000 – 18,000 ETB (in cash or livestock), though in the community visited in Jama woreda, the RuSACCO provided loans of 5,000 ETB each to 18 people. Although each VESA has its own by-laws, it is common practice for each loan not to exceed three times the amount saved by the individual concerned, effectively capping the amount that can be loaned. The amount of outstanding loans corresponds with the total amounts loaned through the VESAs and RuSACCOs, as illustrated by Table 18.

Table 18 Average outstanding loan amounts from VESAs and RuSACCOs

	Average outstanding loan amount from VESA (ETB)	Average outstanding loan amount from RuSACCO (ETB)
All farmers	1,631.67	13,787.32
Female	1,513.64	13,875.00
Male	1,700.00	13,742.55

Source: R4 Evaluation survey

95. The data suggest that RuSACCO loans were mainly used for agricultural business / IGA by all beneficiary types (especially youth-headed households). Approximately 20% of VESA loans were used for agricultural business / IGA by VESA members as a whole, whereas approximately 30-40% of youth-headed households and households with PwD invested their VESA loans in agricultural business Table 19). These results are not surprising, given the larger loans available through the RuSACCOs. Looking in more detail at how the VESA loans were used (Table 19, below)[126], the top three investments for women were: livestock, crop production and agricultural business, equal with food. In contrast, the top three VESA loan investments for men were crop production, livestock and agricultural business.[127] It also appears that women were more likely than men to invest in non-agricultural businesses. Though the sample size is small, the top three VESA loan investments for youth-headed households were crop production and agricultural production, equal with food; and crop production, agricultural business, and livestock for households with PwD.

Table 19 Use of VESA and RuSACCO loans by women, men, youth-headed HHs and HHs with PwD

Use of loans	**VESA Loans**					**RuSACCO Loans**				
	Female (n=64)	Male (n=179)	All VESA members with loans (N=243)	Youth-headed HHs (N=32)	HHs with PwD	Female (n=48)	Male (n=115)	All RuSACCO members with loans	Youth-headed HHs (N=32)	HHs with PwD (N=94)

[126] Note that the figures in Table 19 add up to more than the number of farmers because a single farmer may have received more than one loan, and a single loan may have had more than one use.

[127] The actual figures for each use category should be treated with caution: the questionnaire included 'Crop production', 'Livestock' and 'Agricultural business' among the list of response options, but distinguishing between an agricultural business and one's own production is not always possible.

								(n=163)		
Crop production	35.90 %	45.80 %	43.20%	57.9%	48.8 %	16.70 %	24.30 %	22.10%	11.1%	29.0 %
Livestock	37.50 %	36.90 %	37.00%	15.8%	9.3%	20.80 %	17.40 %	18.40%	22.2%	9.7%
Ag business	17.20 %	22.30 %	21.00%	31.6%	39.5 %	66.70 %	73.90 %	71.80%	77.8%	74.2 %
Other non-farm business	14.10 %	3.40%	6.20%	10.5%	2.3%	14.60 %	1.70%	5.50%	11.1%	3.2%
Housing	1.60%	2.80%	2.50%	0.0%	2.3%	2.10%	0.00%	0.60%	0.0%	0.0%
Health / education	4.70%	5.60%	5.30%	0.0%	2.3%	2.10%	0.90%	1.20%	0.0%	3.2%
Food	17.20 %	5.60%	8.60%	31.6%	7.0%	6.30%	2.60%	3.70%	0.0%	6.5%

Source: R4 Evaluation survey

96. Outcome 3.2: HH improve their saving capacity**.** After agreeing on the value of the shares for their group, individual VESA members then deposit their savings (up to five times the value of a share) on a regular basis (usually weekly, every two weeks, or monthly), depending on how often the VESA group meets.[128] Focus group discussions revealed that **the amounts saved by individual VESA members tended to be small at first, but then increased over time**. For example, one woman VESA member described how she initially saved 10 Birr per week (when saving was a new experience for her) and then later increased to 25 Birr per week. Her group met every two weeks to deposit their savings, including a contribution to the social fund (10 Birr per month). In this case, the total individual contribution was 110 Birr per month. Table 20 shows the variation in monthly and total savings by women and men VESA members, showing that, on average, **women tend to save more than men**. The R4 baseline report states that monthly savings averaged 229 Birr per month (134 Birr for women; 296 Birr for men), though these figures apparently refer to bank account savings, not VESA savings, making it difficult to draw comparisons. One of the community-based KIIs commented that the VESA groups had created a culture of saving that had not existed before; this was confirmed by WFP staff.

Table 20 Monthly and total savings by individual VESA members

Gender		Monthly savings	Total (individual) savings
Female (n=117)	Mean	90.40	2,220.05
	Minimum	20.00	200.00
	Maximum	2,000.00	25,000.00
	Std. Deviation	204.71	2,901.93
Male (n=301)	Mean	57.63	1,766.74
	Minimum	15.00	240.00

[128] VESA members' meeting frequency depends on the economic activity (the cash flow) of members. In areas where members engage in business activities such as trading and service provision, meetings (i.e. saving day) tend to be on a weekly basis while others prefer bi-weekly or monthly

	Maximum	1,000.00	15,000.00
	Std. Deviation	74.24	1,687.52
All VESA members (n=411)	Mean	66.53	1,890.57
	Minimum	15.00	200.00
	Maximum	2,000.00	25,000.00
	Std. Deviation	124.59	2,096.25

Source: R4 Evaluation survey

97. Outcome 3.3: HH access insurance payouts in case of climatic shock. This indicator is explored in some depth, including the uptake of insurance by R4 beneficiaries, the payout rate, payout amounts, use of payouts, levels of satisfaction, and perceived benefits. **The relatively high uptake in insurance suggests positive programme reach and acceptability.** Approximately 65% of all surveyed farmers reported obtaining crop insurance through the R4 initiative, with similar levels for women, men, youth-headed households, and households with PwD (Table 45, Annex 10). Survey respondents had participated in the R4 insurance scheme for an average of two years. As a source of comparison, the uptake of the Kenya Index-Based Livestock Insurance scheme fluctuated between 15% and 35% among pastoral communities, even after several years of piloting, refinement, and outreach (Jensen, Barrett & Mude, 2017[129]). Similarly, during the initial implementation of the Weather Index Insurance (WII) under the HARITA pilot in Ethiopia (2009–2012), only 18% of farmers enrolled in the first year. This figure increased modestly to around 30% by the third year, largely due to the integration of insurance with food- and cash-for-work activities, which helped improve participation rates (Oxfam Impact Evaluation, 2013). These comparative figures help underscore the relative success of the R4 Ethiopia programme in achieving a 65% uptake rate among surveyed farmers, particularly given the complex challenges associated with promoting index insurance products to resource-constrained smallholders.

98. **Insurance uptake varied significantly across the seven woredas surveyed** Libokemkem and Ebinat demonstrated below-average uptake, with participation rates of approximately 56% (Table 46, Annex 10). Reduced engagement may have stemmed from delivery challenges (e.g. insecurity at the time of insurance registration), limited awareness, or a lack of trust in the insurance scheme. FGDs in Libokemkem revealed considerable dissatisfaction with the insurance scheme among men (see Paragraph 131) and a limited understanding among women.130 Jama exhibited an unusually high participation rate of 90%, which may indicate strong local programme engagement or effective targeting strategies. On the other hand, the sample size for Jama was comparatively small (N=30) due to security issues, and those beneficiaries participating in the data collection exercise may have attended the survey meeting with the expectation that they would receive an insurance pay-out.[131] Legehida and Werailu reported relatively high uptake rates (71% and 76%); although the reasons for this are not known, it is possible that these areas may have benefited from more effective outreach or stronger institutional support.

99. Table 47 (Annex 10) is based on data from various reports and figures provided by key staff and summarizes R4's insurance coverage in Amhara Region, indicating the value of the premium and the pay-out amounts per farmer or HH. During the four years in which the WII modality was implemented, pay-outs were triggered in two years: in two out of five woredas in 2020, and in five out of 16 woredas in 2022. **Pay-out**

[129] Jensen, N.D., Barrett, C.B. & Mude, A.G. (2017). 'Cash transfers and index insurance: A comparative impact analysis from northern Kenya'. *Journal of Development Economics, 129*, pp.14–28. https://doi.org/10.1016/j.jdeveco.2017.08.002

[130] A small number of women in the FGD had contributed 130 Birr to register for insurance and understood that they would receive a pay-out if there was a drought, but they were unable to explain any other details as to how the insurance scheme worked.

[131] At the time of the quantitative data collection (May 2025), farmers were still waiting to receive information about the insurance pay-outs from the Meher 2024 season.

amounts for the WII modality were highly variable, ranging from 36 to 876 ETB, with an average of 341 ETB. Some of the key informants involved in R4 implementation regarded the smaller pay-out amounts (e.g. those less than 50 ETB) as a source of shame. For the first season in which the AYII modality was implemented (Meher 2023), pay-outs were triggered in two out of six woredas. **Pay-out amounts for AYII were slightly higher than WII, averaging 475 ETB.**[132] The pay-out calculations for Meher 2024 had not yet been completed at the time of writing (July 2025); given that the harvest was completed in December 2024, this is considered by the evaluation team to be very late.

100. Among the seven woredas sampled by the evaluation survey, two pay-outs were triggered in three woredas (Ebinat, Libokemkem, Werailu); one pay-out was triggered in one woreda (Jama), and no pay-outs were triggered in three woredas (Legehida, Mekidela Tenta) (Table 47). The survey data revealed some confusion among a small number of respondents as to whether or not they had received a pay-out, indicating the lack of understanding among farmers about crop insurance.[133] This **lack of understanding about crop insurance** was also evident from the FGDs with both women and men, and similar findings were reported by both the MTR and the 2022 insurance assessment. One of the insurance assessment KIs stated that, 'insurance is provided to beneficiaries as if we were providing car insurance without giving the car or teaching how to drive', and the MTR reported a lack of communication specifically regarding pay-outs.[134] It is thought that farmers' understanding about insurance may have started to increase since the involvement of Pula Advisors and the introduction of the AYII mechanism. A survey conducted by Pula after the initial 2023 AYII pilot in six woredas found that all farmers interviewed were able to identify at least one risk covered and one risk not covered by the insurance programme.[135]

101. Table 21 shows that **24.5% of respondents (21.1% of women; 25.9% of men sampled) who had participated in the R4 insurance component reported to have received either one or two payouts** since the start of the project. This proportion is in line with the data from the actual payouts made since the start of the project; Table 47 (Annex 10) gives average of 23% or 24% payout rate). In comparison, several index insurance pilots in East Africa (Kenya, Ethiopia, Tanzania) report payout incidences ranging from 20–40% over a 5–6 year period. A 25% payout rate is therefore within the technically plausible range, but from a farmer's perspective, particularly when paired with limited understanding, it appears to be low and may erode confidence and long-term sustainability.

Table 21 Receipt and use of insurance pay-outs by farmers

	Female		Male		All farmers	
	n	%	n	%	n	%
Farmers enrolled for crop insurance (as a proportion of total sample)	76	65.0%	197	65.4%	273	65.3%
Farmers who received pay-out (as a proportion of those enrolled)	16	21.1%	51	25.9%	67	24.5%
Average amount of most recent pay-out received (ETB)	698.75		654.27		665.22	

[132] Pay-outs under Pula's AYII mechanism have since increased; the same insurance scheme implemented among IVS farmers in Amhara Region in the Belg 2024 season involved an average pay-out amount of 1504.94 ETB.

[133] Some respondents had clearly confused the ELRS grants of 15,000 ETB with an insurance pay-out; nine respondents from Mekidela and Tenta said they had received a pay-out when no pay-outs had been triggered in these woredas; and two respondents in Jama reported to have received two pay-outs when only one had been triggered. These cases were removed from the sample when analyzing the survey data relating to insurance.

[134] The MTR quoted an R4 stakeholder in Amhara region: "The main challenge if that the announcement of payout is not properly done, so the community members are not aware if they will receive a payout or not. …. Community members don't really know why they receive or not a payout, as the information is getting too complicated to explain".

[135] Pula Advisors, 2024. Area Yield Index Insurance in Ethiopia: End of Season Report: Meher 2023 coverage in Amhara National Regional State. Note that the sample population and sample size for the survey were not indicated in the report.

Use of most recent pay-out (as a proportion of those who received pay-out)	Crop production	8	53.3%	29	59.2%	37	58.7%
	Livestock production	7	46.7%	18	36.7%	25	39.7%
	Other business (IGA)	0	0	2	4.1%	2	3.2%

Source: R4 Evaluation survey

102. Survey data from the sampled farmers who received a pay-out show that **the average pay-out received was 665.22 ETB** (Table 21). Just two out of 64 farmers (both male) invested their pay-out in a business or IGA. This is not surprising, given the small amount received. **Almost 60% spent their pay-out on crop production, and just less than 40% spent it on livestock**, with very little differences between women and men.

103. **Levels of satisfaction in terms of timeliness and pay-out amounts were mixed among farmers who received payouts.** Only 39% of recipients reported being satisfied with the timeliness of (both) their payouts, while 37% were satisfied with (both) the payout amounts (Table 22). This indicates that a majority of farmers felt the payouts were either insufficient or did not fully meet their expectations. Satisfaction also varied notably across different woredas, highlighting areas where the insurance scheme may need refinement. Several factors may contribute to this dissatisfaction. Underwhelming payout levels in relation to actual losses may be a primary concern. Additionally, communication gaps could mean that farmers do not fully understand how payouts are calculated, leading to unrealistic expectations. Basis risk—where the payout trigger does not align with actual on-the-ground rainfall—was known by WFP to be a problem with the WII, since the start of the project, influencing perceptions and undermining trust in the scheme's effectiveness.

Table 22 Farmers' satisfaction with timeliness and amount of pay-outs

	All farmers		Ebinat		Jama		Libokemkem		Werailu	
	n	%	n	%	n	%	n	%	n	%
How many pay-outs have you received?										
1	60	89.6%	6	85.7%	19	100.0%	11	84.6%	24	85.7%
2	7	10.4%	1	14.3%	0	0.0%	2	15.4%	4	14.3%
Were you satisfied with the timeliness of the pay-out(s)?										
Yes, all	26	38.8%	3	42.9%	8	42.1%	1	7.7%	14	50.0%
Yes, some	30	44.8%	3	42.9%	8	42.1%	8	61.5%	11	39.3%
No, not satisfied with any	11	16.4%	1	14.3%	3	15.8%	4	30.8%	3	10.7%
Were you satisfied with the amount of the pay-out(s)?										
Yes, all	25	37.3%	3	42.9%	8	42.1%	1	7.7%	13	46.4%
Yes, some	23	34.3%	0	0.0%	8	42.1%	5	38.5%	10	35.7%
No, not satisfied with any	19	28.4%	4	57.1%	3	15.8%	7	53.8%	5	17.9%

Source: R4 Evaluation survey

104. The perceived impact of the R4 crop insurance scheme among farmers reveals important insights into its broader value, beyond just financial compensation. As illustrated in Figure 5, **high levels of perceived protection and improvements in food security were reported across all groups, even among farmers who did not receive any payout.** Protection during dry spells was the most frequently cited benefit, with 83.2% of male and 77.6% of female farmers acknowledging this. Similarly, the enhancement of household

food security was widely recognised, with 80.3% of female and 76.6% of male farmers reporting positive outcomes in this area.

Figure 5 Perceived benefits from crop insurance

Source: R4 Evaluation survey

105. Interestingly, female farmers who received payouts showed notably higher willingness to experiment with new agricultural practices or crops, suggesting that insurance may be influencing positive behavioural change. This willingness to innovate is a crucial marker of resilience and adaptive capacity in the face of climate-related risks. However, the perceived economic empowerment effects of insurance were far more modest. Access to loans and income for investment were the lowest-rated benefits across all groups, yet this was presented in the R4 proposal as one of the main advantages of insurance. Only a small proportion of farmers, regardless of gender or payout status, felt that insurance made it easier to access credit or generate investible income, suggesting that those involved in the design of R4 had misplaced expectations.

106. One of the most surprising findings is that farmers who did not receive payouts often reported higher perceived benefits compared to those who did. Evaluation survey data consistently showed that both male and female respondents who did not receive payouts reported strong positive impacts across multiple dimensions, including perceived protection during dry spells, enhanced food security, and increased willingness to adopt new agricultural practices. This counterintuitive pattern may point to important psychological or social effects of being enrolled in the programme, such as a greater sense of security, status, or inclusion in public schemes, even in the absence of a direct financial return. This is supported by existing literature on index-based microinsurance, particularly in fragile and food-insecure contexts. Research suggests that the act of enrolling in insurance, regardless of payout, can generate a sense of future security, enabling farmers to plan and invest with greater confidence (Dercon et al., 2014[136]). Furthermore, behavioural insights highlight that beneficiaries may overestimate potential benefits during early stages of programme implementation, especially when optimism is fuelled by awareness campaigns and limited prior experience with actual payouts (Cole et al., 2013[137]). In the view of the evaluation team, these perceptions reinforce the idea that the value of crop insurance may extend beyond monetary compensation, particularly in fragile and

[136] Dercon, S., Hill, R.V., Clarke, D., Outes-Leon, I. & Taffesse, A.S. (2014). Offering rainfall insurance to informal insurance groups: Evidence from a field experiment in Ethiopia. *Journal of Development Economics, 106*, pp.132–143. https://doi.org/10.1016/j.jdeveco.2013.09.006

[137] Cole, S., Giné, X., Tobacman, J., Topalova, P., Townsend, R. & Vickery, J. (2013). Barriers to household risk management: Evidence from India. *American Economic Journal: Applied Economics, 5(1),* pp.104–135. https://doi.org/10.1257/app.5.1.104

risk-prone farming environments. On the other hand, this finding may also indicate that farmers who have not received a payout have unrealistically high expectations about potential benefits (rather than actual benefits), possibly related to the information provided to farmers through awareness-raising efforts.

107. While the original intention was to provide a safety net against climate shocks, survey responses suggest that many farmers also view insurance as a source of income or compensation, which may not always align with how payouts are triggered or calculated. This misalignment contributes to unrealistic expectations which undermine satisfaction and trust, as reported above. In addition, with the shift to AYII and bundling insurance with fertiliser via the IVS, the purpose of insurance becomes further blurred: is it a financial protection tool, or a conditional input subsidy? Clarity on this issue is important both for programme design and farmer understanding.

108. The proportion of farmers who reported to have paid a cash contribution to the cost of the insurance premium was very high (94.%), most likely because it is understood that this was compulsory under the most recent round of AYII (Meher, 2024). The slightly lower percentage of farmers who previously received a payout and made a cash contribution (88.6%), compared to the overall average of 94%, suggests that previous experience with payouts influences willingness to pay. This could reflect reduced trust or satisfaction among some farmers who received payouts but felt the amounts were insufficient, leading them to opt out of paying in subsequent rounds. Alternatively, these farmers may have been enrolled earlier under the insurance-for-work scheme and thus are underrepresented in the more recent fertiliser-based enrolment wave. R4 monitoring data did not track re-enrolment / drop-out rates from one year to the next, making it difficult to determine the level of continuity of enrolment in relation to payouts.

Table 23 Cash contributions for the insurance premium payments

Cash contribution to premium?	Farmers who did not receive pay-out (n=185)		Farmers who received pay-out (n=88)		All farmers (n=273)	
	n	%	n	%	n	%
Yes	179	96.8%	78	88.6%	257	94.1%
No	6	3.2%	10	11.4%	16	5.9%

Source: R4 Evaluation survey

EQ 2.2 What are the major factors and challenges influencing the achievement and non-achievement of the objectives of the R4 and how has WFP resolved them?

109. R4 was described by one of the key informants as a most unfortunate project, given that – out of seven years' implementation (2018-24) - there was only one year (2018) that was not affected by either COVID or conflict. These external contextual factors and the ways in which WFP and its partners responded to them have been described above (paragraphs 71-73). **The impacts of insecurity and the COVID crisis in influencing the achievement of the project objectives cannot be underestimated.** Although the indicator results reported above generally appear to be very positive, this might partly be explained by the fact that data could only be collected in the safest areas, where implementation may also have been better. It is likely that the results would not be as positive in those woredas and communities that were more severely affected by insecurity.

110. Various additional factors also emerged from the key informant interviews and document review, many of which appear to stem from a **lack of leadership and poor project management.** There was reportedly a succession of five international officers responsible for overall R4 leadership between 2019 and 2024. This was partly due to high staff turnover, but also due to the staffing structure in WFP and ETCO, in which international consultant staff are hired on 11-month contracts, and all staff are assigned to positions within the Country Strategic Plan rather than the project. As such, there was no dedicated R4 Project Manager for the duration of the project. There were several months in 2019-2020 when the position responsible for

R4 was vacant, and there was either no project manager at all or a temporary 'acting' officer.[138] One of the early reports reveals the lack of a clear design document or project plan at the start of the project, combined with 'widespread differences in the understanding of what R4 is about, who it is designed to benefit, and how it is being carried out' (Maes & Zaremba, 2019: 2).[139] It is likely that this lack of clarity among project staff and partners led to the mis-match between project design and the implementation approach reported by the MTR (see Paragraph 76). The fact that it took at least four years (up to 2023) before a decision was made to change the insurance modality is suggestive of a lack of leadership, particularly given the many known challenges. This decision was made after the internal insurance assessment highlighted the urgent need for change. KIIs also mentioned a lack of checks and balances within the management of R4. Ten out of the 34 actions identified as follow-up in response to the MTR recommendations focused on issues relating to project coordination, management and human resources.[140] Examples of the checks and balances noted among the follow-up actions included: the development and monitoring of workplans in line with program priorities; regular team meetings to track progress and address challenges; sufficient M&E capacity and support; and monthly coordination meetings with the cooperating partner to identify and address risks and challenges.

111. The **ability of the broader R4 intervention to adapt to changing needs** as a result of COVID and insecurity to provide livelihood recovery support is considered by the Evaluation Team to have contributed significantly to the positive results relating to agricultural production increases (through ELRS input delivery), access to credit (through the RuSACCO loans), and increased income (through provision of livestock, cash grants, and RuSACCO loans). However, the modality used for the distribution of ELRS support (unconditional support) subsequently created challenges for R4 implementing partners due to the confusion and lack of coherence with the R4 approach which was based on loan re-payment and redistribution rather than free hand-outs.

112. As noted in the quantitative results presented above, achievements in Libokemkem – and, to some extent, Ebinat as well – appear to be more positive than the other woredas, and this is likely to be at least partly due to the longer period of implementation of R4 activities, notably the VESA groups and the NRM activities, both of which were thought to have been well implemented in Phase 1 (2014-2018) and possibly also in the first year of the R4 period under evaluation (2019) up until the COVID crisis. Provided that they are well-managed, the effectiveness of the VESA groups increases over time, as the amount of available credit expands with the savings contributions from members. VESA groups are also particularly well-suited to women, not only allowing in them to access loans, but also in building their capacity and confidence.

113. Low rates of insurance payouts were influenced by the inappropriate design of the WII and challenges in implementation, leading to dissatisfaction, a lack of trust among farmers and low insurance uptake in some areas. Overall, the rate of insurance payouts during the period 2019-2024 (24.5%) can be considered to be at the lower end of the scale compared to other index insurance pilots in East Africa, which reported payouts ranging from 20% to 40% over a similar period. , Payouts are dependent on the occurrence of natural events and the specific risks that are covered by the insurance product, but the design of the WII was considered by the evaluation team to be inappropriate to the local context and needs of farmers; WII was designed to address only drought, yet farmers face multiple other crop production hazards. Moreover, the persistent challenge of basis risk meant that, in some instances, farmers did not receive a payout despite visible impacts of drought, indicating that the insurance product was not aligned with farmers' risk realities. Several evaluations, including those from HARITA (Oxfam, 2013) and R4 Senegal (WFP-Oxfam, 2016), have highlighted that WII often failed to trigger payouts despite observable crop losses, due to weak correlation between the weather proxy and actual on-farm outcomes.

114. The challenges with the design and implementation of WII were addressed by the shift to AYII and new partnerships. AYII is designed to address multiple risks and aligns payouts with actual yield performance

[138] See R4 mid-year reports for 2019 and 2020.
[139] Jan Maes & Jo Zaremba, 2019. Recommendations for an Integrated Strategy for R4: Targeting, Graduation Model & Weather Index Insurance Payments: Final Draft.
[140] See 'Priority Action List for addressing the outstanding issues and implementation of the R4 programme from October to December 2022'.

at the kebele level. While objective comparative data on WII vs. AYII effectiveness under R4 Ethiopia is limited, early indications suggest greater farmer satisfaction and higher uptake rates under AYII, especially among farmers who had previously not been targeted for R4. That said, the delayed payout process for Meher 2024 raises concerns about operational efficiency and the ability of AYII to meet rising expectations. Globally, similar schemes such as the Kenya Agricultural Insurance Programme and the Pradhan Mantri Fasal Bima Yojana scheme in India suggest that AYII models, while costlier, tend to outperform WII in terms of farmer comprehension, trust, and perceived fairness, particularly when designed with robust data and adequate communication. Whether the continued implementation of AYII in Amhara Region is able to meet farmers' expectations remains to be seen, but the delay in the payout calculations from the Meher 2024 season does not bode well.

115. Overall - beyond Libokemkem and Ebinat - many of the successful results documented for EQ2.1 above would have been achieved in the final two years of the R4 programme, once SHA had completed the beneficiary verification process and was able to start implementing activities (March/April 2023 - December 24). Despite the security challenges in Amhara Region, implementation was largely able to continue; various design and programming adaptations had been put in place (see Paragraphs 76-80), along with changes in earlier partnerships that proved to be unworkable.[141] In the view of the Evaluation Team, **these successes were strongly influenced by the dedication and efforts of SHA staff at all levels, in combination with good working relationships between WFP sub-regional staff, SHA and the Agricultural / sectoral officers at woreda and kebele levels.** WFP sub-regional staff in all three sub-offices involved in R4 reported that they received very good technical support from the CO and HQ.

2.3. Evaluation question 3: To what extent has WFP utilized resources in a timely and cost-efficient manner?

Summary box:

Finding 3.1a: Overall, R4 faced challenges in utilizing resources in a timely manner: there were delays in the reimbursement of funds by WFP to key implementing partners; and NGO implementation in Amhara Region was effectively on hold for 14 months (December 2021 – March / April 2023), due to the change in the NGO cooperating partner and the time needed for essential verification of the beneficiary lists.

Finding 3.1b: Various delays were reported for specific R4 components, many of which had knock-on effects on other activities:

- each step in the processes involved in the WI insurance modality incurred delays which had knock-on effects on the subsequent steps. Although implementation of the AYI insurance modality was initially more timely, there was a significant delay in the final pay-out.

- delays with the insurance index design and pricing led to delays with the NRM insurance-for-work activities

- there was a significant delay in the effective establishment of the Credit Guarantee Fund / Revolving Credit Fund and the provision of credit to beneficiaries through the RuSACCOs; this was still on-going after the end of the project

- insecurity and COVID restrictions caused delays to some activities

Finding 3.2: Cost efficiencies were achieved through partnerships with local government structures and local organizations, though the need to change two implementing partners in Amhara Region (ORDA and ACSI) proved to be inefficient in in the long run due to effects of weak implementation and the process of changing partners.

[141] R4's partner MFI in Amhara Region, ACSI, had originally been allocated various roles, e.g. to collect cash contributions from farmers for the insurance premium; to disburse the insurance payouts; and to provide loans to farmers with support from the R4 Credit Guarantee Fund, but they failed to fulfil them.

Finding 3.3. Overall factors affecting timeliness and cost-efficiency were partner choices and changes. Within the insurance component, timeliness and cost-efficiency related to the design of the insurance modality itself, and the methodologies used for index design, measurement and pay-out computation. Some of the delays may have been avoided with more effective monitoring and internal management systems.

EQ 3.1 To what extent did WFP utilize resources within the anticipated timelines?

116. R4 and ELRS payments from the donor to WFP were made in advance on an annual basis so that WFP could then transfer the agreed amounts upfront to each of the partners. Payments from WFP to the implementing partners were generally made on a monthly basis, though KIIs reported that these were often late. **Three out of the four R4 / ELRS implementing partners complained about delays in payments due to WFP bureaucracy.** In at least two cases, this necessitated the partners themselves advancing their own funds (and often funds intended other projects) to cover project costs, leading to financial challenges for the partners themselves.

117. **The transition from ORDA to SHA involved significant delays in handing over equipment and finances** (see next paragraph), and the verification of beneficiary lists took longer than expected, delaying the start of the implementation of R4 activities by SHA. This essential verification process took place after a nine-month suspension of the project in between the termination of ORDA's contract (December 2021) and the start of SHA's contract (late September 2022). Effective implementation of NGO activities only resumed in March / April 2023, once SHA had hired the necessary staff, established their offices, and verified the beneficiary lists.

118. R4 finances[142] had been allocated by ORDA to ACSI in 2021 to be used as a Credit Guarantee Fund (CGF) to support access to loans by R4 beneficiaries. The activity was late to get started and was not fully implemented, reportedly due to delays by ORDA in identifying eligible beneficiaries to access the loans, as well as the institutional culture within ACSI. After the ORDA contract was terminated, according to the terms of WFP's contract with ORDA and ORDA's contract with ACSI, the CGF money had to be returned to WFP. However, it took over one year for the money to be retrieved. In the meantime, an assessment commissioned by WFP[143] recommended that the CGF money should be managed by six Cooperative Saving and Credit Unions, and that the fund should be granted to RuSACCOs in the target kebeles to be used as a Revolving Fund with the phasing out of the project. The assessment further recommended the delivery of capacity development support to the Unions to improve their management and operations, the consideration of specific risks that could affect the successful management of the CG, and the provision of necessary support to ensure long-term use of the fund. The capacity development activities took time to implement, and it was not until the final year of the project (2024) that it was possible for the CGF to be initiated. By this time, however, the donor was concerned about how the fund itself and the loans to beneficiaries would be monitored after the end of the project. KfW requested that the funds should instead be used to support policy-related activities, and this was done by WFP.

119. WFP subsequently used other funds (800,000 USD), with matching funds provided by the six Unions, to support the CGF / Revolving Fund.[144] For the management of this fund, a tripartite agreement was signed with the regional Cooperative office and the six Unions whereby joint oversight and monitoring of the funds disbursed to target beneficiaries would be undertaken by the signing parties and WFP. The money was transferred to the Unions in December 2024. At the time of the data collection for the evaluation (April, 2025), one of the six Unions had reportedly disbursed 3.7 million ETB out of the 29.2 million ETB allocated to the Revolving Fund (including the matching funds). Both WFP and SHA staff reiterated the importance of

[142] The amount originally allocated for the CGF in Amhara Region was USD 247,093 (ETB 7,783,720).
[143] 'Saving and Credit Cooperative Unions Capacity and Partnership Opportunity Assessment in Amhara Region', July 2022.
[144] There was a lack of agreement among stakeholders as to whether the fund was being managed as a CGF or Revolving Fund at the time of the evaluation (i.e. after the end of the R4 project). It is not clear whether this is related to the different levels of fund management (i.e. the Union level vs Branch / Service Centre level vs RuSACCO level), a possible change in the fund management arrangements after the end of the R4 project (as implied by the assessment recommendations), and/or different understandings about what constitutes a CGF. It is possible that the different Unions are managing the funds in different ways.

monitoring the re-payment of these loans by the beneficiaries for the continued effective operation of the Revolving Fund, particularly given the limited capacity of the RuSACCOs.

120. In addition to delays due to COVID restrictions and security challenges, KIIs and R4 semi-annual reports for the period 2019-2022 noted **repeated delays in each of the various stages involved in the implementation of the insurance component**. Following numerous complaints, WFP organized a workshop with implementing partners in September 2021 to find ways to improve the situation,[145] but it appears that the challenges continued. Delays included: (i) Delays in product design and pricing. Delays in product design in 2019 meant that cash collection from participants started before the product was finalized with no actual information about the final premium amount, which is not good practice. In 2020, the index was designed at woreda level instead of kebele level to make use of an additional satellite-based resource known as Enhanced Vegetative Index, but this redesign incurred delays. In 2021, the index design again shifted from woreda level back to kebele level to address the issue of basis risk, taking significantly more time for completion. It also required more time for Reinsurer to calculate the pricing information required for each kebele. In 2020-21, IRI introduced online digital tools into the design process, but challenges with the server and platform required frequent troubleshooting. In 2022, delays in the pricing process were caused by the time taken to extend OIC's long-term agreement, causing subsequent delays to the registration process. (ii) Delays in the registration of insurance participants. In 2019, registration was undertaken door-to-door and took several months to complete, ending after the inception date of the insurance policies. In 2020, the use of digital registration was explored but it was not possible to be implemented due to COVID. Subsequent digitization efforts also failed. (iii) Delays in the collection of cash contributions to the cost of the insurance premiums. Cash contributions began in 2021, with ACSI contracted by OIC to collect the payments. However, this proved to be a long and challenging process due to ACSI's lengthy internal processes. In 2022, a new partnership with six RuSACCO Unions was established for beneficiary registration and insurance distribution, with delays caused by various teething problems.

121. (iv) Delays in pay-outs. ACSI had originally been contracted to disperse the insurance pay-outs, but this involved a long, complicated process; so much so that 25% of beneficiaries never actually received their pay-outs from the 2020 season. The RuSACCO unions took over the payouts in 2022, but the evaluation team found no documentation as to when the payouts were actually made. Payouts from the new insurance modality introduced in the Meher 2023 season were distributed by Tsedey Bank (formerly ACSI). The calculation of the payout amounts per woreda and crop were computed by Pula Advisors, and the payout report was available by March 2024. The pay-outs are thought to have been distributed shortly after, though the evaluation team was unable to verify the payout dates from the documentation available. The payout process was hampered by insecurity, affecting about 25% of the farmers. The payout report from the Meher 2024 season was considerably delayed (by at least four months) and was not yet available at the time of drafting (July 2025), causing a delay in the distribution of the payouts to farmers. Computation and payout delays from the Meher 2024 season were reportedly due to the extended harvest period, which postponed the data analysis period, as well as the time required for audits and alignment with insurers and reinsurers.

122. Delays in the insurance-related activities described above (Paragraph 120) had knock-on effects on the creation and rehabilitation of soil and water conservation structures through insurance-for-work. Such work should only start after knowing how many days a participant is expected to work to cover the cost of the premium. The timing of the work is also dependent on the seasonal calendar; ideally, the work should take place in Q2, after the insurance costs are known and before the onset of rains in July. It is also necessary for the insurance-for-work activities to be completed before the inception of the insurance cover at the start of the main planting season in June. The 2019 semi-annual report stated that delays in product design and registration meant that WFP sometimes had to pay premiums to the insurance company before those premiums were fully earned by the participant. Delays in the insurance-for-work activities in Amhara Region in 2020 were caused by COVID restrictions preventing the gathering of large groups. In Tigray, however, the activities were instead undertaken at household level or implemented in smaller groups with extra field support. In 2021 and 2022, the insurance-for-work activities had to pushed into Q3 and Q4 due to delays with

[145] See R4 Semi-Annual Report, January-June 2021

the insurance component. In 2023, the contribution through insurance-for-work activities was waived because the premium payment for the new insurance modality was instead linked to the purchase of fertiliser.

EQ 3.2 To what extent did WFP utilize resources in a cost-efficient manner?

123. The analysis of cost efficiency presented here is limited by the lack of budget data provided by the CO, relying instead on qualitative data provided by key informants. Cost efficiencies in implementation are highly dependent on the choice of implementing partners and the project design. In this respect, **the ELRS project was considered to be very cost efficient because it was implemented through existing regional and woreda government structures**, for which systems and staff were already in place. Moreover, the administrative overheads and staff costs were relatively low, and the project design was simple and straightforward, requiring minimal coordination with other partners and stakeholders. **The use of local NGOs in the initial phase of R4 was also considered by WFP KIs to be cost-efficient in that staff costs and overheads were relatively low, and both REST and ORDA already had a good presence in the project areas**. However, disagreement over staff costs was one of the factors that reportedly led to termination of the ORDA contract. **As an international NGO with no presence in Amhara before R4, SHA had much higher costs, but was considered by the ET, as evidenced above, to have performed very well.**

124. Without any budget figures, **it is difficult to compare the cost of the two different insurance modalities**. While WII was perceived as costly, partly because of the externally-led index design and data modelling by IRI, its reliance on satellite data offered lower operational costs for monitoring and verification once established. However, WII is also associated with higher basis risk, which may undermine farmer confidence and make it less attractive over time. AYII, although more resource-intensive upfront due to crop cutting experiments, is generally considered by crop insurance experts to be more credible and better aligned with farmer perceptions of actual loss. Moreover, AYII is seen as more adaptable to public-private partnership models and has greater potential for scale-up, particularly when bundled with input delivery systems like IVS or fertiliser sales. From a sustainability perspective, AYII's design is better suited for progressive cost-sharing with farmers, especially as the risk pool grows and average premiums can be lowered. In short, while AYII may have higher verification costs initially, its scalability, credibility, and compatibility with farmer contribution models make it a more viable option for long-term sustainability and reduced reliance on WFP subsidies.

125. With the benefit of hindsight, the multiple challenges experienced by the WII approach and the amount of time (four years) spent making modifications to make it work more effectively might be regarded as inefficient. Several evaluations, including those conducted during the HARITA and early R4 pilots, had already flagged issues such as basis risk, farmer comprehension, and low trust in satellite-based indices. These concerns were not new in 2019, and it's worth acknowledging that the decision to persist with WII for four years suggests over-optimism in adapting the model.

126. Examples of cost sharing highlighted by KIIs included: government inputs to R4 and ELRS in terms of staff time at woreda and kebele levels, also complimentary vaccination support for the livestock inputs; WFP's own contribution plus the matching funds from the SACCO Unions to the CGF / Revolving Fund.

EQ 3.3 What were the factors affecting timeliness and cost-efficiency?

127. As noted above, the factors affecting timeliness and cost-efficiency included partner choices and changes, and WFP bureaucracy. The timeliness and cost-efficiency of the insurance component was related to the design of the insurance modality itself and the methodologies used for index design. Both insecurity and COVID restrictions also caused delays in some activities. It is possible that some of the delays and inefficiencies may have been reduced or avoided with closer monitoring and more effective management by WFP. These findings are highly relevant to internal learning, pointing to the need for better planning and design, among other lessons and recommendations presented in Sections 3.2 and 3.3.

2.4. Evaluation question 4: What have been the higher-level changes at the community level because of the integrated risk management approach?

Summary box:

Finding 4.1a: Positive impacts were shown for both women and men for all impact indicators, with slightly lower scores for women and other marginalised groups as compared to men. Libokemkem woreda achieved higher than average scores for five out of the six indicators. This is thought to be related to the longer duration of R4 interventions in Libokemkem as compared to other woredas.

Finding 4.1b: Five key positive changes and no negative impacts were perceived by female and male R4 beneficiaries:
- (i) economic empowerment and (ii) community cohesion were reported by both women and men;
- (iii) social confidence / gender empowerment and (iv) improved nutrition were reported mainly by women;
- (v) increased agricultural production was reported mainly by men.

Finding 4.1c: The centrality of community cohesion and collective support in building resilience (as it is locally defined) emerged as an under-appreciated aspect of the R4 integrated risk management approach, illustrating the importance of beneficiary insights in providing a nuanced understanding of how resilience is locally understood. Additional unexpected outcomes included the ability to manage household finances in times of crisis.

EQ 4.1 To what extent does the integrated risk management approach indicate intended and unintended, positive or negative, impacts in the targeted households?

128. The quantitative data results show positive impacts for both women and men for all indicators, with slightly lower scores for women, youth and PwD households as compared to men (Table 24).[146] Additional details relating to the Livelihood Coping Strategy Index (LCSI) and the Food Consumption Score (FCS) are presented in Table 48 and Table 49 (Annex 10). These results are further explored below across the different woredas and in relation to thematic and contribution analysis of the qualitative data.

Table 24 Overall impact indicators at baseline and endline

	Baseline Data - Amhara[147]	Evaluation Survey				
Indicator		All farmers	Female	Male	Youth	HH with PwD
OOI1.1 Resilience Capacity Index	33.2	35.6	35.2	35.9	34.4	34.6
OOI1.2 Livelihood Coping Strategy Index (LCSI): Crisis and Emergency coping strategies	59.6%	23.2%	24.8%	21.9%	24.1%	26.4%
OOI2.1 Food Consumption Score: Acceptable	53.0%	76.8%	71.8%	78.7%	68.8%	73.6%
OOI2.2 Household Dietary Diversity Score	4.9	5.0	4.9	5.1	5.2	5.0
OOI2.3 Reduced Coping Strategies Index (rCSI)	10.8	2.3	3.0	2.1	2.1	1.0
OOI2.4 Food Expenditure Share	63%	32.0%	37.1%	30.0%	33.54%	34.0%

[146] The rCSI score for PwD households is an exception.
[147] Source: Baseline Report, R4-Rural Resilience Initiative in Ethiopia, 2019. Note that baseline data were collected in Libokemkem woreda only (see Annex 5). Where available, gender disaggregated figures are provided in additional tables in Annex 10.

(FES)						

129. R4 was implemented over a longer period in Libokemkem (since 2014) and Ebinat (since 2020) as compared to the other sampled woredas, where effective implementation of R4 activities really only began in March / April 2023. A comparison of impact indicator scores across woredas shows mixed results, with both Libokemkem and Jama achieving higher than average scores for five out of the six indicators. Results for Ebinat show higher than average scores for three indicators. Whilst the results for Libokemkem and Ebinat seem plausible, given the longer duration of R4 implementation, results for Jama are thought not to be representative, given the small sample size (N=30), combined with the self-selection of survey respondents[148], both of which were due to insecurity at the time of data collection. Although the evidence is not as strong for Ebinat, **the results appear to show greater positive impacts in those locations where R4 had been implemented the longest**.

Table 25 Overall impact indicators across woredas

Woreda	RCI	LCSI: C&E	FCS: Acceptable	HDDS	rCSI	FES
Ebinat	36.5	16.7%	65.0%	4.6	0.9	32.8%
Jama	37.9	3.3%	80.0%	5.9	5.2	27.1%
Legehida	35.6	23.3%	80.8%	5.1	3.8	36.2%
Libokemkem	40.9	9.0%	85.0%	5.0	0.1	30.7%
Mekidela	34.2	24.5%	75.5%	5.3	1.3	37.6%
Tenta	33.4	17.3%	71.2%	5.0	4.8	32.0%
Werailu	30.5	40.0%	74.0%	4.9	3.2	24.5%
ALL	35.6	23.2%	76.8%	5.0	2.3	32.0%

130. Thematic analysis of the feedback from FGDs and KIIs at the community level revealed at least five key positive changes and no negative impacts. Positive changes reported by both women and men included economic empowerment and community cohesion; those reported mainly by women included social empowerment and improved nutrition; and those reported mainly by men included increased agricultural production. Each of these impacts is addressed in the paragraphs that follow, with details of how the community members themselves explained the factors contributing to these changes. The beneficiaries' narratives presented below form part of the contribution analysis and also help in testing the reconstructed ToC (see Annex 4).

131. The FGDs reported that R4 activities contributed to **economic empowerment** through collective savings which increased access to loans for investments in agriculture, livestock, and small businesses, driving sustainable incomes and asset accumulation. Some men mentioned that the small loan amounts limited the scale of economic transformation and felt that substantially larger loan amounts could have created more meaningful economic change. Nevertheless, many others – both women and men - provided examples of how the profits and income earned from business and agricultural activities helped to fund household needs, schooling costs, and home improvements. The provision of inputs such as improved seeds, fertiliser and livestock by R4 and ELRS were also perceived to directly enhance production, leading to more income and greater economic status. Training and capacity-building provided participants with essential skills in financial literacy, conservation agriculture, and business management, helping to ensure optimal use of resources. Men in Woreilu stated that improved financial literacy enabled them to better manage economic challenges. Capacity building was also mentioned by men in relation to crop insurance, helping farmers to understand how this works. However, there was widespread lack of understanding about the insurance component, and

[148] For security reasons, instead of door-to-door data collection, R4 beneficiaries were asked to meet at a central location so that the enumerators could conduct the questionnaire-based interviews. Unlike the other woredas, the sampled beneficiaries had unusually high rates of insurance uptake, and it is presumed that this was possibly because those who chose to attend the meeting with enumerators may have gone to the meeting with the expectation that they would receive a long-awaited insurance payout. These self-selecting beneficiaries, combined with the small sample size, suggests that they are not necessarily representative of the R4 beneficiaries as whole for this woreda.

one of the women's FGDs did not mention insurance at all until the ET specifically asked about it. In Libokemkem, on the other hand, men viewed the crop insurance component as inadequate and not truly serving their economic protection requirements; they felt that claims should have been processed more efficiently and suggested that the insurance cover should have included livestock losses. In summary, despite the challenges with the insurance component, the R4 holistic approach, combined with ELRS inputs, enabled households to invest in crop and livestock production and other income generating opportunities, strengthening their overall economic status and empowerment.

132. **Community cohesion and collective support** were fostered through both VESA and NRM activities by building trust, mutual reliance, and shared responsibility among group members. Through collective action on resource management, the Watershed Committees and NRM activities created a sense of shared responsibility for land conservation. The VESA groups were perceived to complement traditional community organizations[149] in bringing people together and offering mutual support; the VESA social fund, for example, ensures that individuals experiencing illness or childbirth receive timely financial assistance. Regular VESA meetings provide a platform for knowledge-sharing on topics such as health, nutrition, and innovative agricultural practices, thus empowering the community with collective expertise and experience. In Libokemkem, the strong sense of solidarity and cohesion was illustrated by the fact that the VESA group remained active during the cessation of R4 activities from late 2021 to early 2023. Similarly, all of the VESA groups met by the ET reported that they would continue to operate despite the ending of R4 support. However, FGDs in Jama noted that community engagement was not without its challenges; for example, maintaining consistent participation, ensuring equal benefits across all group members, and coordinating collective activities. The VESA Facilitators played a key role in ensuring inclusivity, knowledge-sharing and sustaining momentum within the group; in some cases the VESA Facilitators have continued to play this role. There were also examples of community-based Development Agents who were reported to be supporting the VESAs.

133. The women's FGDs highlighted not only aspects of **gender empowerment**, but also what they referred to as '**social confidence**' as being key impacts of the project. They described how, as women, the project had 'opened their eyes' in terms of food, family and livelihoods, and they were no longer 'at the back', but now 'in front'. Men confirmed that the VESA groups had promoted joint financial decision-making with women about the use of loans, with women increasingly becoming custodians of family money. Within some of the VESA groups, roles such as secretary, auditor, and finance officer had been allocated to women, allowing them to build their public speaking skills and community recognition. Women used the term 'social confidence' to describe how the project had contributed to enhanced self-esteem and social recognition, overturning past stigmas of poverty. For example, having healthy, well-fed children contributed to their social confidence, as does having children who go to school, allowing them to interact with other, better-off mothers. One woman further described how her school-going daughter was also able to stand alongside her peers from wealthier families. Women in Libokemkem highlighted the following factors that contributed to gender empowerment and social confidence: training on various issues fostered a sense of capability, self-assurance and self-awareness;[150] enhanced economic status (see above on economic empowerment); the VESA social fund[151]; working together (e.g. in the vegetable nurseries or on conservation activities) built trust and solidarity, establishing a foundation for mutual support; sharing knowledge and experiences at the VESA meetings allowed participants to learn from others and from other development projects; and support from the VESA Facilitator (in this case a woman) was not only motivating in itself but also helped them to talk to each other in the VESA meetings.

134. Two out of the three women's FGDs highlighted the impacts of the project relating to **nutrition**. The

[149] In Ethiopia, an *iddir* is a traditional community-based self-help group that provides financial and social support to members, mainly for funerals.

[150] Much of this training was delivered as part of SHA's Family Life Model (FLM) approach that was integrated into the VESA platform. FLM is a gender-transformative approach that goes beyond economic empowerment to build self-esteem, joint decision-making, and social recognition. SHA reports note that 44 FLM sessions were conducted under R4.

[151] One women who had been the recipient of financial assistance from the fund when she was sick described it not only in terms of financial support but also social recognition.

direct provision of inputs – notably vegetable seeds (lettuce, cabbage, carrot, beetroot, tomato) and poultry – combined with nutrition-focused training and advice were perceived to enhance household dietary diversity.[152] In Woreilu, for example, the women said that they previously grew only cabbage, potatoes and tomatoes and these were generally sold rather than consumed in the household. The distribution of poultry (five hens and feed) led to more eggs being consumed at home instead of sold, increasing household protein intake. Nutrition training modules addressed topics such as maternal and child nutrition, pregnancy care, and feeding practices. Guidance on diversified home gardening and child feeding was also shared during VESA meetings. The women highlighted the sustainability of nutrition practices: now that they had the knowledge about nutrition, they would not forget; they planned to continue vegetable cultivation and apply nutrition-related practices, suggesting continued behaviour change.

135. Men farmers described how several factors worked together to increase crop yields and enhance **agricultural productivity**. Access to appropriate, improved seed varieties was pivotal, combined with irrigation[153] for wheat and sorghum in some locations. Access to loans enabled the purchase of agricultural inputs, including good quality seed, agrochemicals, and livestock (including draught animals, in the case of one woman), thereby boosting overall yield. Training and capacity building provided through local Development Agents and implementing partner staff effectively enhanced agricultural knowledge and production by equipping farmers with essential skills and techniques for efficient resource management, increased yield, and the implementation of climate-smart farming techniques, including pre-planting and post-harvest practices. One woman in Libokemkem described how she used to rent out her land to other farmers because she couldn't afford to farm it herself, but the project provided the means and the knowledge required for her to be able to take advantage of her land ownership status to produce her own crops. In Woreilu woreda, the men's FGD emphasized the role of R4's agricultural-related training in boosting productivity, especially relating to improved land use practices, irrigation techniques and solar pump usage.[154] They also highlighted the peer-to-peer sharing of agricultural knowledge that regularly took place within VESA group discussions, stating that knowledge was internalized and therefore sustainable. In Jama woreda, the men's FGD highlighted that the VESA groups had allowed for the purchase of agricultural inputs, leading to increased crop yield and enhanced food security. Individual participants reported that their own food production had increased from being able to sustain the household from 3 months to 6 months; for others, the increase was from 6 months to 9 months; and some had achieved year-round food availability.

136. Although there were no negative impacts reported by community members, the ET questioned whether the common practice of establishing local alcohol-making businesses with R4-supported loans may have led to problems related to increased alcohol consumption within the community. In each of the communities visited by the ET, more than one woman reported to be making and selling alcohol as an income-generating strategy supported by R4, and survey data showed that this was particularly prevalent in Jama and Worailu woredas, where 24% and 33% of sampled female and male beneficiaries listed liquor sales as an IGA.

137. The contribution narratives presented above usefully help to identify various amendments required to the reconstructed ToC, including additional activities and outcomes, as detailed in Annex 4. One example of an additional intermediate outcome is the ability to manage household finances in times of crisis. The narratives also shed light on the connecting pathways between activities and outcomes, providing important nuance, and how this contributes to increased resilience as it is locally defined. For example, by undertaking certain activities *collectively* (e.g. NRM-related work) and sharing their own experiences and knowledge during the VESA meetings, **R4 has contributed to increased community cohesion and collective support. This is a vital aspect of resilience in the face of climate change; farmers can learn from each other how to address specific climate-related risks and problems, and can help one another when faced with a shock.** The data collected by the evaluation also help to identify which assumptions or conditions hold

[152] Quantitative survey data, however, showed no change for female beneficiaries and a small increase for male beneficiaries.

[153] Farmers in highland areas were not able to benefit from irrigated agriculture.

[154] Unlike in Libokemkem, farmers in Woreilu were not familiar with irrigated agriculture and particularly appreciated learning about this from R4.

true or not, where causal pathways might be weak, and how these affect the realization of change in practice, as illustrated by the reconstructed ToC diagram in Annex 4.

2.5. Evaluation question 5: To what extent are the results of the R4 intervention likely to be sustainable?

Summary box:

Finding 5.1a: Considerations for sustainability were implemented as effectively as possible with government partners at both national and regional levels. Strong levels of government buy-in at both national and regional levels are evident from (a) the establishment of the National Dialogue Platform; (b) the new Rural Finance Service Unit within the Ministry of Agriculture; (c) the Amhara Regional Resilience Strategy (modelling the R4 approach); and (d) considerable investments in R4 implementation made by woreda and kebele-level sectoral offices.

Finding 5.1b: The evaluation team has concerns about the current AYII sustainability strategy. In relation to the WII, neither the graduation strategy nor the planned emergence of a Regional Index Design Team turned out to be viable. Under AYII, the sustainability strategy involves reducing premium costs via risk pooling and scale and bundling insurance with fertiliser through the IVS. The ET is concerned that the integration of insurance into fertiliser sales / loans may obscure choice for farmers.

Finding 5.2a: R4 gave considerable emphasis to training and capacity development both for beneficiaries and frontline staff and others involved in implementation and coordination. Beneficiaries were involved as members of the VESAs, RuSACCOs, and the Watershed Management Committees. A small number of beneficiary representatives were also members of the local committees involved in beneficiary selection.

Finding 5.2b: At the community level, the sustainability of access to credit is enhanced by the mutually supportive relationship between VESAs and RuSACCOs. However, the capacity of the RuSACCOs remains weak, and the on-going revolving credit fund requires continued monitoring support from WFP.

EQ 5.1 How effectively did the R4 initiative implement considerations for sustainability?

138. The key feature of the original project design intended to support sustainability was to promote national ownership, as described in Paragraph 152 below. **For the risk transfer / insurance component, sustainability was to be achieved through: (i) the graduation strategy; and (ii) by building the capacity of a local index design team (see Paragraph 145). Neither of these aspects turned out to be viable**. The graduation pathway was originally envisioned as a clear sequence, linking all R4 components with each other and with other programmes or services in a way that helped households gradually build assets, food security and resilient self-sufficient livelihoods, such that an increase in household disposable incomes would enable them to pay a greater portion of the insurance premium in cash. This approach was grounded in the assumptions that household resilience and income would improve over time, and that farmers would then choose to purchase insurance. However, these assumptions were never put to test. The graduation strategy drafted in 2019 required a clear livelihoods strategy that linked R4 with other on-going programmes beyond the PSNP (e.g. livelihood development, market access and resilience projects). Such linkages do not appear to have been realized, most likely because R4 was targeted in areas where there were no other similar interventions. In practice, the graduation strategy was simply understood to involve an annual increase in the level of beneficiary farmers' cash contributions to pay for the WII premiums. However, it proved impossible to implement this as planned: cash contributions were cancelled in 2020 due to the impacts of COVID and the associated restrictions; in 2021, cash was not collected due to challenges with ACSI's internal processes; in 2022, conditionality for cash contribution was removed due to the impacts of conflict and insecurity on beneficiary households; and in 2023, WFP covered the cost of the premium in full due to the shift to AYII and the bundling of insurance with fertiliser inputs. It is understood that 2024 was the only year when a significant number of R4 farmers made cash contributions to the cost of the insurance premium. The assumptions about alignment between household resilience trajectories and readiness to shoulder premium costs therefore remain unclear.

139. The shift from WII to AYII, alongside a change in implementation partner to Pula, involved a different

sustainability strategy. Instead of focusing on household graduation through increased cash contributions, **the emerging AYII sustainability model emphasised reducing premium costs via risk pooling and scale**. This involved: (i) Expanding insurance geographically to include both high- and low-risk areas, thereby spreading risk and reducing average costs; (ii) Increasing the total number of farmers enrolled in the scheme, which improves affordability per household; and (iii) Linking insurance to fertiliser purchases through the Integrated Voucher System (IVS), with WFP covering the premium during R4 implementation. **This "bundling" model effectively enabled large-scale coverage with lower per capita costs but raises ethical concerns when farmers are not offered the choice of whether or not to take up insurance**. With the end of WFP subsidies, there is uncertainty about how premiums are now paid, and whether farmers are aware they are paying for insurance as part of the fertiliser price. While Pula maintains that participation is voluntary, **the integration of insurance into fertiliser packages may obscure choice for farmers, especially given persistently low levels of insurance literacy documented in R4 data and previous evaluations**. In the view of the ET, this potential lack of choice regarding the purchase of insurance alongside fertiliser inputs raises serious ethical concerns.

140. When asked whether they would continue paying the premiums for crop insurance coverage, some farmers taking part in the FGDs replied that they are not willing to continue unless the premium is paid by an organization. This could be partly due to the amount of payout they received. In most years, the payout was less than 20 percent of the price of one quintal of the crops (tef or wheat).

141. As mentioned above, R4 was well aligned with government policies (Paragraph **Error! Reference source not found.**), and it was closely linked with PSNP and later IVS. **There was an impressive level of buy-in from government at the kebele, woreda and regional levels.** The Regional Bureau of Agriculture provided significant technical and coordination inputs through officers and Development Agents at woreda and kebele levels respectively. RBoA officers from regional and woreda levels participated in joint monitoring visits when possible, though such visits were limited due to insecurity. At a more strategic level, buy-in by RBoA is illustrated by the adoption of the R4 approach into the regional resilience strategy for Amhara Region.

142. At the national level, the level of stakeholder interest in R4's insurance component is illustrated by the establishment of the National Dialogue Platform. This is a multi-partner coordination platform supported by the World Bank, JICA, UNDP and WFP, with representation from federal government bodies and private sector insurance partners. The platform aims to ensure effective, affordable and aligned insurance mechanisms on the ground, sharing lessons from experiences such as R4, and avoiding the fragmentation of approaches through dialogue on harmonized triggers, thresholds, and pay-out mechanisms.

143. **At the community level, R4 has made considerable successful efforts to enhance capacities among women and men**. Table 26 lists the wide range of training topics provided, indicating high proportions of beneficiaries who not only received the trainings but also reported to have applied the trainings. Focus group discussions with both women and men confirmed the high level of appreciation for training, and one group requested that more people should have been trained[155] (both R4 beneficiaries and non-beneficiaries) for greater reach and sustainability. The men's FGD in Jama noted that there had been limited application of the training on concepts of gender equality, Almost all the trainings were delivered by experts from the woreda sectoral offices, though many of the woreda-level officers interviewed doubted their ability to continue with support to the VESAs and R4 beneficiaries due to budget and travel constraints. This suggests that it may be difficult to expect the continuation of support from the sectoral offices after the project closes.

Table 26 Types of trainings received and applied by women and men beneficiaries

Training type		Female		Male		All farmers	
		n	%	n	%	n	%

[155] R4 adopted a cascade training approach, in which community-based staff and lead Development Agents attended training of trainers sessions, and subsequently then trained the leaders of the relevant community groups (VESA groups, Watershed Management Committees) who were then expected to pass on the training to other group members.

Management of natural and physical resources	Received	111	94.9%	288	95.7%	399	95.5%
	Applied	108	97.3%	285	99.0%	393	98.5%
Business management & IGA	Received	109	93.2%	280	93.0%	389	93.1%
	Applied	104	95.4%	272	97.1%	376	96.7%
Loan management	Received	107	91.5%	278	92.4%	385	92.1%
	Applied	101	94.4%	273	98.2%	374	97.1%
Savings management (VESA)	Received	117	100.0%	294	97.7%	411	98.3%
	Applied	114	97.4%	287	97.6%	401	97.6%
Climate adapted techniques	Received	112	95.7%	287	95.3%	399	95.5%
	Applied	110	98.2%	286	99.7%	396	99.2%
Conservation agriculture	Received	108	92.3%	291	96.7%	399	95.5%
	Applied	106	98.1%	285	97.9%	391	98.0%
Post Harvest Handling and Storage	Received	95	81.2%	268	89.0%	363	86.8%
	Applied	88	92.6%	264	98.5%	352	97.0%
Gender and women empowerment	Received	115	98.3%	295	98.0%	410	98.1%
	Applied	113	98.3%	292	99.0%	405	98.8%
Financial Literacy	Received	102	87.2%	274	91.0%	376	90.0%
	Applied	99	97.1%	265	96.7%	364	96.8%
Nutrition / Cooking demo	Received	102	87.2%	270	89.7%	372	89.0%
	Applied	97	95.1%	268	99.3%	365	98.1%

144. A high level of capacity-building training was given to woreda-level implementing partners, SHA front-line staff, and RuSACCO staff to equip them with the knowledge and skills needed for implementation. Box 2 illustrates the range of training topics mentioned in KIIs and project documentation. An awareness-raising session on the five pillars of cross-cutting issues—Gender, Protection, Accountability to Affected Populations (AAP), Disability Inclusion and Social Cohesion—was systematically integrated into all R4-facilitated trainings, ensuring alignment with the broader R4 program context. Two KIs suggested that seasonal refresher training would have been helpful on some topics, along with more in-depth training on some of the cross-cutting issues.

Box 2 Training topics provided to implementing partners and stakeholders

- Conceptual training on GEWE, PSA, GBV, including how to target PwD etc.
- Safeguarding, business skills, and other relevant courses.
- Social fund management, social relationships, gender, insurance, conservation, etc.
- Induction training about R4 project (Accountability, Safeguarding, Code of Conduct).
- Cooking demonstration.
- Family Life Model.
- Solar pumps technology related.
- Business skills.
- Savings and Credit, training on agricultural activities, NRM activities, crop insurance, and accountancy.
- Training and information on how to manage the software for microfinance services.

145. In relation to WII, efforts were made to establish and build the capacity of local, regional-based Index Design Teams, but these ultimately proved to be unsuccessful. Led by the regional universities in Tigray (Mekelle University) and Amhara Regions (Bahir Dar University), each team consisted of representatives from the NGO implementing partner, the Regional Bureau of Agriculture, and the National Meteorological Agency (NMA). After operations stopped in Tigray, Regional IDT activities continued in Amhara region, working closely with IRI, Columbia University. Participation in trainings and practical activities was initially undertaken on a volunteer basis, then evolved into a formal partnership with WFP in 2022, with a grant of 800,000 USD. However, the Regional IDT subsequently returned the funding to WFP, reportedly due to technical disagreements between the Regional IDT and IRI relating to the methodologies and approaches used. KIs also suggested that IRI was not interested in building the capacity of the Regional IDT due to a conflict of interest. WFP had envisaged a commercially-oriented business model, with the expectation that the IDT would provide commercial index services after the end of R4, but this vision was not shared by the Amhara Regional IDT.[156] On a positive note, however, KIs reported that the exposure and experience of working on the Regional IDT allowed them to conduct studies and assessments for other partners.

146. Within the prudent risk-taking (credit and savings) component, sustainability was promoted through the establishment of a CGF / Revolving Fund within the Unions and the RuSACCOs, along with associated capacity development support.[157] The revolving mechanism allows the fund to grow over time, through recycling of the capital base within a sustainable management structure. The objective of the revolving fund was to increase the capital held by the RuSACCOs, enabling them to reach a larger number of beneficiaries and thus sustainably enhance access to loans at the community level. Unfortunately, **delays in the establishment of the CGF / Revolving Fund mean that it will be difficult for WFP to monitor the fund in future to ensure that it grows over time, as intended** (Paragraph 118). FGDs and KIIs undertaken by the ET indicated that there was confusion among beneficiaries between the RuSACCO loans (many of which were received in kind, as shoats) and the ELRS inputs (received both in cash and in kind) and what does or does not need to be re-paid (and how, if so). One RuSACCO Leader expressed concern about collecting loan re-payments within the prevailing security situation. Though anecdotal, these findings are a risk to the sustainability of the revolving fund.

147. FGDs highlighted beneficiaries' appreciation of the agricultural inputs provided by R4 / ELRS, though there is no evidence of an **effective mechanism to ensure the continuous availability of these inputs (notably quality seed of improved varieties)** at an affordable price. KIIs revealed that the woreda agriculture offices have limited capacity to make these inputs available, thus hindering the sustainability of the benefits achieved by the R4 project. The ways in which ELRS and R4 provided agricultural inputs were very similar, if not the same. There was potential for R4 to further develop the ELRS input distribution activities by improving the sustainability of access to agricultural inputs.

EQ 5.2 To what extent and in what way has R4 ensured participation of beneficiaries and national institutions in the R4 initiative?

148. **Beneficiary participation was ensured in three main ways**: (i) through VESA membership and activities (including membership of the VESA Committee); (ii) by engagement in natural resource management, whether serving as Watershed Management Committee members, and / or providing labour investments in soil and water conservation activities on both communal lands and individual plots; and (iii) participation by a small number of beneficiaries in the local committees involved in the identification of those selected to receive specific inputs and financial support. In each of these areas, the project gave due attention

[156] The R4 Mid-year report, 2022 cites a lack of interest and commitment by the Amhara IDT on developing and promoting a commercial based index design model.

[157] There was a lack of agreement among stakeholders as to whether the fund was being managed as a CGF or Revolving Fund at the time of the evaluation (i.e. after the end of the R4 project). It is not clear whether this is related to the different levels of fund management (i.e. the overall Union level vs Branch / Service Centre level vs RuSACCO level), a possible change in the fund management arrangements after the end of the R4 project (as implied by the 2022 assessment recommendations), and/or different understandings about what constitutes a CGF. It is possible that the different Unions are managing the funds in different ways.

to inclusiveness, including gender and PwD; landless women, youth, and people with disabilities were given priority in VESA membership and IGA training.[158] Participation mainly involved implementation rather than planning or decision-making, monitoring or evaluation.

149. The mutually supportive relationship between VESAs and RuSACCOs at the community level is key to the sustainability of access to different types of loans that are suitable for accessing inputs for agricultural production and short-term household needs (VESA loans) as well as income diversification through business investments (RuSACCO loans). Although KIs reported that there is a widespread lack of clarity of understanding at various levels of the different roles of VESAs and RuSACCOs,[159] the RuSACCO leaders interviewed by the ET noted that the VESAs had helpfully enhanced the capacity of the RuSACCOs through increased member numbers and through the increased financial literacy of its membership. This effectively allowed the RuSACCO to access more funds that could be provided as loans[160] and also enhanced the overall effectiveness of the RuSACCO because loans to members were more likely to be well-managed and repaid on time. Some stakeholders felt that the VESAs should be formalized (like the RuSACCOs) or that they should be merged with RuSACCOs, but the data collected by the ET suggest that they are very effective in promoting a savings culture and financial literacy and usefully provide access to small amounts of credit to help households overcome short-term challenges. They also provide an important forum for community discussions, knowledge-sharing and collective support.

150. **National institutions have been substantially involved at all levels**: (i) Kebele-level institutions. Development Agents at the kebele level usually include three experts from the Agriculture Office (livestock expert; crop expert; NRM) and sometime also includes experts from the Cooperative Office. These agents were very much involved in the implementation of R4 and ELRS, including awareness creation, identification of the beneficiaries for VESA membership, coordination of communal and individual land, soil, and water conservation activities, input distribution, and supervision of the project implementation. The primary RuSACCOs were supported by R4 and ELRS (though the six main RuSACCO Unions) to provide access to credit to R4 members. (ii) Woreda-level institutions. Staff from the Office of Agriculture, the Cooperative Promotion Office, and – to a lesser extent – the Women and Youth Affairs Office were engaged in ELRS management and coordination, the distribution of R4 and ELRS inputs, and capacity building for both kebele-level staff and beneficiaries. The RuSACCO Union branch offices / services centres at woreda level were involved in the transfer of R4 / ELRS funds from the six main Union offices to the primary RuSACCOs. (iii) Zonal-level institutions. Zonal offices played a limited role in R4 activities, mainly providing oversight. The six RuSACCO Unions received R4 and ELRS funds, combined with their own matching funds, and allocated these as a revolving loan fund through the RuSACCO structures. (iv) Regional-level institutions. The role of Regional Bureau of Agriculture was mainly oversight. Under the AYII mechanism, the Regional State Bureau of Agriculture was the insurance policy holder on behalf of farmers.

151. The Amhara regional government has adopted WFP's resilience approach (modelled on R4) as its resilience policy, illustrating the level of buy-in to the shift from relief to resilience.[161] The approach combines early recovery and livelihood support with longer-term resilience building activities aimed at transitioning vulnerable households and communities from humanitarian assistance to sustained self-reliance and resilient individuals and communities. This entails a greater focus on productivity enhancement and marketing in addition to the R4 activities.

152. At the level of the federal government, R4/WFP has worked closely with JICA and UNDP and others to support the establishment of the Rural Finance Service Unit within the Ministry of Agriculture.[162] This unit

[158] SHA's 2025 report, 'Gender and Nutrition in the R4 Project: Review' notes that women make up 45% of VESA members and 41% of VESA committee positions. Similar overall figures for other categories were not available. The evaluation survey included 8.6% PwD beneficiaries and 13.9% beneficiaries with PwD household members. The percentage of youths aged 15-29 years in the survey sample was just 7.7%.

[159] Background information about VESAs and RuSACCOs is presented in Annex 11.

[160] The amount of funds available to the RuSACCOs depends on the size of its membership.

[161] [Insert details] 'Building Resilient Individuals, Communities, and Systems in Amhara Region, Ethiopia'

[162] See https://www.undp.org/ethiopia/press-releases/ethiopia-announces-new-government-unit-expand-access-agricultural-finance-and-insurance

is expected to lead in the development of national policies and strategies relating to agricultural insurance and rural finance, coordinate public and private efforts to address systemic market barriers, strengthen national data systems, and generate evidence to guide solutions. Having been formalized relatively recently, the roles and responsibilities of the unit were still being finalized at the time of writing, as well as its linkages to other units within the Ministry of Agriculture, the Ministry of Finance, the National Bank of Ethiopia, and other relevant organizations.[163]

[163] Another structure that was formally launched towards the end of the evaluation process is the Ethiopia Agricultural Insurance Consortium (AICE). This was launched in July 2025, led by Pula Advisors, to expand index-based agricultural insurance for smallholder farmers in Ethiopia. It involves Ethiopian insurance companies such as Abay, Nyala, Africa, Ethiopian Insurance Corporation, and Oromia Insurance, along with the Ethiopian Agricultural Transformation Institute and government bodies, to provide coverage for climate-related risks and input failures.

3. Conclusions, lessons and recommendations

3.1. Conclusions

153. **Conclusion 1**: Despite significant challenges in both design and implementation, R4 successfully contributed to the achievement of positive outcomes and higher-level changes for women and men, especially in the geographical areas where activities had been implemented for longer periods. The positive R4 results among the primary beneficiaries were mainly due to the effectiveness of the VESA groups, NRM activities, early livelihood recovery support, and access to credit.

154. Findings relating to EQs 2 and 3 indicate the success of the VESA groups, NRM activities, ELRS, and access to credit in contributing to the positive results achieved by the R4 / ELRS project. Despite high expectations among beneficiaries and some project staff, the contribution of crop insurance to R4's overall impact is thought to have been relatively less than the other components. Although there was a relatively high level of insurance uptake, both the amounts and the rate of payouts were comparatively low, with weak understanding and mixed levels of satisfaction by farmers.

155. **Conclusion 2:** In addition to the challenges posed by conflict, insecurity and restrictions relating to COVID-19, the timeliness of resource utilization was negatively affected by other factors, including the need to change the NGO cooperating partner in Amhara Region. Despite repeated attempts to address them, persistent delays at each step in the process of the WI insurance mechanism had knock-on effects on other activities, and ultimately contributed to the much-needed shift in the insurance design modality.

156. The question remains as to why it took four years before the decision to shift from the WI to AYI insurance modality. The 2022 insurance assessment concluded that the efforts and investments to address the challenges with the WI insurance component were aligned with global best practices at the time, suggesting that the difficulties experienced in overcoming the challenges could not have been predicted or avoided. It must be noted that experience with crop insurance at that time was still very new, and R4 was one of the forerunners in the piloting and scaling of innovative insurance approaches on the ground. The evidence suggests that early warnings about WII's suitability were not acted on quickly enough, and this delayed the shift to a more appropriate modality (AYII). This may indicate not just technical design limitations but also challenges in programme-level decision-making and leadership, particularly in managing trade-offs between piloting innovation and delivering reliable services to vulnerable populations. The persistence with WII, despite known limitations, likely reflects an underestimation of implementation challenges, programme inertia, weak leadership, and a lack of internal systems to guide adaptive learning processes.

157. **Conclusion 3:** Weaknesses in project design, project management and MEL systems created a missed opportunity for adaptive learning.

158. While innovation and adaptive learning were a central feature of the R4 model in its earlier pilot stages, this explicit focus on learning appears to have been lost in the R4 phase of 2018-24. This conclusion has implications for the future design of programme monitoring systems that can effectively promote learning and help in programme decision-making. Although the R4 project has now ended, there is still the opportunity to undertake an ex-post study for learning purposes on specific issues of relevance to future programmes.

159. **Conclusion 4:** The success of the ELRS in meeting R4 beneficiary needs and contributing to positive project outcomes provides a good example of the way in which short-term recovery objectives often co-exist alongside longer-term developmental objectives within resilience programming. However, there was room for improvement in the coherence of the ELRS distribution modalities with the R4 approach, and the distinction and sequencing of the different ELRS and R4 activities.

160. Evaluation findings suggest that the inputs provided through the ELRS led to positive results relating to agricultural production, access to credit, and increased income. However, the apparent use of unconditional grants and the free distribution of inputs may have compromised the subsequent ability of R4 to sustain these results. The similarity in some of the ELRS and R4 activities relating to the provision of agricultural inputs was surprising; there was a missed opportunity for R4 to build on the ELRS activities by enhancing the sustainability of access to agricultural inputs.

161. **Conclusion 5:** Community cohesion and collective support are important aspects of resilience as it is locally understood; this has implications for the design of future resilience projects. R4 successfully contributed towards strengthening community cohesion through the ways in which the VESA groups and NRM activities were organized and managed.

162. Community cohesion and collective support were identified as additional, unanticipated outcomes from the VESA and NRM activities, suggesting that *how* activities are implemented is an important consideration for programmes that aim to build resilience. The importance of community cohesion and collective support also show that household-level resilience is at least partly determined by factors at the community level.

163. **Conclusion 6:** Increasing attention to inclusivity and GEWE-related issues was made during the project; although women and PwD households benefited from similar levels of insurance uptake and higher levels of access to credit from RuSACCOs, the impact indicators showed slightly lower levels of improvements for women and other marginalised groups as compared to men.

164. The enhanced participation of women and PwDs was initially prompted by the 2021 gender assessment, and attention to GEWE issues increased with the involvement of SHA as cooperating partner, notably through training, the incorporation of SHA's Family Life Model approach, and increased emphasis on nutrition. It is interesting to note that R4's ability to address social stigma appears to have been appreciated by women more than its ability to address gender inequalities.

165. **Conclusion 7:** Both the VESAs and RuSACCOs are particularly effective in targeting women and PwD households; continued access to credit for these marginalised groups depends on the capacity and sustainability of these structures.

166. The more mature VESA groups in Libokemkem were particularly successful in allowing women especially to access loans, enhance household income, and strengthen their capacity and confidence. Though apparently misunderstood by some stakeholders, the relationship between VESA and RuSACCO groups is mutually supporting, and both should continue to co-exist. The capacity of RuSACCOs, however, remains weak, and effective monitoring and support will be needed to ensure continued access to credit through the RuSACCO revolving funds as well as the higher-level Union CGF / Revolving Fund.

167. **Conclusion 8:** Various design changes and adaptations had implications for beneficiary targeting that raise questions about who are the most appropriate target groups for the different components of the R4 approach. Crop insurance does not appear to be appropriate to the poorer, more vulnerable farmers who were initially targeted by R4.

168. From the start of the project, R4 recognized the need to broaden the original focus from the poorest, more vulnerable beneficiaries to those with the ability to make cash contributions to the insurance premium. This change in beneficiary targeting (beyond the PSNP beneficiaries) aimed to create a more sustainable approach for the insurance component after recognizing the challenges of livelihood diversification required for the R4 graduation strategy.

169. With the introduction of the AYI insurance modality, the decision to bundle insurance with fertiliser appears to have been based on the desire for future scaling rather than the needs of the targeted R4 beneficiaries. Bundling insurance with productive loans may have offered a more integrated risk–return model: credit-linked insurance can simultaneously protect borrowers from default and increase their confidence to adopt higher-risk, higher-return practices. It may also have created a more natural pathway for farmer graduation by aligning insurance with financial inclusion. However, credit coverage in R4 areas was limited, and earlier experience with ACSI as a microfinance partner faced operational challenges. In that context, fertiliser distribution via IVS was seen as the more scalable and reliable channel for reaching farmers,

especially as fertiliser use was already being promoted.

170. **Conclusion 9:** Many questions remain as to how R4's crop insurance may have influenced farming practices, production and resilience. Although the AYII modality introduced in 2023 appears to be better designed, it is still too early to tell whether it will lead to timely and improved payout rates and greater satisfaction among farmers.

171. The monitoring systems of future interventions should include specific learning questions such as these, and monitoring systems should be designed to be able to answer such questions to enhance the effectiveness of insurance interventions in the long term.

172. **Conclusion 10:** WFP is in a good position to continue to support the sustainability of crop insurance at the national level, but this will require the identification and documentation of lessons and evidence from R4 for the development of appropriate policies and strategies. The evaluation team has concerns about the sustainability of the AYI insurance mechanism in relation to transparency and the balance of benefits between private sector partners and farmers' welfare.

173. The establishment of the Rural Finance Service Unit within the Ministry of Agriculture illustrates the significant contributions by WFP to on-going efforts to promote effective and harmonized crop insurance approaches at the national level, coordinated through the National Dialogue Platform. As WFP moves away from an insurance implementation role to more of an enabling role at national and regional levels, its practical experience and strong relationships with key government stakeholders will be pivotal in advocating for appropriate policy and strategy development, regulatory frameworks, sustainable business models, and technical support. Lessons from R4 and WFP's other experiences can usefully contribute to the development of evidence-based policies and strategies.

174. The AYII sustainability strategy involves the gradual reduction in the cost of the premium through risk pooling and scale and linking insurance to fertiliser purchases through the IVS. Although the involvement of private sector partners is likely to enhance the long-term sustainability of the insurance component, premium affordability, transparency and ensuring that farmers genuinely benefit from insurance remain critical concerns. From the farmer's perspective, the benefits are clearest when payouts are timely, adequate, and aligned with perceived losses. Yet, as our survey data and earlier evaluations show, farmer satisfaction with insurance is mixed, and understanding of insurance mechanisms remains low. This raises concerns about whether farmers are making fully informed decisions, especially when insurance is bundled with inputs such as fertiliser. In this context, transparency and consent are critical to ensuring that farmers genuinely benefit. On the private sector side, actors like Pula benefit from scaling insurance products, leveraging economies of scale, and receiving premiums, often funded through donor or government subsidies. This is not inherently problematic; private sector participation is essential for innovation and operational efficiency. However, the balance of benefits must be carefully managed to ensure that profit motives do not override farmer welfare.

3.2. Lessons

175. In relation to the timescales needed for effectively building resilience, the experience of R4 shows that resilience programming approaches are surprisingly capable of promoting positive changes in the medium term (two years) when implemented well, with the capacity to adapt to changing circumstances. The medium-term changes referred to here are the result of the activities implemented by SHA in the scale-up woredas, together with the ELRS activities.

176. The case of Libokemkem illustrates how longer implementation periods yields stronger outcomes and impacts, particularly those related to NRM and VESAs. This validates the resilience-building approach, which requires sustained engagement to achieve transformative change, particularly for models like VESA that mature and build capital over time.

177. Given the fragile contexts in which they operate, resilience approaches must be flexible and able to adapt quickly to changes in the external context, with access to emergency / recovery funds available when

needed, as was the case for R4 with the ELRS. Rapid assessments can usefully determine the types of additional / alternative support that might be needed, but the question of how it should be programmed requires careful consideration (see Recommendations below). In contexts of insecurity, continuous security monitoring at the local level allows for implementation to continue safely when possible, as was the case for Amhara Region. The experience of Tigray Region shows that clear communication with project staff, partners, stakeholders and beneficiaries is essential, especially in relation to project changes and adaptations.

178. VESAs play a crucial role in resilience programming and can potentially offer a flexible channel through which early recovery funds can be appropriately distributed. With the necessary facilitation and capacity development, VESAs not only effectively promote savings and provide small amounts of credit to farmers, but they also promote community-led development, build community cohesion and collective support, and support gender equality and women's empowerment (through the Family Life Model). The VESA social fund offers a channel to support VESA members to overcome a shock in times of need. In contexts where VESAs are well-established and well-managed, it might be possible to boost the VESA social fund to channel early recovery funds to members in time of crisis, allowing for the distribution of early recovery funds in a manner that supports rather than undermines existing resilience programming modalities.

179. Complex projects such as R4 and other resilience interventions require a very clear, common understanding among project staff and multiple partners. This common understanding was reported to be lacking at the start of the R4 project. The use of a participatory approach in developing a ToC with project partners / stakeholders can provide a means of generating this common understanding. The repeated revisions of the R4 ToC did not help to generate a clear understanding. A ToC relating to resilience can be strengthened and enhanced by incorporating an understanding of communities' own perceptions of the factors that contribute to resilience, leading to greater overall programme effectiveness. This is illustrated by the evaluation team's identification of additional outcomes through discussions with beneficiaries (see Annex 4).

180. R4's experience with crop insurance generated many lessons, but these have yet to be discussed, agreed and documented by project staff and partners involved at different levels (e.g. CO / Addis; Regional and Sub-regional levels; community level). Some examples include: (i) the need for more realistic, evidence-based expectations among project designers about what crop insurance can achieve; and (ii) the need for regular post-payout monitoring to understand farmers' experience with payouts so that uptake and trust in the insurance scheme can be improved over time.

181. The ET is very concerned about the potential lack of farmer choice regarding the purchase of insurance alongside fertiliser inputs, particularly given the private sector's sustainability strategy to reduce the premium costs by expanding insurance into lower-risk areas (to spread risk) by increasing the total number of farmers enrolled. The widespread lack of understanding about insurance among farmers suggests that considerably more awareness-raising effort is required so that farmers know what insurance covers and how payouts are triggered and calculated for them to make an informed choice about whether or not to buy insurance alongside their fertilizer purchases. There are serious ethical concerns if a farmer's choice about whether or not to take up insurance becomes blurred.

182. Effective monitoring systems are needed not only for accountability purposes and the regular reporting on outcomes, but are also essential in supporting learning, design-related adaptations and critical decision-making processes by project managers. As such, they should be designed to generate the evidence needed to respond to pre-defined learning questions, and to fulfil particular information needs identified by project managers, in addition to the usual output, outcome and impact indicators. This type of monitoring and learning system was lacking in R4, making it difficult for project managers to make timely and informed decisions on key issues.

183. VESAs and RuSACCOs can support and strengthen each other and should continue to co-exist. There needs to be greater clarity and a shared understanding of their respective roles in relation to one another. As informal, local organisations, VESAs usefully allow group members to enhance their financial literacy, develop and culture of saving, and generate a practical understanding of how revolving credit works. This provides good preparation for their subsequent participation in the more formal RuSACCO groups through which they can access larger loans and help to ensure that the RuSACCOs operate according to the formal rules. The informal nature of VESAs allows them to serve as valuable platforms for community engagement,

information exchange, and mutual support, including – through the Family Life Model – on GEWE-related issues.

3.3. Recommendations

184. The following recommendations are derived from the conclusions which flow logically from the evaluation findings (see Annex 11 linking findings, conclusions and recommendations). The recommendations below were drafted by the ET and were validated and further developed through an online workshop with the Evaluation Reference Group. The recommendations are grouped into three different types: (i) design / strategic; (ii) practical / operational; and (iii) learning / M&E; and ordered according to their level of priority, timeframes and topic (Table 27).

185. **Recommendation 1**. The CGF / Revolving Funds managed by the Cooperative Saving and Credit Unions and the RuSACCOs should be properly monitored and sufficiently supported at woreda, Union, Branch / Service Centre and community levels. WFP and its partners should ensure that the primary RuSACCOs have the support and advice needed for decision-making, record-keeping practical actions relating to the disbursement and repayment of loans. WFP should also ensure that the CGF / Revolving Funds themselves are adequately monitored and supported to ensure future sustainability.

186. **Recommendation 2.** An After-Action Review & Learning workshop should be planned and organised for project staff and partners to jointly identify and document lessons from R4. Documented and evidence-based lessons are needed to support WFP's ability to advocate and advise others in future crop insurance schemes. It is important that this workshop brings together staff and partners from CO, sub-regional and local levels to generate a common understanding of successes and challenges relating to R4 design, implementation and outcomes. Alongside or following the workshop, it may be necessary for M&E staff to use existing data (including evaluation survey data) to generate the analysis needed to substantiate and elaborate key lessons. Where additional data is needed, workshop outputs might usefully identify research questions for the study in Recommendation 3.

187. **Recommendation 3**. A comprehensive study should be undertaken across different crop insurance interventions in Ethiopia to better understand which types of farmers benefit most, and whether and how insurance affects agricultural decisions, resilience, and productivity. The study should explore differences across farmer types (e.g. landholding size, gender, wealth, risk exposure, access to complementary services like credit or extension) to determine who benefits most from insurance. It should assess how insurance affects behaviour, including willingness to adopt improved technologies, invest in inputs, or shift cropping patterns. The study should investigate whether crop insurance contributes to improvements in productivity, income, or food security, especially in fragile and risk-prone areas. Findings should help inform targeting strategies, product design, and integration with other resilience or financial services, and improve communication to farmers. As such, it is recommended that the study (or a series of studies) should also focus on the sustainability and ethical concerns relating to farmer choice, i.e. to explore what types of premium cost-sharing models, farmer engagement, and explicit opt-in mechanisms could help ensure both financial sustainability and farmer choice / empowerment. Such a study will necessarily involve collaboration with other agencies, including research organisations. The role of WFP might be to commission or coordinate or contribute to such a study.

188. **Recommendation 4.** Both the design and awareness-raising strategies for future crop insurance mechanisms must be based on high-quality, gender-sensitive contextual and needs analyses, and guided by a clear articulation of the specific objective(s) of crop insurance. Design of insurance products should be informed by rigorous, gender-sensitive contextual analyses to ensure relevance to diverse farmer profiles and agro-ecological settings. The specific purpose of insurance—whether for climate risk transfer, productivity enhancement, or financial inclusion—should be made explicit and drive product features such as index type, payout mechanism, and bundling options. Awareness-raising strategies should be tailored to local knowledge, trust levels, and communication channels, with special attention to gender dynamics and accessibility for marginalised groups.

189. **Recommendation 5.** The design of resilience programmes should always be context-specific and treated as opportunities for learning and associated adaptive management. Design should be based on high-

quality, gender-sensitive contextual and needs analyses, paying particular attention to ways in which community cohesion and collective support can be strengthened. Monitoring plans should incorporate specific, gender-sensitive learning questions and should be designed to collect the data needed to answer these questions. Innovative approaches should include clear milestones, time limits and contingency plans for when progress does not proceed as expected.

190. **Recommendation 6**. When humanitarian- and developmental-related approaches are programmed simultaneously within resilience or nexus interventions, the respective distribution modalities (e.g. unconditional distribution, loans, insurance-for-work, etc) must be designed and implemented in ways that support, not undermine each other.[164]

191. **Recommendation 7**. A dedicated project manager should be hired for complex, multi-year, multi-partner resilience projects.

[164] See Paragraph 178 for a suggestion on how VESAs can potentially support both developmental- and humanitarian-related programming.

Table 27 Detailed recommendations

#	Recommendation & suggested activities	Recommendation grouping by type: • Design / strategic; • practical/ operational; • learning / M&E	Responsibility (one lead office/entity)	Priority: high/ medium	By when
1	**Recommendation 1.** The CGF / Revolving Funds managed by the Cooperative Saving and Credit Unions and the RuSACCOs should be properly monitored and sufficiently supported at woreda, Union, Branch / Service Centre and community levels. **Activity 1.1**. Undertake a face-to-face review of all six Cooperative Saving and Credit Unions to determine: (i) how each is managing the CGF / Revolving Funds; (ii) current status of the funds; (iii) quality of current monitoring systems; and (iv) management and monitoring challenges. **Activity 1.2** Work with the woreda Cooperative Officers to compile a status review of the RuSACCO credit funds and loan disbursements. Document any monitoring challenges at the Woreda Office level. **Activity 1.3** Work with partners to undertake visits to selected RuSACCOs (including household-level follow-up on selected loans) to determine current status, quality of monitoring / record-keeping, and challenges. **Activity 1.4** Meet with relevant stakeholders to review findings from above activities and agree on: (i) the problems that need to be addressed (ii) how to address the problems at different levels; (iii) roles and responsibilities in addressing the problems. **Activity 1.5** Operationalize the monitoring and support system, as developed and agreed by Activity 1.4. **Activity 1.6**. Use the feedback from the above activities to finalise the draft	Practical / operational	CO – Resilience, Climate Adaptation & Livelihoods Team, working closely with Amhara sub-Regional Office	High	Appropriate monitoring and support system identified, designed and in place by end Q1, 2026

#	Recommendation & suggested activities	Recommendation grouping by type: • Design / strategic; • practical/ operational; • learning / M&E	Responsibility (one lead office/entity)	Priority: high/ medium	By when
	document on CGF Management (as mentioned in Evaluation Workshop of 23 Sept 2025).				
2	**Recommendation 2**. An After Action Review & Learning workshop should be planned and organised for project staff and partners to jointly identify and document lessons from R4. **Activity 2.1**. Establish a small committee (4 or 5 senior staff / officers) from WFP and key partners to agree on: (i) the high-level aims and objectives of the review; (ii) how it will be structured, ensuring that there is the opportunity for learning across levels (kebele / woreda / district / region / country); (iii) outputs & dissemination (i.e. how evidence and lessons will be documented and shared to ensure that they are put to practical use). **Activity 2.2**. Organise and undertake the review / workshop(s). **Activity 2.3.** Document and communicate / disseminate the review outputs.	Learning / M&E	CO – Resilience, Climate Adaptation & Livelihoods Team, working closely with Amhara & Tigray sub-Regional Offices	High	By end Q2, 2026
3	**Recommendation 3**. A comprehensive study should be undertaken across different crop insurance interventions in Ethiopia to better understand which types of farmers benefit most, and whether and how insurance affects agricultural decisions, resilience, and productivity. • The study should explore differences across farmer types (e.g. landholding size, gender, wealth, risk exposure, access to complementary services like credit or extension) to determine who benefits most from insurance. • It should assess how insurance affects behaviour, including willingness to adopt improved technologies, invest in inputs, or shift cropping patterns.	Learning / M&E	CO – Resilience, Climate Adaptation & Livelihoods Team, working closely with HQ in collaboration with a research partner and key stakeholders at national level	High	By end Q4, 2026

#	Recommendation & suggested activities	Recommendation grouping by type: • Design / strategic; • practical/ operational; • learning / M&E	Responsibility (one lead office/entity)	Priority: high/ medium	By when
	• The study should investigate whether crop insurance contributes to improvements in productivity, income, or food security, especially in fragile and risk-prone areas. • Findings should help inform targeting strategies, product design, and integration with other resilience or financial services, and improve communication to farmers. . **Activity 3.1** Agree on appropriate national-level stakeholders to be involved in the study and work together to develop specific questions and a Terms of Reference. **Activity 3.2** Identify and contract a suitably qualified, independent Research Organization / Study Team. **Activity 3.3** Undertake the study and communicate / disseminate the findings.				
4	**Recommendation 4**. Both the design and awareness-raising strategies for future crop insurance mechanisms must be based on high-quality, gender-sensitive contextual and needs analyses, and guided by a clear articulation of the specific objective(s) of crop insurance. • Design of insurance products should be informed by rigorous, gender-sensitive contextual analyses to ensure relevance to diverse farmer profiles and agro-ecological settings. • The specific purpose of insurance—whether for climate risk transfer,	Design / strategic	CO - Resilience, Climate Adaptation & Livelihoods Team	Medium	As needed, when advising or advocating for new insurance projects, or designing new resilience projects.

#	Recommendation & suggested activities	Recommendation grouping by type: • Design / strategic; • practical/ operational; • learning / M&E	Responsibility (one lead office/entity)	Priority: high/ medium	By when
	productivity enhancement, or financial inclusion—should be made explicit and drive product features such as index type, payout mechanism, and bundling options. • Awareness-raising strategies should be tailored to local knowledge, trust levels, and communication channels, with special attention to gender dynamics and accessibility for marginalised groups. **Activity 4.1** Identify stakeholders and up-coming opportunities to influence / provide advice. **Activity 4.2** Ensure that lessons / advice / advocacy messages are documented and communicated effectively (potential link with Activities 2.3 and 3.3 above).				
5	**Recommendation 5.** The design of resilience programmes should always be context-specific and treated as opportunities for learning and associated adaptive management: • Design should be based on high-quality, gender-sensitive contextual and needs analyses, paying particular attention to ways in which community cohesion and collective support can be strengthened; • monitoring plans should incorporate specific, gender-sensitive learning questions and should be designed to collect the data needed to answer these questions • innovative approaches should include clear milestones, time limits and	Design / strategic Learning / M&E	CO - Resilience, Climate Adaptation & Livelihoods Team	Medium	As needed, when designing new resilience strategies, projects, frameworks and associated MEL systems

#	Recommendation & suggested activities	Recommendation grouping by type: • Design / strategic; • practical/ operational; • learning / M&E	Responsibility (one lead office/entity)	Priority: high/ medium	By when
	contingency plans for when progress does not proceed as expected. **Activity 5.1**. Identify forthcoming strategies, projects, frameworks and/or guidelines through which this Recommendation can be applied or promoted, both within and outside Ethiopia. **Activity 5.2** Ensure that relevant advisors, programming officers and MEL staff are aware of this Recommendation and other associated lessons that might emerge from Activity 2.3 above.				
6	**Recommendation 6.** When humanitarian- and developmental-related approaches are programmed simultaneously within resilience or nexus interventions, the respective distribution modalities (e.g. unconditional distribution, loans, insurance-for-work, etc) must be designed and implemented in ways that support, not undermine each other.[165] **Activity 6.1**. Identify forthcoming resilience / nexus strategies, projects, frameworks and/or guidelines through which this Recommendation can be applied or promoted, both within and outside Ethiopia. **Activity 6.2** Ensure that relevant advisors, programming officers and MEL staff are aware of this Recommendation and other associated lessons that might emerge from Activity 2.3 above.	Design / strategic	CO	Medium	As needed within resilience / nexus projects

[165] See Paragraph 178 for a suggestion on how VESAs can potentially support both developmental- and humanitarian-related programming.

#	Recommendation & suggested activities	Recommendation grouping by type: • Design / strategic; • practical/ operational; • learning / M&E	Responsibility (one lead office/entity)	Priority: high/ medium	By when
7	**Recommendation 7.** A dedicated project manager should be hired for complex, multi-year, multi-partner resilience projects. **Activity 7.1**. Identify forthcoming resilience projects to which this Recommendation should be applied. **Activity 7.2** Ensure that relevant decision-makers are aware of this Recommendation and other associated lessons that might emerge from Activity 2.3 above.	Design / strategic	CO	Medium	As needed, when planning for new resilience projects.

Annexes

Annex 1. Summary Terms of Reference

Full Terms of Reference are available at: ToR for the final Evaluation of the Rural Resilience Initiative in Tigray and Amhara Regions

Annex 2. Timeline

	Phases, deliverables and timeline	Level of effort	Total time required for the step
Phase 2 - Inception (total duration: Recommended – 1.75 months; Average: 2.1 months)			
ET	Desk review of key documents	(5 days)	13-17 Jan
EM/ET	Inception briefings remotely	(1-2 days)	20-23 Jan
ET	Inception Report (IR) drafting	(1 week)	27-31 Jan
ET	Inception mission in the country	(1 week)	3-7 Feb
ET	Inception Report (IR) finalization	(1 week)	10-12 Feb
ET	KonTerra internal QA	(3 days)	12-14 Feb
ET	IR submission		21 Feb
EM	Quality assures draft IR by EM and REU using QC	(2 days)	24-25 Feb
ET	Revise draft IR based on feedback received by EM and REU	(2-3 days)	26-27 Feb
REU	Share draft IR with quality support service (DEQS) and organize follow-up call with DEQS, if required	(0.5 day)	28 Feb
ET	Revise draft IR based on feedback received by DEQS	(2 days)	17-18 March
EM	Share revised IR with ERG	(0.5 day)	19 March
ERG	Review and comment on draft IR	(1 day)	19-25 March
EM	Consolidate comments	(0.5 day)	25 March
ET	Revise draft IR based on feedback received and submit final revised IR	(3 days)	26-28 March
EM	Review final IR and submit to the evaluation committee for approval	(2 days)	28 March
EC Chair	Approve final IR and share with ERG for information	(1 week)	31 March
Phase 3 – Data collection (total duration: Recommended – 0.75 months; Average: 1 month)			
ET	Qualitative data collection	(16 days)	31 Mar – 15 Apr
ET	In-country debriefing (s)	(1.5 day)	15 Apr
ET	Quantitative Survey	(15 days)	16-30 May
ET	Data cleaning and analysis	(3 days)	2-4 June
Phase 4 – Reporting (total duration: Recommended – 2.75 months; Average: 5.8 months)			
ET	Draft Evaluation Report (ER)	(3 weeks)	2 June – 9 July
ET	KonTerra internal QA	(4 days)	18 June – 9 July
ET	ER submission		9 July
EM	Quality assurance of draft ER by EM and REU using the QC,	(2-3 days)	10-14 July
ET	Revise and submit draft ER based on feedback	(2-3 days)	18 July

	received by EM and REU		
EM	Share draft ER with quality support service (DEQS) and organize follow-up call with DEQS, if required	(0.5 day)	25 July
ET	Revise and submit draft ER based on feedback received by DEQS	(2-3 days)	31 July
ERG	Review and comment on draft ER	(0.5 day)	31 July – 8 August
ET	Evaluation workshop	(1 day)	11 August
EM	Consolidate comments received	(0.5 day)	12 August
ET	Revise draft ER based on feedback received	(2-3 days)	18 August
EM	Review final revised ER and submit to the evaluation committee	(2-3 days)	22 August
EC Chair	Approve final evaluation report and share with key stakeholders	(1 day)	26 August
Phase 5 - Dissemination (total duration: Recommended – 1 month; Average: 1.9 months)			
EC Chair	Prepare management response	(5 days)	31 August – 7 September
EM	Share final evaluation report and management response with the REU and OEV for publication and participate in end-of-evaluation lessons learned call	(0.5 day)	9 September

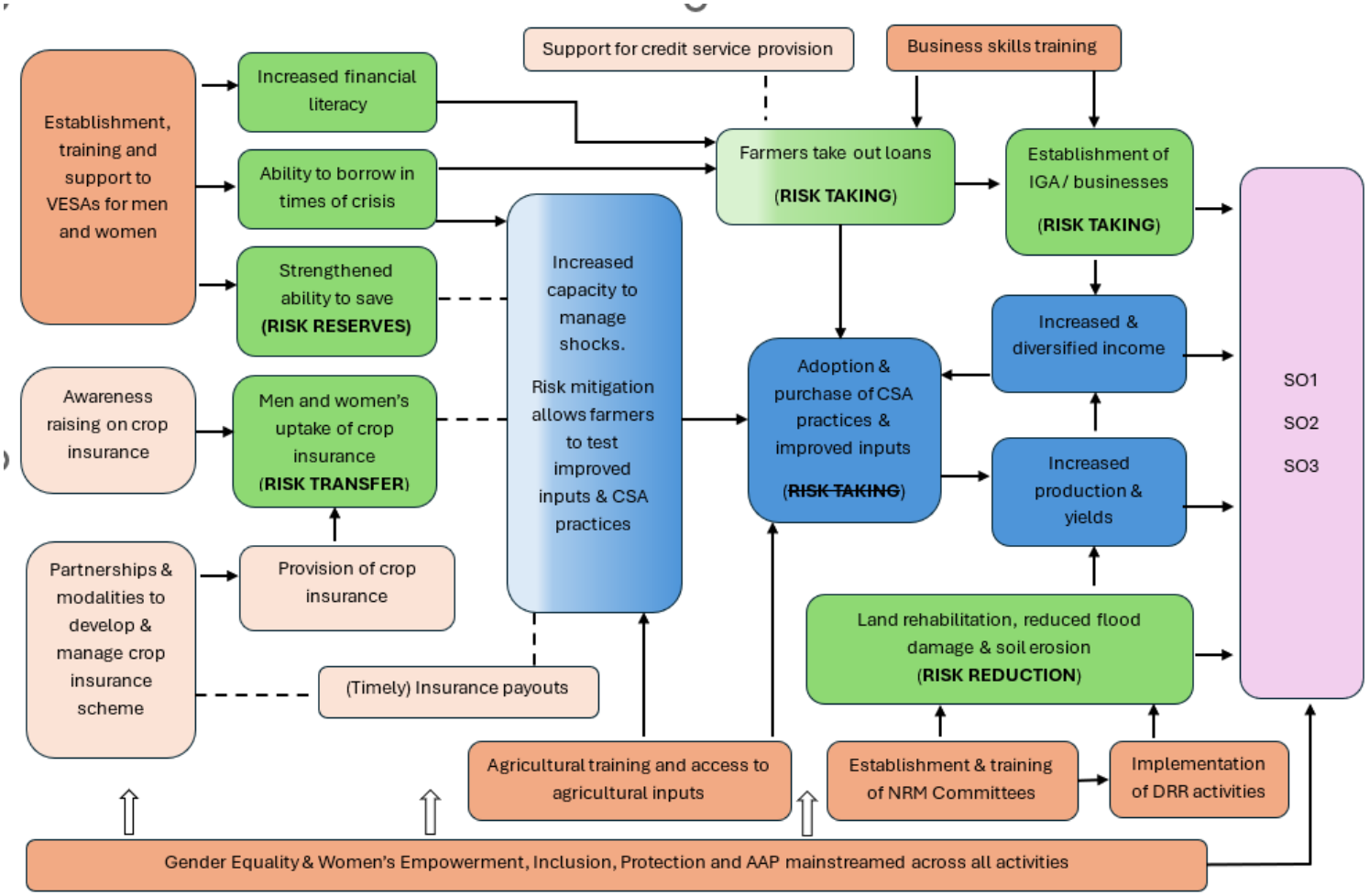
Annex 3. Fieldwork agenda

DATES	TIME	ACTIVITIES	TYPE	LOCATION	STAKEHOLDERS MOBILIZED
Sunday 30 March 2025		Arrival of Team Leader in Addis		Hotel	ET
Monday 31 March	AM	• Meeting with WFP EM • Meeting with DEQS reviewer (tbc)	• Planning update / logistics • IR revisions / finalization	WFP office	ET, WFP security focal point, WFP EM
	PM	Travel to Bahir Dar	Internal flight	Travel to Bahir Dar	
Tuesday 1 April	AM	• Orientation / training for Fieldwork Assistants • Meetings / KIIs with WFP Sub-Office staff	• Introduction/Orientation/Planning logistics • KIIs with BSO staff • Review / finalize survey questionnaire	WFP sub-office, Bahir Dar (BSO)	ET, BSO staff
	PM	• Meetings / KIIs with Self Help Africa (SHA)	• Introduction/Orientation/Planning logistics; mobilize CDFs • KIIs with SHA staff	Bahir Dar	ET, SHA staff in Bahir Dar
Wednesday 2 April	AM	• Qualitative data collection in Bahir Dar	• KIIs with Bureau of Agriculture, Regional ATI, ORDA Ethiopia, Tsedey Bank, Partner MFIs, Bahir Dar University, National Meteorological Agency	Bahir Dar	ET, Stakeholders in Bahir Dar
	PM				
Thursday 3 April	AM	• Qualitative data collection in Libokemkem woreda	• KIIs with Woreda Office of Agriculture, Cooperative Agency, Bureau of Women & Children, RuSACCO / MFI	Woreda 1	ET, Stakeholders in Woreda 1
	PM	• Meetings / KIIs with SHA Community Development Facilitators (CDF), VESA Facilitators	• Introduction/Orientation/Mobilization of VESAs & beneficiaries in Kebele 1 • KII with CDF • FGD (or KII) with VESA Facilitators		
Friday 4 April	AM	• Qualitative data collection in Kebele 1	• KIIs with Kebele Leader, VESA Leader, Watershed Management Committe Chairperson, RuSACCO leader	Kebele 1	ET, Stakeholders in Kebele 1
	PM				

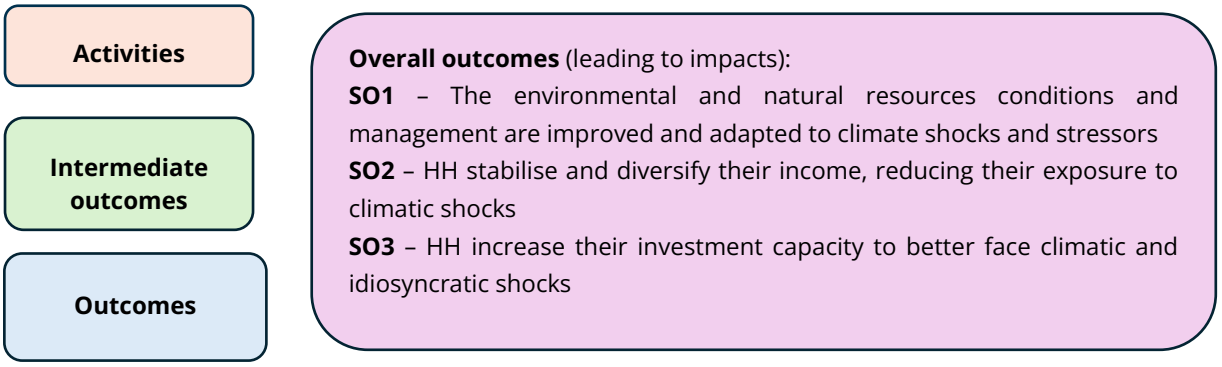
DATES	TIME	ACTIVITIES	TYPE	LOCATION	STAKEHOLDERS MOBILIZED
			• FGDs with male and female VESA members • Observation of R4 structures / activities		
Saturday 5 April	AM	Travel to Dessie (8.40am – 9.40am)	Internal flight	Travel to Dessie	
	AM / PM	• Security briefing • Meeting with Chekole (SHA) • KII with WFP staff if possible	• Introduction/Orientation/Planning logistics; mobilize CDFs • KIIs with SHA staff (and WFP?)	Dessie	ET, SHA (&WFP?) staff in Dessie
Sunday 6 April		Review fieldnotes; preliminary analysis			
Monday 7 April	AM	• KIIs with stakeholders in Dessie	• KIIs with Tsedey Bank, Partner MFIs,	stakeholders in Dessie	ET, WFP DSO staff
	PM	Travel from Dessie to Dogolo • KIIs with CDF & VESA Facilitator	1 WFP vehicle, 1 SHA vehicle • KIIs with CDF & VESA Facilitator	Travel to Jamma	
Tuesday 8 April	AM	• Qualitative data collection in Kebele 2	• KIIs with Kebele Leader, VESA Leader, Watershed Management Committee Chairperson, RuSACCO leader • FGDs with male and female VESA members • Observation of R4 structures / activities	Kebele 2	ET, Stakeholders in Kebele 2
	PM	• Qualitative data collection in Woreilu Woreda	• KIIs with Woreda Office of Agriculture, Cooperative Agency, Bureau of Women & Children, RuSACCO / MFI • KIIs with CDF & VESA Facilitators for Woreda / Kebele 3 (or Weds am?)	Woreda 2	ET, Stakeholders in Woreda 2
Wednesday 9 April	AM	• Qualitative data collection in Kebele 3	• KIIs with Kebele Leader, VESA Leader, Watershed Management Committee Chairperson, RuSACCO leader • FGDs with male and female VESA members • Observation of R4 structures / activities	Kebele 3	ET, Stakeholders in Kebele 3

DATES	TIME	ACTIVITIES	TYPE	LOCATION	STAKEHOLDERS MOBILIZED
	PM	• Qualitative data collection in Jama Woreda	• KIIs with Woreda Office of Agriculture, RuSACCO / MFI	Woreda 3	ET, Stakeholders in Woreda 3
Thursday 10 April	AM	• Qualitative data collection in Jama (continued)	• KIIs with Partner MFIs,	Jama Woreda	ET, Stakeholders in Jama
	AM	Travel to Dessie	1 WFP vehicle, 1 SHA vehicle	Travel to Dessie	
	PM	Travel to Addis Ababa, 5.30pm – 6.40pm	Internal flight	Travel to Addis Ababa	
Friday 11 April	AM	• Qualitative data collection Addis Ababa	• KIIs with Ministry of Agriculture, ATI, SHA, REST, Pula, Oromia Insurance Company, Amhara Insurance Company, NISCO, KFW, JICA, IFAD, FAO		ET, Stakeholders in Addis Ababa
	PM				
Saturday 12 April		Review fieldnotes; preliminary analysis		Addis Ababa	
Sunday 13 April		Review fieldnotes; preliminary analysis Prepare Exit Debriefing		Addis Ababa	
Monday 14 April	AM	• Qualitative data collection in Addis Ababa	• Continue KIIs, as above	Addis Ababa	ET, Stakeholders in Addis Ababa
	PM	• KIIs with WFP staff	• KIIs with WFP staff	WFP Office	ET, WFP staff involved in R4
Tuesday 15 April	AM	• KIIs with WFP staff	• KIIs with WFP staff	WFP Office	ET, WFP staff involved in R4
	PM	• Exit debriefing with WFP staff • Departure of Team Leader	• Exit Debriefing	WFP Office	ET, WFP Country Director (CD)/DCD, EM

Annex 4. Theory of Change


Establishment, training and support to VESAs for men and women
Increased financial literacy
Ability to borrow in times of crisis
Strengthened ability to save (RISK RESERVES)
Awareness raising on crop insurance
Men and women's uptake of crop insurance (RISK TRANSFER)
Partnerships & modalities to develop & manage crop insurance scheme
Provision of crop insurance
(Timely) Insurance payouts
Increased capacity to manage shocks.
Risk mitigation allows farmers to test improved inputs & CSA practices
Support for credit service provision
Business skills training
Farmers take out loans (RISK TAKING)
Establishment of IGA / businesses (RISK TAKING)
Adoption & purchase of CSA practices & improved inputs (~~RISK TAKING~~)
Increased & diversified income
Increased production & yields
Land rehabilitation, reduced flood damage & soil erosion (RISK REDUCTION)
SO1
SO2
SO3
Agricultural training and access to agricultural inputs
Establishment & training of NRM Committees
Implementation of DRR activities
Gender Equality & Women's Empowerment, Inclusion, Protection and AAP mainstreamed across all activities

Key:



Note that the ToC above refers to the community level only. A separate, linked ToC is needed for the institutional-level changes.

The ET originally reconstructed the ToC at the inception stage, based on a review of documentation and the knowledge of the ET: (a) to understand the activities that were implemented; (b) to identify plausible links between the R4 activities and the overall outcomes indicated by the logical framework; and (c) to draft the assumptions (or conditions) and contextual factors that are likely to be necessary for change to occur.

Following the data collection and analysis stage, two adaptations were made to the reconstructed ToC based on the evaluation findings, as illustrated by the Figure above:

- The depth of shading of the boxes indicates the level of success achieved in the implementation of activities and the achievement of outcomes (as determined by the ET); darker shades indicate greater levels of success / achievement
- Dotted lines indicate weaker pathways of causality.

Qualitative data collected through the evaluation process also revealed a number of activities and outcomes that had been implemented / achieved that should be added to the ToC:

- Additional activities:
    - Provision of inputs for early livelihood recovery
    - Nutrition training and cooking demos
- Additional intermediate outcomes:
    - Ability to manage household finances in times of crisis
    - Shared decision-making and management of HH finances (by husband and wife)
    - Sharing of knowledge and experiences and solving problems collectively
    - Farmers' understanding of insurance products and processes
    - *Timely and meaningful* payouts (instead of simply 'insurance payouts')
    - *Collective* implementation of DRR activities
    - Optimal use of land resources
    - Investments in crop and livestock production (with or without CSA and improved technologies)
    - Knowledge and behaviour change relating to nutrition
- Additional outcomes:
    - Increased economic empowerment
    - Community cohesion and collective support
    - Increased social confidence among women
    - Improved household nutrition

In terms of the design conceptualization (based on the review of R4 strategies and implementation guidelines)

and logical change pathways, other activities and outcomes were identified to be either very weak or absent from the implementation process / achievements:

- Missing or weak activities:
  - Support to sustainable systems for the delivery of improved agricultural inputs (e.g. seed)
  - Market systems development (for sale of agricultural products)
- Missing or weak intermediate outcomes:
  - Increased sale of agricultural products

The tables below test the assumptions, conditions and contextual factors thought to be necessary for change to occur, indicating whether – according to the assessment of the ET – each was true or present.

Assessment of causal assumptions [and their relevance to specific sub-EQs]

1. Key assumptions from activities to intermediate outcomes:

Assumption / Condition / Contextual factor	**True / Present**
Levels of trust and social capital within communities are sufficient to allow for the establishment of functional VESAs [2.2]	Y
Gender relations allow women to join VESAs, make their own financial decisions, manage their own savings, and control their own businesses / income [2.2]	Y
Both men and women farmers understand how crop insurance works and insurance is affordable for farmers [2.2]	N
Existing organizations have sufficient capacity and interest to work together to develop and manage the crop insurance scheme [2.2]	N (WII) Y (AYII)*
The selected insurance modality is feasible to implement and appropriate to local needs [1.1, 1.2]	N (WII) Y (AYII)**
The insurance payout system functions properly, i.e. payout amounts are appropriate and payments reach farmers in a timely manner [1.1; 1.2]	N (WII) N (AYII)
Appropriate agricultural technologies and inputs are available and accessible to men and women farmers [2.2]	Some only
Local communities are sufficiently motivated to establish NRM Committees and implement DRR activities [2.2]	Y
Credit service providers exist at local level [1.1; 2.2]	Y
Local markets are functioning [2.2]	No data collected
Farmers have sufficient land security to invest in sustainable land management practices/adopt new technologies [2.2]	Y (some if not all farmers)
Agricultural extension services are sufficient in quantity and quality to complement WFP's efforts [2.2]	Y
Appetite for change by beneficiaries, stakeholders and partners [2.2]	Y
R4 interventions are supported by multi-sectoral support (internal and/or external) [2.2]	Y
WFP and partners have sufficient human resource capacity to support R4 objectives (including technical capacity for agriculture and climate change assessments, monitoring capacity, gender mainstreaming capacity) [2.2]	Y
WFP has sufficient resourcing with required flexibility and duration to support R4 objectives [1.2; 2.2; 3.3]	Y

WFP is effective in multi-stakeholder engagement [2.2; 5.2]	Y

NOTES:

* Although it's possible that the on-going delay in the payout from the Meher 2024 season might be related to disagreements among the insurance partners, this is assumed not to be the case.

** The AYII is not considered to be appropriate to the needs of the poorest, most vulnerable farmers originally targeted by R4

2. Key assumptions from intermediate outcomes to outcomes:

Assumption / Condition / Contextual factor	**True / Present**
The frequency, scale, severity and number of multiple, simultaneous shocks does not overwhelm the coping capacities of local communities [1.1; 2.2]	Y
The crop insurance mechanism functions in a manner sufficient to instil trust and provide peace of mind to farmers [2.2]	N
The agricultural technologies and practices promoted are adopted by farmers, i.e. they are appropriate to the local agro-ecology and meet farmer preferences [1.1; 2.2]	Y
The DRR activities promoted are effective in supporting soil, water conservation, and mitigating climate risks [1.1; 2.2]	Y
Local markets are functional and allow for the sale of farm produce [1.1; 2.2]	No data collected
Agricultural inputs are distributed at appropriate times [2.2]	Some
Selected assets are relevant [1.1; 2.2]	Y
Gender is adequately considered in design of interventions [2.1; 2.2]	N & Y*
M&E framework is relevant to adjust strategy as needed [1.1; 2.2]	N

NOTES:

* Gender aspects were lacking in original project design, then later addressed after gender assessment.

3. Key assumptions from outcomes to overall outcomes / impacts:

Assumption / Condition / Contextual factor	**True / Present**
The frequency, scale, severity and number of multiple, simultaneous shocks does not overwhelm the coping capacities of local communities [1.1; 2.2]	Y
Farmers have sufficient access to markets (with sufficient demand) to increase income from production [2.2]	No data collected
National policies support climate adaptation measures, CSA, and financial inclusion for farmers. [5.2]	Y

4. Additional conditions and assumptions relating to insurance component

Assumption / Condition / Contextual factor	**True / Present**
Conditions:	
Bundling: Insurance should ideally be integrated nicely with other R4 components, as bundled insurance has stronger empirical support than standalone insurance.	Y (WII) N (AYII)

Affordability and Accessibility: Premiums should be affordable, and insurance products must be easily accessible to smallholder farmers, given their liquidity constraints.	Y (WII)* Y (AYII)**
Timeliness and Credibility: Insurance payouts must be timely, credible, and sufficient to meet farmers' expectations and needs after experiencing shocks.	N (WII) N (AYII)
Assumptions:	
Farmers fully understand insurance products and trust that payouts will be made reliably.	N
The agricultural inputs or CSA practices provided or promoted alongside insurance are contextually appropriate, profitable, and easily adoptable by the target farmers.	Y
Adequate and functional market mechanisms exist for the sustained supply of insured agricultural inputs and uptake of produce from improved farming practices.	No data collected

NOTES:

* WII was affordable because WFP paid the cost of the premium in full and farmers contributed labour through insurance-for-work

** AYII was affordable because WFP covered the full cost of the premium in 2023, and farmers made a 20% contribution in 2024, accessed through the IVS

Annex 5. Data collection methodology

192. Table 28 provides a summary of how the data collection methods were applied across the two Regions.

Table 28 Primary data collection from Tigray and Amhara Regions

Method	Tigray Region	Amhara Region
Survey	Not applicable (NA)	Face-to-face
KIIs	Online	Mainly face-to-face, also by phone and online where necessary
Beneficiary FGDs	NA	Face-to-face
Observations	NA	Not possible

193. **Key informant interviews:** KIIs in Ethiopia were conducted both in person and remotely. Interviews with KIs based outside of Ethiopia took place remotely. At the kebele level, KIs included the Kebele Leader, Government Development Agents, the R4 Community Development Facilitator, Watershed Committee Members, RuSACCO Leaders, and VESA Leaders. At the woreda level KIs included government staff involved with R4, plus relevant staff from R4 microfinance partners. At the national level, online interviews were organized with representatives from insurance companies, the donor and other stakeholders.

194. **Focus group discussions:** FGDs were organized with small groups of VESA members. Discussions were gender disaggregated, with each FGD involving approximately 10-20 men participants and 10-20 women participants from one or two local VESAs. The sampling approach ensured inclusion of men, women and youth in data collection, including PwDs where possible. Participants were selected across stakeholder groups and project sites in accessible locations to ensure coverage and reduce bias to draw meaningful conclusions.

195. **Direct observations:** It had been planned that direct observations of keyhole gardens, IGAs and any structures/assets relating to soil and water conservation[166] would be conducted in the same sites where the FGDs took place, but this was not possible due to security considerations.

196. **Quantitative data collection:** The questionnaire was structured to collect information relating to each of the five R4 components, and sample beneficiaries responded to those sections of the questionnaire that relate to the different types of support that they received[167] and the corresponding output indicators. All respondents answered questions relating to the indicators used to measure outcomes and impacts, as listed in the Evaluation Matrix. The choice of outcome and impact indicators was based on the R4 logical framework,

[166] Although both ET members who will conduct the qualitative data collection are familiar with such structures/assets, neither are technical experts in soil and water conservation. As such, observations will be used to triangulate and validate the views and perspectives compiled through FGDs, KIIs and document review.

[167] Existing beneficiary lists do not indicate the types of assistance received by individuals, so the enumerators necessarily relied on the memory of the beneficiary to determine the types of assistance received.

the reconstructed ToC. Indicators from the logical framework were selected according to the availability of existing, gender-disaggregated data results (for comparability). Additional indicators were identified through the reconstructed ToC.

197. Based on statistical calculations using a web-based sample size calculator (Rao Soft[168]), from the population of 54,000, the minimum of sample size was calculated to be 385 households. The following considerations were made in determining the plausible size:

- The margin of error of 5%,
- The confidence level for sampling at 95%,
- The response distribution which is estimated at 50% using default 0.

198. Consultations with WFP staff in Amhara Region helped to determine the process for selecting the woredas and kebeles, based on an understanding of how and when the different R4 components and component designs were implemented. A total of seven woredas were selected for data collection based on the security situation and logistical considerations and the year that R4 implementation started. The sampling of kebeles was determined by safety and accessibility; two to five kebeles were sampled per woreda. All R4 components were implemented across all woredas and kebeles. Approximately 50 households were sampled per woreda, with the exception of Libokemkem, where 100 households were sampled to ensure valid comparisons with the baseline data.[169] The ability of the ET's Data Analyst to monitor the sampling process and instruct the enumerators to undertake purposive sampling in real time whilst in the field (in order to reach sampling targets for men and women beneficiaries) was limited by the security context and the need to collect data from central locations. Adjustments were made to account for non-responses and to oversample in certain locations for better representation.

199. The survey tool was translated into Amharic by an independent translator, then back translated to English for accuracy verification. The enumerator teams finalized the tool after confirming proper localization during training. Pretests were conducted in Libokemkem Woreda (Angote Kebele, Bahir Dar) and Dessie clusters.

200. A total of 13 enumerators (4 females and 9 males), two supervisors (male) and two managers (one female, one male were engaged for the survey. Overall, the recruitment and deployment of data collectors were carefully managed to eliminate any conflict of interest, ensuring the integrity and impartiality of the data collection process. The only potential conflict of interest identified was the inclusion of one enumerator who had previously served as a VESA facilitator in one of the woredas during the initial phases of the project. To mitigate any risk of bias, appropriate measures were taken: the enumerator was excluded from conducting interviews or surveys in the woreda where she had formerly worked.

201. Enumerators were trained on quantitative tools, leveraging experienced enumerators familiar with Computer-Assisted Personal Interviewing. The enumerators' training was conducted as a one-day theoretical session on 19th May 2025, followed by a practical pretest on the second day (20th May 2025). The program aimed to equip enumerators with the necessary skills and knowledge for effective data collection in high-conflict zones. Two supervisors were trained alongside enumerators to synchronize instruments and protocols, with additional sessions on methodology and workflow. Supervisors assumed roles early in training to prepare for field responsibilities, focusing on leadership, organization, and diligence to oversee data collection and error-checking.

202. Data collection began on 21st May and was conducted simultaneously in Dessie and Bahir Dar. Dessie had more accessible *kebeles* (local administrative units) with stable conditions, allowing for smoother fieldwork. In contrast, Bahir Dar faced security-related challenges, restricting access to certain areas and

[168] http://www.raosoft.com/samplesize.html
[169] All baseline data had been collected in Libokemkem woreda only.

limiting participant recruitment. To ensure both safety and data quality, the sampling strategy prioritized operationally feasible locations, resulting in the observed distribution across woredares. Due to safety risks, house-to-house interviews were deemed unsafe. Instead, beneficiaries were mobilized to central kebele locations for one-on-one interviews, as advised by security teams.

Table 29: Sample size by Woreda

Cluster	Woreda	n	%
Bahir Dar	Ebinat	60	37.5%
	Libokemkem	100	62.5%
Dessie	Jama	30	11.6%
	Legehida	73	28.3%
	Mekidela	53	20.5%
	Tenta	52	20.2%
	Werailu	50	19.4%

203. According to VESA facilitators, the lower turnout of female beneficiaries stems primarily from security and logistical challenges. In several kebeles, particularly within volatile woredas, ongoing insecurity and long travel distances made it unsafe for women to reach interview locations. Consequently, interviews were conducted at centralized sites—such as kebele meeting halls or R4 project sites—rather than through house-to-house visits, which were deemed unfeasible due to safety concerns. This centralized approach inadvertently restricted women's participation, particularly for those with limited mobility or caregiving responsibilities. Additionally, in Doyo kebele (under Woreilu woreda), the low female turnout was linked to a traditional women-only event coinciding with the interview day. This cultural obligation significantly reduced women's availability, resulting in their absence during the interview process. Overall, the gender imbalance in beneficiary registration appears to result from a combination of security constraints, logistical barriers, and cultural factors.

204. The ET's Data Analyst monitored the quality of the data and the characteristics of the sampled beneficiaries in real time during the data collection period,

Annex 6. Evaluation matrix

Evaluation Question				Criteria
Sub Questions	**Indicators**	**Data collection methods**	**Sources of data/information**	**Data analysis methods/ triangulation**
EQ1 – To what extent have R4 activities been aligned to the needs of the people and national priorities?				Relevance
1.1 To what extent are the strategies used in R4 to build climate resilience and food security of the targeted groups relevant in the target locations?	Quality of initial context/situation and baseline analyses – including gender analysis - and the extent to which these were considered in programming. Degree to which R4 strategies were justified in programming documents in relation to diversified local needs and national priorities. Appropriateness of geographical and beneficiary targeting criteria, including gender, disability and land access considerations, Appropriateness of assets	Review of relevant documentation Compilation of existing M&E data Key informant interviews (KIIs) Focus group discussions (FGDs) Household survey	Documentation & data: • Project design documents, baseline study, gender analysis, MTR, etc. • National/sub-national policy, planning and assessment documents • Baseline and Annual Outcome Monitoring Datasets Key informants: • WFP staff from CO, Field Office, RB and HQ • IP staff (ORDA, SHA, REST) • Government staff from MoA, BoA, ATI • Donor staff • Insurance companies	Comparative analysis of R4 design documents with contextual/policy documents for synergies, contradictions and gaps Statistical analysis of existing datasets, with disaggregation by location, gender and beneficiary typology Thematic analysis of KII and FGD notes Statistical analysis of survey data in relation to existing datasets, with disaggregation by location, gender and beneficiary typology Triangulation of different data types (primary, secondary,

	created, as perceived by diverse men and women beneficiaries, communities and stakeholders.		● Community leaders ● RuSACCO/VESA leaders FGD participants & Survey respondents: ● Beneficiaries	qualitative, quantitative) gathered by different methods, from different sources and by different team members
1.2 How and why did the design of R4 change over time? To what extent has the design of the initiative been internally coherent and adapted to changes in the context and needs?	Type and extent of programming changes/adaptations Comprehensiveness, quality and timeliness of contextual/needs assessments undertaken to inform changes/adaptations Plausibility of the reasons for design process / change narrative in relation to context and needs, as perceived by the ET. Number and types of interlinkages / synergies among R4 components and causal pathways Number and types of linkages / synergies with other resilience-related programmes / approaches in the areas of R4 operation	Review of relevant documentation Key informant interviews (KIIs) Focus group discussions (FGDs)	Documentation: ● Project design documents and subsequent assessments, MTR, annual and biannual donor reports, ACRs, etc ● National/sub-national policy, planning and assessment documents Key informants: ● WFP staff from CO, Field Office, RB and HQ ● IP staff (ORDA, SHA, REST) ● Government staff from MoA, BoA, ATI ● Donor staff ● Insurance companies ● Community leaders ● RuSACCO/VESA leaders FGD participants: ● Beneficiaries ● VESA Facilitators	Comparative analysis of R4 reports with contextual/needs assessment reports for synergies, contradictions and gaps Thematic analysis of KII and FGD notes Triangulation of different data types (primary, secondary) gathered by different methods, from different sources and by different team members

EQ2 – How was the overall performance of the R4 programme, and to what extent have results been achieved?				Effectiveness
2.1 To what extent have the R4 Initiative results been achieved in line with the needs of women, men, boys, and girls from different marginalized groups in the targeted communities? How have results differed across these different target groups?	ET's assessment of the strength of evidence relating to the process narrative / contribution story Number and types of ToC causal links and assumptions that do or do not hold true. Output and outcome indicators from the R4 and ELRS logframes, differentiated by gender[170]: • SO1.2 Proportion reporting environmental benefit increases • OC1 Proportion reporting benefits from enhanced livelihood asset base • SO2.1 % change in HH expenditure • SO2,2 % change in number of income sources • SO2.3 % of HH income from	Review of relevant documentation Compilation of existing M&E data Key informant interviews (KIIs) Focus group discussions (FGDs) with men and women beneficiaries separately Household survey	Documentation & data: • Baseline study, gender analysis, MTR, outcome monitoring reports, annual and bi-annual reports • Baseline and Annual Outcome Monitoring Datasets Key informants: • WFP staff from CO, Field Office, RB and HQ • IP staff (ORDA, SHA, REST) • Government staff from MoA, BoA, ATI • Donor staff • Insurance companies • Community leaders • RuSACCO/VESA leaders FGD participants & Survey respondents: • Beneficiaries	Comparative analysis of R4 reports for comparisons, contradictions and gaps Thematic analysis of KII and FGD notes Statistical analysis of survey data to compare across R4 components and in relation to existing datasets (where possible), with disaggregation by location, gender and beneficiary typology Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members; disaggregation of factors by component

[170] Given the existing data gaps. gender disaggregation will only be possible for data that is available for baseline and previous outcome surveys. However for critical indicators which do not have gender disaggregation, available data sets will be used to do the disaggregation. The endline results will be done with all gender disaggregation. Disability prevalence among R4 beneficiaries and their households will also be captured.

	climate sensitive sources • OC2.1 % change on agricultural production • OC2.2 % of HH using climate adapted techniques • OC2.3 % change in livestock ownership (TLU) • OC2.2.1 Amount of income from ag production • OC2.2.2 % of total income from agricultural production • OC2.2.3 Amount of income from IGA • OC2.2.4 % of total income from IGA • SO3.1 % HH improve their wealth index • OC3.1.1.1 Credit take up • OC3.1.2 % of credit amount for investment purposes • OC3.1.3 Amount of outstanding loans • Average amount of R4 loans received • OC3.2.1 % change on saving capacity • OC3.2.2 Average amount of savings per R4 HH • OC3.2.3 % of amount of savings used for investment purposes			

	• OC3.3.1 % of insurance pay-outs used for investment purposes • OC3.3.2 % of R4 HH who purchase insurance with cash • Cross-cutting indicators on gender, disability, protection, AAP			
2.2 What are the major factors and challenges influencing the achievement and non-achievement of the objectives of the R4 and how has WFP resolved them?	Perceived quality of project implementation in relation to achievements, i.e. planning & decision-making processes; institutional arrangements; administrative and financial management; M&E and reporting systems; appropriateness, competencies and capacities of staff (including gender, protection, inclusion and human rights capacities); levels of support provided by CO, RB and HQ; adequacy of timing, Linkages and complementarities across R4 components, including	Review of relevant documentation Key informant interviews (KIIs) Focus group discussions (FGDs)	Documentation: ● Project reports and assessments, MTR, IP reports, monitoring reports, annual and biannual donor reports, ACRs, etc ● Market monitoring reports ● Sitreps, seasonal assessments and reports on security, population displacement, etc. Key informants: ● WFP staff from CO, Field Office, RB and HQ ● IP staff (ORDA, SHA, REST) ● Government staff from MoA, BoA, ATI	Thematic and comparative analysis of R4 reports in relation to other food security & livelihood monitoring reports Thematic analysis of KII and FGD notes Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members

	sequencing and integration of R4 activities in relation to seasonality and other factors Types and extent of synergies across R4 activities and with other interventions (e.g. PSNP, IVS) Perceived and reported capacities of IPs for planning and implementation, e.g. technical expertise; working relationships with communities, stakeholders and partners; access to inputs/materials; etc Range and types of restrictions put in place due to COVID-19 pandemic Changes in price and availability of inputs required for R4 implementation Geographical spread and level of insecurity and scale of population displacement within project areas over time Positive and negative effects of other external factors on achievement. In addition to those mentioned above,		● Donor staff ● Insurance companies ● Community leaders ● RuSACCO/VESA leaders FGD participants: ● Beneficiaries ● VESA Facilitators	

	external factors can be political, economic, institutional; relating to security and access; occurrence of shocks; etc. Range and effectiveness of approaches/mechanisms applied by WFP to address challenges relating to the above indicators			
EQ3 – To what extent has WFP utilized resources in a timely and cost-efficient manner?				Efficiency
3.1 To what extent did WFP utilize resources within the anticipated timelines?	Delivery time of goods, services, activities and outputs, compared to needs and seasonal calendar/agricultural production cycles Main consequences of delays, if any Timeliness of expenditure (e.g. time elapsed between funding availability and first disbursement)	Review of relevant documentation Compilation of existing M&E data Key informant interviews (KIIs)	Documentation: ● Project reports and assessments, MTR, IP reports, monitoring reports, annual and biannual donor reports, ACRs, etc Key informants: ●WFP staff from CO, Field Office, RB and HQ ●IP staff (ORDA, SHA, REST) ●Government staff from MoA, BoA, ATI ●Donor staff	Comparative analysis of R4 reports in relation to planning documents, monitoring, budgets and financial reports, and annual/quarterly plans Thematic analysis of KII and FGD notes Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members

			●Insurance companies	
3.2 To what extent did WFP utilize resources in a cost-efficient manner?	Analysis of financial execution rates Evidence of cost sharing between donor/government/UN and private resources. Changes in cost drivers over time Any measures taken by WFP or partners to save costs Perception of stakeholders on WFP cost-efficiency	Review of relevant documentation Compilation of existing M&E data Key informant interviews (KIIs)	Documentation: ● Project reports and assessments, MTR, IP reports, monitoring reports, annual and biannual donor reports, ACRs, etc Key informants: ●WFP staff from CO, Field Office, RB and HQ ●IP staff (ORDA, SHA, REST) ●Government staff from MoA, BoA, ATI ●Donor staff ●Insurance companies	Comparative analysis of R4 reports in relation to planning documents, monitoring, budgets and financial reports, and annual/quarterly plans Thematic analysis of KII and FGD notes Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members
3.3 What were the factors affecting timeliness and cost-efficiency?	Stakeholder perceptions of factors affecting efficiency; number and range of efficiency challenges reported by stakeholders and partners Factors that explain cost changes over time	Review of relevant documentation Key informant interviews (KIIs) Focus group discussions (FGDs)	Documentation: ● Planning documents, financial reports and budget adjustments, project reports, MTR, IP reports, monitoring reports, annual	Comparative analysis of R4 reports in relation to planning documents, monitoring, budgets and financial reports, and annual/quarterly plans Thematic analysis of KII and FGD notes

	Appropriateness of M&E systems for efficient monitoring and course correction		and biannual donor reports, ACRs, etc Key informants: ● WFP staff from CO, Field Office, RB and HQ ● IP staff (ORDA, SHA, REST) ● Government staff from MoA, BoA, ATI ● Donor staff ● Insurance companies ● Community leaders ● RuSACCO/VESA leaders FGD participants: ● Beneficiaries ● VESA Facilitators	Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members
EQ4 – What have been the higher-level changes at the community level because of the integrated risk management approach?				Impact
4.1 To what extent does the integrated risk management approach indicate intended and unintended impacts, positive or negative, in the targeted households?	Impact indicators from the R4 and ELRS logframes, differentiated by gender[171]: ● Resilience Capacity Index ● Livelihood Coping Strategy Index (LCSI)	Review of relevant documentation Compilation of existing M&E data Key informant interviews (KIIs) Focus group discussions	Documentation & data: ● Baseline study, Theory of Change, gender analysis, MTR, outcome monitoring reports, annual and bi-annual reports	Contribution analysis of R4 reports, also drawing on the R4 Theory of Change Thematic analysis of KII and FGD notes Statistical analysis of survey

[171] Given the existing data gaps. gender disaggregation will only be possible for data that is available for baseline and previous outcome surveys. However for critical indicators which do not have gender dissaggregation, available data sets will be used to do the disaggregation. The endline results will be done with all gender disaggregation.

	• Food consumption score (FCS) acceptable • Household Dietary Diversity score (DDS) • Consumption Coping strategy index (rCSI) • Food Expenditure Share (FES) Stakeholder and beneficiary perceptions on positive/negative impacts, differentiated by gender, e.g. changes in food-related coping strategies; changes in income stability; changes in intra-community cohesion/conflict. Number and types of changes in gender roles, status and decision-making, including strengthened leadership and enhanced participation by women in key activities	(FGDs) Household survey	• Baseline and Annual Outcome Monitoring Datasets • Any programme specific monitoring data, assessments or studies related to GEWE results (TBC) • GAM dashboard (TBC) • Gender Equality Certification Programme (TBC) Key informants: • WFP staff from CO, Field Office, RB and HQ • IP staff (ORDA, SHA, REST) • Government staff from MoA, BoA, ATI • Donor staff • Insurance companies • Community leaders • RuSACCO/VESA leaders FGD participants & Survey respondents: • Beneficiaries • VESA Facilitators	data to compare across R4 components and in relation to existing datasets (where possible), with disaggregation by location, gender and beneficiary typology Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members; disaggregation of factors by component
EQ5 – To what extent are the results of the R4 intervention likely to be sustainable?				Sustainability

5.1 How effectively did the R4 initiative implement considerations for sustainability?	Existence and quality of an exit strategy and/or measures implemented to support sustainability Level of R4 alignment/embeddedness with national and Regional policies, strategies and programmes (e.g. PSNP, IVS) Levels of stakeholder interest/buy-in/leadership in the different R4 components (including government, different donors, UN agencies, private sector stakeholders) Range and types of individuals, household and community-level capacities and resources supported and available for maintaining R4 results (including GEWE) Types and levels of capacity-building activities implemented and perceived effectiveness by IPs, national and Regional stakeholders, including micro-finance institutions	Review of relevant documentation Key informant interviews (KIIs) Focus group discussions (FGDs)	Documentation: ● Project proposal, reports and assessments, MTR, IP reports, monitoring reports, annual and biannual donor reports, ACRs, national policies, PSNP, etc Key informants: ● WFP staff from CO, Field Office, RB and HQ ● IP staff (ORDA, SHA, REST) ● Government staff from MoA, BoA, ATI ● Insurance companies ● Community leaders ● RuSACCO/VESA leaders FGD participants: ● Beneficiaries ● VESA Facilitators	Thematic analysis of R4 reports and other relevant documentation Thematic analysis of KII and FGD notes Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members

5.2 To what extent and in what way has R4 ensured participation of beneficiaries and national institutions in the R4 initiative?	Number and range of ways in which R4 has promoted participation by men and women beneficiaries and PwD Types, duration and extent of community, men's and women's investments and decision-making in R4 activities and results Number and range of ways in which R4 has promoted participation by national institutions Types, duration and extent of government ownership and investments	Review of relevant documentation Key informant interviews (KIIs) Focus group discussions (FGDs)	Documentation: ● Project proposal, reports and assessments, MTR, IP reports, monitoring reports, annual and biannual donor reports, ACRs, etc Key informants: ● WFP staff from CO, Field Office, RB and HQ ● IP staff (ORDA, SHA, REST) ● Government staff from MoA, BoA, ATI ● Donor staff ● Insurance companies ● Community leaders ● RuSACCO/VESA leaders FGD participants: ● Beneficiaries ● VESA Facilitators	Thematic analysis of R4 reports Thematic analysis of KII and FGD notes Triangulation of different data types (primary, secondary, qualitative, quantitative) gathered by different methods, from different sources and by different team members

Annex 7. Data collection tools

Consent protocols

The standard text below was adapted for use at the start of each key informant interview:

Who are we: We are an evaluation team of [SPECIFY] persons commissioned by WFP to carry out an independent evaluation of the Rural Resilience (R4) Initiative in Ethiopia

The evaluation: The purpose of this evaluation is to assess the progress, results, lessons learned and to generate recommendations for future improvement of WFP's support via Self Help Africa. We are asking you to participate in the evaluation because you are in a position to contribute a relevant and valuable perspective on the operations of this function so far. If you decide to participate, the interview may last an hour [SPECIFY].

Participation is voluntary: Your participation in the interview is voluntary. You can withdraw from the interview after it has begun, for any reason, with no penalty.

Risks and benefits: This evaluation is designed to help improve future WFP resilience programming in Ethiopia by learning from the perspectives of everyone involved. You may not benefit personally from being in this evaluation. You should report any problems to [SPECIFY].

Confidentiality: The evaluation team will use findings from this and the other meetings. We will collect and summarize the views and opinions of participants without connecting them to specific individuals and without using names at any time. Any report of this research will be presented in a way that makes it as difficult as possible for anyone to determine the identity of individuals participating in the evaluation.

Are you willing to be part of this interview? (Verbal response only requested)

Key informant Interview Master Guide for different informant types

Evaluation Question			Criteria
Sub Questions	**Indicators**	**Key Informant Interview Questions**	
EQ1 – To what extent have R4 activities been aligned to the needs of the people and national priorities?			Relevance
1.1 To what extent are the strategies used in R4 to build climate resilience and food security of the targeted group relevant in the target locations?	1.1.1 Quality of initial context / situation and baseline analyses, and the extent to which these were considered in programming. [DocRev] 1.1.2 Degree to which R4 strategies were justified in programming documents in relation to local needs and national priorities. [DocRev] 1.1.3 Appropriateness of geographical and beneficiary targeting criteria, including gender considerations. [DocRev, KII, Datasets?, FGD/Survey] 1.1.4 Level of involvement/ consultation of communities and stakeholders in targeting and design. [DocRev, KII, FGD/Survey] 1.1.5 Appropriateness of assets created, as perceived by beneficiaries, communities	**Community Leaders:** 1.1.3 What types of people / households were targeted for R4 support? Were any types of people / households excluded who you think should have received support? 1.1.4 Were you or other community leaders involved in and/or consulted about the R4 programme design or targeting, or any changes to design or targeting? Describe if so. 1.1.5 What are some of the different types of assets created by R4's DRR activities? Which types of assets are considered to have been most / least appropriate. Do you think these assets will be maintained when the project closes? How? [5.1.1] **VESA leaders:** 1.1.3 What types of people / households were targeted for R4 support? Were any types of people / households excluded who you think should have received support? 1.1.4 How and when was the community involved in the project design and implementation? Were you or other community leaders involved in and/or consulted about the R4 programme design or targeting, or any changes to design or targeting? Describe if so. **VESA Facilitators:** 1.1.3 What types of people / households were targeted for R4 support? Were any types of people / households excluded who you think should have received support?	

	and stakeholders. [DocRev, KII, FGD/Survey]	**IP Staff - CDFs:** 1.1.3 What types of people / households were targeted for R4 support? Were any types of people / households excluded who you think should have received support? 1.1.5 What are some of the different types of assets created by R4's DRR activities? Which types of assets are considered to have been most / least appropriate? Do you think these assets will be maintained when the project closes? How? [5.1.1] **Govt staff (Kebele/Woreda level)** 1.1.3 What types of people / households were targeted for R4 support? Were any types of people / households excluded who you think should have received support? 1.1.4 Were you or other govt staff involved in and/or consulted about the R4 programme design or targeting? Describe if so. (How and when were you involved in the project design or targeting?) 1.1.5 What are some of the different types of assets created by R4's DRR activities? In terms of appropriateness, which ones are the most / least appropriate Which types of assets are considered to have been most appropriate? Were any steps taken to ensure the sustainability of these assets? Describe if so. [5.1.1] Do you think these assets will be maintained when the project closes? How?) **IP Staff:** 1.1.3 What types of people / households were targeted for R4 support? Were any types of- people / households excluded who you think should have received support? 1.1.4 Were any stakeholders or the target communities involved in and/or consulted about the R4 programme design or targeting or any changes to the design or targeting? Describe if so. 1.1.5 What are some of the different types of assets created by R4's DRR activities? Which types of assets are considered to have been most appropriate? Were any steps taken to ensure the sustainability of these assets? Describe if so. [5.1.1]

		WFP Staff: 1.1.3 What types of people / households were targeted for R4 support? Were any types of people / households excluded who you think should have received support? 1.1.4 Were any stakeholders or the target communities involved in and/or consulted about R4 programme design or targeting or any changes to the design or targeting? Describe if so. 1.1.5 What are some of the different types of assets created by R4's DRR activities? Which types of assets are considered to have been most appropriate? Were any steps taken to ensure the sustainability of these assets? Describe if so. [5.1.1] **Govt staff (National / Regional level):** 1.1.4 Were you or other govt staff involved in and/or consulted about the R4 programme design or targeting or any changes to the design or targeting? Describe if so. **Donor:** 1.1.4 How was KfW involved in the various changes made R4 programme design and its targeting strategies?
1.2 How and why did the design of R4 change over time? To what extent has the design of the initiative been internally coherent and adapted to changes in the context and needs?	1.2.1 Type and extent of programming changes / adaptations [DocRev, KII] 1.2.2 Comprehensiveness, quality and timeliness of contextual / needs assessments undertaken to inform changes / adaptations [DocRev, KII] 1.2.3 Plausibility of the	**IP Staff:** 1.2.1 How did the R4 programme design change / adapt over time? What were some of the R4 programme design changes / adaptations that you can recall? What were the reasons for each of these changes? 1.2.2 Were any assessments undertaken to help inform these changes? (Get details and reports if so.) How effective were these assessments in designing changes to the programme? 1.2.5 Are you aware of any other resilience-related programmes / development approaches in the areas of operation that are complementary to R4? Are there any linkages between these programmes / approaches and R4?

	reasons for design process / change narrative in relation to context and needs, as perceived by the ET. 1.2.4 Number and types of interlinkages / synergies among R4 components and causal pathways 1.2.5 Number and types of linkages / synergies with other resilience-related programmes / approaches in the areas of R4 operation	**Govt staff (woreda level):** 1.2.5 Are you aware of any other resilience-related programmes / development approaches in the areas of operation that are complementary to R4? Are there any linkages between these programmes / approaches and R4? **WFP Staff:** 1.2.1 How did the R4 programme design change / adapt over time? What were some of the R4 programme design changes / adaptations that you can recall? What were the reasons for each of these changes? 1.2.2 Were any assessments undertaken to help inform these changes? (Get details and reports if so) How effective were these assessments in designing changes to the programme? 1.2.5 Are you aware of any other resilience-related programmes / development approaches in the areas of operation that are complementary to R4 (by WFP or others)? Are there any linkages between these programmes / approaches and R4? **Donor:** 1.2.1 What were some of the R4 programme design changes / adaptations that you can recall? What were the reasons for each of these changes? 1.2.2 Were any assessments undertaken to help inform these changes? (Get details and reports if so) How effective were these assessments in designing changes to the programme?
EQ2 – How was the overall performance of the R4 programme, and to what extent have results been achieved?		Effectiveness
2.1 To what extent have the R4 Initiative results been achieved in line with the needs of women, men, boys, and girls from different marginalized	2.1.1 ET's assessment of the strength of evidence relating to the process narrative / contribution story	**Kebele Leaders:** 2.1.1 & 2.1.2 What have been some of the positive outcomes / results of the R4 programme in this community? How did these outcomes / results come about? [Probe for details of causal links and conditions for each outcome / result mentioned]

groups in the targeted communities? How have results differed across these different target groups?	2.1.2 Number and types of ToC causal links and assumptions that do or do not hold true. 2.1.3 Output and outcome indicators from the R4 and ELRS logframes, differentiated by gender [DocRev, KII, FGD/Survey]: 2.1.4 Cross-cutting indicators on gender, protection, AAP, nutrition and NRM [See also EQ4 for GEWE impacts]	2.1.3 How have different types of people / households benefitted in different ways? 2.1.4 To what extent has the programme promoted women's empowerment and gender equality? Please provide examples. What contributed to these changes? **VESA leaders:** 2.1.1 & 2.1.2 What have been some of the positive outcomes / results of the R4 programme in this community? How did these outcomes / results come about? [Probe for details of causal links and conditions for each outcome / result mentioned] 2.1.3 How have different types of people / households benefitted in different ways? 2.1.4 To what extent has the programme promoted women's empowerment and gender equality? Please provide examples. What contributed to these changes? **VESA Facilitators:** 2.1 What have been some of the positive outcomes / results of the R4 programme in the communities where you worked? How have different types of people / households benefitted in different ways? **IP Staff - CDFs:** 2.1 What have been some of the positive outcomes / results of the R4 programme in the communities where you worked? How have different types of people / households benefitted in different ways? **Govt staff (Local level):** 2.1 What have been some of the positive outcomes / results of the R4 programme in the communities where you work? How have different types of people / households benefitted in different ways?

2.2 What are the major factors and challenges influencing the achievement and non-achievement of the objectives of the R4 and how has WFP resolved them?	2.2.1 Perceived quality of project implementation in relation to achievements, i.e. planning & decision-making processes; institutional arrangements; administrative and financial management; M&E and reporting systems; appropriateness, competencies and capacities of staff (incl gender capacity); levels of support provided by CO, RB and HQ; adequacy of timing [DocRev, KII] 2.2.2 Linkages and complementarities across R4 components, including sequencing and integration of R4 activities in relation to seasonality and other factors [DocRev, KII, FGD/Survey] 2.2.3 Types and extent of synergies across R4 activities and with other interventions (e.g. PNSP, IVS) [DocRev, KII, FGD/Survey] 2.2.4 Perceived and reported capacities of IPs for planning and implementation, e.g. technical expertise; working relationships with communities, stakeholders	**Kebele Leaders:** 2.2.1-2.2.9 • Who was involved in the implementation of the R4 programme in this community, and what were their roles? • For each organization / person mentioned: How do rate the performance of [xxx / CDF / Extension Agent / xxx]? Why? (Did they have the necessary training, experience, support, attitude and working relationships and to be able to implement the R4 activities effectively?) • Was the R4 programme linked to any other projects or programmes implemented in this community? Describe if so. • Overall, how well was the R4 programme implemented at the community level? Please provide examples of some of the ways in which it was implemented well. Please provide examples of some of the ways in which it was not implemented well. • What were the main challenges in implementing the R4 programme? • Were there any efforts to overcome these challenges? Describe if so. **VESA leaders:** 2.2.1-2.2.9 • Who was involved in the implementation of the R4 programme in this community, and what were their roles? • For each organization / person mentioned: How do rate the performance of [xxx / CDF / Extension Agent / xxx]? Why? Did they have the necessary training, experience, support, attitude and working relationships and to be able to implement the R4 activities effectively? • Was the R4 programme linked to any other projects or programmes implemented in this community? Describe if so. • Overall, how well was the R4 programme implemented at the community level? Please provide examples of some of the ways in which it was implemented well. Please provide examples of some of the ways in which it was not implemented well.

	and partners; access to inputs / materials; etc [DocRev, KII, FGD/Survey] 2.2.5 Range and types of restrictions put in place due to Covid-19 pandemic [DocRev, KII] 2.2.6 Changes in price and availability of inputs required for R4 implementation [DocRev, KII] 2.2.7 Geographical spread and level of insecurity and scale of population displacement within project areas over time [DocRev, KII] 2.2.8 Positive and negative effects of external factors on achievement. In addition to those mentioned above, external factors can be political, economic, institutional; relating to security and access; occurrence of shocks; etc. [DocRev, KII] 2.2.9 Range and effectiveness of approaches / mechanisms applied by WFP to address challenges relating to the above indicators [DocRev, KII]	• What were the main challenges in implementing the R4 programme? • Were there any efforts to overcome these challenges? Describe if so. **VESA Facilitators:** 2.2.1, 2.2.4 What types of training did you receive in relation to your role as VESA Facilitator? Did you receive other types of support from SHA to help you with your job? Was the training and support sufficient to allow you to implement the VESA activities to your satisfaction (to a high standard)? 2.2.4 - 2.2.8 What were the main challenges relating to implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the VESA activities linked to other R4 activities? How effective were these linkages? 2.2.3 Were the VESA activities linked to other projects / programmes at the community level? How effective were these linkages? **IP Staff - CDFs:** 2.2.1, 2.2.4 What types of training did you receive in relation to your role as Community Development Facilitator? Did you receive other types of support from SHA to help you with your job? Was the training and support sufficient to allow you to implement the R4 programme to your satisfaction (a high standard)? 2.2.4 - 2.2.8 What were the main challenges relating to implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the different R4 activities linked to each other? How effective were these linkages? 2.2.3 Were the R4 activities linked to other projects / programmes at the community level? How effective were these linkages?

		Govt staff (Local level): Development agent leader 2.2.1, 2.2.4 What were your roles in R4 implementation? What types of training did you receive from SHA in relation to the R4 programme? Did you receive other types of support from SHA to help with R4 activities? Was the training and support sufficient to allow for the implementation the R4 programme to your satisfaction (a high standard)? 2.2.4 - 2.2.8 What were the main challenges relating to R4 implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the different R4 activities linked to each other? How effective were these linkages? 2.2.3 Were the R4 activities linked to other projects / programmes at the community level? How effective were these linkages? **IP Staff (Coordination / Supervision / Management):** 2.2.1 How do you perceive the quality of R4 implementation in relation to the arrangements between your organization, WFP and other IPs / stakeholders, e.g. planning & decision-making processes; institutional arrangements; administrative and financial management; and M&E and reporting systems? 2.2.1, 2.2.4 What types of capacity development support did your organization receive from WFP in relation to the R4 programme? Was the support sufficient to allow for the implementation of the R4 programme to your satisfaction (a high standard)?) 2.2.4 - 2.2.8 What were the main challenges relating to R4 implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the different R4 activities linked to each other? How effective were these linkages? 2.2.3 Were the R4 activities linked to other projects / programmes at the community level? How effective were these linkages?

		Microfinance Institutions: 2.2.1, 2.2.4 What types of training or support did you / your organization receive from SHA or WFP in relation to the R4 programme? Was the training / support sufficient to allow for the implementation of the R4 programme to a high standard? 2.2.4 - 2.2.8 What were the main challenges relating to R4 implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the R4 microfinance activities linked to other R4 activities? How effective were these linkages? 2.2.3 Were the R4 activities linked to other projects / programmes / approaches within your organization? How effective were these linkages? **Banks / Insurance Companies:** What is your role in the R4 programme implemntation? 2.2.1, 2.2.4 Did your organization receive any support from SHA or WFP in relation to the R4 programme? Was the support sufficient to allow for the implementation of the R4 programme to a high standard 2.2.1 How do you perceive the quality of R4 implementation in relation to the arrangements between your organization, WFP and other IPs / stakeholders, e.g. planning & decision-making processes; institutional arrangements; administrative and financial management; and M&E and reporting systems? ? 2.2.4 - 2.2.8 What were the main challenges relating to R4 implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the R4 insurance activities linked to other approaches / activities within your organization? How effective were these linkages? 2.2.3 Were the R4 activities linked to other projects / programmes / approaches within your

		organization? How effective were these linkages? **WFP Staff (Sub-Office and Country Office levels)** 2.2.4 How do you perceive the quality of R4 implementation in relation to the capacity of the IP, e.g. their technical expertise (including the appropriateness, competencies and capacities of implementing staff (incl gender capacity); working relationships with communities, stakeholders and partners; access to inputs / materials; and? Please provide examples of some of the strengths and weaknesses of the IP / other stakeholders involved in implementation. 2.2.1 How do you perceive the quality of R4 implementation in relation to the arrangements between WFP and the IP / other stakeholders, e.g. planning & decision-making processes; institutional arrangements; administrative and financial management; and M&E and reporting systems? 2.2.1 How do you perceive the quality of R4 implementation in relation to the systems and levels of support from WFP's CO / RB / HQ? 2.2.4 - 2.2.8 What were the main challenges relating to R4 implementation? 2.2.9 How were these challenges overcome? 2.2.2 In what ways were the different R4 activities linked to each other? How effective were these linkages? 2.2.3 Were the R4 activities linked to other projects / programmes? How effective were these linkages? **Govt staff (Federal / Regional level):** What is the role of your organization in the R4 program implementation? 2.2.1 How do you perceive the quality of R4 implementation in relation to the arrangements between your organization, WFP and other IPs / stakeholders, e.g. planning & decision-making processes; institutional arrangements; administrative and financial management; and M&E and reporting systems?

		2.2.1, 2.2.4 Did your bureau / department receive any capacity development support from SHA or WFP in relation to the R4 programme? Was the support sufficient to allow for the implementation / institutionalization of the R4 programme to your satisfaction (a high standard)? 2.2.4 - 2.2.8 What were the main challenges relating to R4 implementation / institutionalization? 2.2.9 How were these challenges overcome? 2.2.3 In what ways was R4 linked to other programmes / approaches / activities within your Bureau / Department? How effective were these linkages? **Donor:** 2.2.1 How do you perceive the quality of R4 implementation in relation to WFP's arrangements for planning & decision-making; institutionalization; administrative and financial management; partnerships, capacity development and oversight; and M&E and reporting systems?
EQ3 – To what extent has WFP utilized resources in a timely and cost-efficient manner?		Efficiency
3.1 To what extent did WFP utilize resources within the anticipated timelines?	3.1.1 Delivery time of goods, services, activities and outputs, compared to needs and seasonal calendar/agricultural production cycles [DocRev, KII, FGD/Survey] 3.1.2 Main consequences of delays, if any [DocRev, KII, FGD/Survey] 3.1.3 Timeliness of expenditure (e.g. time elapsed between funding availability and first disbursement) [DocRev, KII]	**Kebele Leaders:** 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **VESA leaders:** 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **VESA Facilitators:** 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples.

		3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **IP Staff - CDFs:** 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **Govt staff (Local level):** 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **IP Staff:** 3.1.3 Did you receive financial disbursements / payments from WFP in a timely manner? Please describe, with examples if necessary. 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **Microfinance Institutions:** 3.1.1 Were R4 loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays?

		Banks / Insurance Companies: 3.1.1 Were R4 insurance premiums paid at the right time, according to the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in payments? **WFP Staff:** 3.1.3 Was money received from the donor on time, and was WFP able to make financial disbursements / payments in a timely manner? Please describe, with examples if necessary. 3.1.1 Were R4 activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples. 3.1.2 What were the consequences of any delays in activities / loans / payments / etc? **Donor:** 3.1.3 Was KfW able to make payments to WFP on time, and was WFP able to make financial disbursements / payments in a timely manner? Please describe, with examples if necessary.
3.2 To what extent did WFP utilize resources in a cost-efficient manner?	3.2.1 Analysis of financial execution rates [DocRev] 3.2.2 Evidence of cost sharing between donor/government/UN and private resources. [DocRev, KII] 3.2.3 Changes in cost drivers over time [DocRev, KII] 3.2.4 Any measures taken by WFP or partners to save costs	**IP Staff (Management):** 3.2.2 Did the R4 programme involve any cost sharing between WFP and SHA? Please describe if so. 3.2.3 Were there any changes in R4's cost drivers over time? Please describe if so. 3.2.4 Did SHA take any measures to save costs? Please describe if so. 3.2.5 Do you think that the R4 programme was implemented in a cost-efficient manner? Please describe, with examples. **Microfinance Institutions:** 3.2.2 Did the R4 programme involve any cost sharing between WFP and MFIs? Please describe if so.

	[DocRev, KII] 3.2.5 Perception of stakeholders on WFP cost-efficiency [KII]	**Banks / Insurance Companies:** 3.2.2 Did the R4 programme involve any cost sharing between WFP and the private sector? Please describe if so. **WFP Staff:** 3.2.2 Did the R4 programme involve any cost sharing between WFP and the government and/or private sector? Please describe if so. 3.2.3 Were there any changes in R4's cost drivers over time? Please describe if so. 3.2.4 Did WFP or any partners take any measures to save costs? Please describe if so. 3.2.5 Do you think that the R4 programme was implemented in a cost-efficient manner? Please describe, with examples. **Govt staff (Federal / Regional level):** 3.2.2 Did the R4 programme involve any cost sharing between WFP and national / regional government departments / bureau? Please describe if so. **Donor:** 3.2.2 Did the R4 programme involve any cost sharing between WFP and the government and/or private sector? Please describe if so. 3.2.5 Do you think that the R4 programme was implemented in a cost-efficient manner? Please describe, with examples.
3.3 What were the factors affecting timeliness and cost-efficiency?	3.3.1 Stakeholder perceptions of factors affecting efficiency; number and range of efficiency challenges reported by stakeholders and partners [KII] 3.3.2 Factors that explain cost	**IP Staff (Management):** 3.3.1 What were some of the factors that affected the timeliness of implementation? 3.3.1 What were some of the factors that affected cost-efficiency? 3.3.2 What are some of the factors that explain cost changes over time? 3.3.3 Did the R4 M&E system allow for efficient monitoring and course correction? Please provide

	changes over time [DocRev, KII] 3.3.3 Appropriateness of M&E systems for efficient monitoring and course correction [DocRev, KII]	examples if so. **WFP Staff:** 3.3.1 What were some of the factors that affected the timeliness of implementation? 3.3.1 What were some of the factors that affected cost-efficiency? 3.3.2 What are some of the factors that explain cost changes over time? 3.3.3 Did the R4 M&E system allow for efficient monitoring and course correction? Please provide examples if so.
EQ4 – What have been the higher-level changes at the community level because of the integrated risk management approach?		Impact
4.1 To what extent does the integrated risk management approach indicate intended and unintended impacts, positive or negative, in the targeted households?	4.1.1 Impact indicators from the R4 and ELRS logframes, differentiated by gender [DocRev, KII, FGD/Survey]: • Food consumption score of beneficiary households • Dietary diversity score of beneficiary households • % of households with improved resilience capacity 4.1.2 Stakeholder and beneficiary perceptions on positive / negative impacts, differentiated by gender, e.g. changes in food-related coping strategies; changes in income stability; changes in intra-community cohesion / conflict [KII, FGD/Survey]	**Kebele Leaders:** 4.1.2 What were some of the positive impacts of the R4 programme in this community? In your opinion, what specifically helped in these achievements? 4.1.3 Have you seen any changes in gender roles, women's status and decision-making as a result of R4 activities? Please provide examples if so. 4.1.2 Were there any unintended negative impacts? **VESA leaders:** 4.1.2 What were some of the positive impacts of the R4 programme in this community? In your opinion, what specifically helped in these achievements? 4.1.3 Have you seen any changes in gender roles, women's status and decision-making as a result of R4 activities? Please provide examples if so. 4.1.2 Were there any unintended negative impacts? **VESA Facilitators:**

	4.1.3 Examples of changes in gender roles, status and decision-making, including strengthened leadership and enhanced participation by women in key activities [DocRev, KII, FGD/Survey]	4.1.2 What were some of the positive impacts of the R4 programme in the communities where you worked? 4.1.3 Did you see any changes in gender roles, women's status and decision-making as a result of R4 activities? Please provide examples if so. 4.1.2 Were there any unintended negative impacts? **IP Staff - CDFs:** 4.1.2 What were some of the positive impacts of the R4 programme in the communities where you worked? 4.1.3 Did you see any changes in gender roles, women's status and decision-making as a result of R4 activities? Please provide examples if so. 4.1.2 Were there any unintended negative impacts? **Govt staff (Local level):** 4.1.2 What were some of the positive impacts of the R4 programme in the communities where you work? 4.1.3 Did you see any changes in gender roles, women's status and decision-making as a result of R4 activities? Please provide examples if so. 4.1.2 Were there any unintended negative impacts?
EQ5 – To what extent are the results of the R4 intervention sustainable?		Sustainability
5.1 To what extent did the R4 initiative implementation arrangements include considerations for sustainability?	5.1.1 Existence and quality of an exit strategy and/or measures implemented to support sustainability [DocRev, KII] 5.1.2 Level of R4	**Kebele Leaders:** 5.1.4 Do you think any of the benefits of R4 will be felt into the future? If so, please describe any capacities or resources within your community that will enable this. **VESA leaders:** 5.1.4 Do you think any of the benefits of R4 will be felt into the future? If so, please describe any

	alignment/embeddedness with national and Regional policies, strategies and programmes (e.g. PSNP, IVS) [DocRev, KII, FGD/Survey] 5.1.3 Levels of stakeholder interest/buy-in/leadership in the different R4 components (including government, different donors, UN agencies, private sector stakeholders) [DocRev, KII] 5.1.4 Range and types of individual, household and community-level capacities and resources supported and available for maintaining R4 (incl GEWE) [DocRev, KII, FGD/Survey] 5.1.5 Types and levels of capacity-building activities implemented and achieved among IPs, national and regional stakeholders, incl microfinance institutions [DocRev, KII]	capacities or resources within your community that will enable this. **VESA Facilitators:** 5.1.4 Do you think any of the benefits of R4 will be felt into the future? If so, please describe any capacities or resources within the communities that will enable this. 5.1.1 Did R4 have an exit strategy or were any measures implemented to support the sustainability of the VESAs? Please describe if so. **IP Staff - CDFs:** 5.1.4 Do you think any of the benefits of R4 will be felt into the future by the community? If so, please describe any capacities or resources within the communities that will enable this. 5.1.1 Did R4 have an exit strategy or were any measures implemented to support sustainability? Please describe if so. **Govt staff (Local level):** 5.1.1 Did R4 have an exit strategy or were any measures implemented to support sustainability? Please describe if so. **IP Staff:** 5.1.1 Did R4 have an exit strategy or were any measures implemented to support sustainability? Please describe if so. **Microfinance Institutions:** 5.1.1 Did R4 have an exit strategy or were any measures implemented to support sustainability?

		Please describe if so. 5.1.3 Does your organization have any interest in playing or continuing to play a role in promoting any of the R4 component activities into the future, e.g. crop insurance, loans, VESAs, etc? Please describe if so. 5.1.5 Has WFP / R4 provided any institutional or capacity strengthening efforts to support you in this endeavour? Please describe the types and levels of institutional or capacity strengthening if so. **Banks / Insurance Companies:** 5.1.1 Did R4 have an exit strategy or were any measures implemented to support sustainability? Please describe if so. 5.1.3 Does your organization have any interest in playing or continuing to play a role in promoting any of the R4 component activities into the future, e.g. crop insurance, loans, etc? Please describe if so. 5.1.5 Has WFP / R4 provided any institutional or capacity strengthening efforts to support you in this endeavour? Please describe the types and levels of institutional or capacity strengthening if so. **WFP Staff:** 5.1.1 Did R4 have an exit strategy or were any measures implemented to support sustainability? Please describe if so. 5.1.2 Are there any national or regional policies, strategies or programmes that will support the future sustainability of R4 activities / results / impacts? Please describe if so. 5.1.3 Are there any government, donor, UN agencies or private sector actors that have an interest in playing or continuing to play a role in promoting any of the R4 component activities in future, e.g. crop insurance, VESAs, etc? Please describe if so. 5.1.5 Has WFP / R4 provided any institutional or capacity strengthening to support to any of these agencies in this endeavour? Please describe the types and levels of institutional or capacity

		strengthening if so. **Govt staff (National / Regional level):** 5.1.2 Are there any national or regional policies, strategies or programmes that will support the future sustainability of R4 activities / results / impacts? Please describe if so. 5.1.3 Does the government have any interest in playing or continuing to play a role in promoting any of the R4 component activities in future, e.g. crop insurance, VESAs, etc? Please describe if so. 5.1.5 Has WFP / R4 provided any institutional or capacity strengthening to support the government in this endeavour? Please describe the types and levels of institutional or capacity strengthening if so. **Donor:** 5.1.2 Are you aware of any national or regional policies, strategies or programmes that will support the future sustainability of R4 activities / results / impacts? Please describe if so. 5.1.3 Are you aware of any government, donor, UN agencies or private sector actors that are playing a role in promoting any of the R4 component activities into the future, e.g. crop insurance, VESAs, etc? Please describe if so. Do you have plans to bridge the benefits of R4 progarmme with other programmes so that it is sustainable? **Other donors & UN agencies:** 5.1.2 Has WFP leveraged any existing policies, strategies or programmes to support the future sustainability of R4 activities / results / impacts? Please describe if so. 5.1.3 Does your organization have any interest in playing or continuing to play a role in promoting any of the R4 component activities into the future, e.g. crop insurance, VESAs, etc? Please describe if so. 5.1.5 Has WFP / R4 provided any institutional or capacity strengthening efforts to support this

		endeavour? Please describe the types and levels of institutional or capacity strengthening if so.
5.2 To what extent and in what way has R4 ensured participation of beneficiaries and national institutions in the R4 initiative?	5.2.1 Number and range of ways in which R4 has promoted participation by male and female beneficiaries and PwD [DocRev, KII, FGD/Survey] 5.2.2 Types, duration and extent of community, men's and women's investments and decision-making in R4 activities and results [DocRev, KII, FGD/Survey] 5.2.3 Number and range of ways in which R4 has promoted participation by national institutions [DocRev, KII] 5.2.4 Types, duration and extent of government ownership and investments [DocRev, KII]	**Kebele Leaders:** 5.2.1 What are some of the ways in which R4 promoted participation by male and female beneficiaries? Were any efforts made to promote participation by People with Disabilities? 5.2.2 Were there any community or individual investments in R4 activities and results? Please describe the types of investments and duration / extent if so. 5.2.2 Were individual men and women involved in R4 decision-making? Please describe the types and extent of decision-making if so. **VESA leaders:** 5.2.1 What are some of the ways in which R4 promoted participation by male and female beneficiaries? Were any efforts made to promote participation by People with Disabilities? 5.2.2 Were there any community or individual investments in R4 activities and results? Please describe the types of investments and duration / extent if so. 5.2.2 Were individual men and women involved in R4 decision-making? Please describe the types and extent of decision-making if so. **VESA Facilitators:** 5.2.1 What are some of the ways in which R4 promoted participation by male and female beneficiaries? Were any efforts made to promote participation by People with Disabilities? 5.2.2 Were there any community or individual investments in R4 activities and results? Please describe the types of investments and duration / extent if so. 5.2.2 Were individual men and women involved in R4 decision-making? Please describe the types

		and extent of decision-making if so. **IP Staff - CDFs:** 5.2.1 What are some of the ways in which R4 promoted participation by male and female beneficiaries? Were any efforts made to promote participation by People with Disabilities? 5.2.2 Were there any community or individual investments in R4 activities and results? Please describe the types of investments and duration / extent if so. 5.2.2 Were individual men and women involved in R4 decision-making? Please describe the types and extent of decision-making if so. **Govt staff (Local level):** 5.2.4 To what extent / in what ways has the government invested in different aspects of the R4 programme? Does your office / department feel a sense of ownership over any aspects of the programme? Please describe if so. **IP Staff - Managers:** 5.2.3 In what ways has R4 promoted participation by government and other national institutions? **WFP Staff:** 5.2.3 Apart from the Ministry of Agriculture, ATI, the National Meteorological Agency, and various universities, are there any other national institutions that have been involved in R4? Please describe which institutions and the nature of their involvement if so. [Ask about National Bank of Ethiopia (NBE)] To what extent were you satisfied with the participation of the different stakeholders in R4 design and implementation? Please explain.

		Govt staff (National / Regional level): 5.2.4 To what extent / in what ways has the government invested in different aspects of the R4 programme? Does your office / department feel a sense of ownership over any aspects of the programme? Please describe if so. **Donor:** 5.2.4 To what extent / in what ways has the government invested in different aspects of the R4 programme?

Sample key informant Interview Checklist: VESA Leaders

Kebele: Woreda: Date:

A. Background about the Interviewee

A.1 Name: Gender (DNA)[172]: Approx Age (DNA):

A.2 Position(s) in R4 Programme:
A.3 Approx how many years in this position: From: To:
A.4 Roles / responsibilities:
A.5 What types of training have you received in relation to this position / R4?
A.6 Outside of R4, do you have any other leadership positions within the community?

- If yes: Since when have you held each position?
- If yes: Has your R4 training / experience helped you in your other leadership roles? Please describe if so, with examples.

B. R4 & partners

B.1 When did R4 start operating in this community?

B.2 When was the VESA established (if not already clear from intro questions above)? [If earlier than 2018, explain that we are interested in the period from 2018 onwards. (Might need to establish memorable event for 2018.)]

B.3 What is the purpose of the VESA, and what are its main activities? How is it organized? Are all members involved in all activities?

B.4 [2.2.1 – 2.2.9] Since 2018, who / which organizations were involved in the implementation of the R4 programme in this community, and what were their roles?

- For each organization / person mentioned: How was their performance in implementing the R4 activities? Explain why.

B.5 Was the R4 programme / VESA linked to any other projects or programmes implemented in this community? Describe if so.

C. R4 implementation, participation and decision-making

[Interviewer to provide a re-cap of the different activities that R4 has implemented in this community, based on the information provided above. Check that all R4 activities have been noted.]

C.1 [1.1.3] What types of people / households were targeted for R4 / VESA support? Were any types of people / households excluded who you think should have received support? Are you satisfied with the way HHs were targeted? Why?/why not?

C.2 [5.2.1] What are some of the ways in which R4 / VESA promoted participation by male and female beneficiaries? Were any efforts made to promote participation by People with Disabilities?

C.3 [1.1.4] Were you or other community leaders involved in and/or consulted about the R4 programme / VESA design or targeting, or any changes to design or targeting that have taken place since 2018? Describe if

[172] DNA = Do not ask. Use your own judgement to indicate this.

so.

C.4 [5.2.2] Were community members (individual men and women) involved in any R4 / VESA decision-making? Please describe the types and extent of decision-making if so.

C.5 [5.2.2] Were there any community or individual contributions or investments in R4 / VESA activities and results (apart from savings contributions)? Please describe the types of contributions or investments and duration / extent if so.

C.6 [3.1.1] Were R4 /VESA activities / loans / payments implemented at the right time, according to local needs and the seasonal calendar / agricultural production cycle? Please describe, with examples.

C.7 [3.1.2] What were the consequences of any delays in activities / loans / payments / etc?

C.8 [2.2.1-2.2.9] Overall, how well was the R4 programme / VESA implemented at the community level? Please provide examples of some of the ways in which it was implemented well. Please provide examples of some of the ways in which it was not implemented well.

C.9 [2.2.1-2.2.9] What were the main challenges in implementing the R4 programme / VESA? Were there any efforts to overcome these challenges? Describe if so.

D. Changes, impacts & sustainability

D.1 [2.1.1 & 2.1.2] What have been some of the positive changes from R4 programme / VESA in this community? How did these changes come about? [Probe for details of causal links and conditions for each change mentioned]

D.2 [2.1.3] How have different types of people / households benefitted in different ways?

D.3 [2.1.4 / 4.1.3] Have you seen any changes in gender roles, women's status and decision-making as a result of R4 / VESA activities? Please provide examples. What contributed to these changes?

D.4 [4.1.2] Were there any unintended negative impacts?

D.5 [5.1.4] Do you think any of the benefits of R4 / VESA will be felt into the future? If so, please describe any capacities or resources within your community that will enable this.

Focus group discussion with VESA members

1. What is the purpose of the VESA?
2. What are some of the activities that the VESA undertakes / organizes?
3. Are all of you (those present for FGD) involved in all activities? Why / why not? How are people selected for different activities?
4. What are some of the benefits or positive changes that you / your household have gained / experienced through the VESA? [Probe to get as complete a list as possible]
5. For selected benefits / changes [selected by ET member to get a broad range from different FGDs]:
    a. Which activities contributed to these changes? How? [Probe to get causal links, and ask relevant follow up questions to get details], e.g.:
        i. NRM - ask about the different types of assets created and which are most / least appropriate / impactful

ii. CSA – ask about the different types of agricultural practices and which are most / least appropriate / impactful; ask about the availability of required inputs
iii. Insurance – ask about their understanding of the insurance mechanism; compare WII and AYII if possible; amount and timeliness of pay-out; how different people used the pay-out
iv. Business skills / IGA – ask about the range of different IGA activities that have been taken up among VESA members and which are most / least appropriate / impactful

b. Did all VESA group members / households benefit in the same way? Why? Why not? How? [Describe the reasons for any differences]
c. Will these changes continue into the future? Why? How?

6. [If not already mentioned above] Have you seen or experienced any changes in gender roles, women's status, leadership and decision-making (either at HH level or community level) as a result of VESA activities? Please provide examples. What contributed to these changes? [Probe to get causal links]
7. Have there been any negative changes brought about through the VESA? What / how / why?
8. Looking to the future, will the VESA continue as a group? Which activities will continue? Why? How? [probe for capacity / resource factors and linkages with other projects / organizations / institutions]

Household survey

INTRODUCTION AND CONSENT	
Introduction Good day/afternoon. My name is ..... I am part of an independent Evaluation team of researchers who are conducting a study for the World Food Programme. We would like to ask you a few questions about your experience with the R4 Rural Resilience Initiative in which you participated through the Village savings (VESA) group and/or other activities. The study will help WFP and its partners to improve the activities of the programme and to better understand the needs of beneficiaries. The World Food Programme Ethiopia and Self-Help Africa (SHA) have authorised the survey, and informed the VESA Facilitators and VESA Leaders about the survey. The survey takes less than one hour. We would like to ask you a few questions about your household, your participation in (and your experience with) the different activities of the R4 Initiative and training you have received. If you feel that another member of your household is in a better position to provide information about these topics, please feel free to let me know. Your participation in the survey is voluntary; we are grateful if you do participate. During the interview, you are free to skip any questions that you do not wish to answer or to end the interview any time. Your decision to participate (or not) will not affect you in any way. Your individual data and responses will only be accessible to the research team but will not be published or shared with WFP or any other organisation. The survey is completely anonymous. If you have any question, please ask me or contact the survey manager, XXX (phone: XXX).	
Do you consent to participate in the survey?	○ Yes ○ No

If Yes, continue with the Interview If No, Thank you. We will then not continue with the interview and not save your data. *To conduct the interview, it is mandatory to obtain the consent of the registered beneficiary and make sure that her/his household still lives in the indicated ward. If not, please end the interview here and do <u>not</u> submit the questionnaire.*	
Can and do you want to answer the survey yourself, or do you suggest another household member as respondent? *Note: Only members of the same beneficiary household are eligible as respondents.*	○ Registered beneficiary herself/himself ○ Other household member

MODULE 1: RESPONDENT AND HOUSEHOLD CHARACTERISTICS	
1.1 Name of the enumerator	[*Select from list*]
1.2 Date of the interview	DD/MM/YYYY
1.3 Woreda	.....
1.4 Kebele	.....
1.5 Gender of the registered beneficiary	○ Woman ○ Man
1.6 Phone number of the registered beneficiary as per sample list	.....
1.7 Name of the registered beneficiary	.....
1.8 What is the gender of the Household head?	○ Female ○ Male
1.9 Age of the Household head	_____years
1.10 What is the highest education level completed by the household head?	○ No Education ○ Primary ○ Secondary
1.11 What is the marital status of the household head	○ Married ○ Divorced ○ Widowed ○ Single
1.12 Are there any children younger than 5 years in your household?	○ Yes ○ No
1.13 Do you / registered beneficiary have any permanent physical or mental impairments (or chronic illness) which prevent them from working, doing daily tasks, or socialising?	○ Yes ○ No
1.14 Are there any persons in your household with permanent physical or mental impairments (or chronic illness) which prevent them from working, doing daily tasks, or socialising?	○ Yes ○ No
1.15 Household size	____

1.16 What type of assistance did your household receive under R4?	□ Natural resource rehabilitation □ Nutrition / cooking training □ Gender equality training □ Improved seed variety (wheat /teff) □ Vegetable seeds □ Fertiliser □ Shoats □ Chickens & chicken feed □ 15,000 ETB cash grant for IGA / small business □ Solar pump (shared with others) □ Training in agricultural practices □ Training / support for IGA □ Savings (VESA) □ Loan from VESA □ Loan from RuSACCO □ Weather Index insurance (through Insurance for Work) □ Weather Index insurance (with cash contribution to premium payment) □ Area Yield Insurance through Input Voucher System

MODULE 2: ASSETS CREATION

I would like you to ask a few questions about the Insurance for Assets scheme of the R4 Initiative.

2.1 Did you take part in any R4 work activities to create or rehabilitate soil and water conservation (SWC) structures / NRM assets?	○ Yes ○ No
2.1 If yes, for how many years have you been participating in the SWC / NRM Assets initiatives under R4? (if less than 1 year=0)	_____ years

2.2 How useful are the assets created through the insurance for assets scheme? For each purpose I am going to read you, please tell me how useful these assets have been (very, quite,	*The assets are very/somewhat/not useful for…*	*Very useful*	*Quite useful*	*Somewhat useful*	*Not useful*
	A. Protecting resources (soil, water and biodiversity) in the village or woreda against extreme weather (drought, flood, etc.)	○	○	○	○
	B. Improving income opportunities in the village or woreda	○	○	○	○
	C. Enhancing food security	○	○	○	○

somewhat, or not useful).	**D.** Improving solidarity and reducing conflict in village/woreda	○	○	○	○
	E. Creating more equity in the village or woreda (between women/ men, young/old, etc.)	○	○	○	○

2.3 Have any of the assets created Improved the natural environment of your own land / farm (E.g water table increased, less erosion)	○ Yes ○ No

MODULE 3: INSURANCE	
Now I would like to ask you a few questions about agricultural insurance.	
3.1 Did your household obtain crop insurance through the R4 Initiative?	○ Yes ○ No
If Q3.1 = 'No': Skip the remainder of Module 3, but please check very carefully that the respondent is indeed <u>not</u> aware of being (or is not) insured.	
3.2 For how many years have you been participating in the crop Insurance initiatives under R4? (if less than 1 year=0)	_____ years
3.3 Have you received any pay-outs from the insurance?	○ Yes ○ No
3.4 If yes, how many pay-outs have you received?	
3.5 Were you satisfied with the timeliness of the pay-out(s)?	○ Yes, all ○ Yes, some ○ No, not satisfied with any
3.6 Were you satisfied with the amount of the pay-out(s)?	○ Yes, all ○ Yes, some ○ No, not satisfied with any
3.7 How much was the amount of the most recent pay-out you received?	_____ ETB
3.8 How did you use this pay-out? (tick those that apply and indicate amount of pay-out used for each category)	□ Crop production: _____ ETB □ Livestock production: _____ ETB □ Other business / IGA: _____ ETB
3.9 What are the benefits that you have experienced from crop Insurance? *(Multiple response)*	□ Offers me adequate protection during dry spells □ Offers me adequate protection against various different hazards □ Enhances the food security of my household □ Increases my willingness to experiment with new agricultural practices or crops □ Increases my willingness to engage in livelihoods other than farming □ Makes it easier for me to get loans

	□ Creates income for investments □ I have not yet seen any benefits
3.10 Have you made any cash contribution for the insurance premium payments to date?	○ Yes ○ No ○ Not sure
MODULE 4: Village Economic and Social Associations (VESAs) groups	
Thank you. The next set of questions is about Village Economic and Social Associations (VESAs) groups	
4.1. Are you or anyone in your household a member of one of the VESA groups established through the R4 Initiative?	○ Yes ○ No
If Q4.1 = 'No': Skip the remainder of Module 4.	
4.2 For how many years have you been participating in the VESA group under R4? (if less than 1 year=0)	_____ years
4.3 How much are your monthly savings in the VESA?	_____ETB
4.4 How much is your own (individual) total savings in the VESA?	_____ETB
4.5 Have you managed to access loans from the VESA?	○ Yes ○ No
4.6 If yes, what is the Total value of loans that you've received from the VESA over the last 12 months? (ETB)	_____ETB
4.7 How have you used the loans received from the VESA group? *Multiple choices possible. Formulate as open question – don't read the response options to the respondent.*	□ Crop production (inputs, labour, etc) □ Agricultural business (for buy/selling produce.) □ Livestock □ Other non-farm business □ Housing □ Health or education □ Food □ Other purposes (please specify): _ _ _
4.8 If Yes, how much of the loan you got did you use forbusiness / IGA (either agricultural or non-agricultural)?	_____ETB
4.9 Are the loans from the VESA group adequate for the investments you want to make, that is, are the loans accessible for you at the time and in the volume you need them?	○ Yes ○ No
4.10 In No, Why are they not adequate for your purpose? *Multiple choices possible. Formulate as open question – don't read the response options to the respondent.*	□ Cannot get loans when needed/not at the right time □ Loans are too small □ High inflation erodes the value of loans □ Interest rates are too high □ Other reasons (please specify): _ _ _
4.11 Do you have an outstanding loan balance?	○ Yes ○ No

4.12 If Yes, how much?	_____ETB
MODULE 5: Loans from RuSACCOs	
Thank you. The next set of questions is about loans received from RuSACCOs	
5.1. Are you or anyone in your household a member of the RuSACCO for this kebele?	○ Yes ○ No
If Q4.1 = 'No': Skip the remainder of Module 5.	
5.2 For how many years have you been a member of the RuSACCO? (if less than 1 year=0)	_____ years
5.3 Have you managed to access loans from the RuSACCO?	○ Yes ○ No
5.4 If yes, what is the Total value of loans that you've received from the RuSACCO over the last 12 months? (ETB)	_____ETB
5.5 How have you used the loans received from the RuSACCO? *Multiple choices possible. Formulate as open question – don't read the response options to the respondent.*	□ Crop production (inputs, labour, etc) □ Agricultural business (for buy/selling produce.) □ Livestock □ Other non-farm business □ Housing □ Health or education □ Food □ Other purposes (please specify): _ _ _
5.6 If Yes, how much of the loan you got from the RuSACCO did you use for business / IGA (either agricultural or non-agricultural)?	_____ETB
5.7 Are the loans from the RuSACCO adequate for the investments you want to make, that is, are the loans accessible for you at the time and in the volume you need them?	○ Yes ○ No
5.8 If No, Why are they not adequate for your purpose? *Multiple choices possible. Formulate as open question – don't read the response options to the respondent.*	□ Cannot get loans when needed/not at the right time □ Loans are too small □ High inflation erodes the value of loans □ Interest rates are too high □ Other reasons (please specify): _ _ _
5.9 Do you have an outstanding loan balance?	○ Yes ○ No
5.10 If Yes, how much?	_____ETB
MODULE 6: INCOME	
I would like to continue with some questions about your income and sources of livelihoods.	
6.1 What are your current sources of income for your household?	□ Sale of crops □ Sale of livestock

	□ Sale of eggs / milk or milk products □ Sales from bee keeping □ Buying and selling agricultural produce □ Small business (not agricultural) □ Casual labour □ Full-time employment □ Remittances □ Mining □ Handicrafts □ Sale of firewood / forest products □ Local liquor sale □ Other, specify
6.2 Do you have any IGA that were started EITHER with a loan from the VESA or RuSACCO or from a bank/MFI (both R4 and non-R4), OR started with a 15,000 ETB cash grant from the Recovery project?	○ Yes ○ No
6.3 If yes, what type of IGA / business did you start with a loan or 15,000 ETB cash grant?	□ Crop-related business □ Livestock-related business □ Non-agricultural business
6.4 If yes, what is your annual income from the IGA(s) that you started with a loan or cash grant?	_____ETB
6.5 How much is your annual income from each of the other sources mentioned in 5.1? (record for each source mentioned)	_____ETB
6.6 Have your sources of income changed since the start of R4 support?	□ More income sources □ Fewer income sources □ No change
6.7 How much is your household monthly expenditure?	_____ETB
6.8 During the past 30 days, did anyone in your household have to engage in any following behaviours due to a lack of food or a lack of money to buy food**?** **(stress/ crisis/ Emergency)**	□ Relied on savings □ Use retained harvest □ Unconditional help provided by relatives/friends □ Have to receive additional loan □ Reducing food consumption (frequency and diet) □ More non-farm employment (wage or self) □ Obtained credit □ Reduce health and education expenditure □ Relied on savings □ Sales of livestock □ Sold household assets □ withdrawal of children from school □ Donor Aid □ Government support

	□ No Coping strategy
MODULE 7: AGRICULTURAL PRODUCTION	
7.1 Do you have access to land for agriculture production?	○ Yes ○ No
7.2 If yes, What is the size of your plot?	_____ timad
7.3 Which crops are you growing?	□ Teff □ Maize □ Millet □ Wheat □ Barley □ Sorghum □ Sesame □ Flax □ Pepper □ Banana □ Orange □ Chaat □ Vegetables □ Peas □ pulses (lentil, Fababean, field pea, mung bean, haricot bean) □ trees □ other, specify
7.4 Which of these crops was your **MAIN** crop in 2024 **Meher** season?	○ Teff ○ Maize ○ Millet ○ Wheat ○ Barley ○ Sorghum ○ Sesame ○ Flax ○ Pepper ○ Banana ○ Orange ○ Chaat ○ Vegetables ○ Peas □ pulses (lentil, Fababean, field pea, mung bean, haricot bean) □ trees □ other, specify
7.4 Which of these crops was your **MAIN** crop in 2024 **Belg** season?	○ Teff ○ Maize ○ Millet ○ Wheat ○ Barley ○ Sorghum ○ Sesame ○ Flax ○ Pepper ○ Banana ○ Orange ○ Chaat ○ Vegetables ○ Peas □ pulses (lentil, Fababean, field pea, mung bean, haricot bean) □ trees □ other, specify □ N/A
7.5 Area sowed in the 2024 season?	_____timad
7.6 What was the total production (both seasons) for the **main** crop in 2024?	_____Kuntal
7.7 Has there been any change in your production comparing with the previous seasons?	□ Increase in production □ Decrease in production □ No change
7.8 What are the factors that have contributed to these changes?	□ Increase or decrease in area planted □ Good rainfall / drought / weather patterns

	□ Pests / diseases □ Access / lack of access to labour □ Fertiliser / lack of fertiliser □ Quality of seed / variety □ Use of Climate Smart Agriculture methods □ Other, specify		
7.9 Are you using any climate adapted techniques promoted by R4 on your primary/ main crop field? **(**basic soil and water conservation techniques)	○ Yes ○ No		
7.10 Awareness, Training and Adoption of Climate smart techniques	Aware	Trained	Applied/ Adopted
permanent soil organic cover to reduce erosion and evapotranspiration (mulching, cover crops)			
crop diversification? (use of drought resistant crops, associations of at least three crops)			
Intercropping/ Crop rotation			
soil fertility conservation and improvement techniques (for ex. Composting, manuring, green manuring, reaped land ploughing)			
Minimum tillage (e.g. ripping, basin)			
Agroforestry			
7.11 Has the R4 Initiative helped you to increase yields of existing crops?	○ Yes ○ No		
7.12 Has the R4 Initiative helped you to reduce harvest losses?	○ Yes ○ No		
7.13 Has the R4 Initiative helped you to grow new types of crops?	○ Yes ○ No		
7.14 Did you have access to improved seeds from R4 ?	○ Yes ○ No		
7.15 Do you have access to Extension services?	○ Yes ○ No		
7.16. Does your household have any of the following livestock? If yes, how many each?			
Livestock type	**Yes/ No**	**If Yes, quantity**	
Cattle			
Goats			
Sheep			

Donkeys		
Pigs		
Poultry		
Camels		

MODULE 8: RESILIENCE CAPACITY AND CLIMATE IFORMATION	
8.1 In the past 12 months, was your household affected by climate induced shocks?	○ Yes ○ No
8.2 If yes, which shocks?	□ Floods □ Drought □ Frost □ Hail □ Wildfire □ Storms □ Desert locust □ Common pests
How do you agree with the following statements:	
8.3 Your household is fully prepared for any future climate event/shock (drought, flood, cyclone…) that may occur in your area	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.4 Your household is able to bounce back from any climatic event/shock (drought, flood, cyclone…) affecting your livelihoods or incomes	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.5 If affected by a climatic event/shock (drought, flood, cyclone…), your household can change or adapt its primary income or source of livelihood without major difficulties	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.6 If threatening climatic variability and shocks (drought, flood, cyclone…) became more frequent and intense, your household would still find a way to get by	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.7 Your household has easy access to the financial support that would be required if climatic events/shocks (drought, flood, cyclone…) caused hardship in your area	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.8 In case of unsatisfied essential needs because of climatic	1. Strongly Disagree

events/shocks (drought, flood, cyclone…) your household can rely on the support of family and friends	2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.9 In case of unsatisfied essential needs due to climatic events/shocks, your household can rely on support from public administration/government or other institutions	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.10 Your household has learned important lessons from past hardships caused by climatic events/shocks that help you better prepare for similar threats in the near future	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree
8.11 Your household receives in advance information warning about future climate variability and weather risks that help your household to prepare for and protect from future shocks.	1. Strongly Disagree 2. Disagree 3. Neither agree nor disagree 4. Agree 5. Strongly Agree

MODULE 9: Food Security (DDS, FCS and FES)

Food Group	**9.1** On how many separate days did your household consume [this FOOD] in the last **seven (7) days?** *(If 0, skip 8.2 to 8.8)*	**9.2** Has the household consumed any of the following food items in the last **24 hours**?	**9.3** Did your household **purchase** any [item] **for household consumption** in the **last 7 days,** using cash or on credit?	**9.4** If **in cash and on credit**, how much did your household spend on [item] in the **last 7 days**? (ETB)	**9.5** In the **last 7 days**, did your household **consume** any [item] that came **from in-kind gifts or in-kind assistance**?	**9.6** What would be **the value** of the consumed [item] that came **from in-kind gifts or assistance** if you were to buy that at the market? (ETB)	**9.7** In the **last 7 days,** did your household **consume** any [item] that **you produced, gathered/hunted/fished, or received in exchange of labor?**	**9.8** What would be **the value** of the consumed [item] that you **produced, gathered/ hunted/fished, or received in exchange of labor** if you were to buy that at the market? (ETB)
Cereals (Maize, bread, rice, barley, sorghum, millet, etc.)	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Tubers (potatoes, sweet	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___

potatoes, cassava, etc)								
Pulses and nuts (beans, peas, peanuts, etc.)	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Vegetables	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Fruits	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Meat (all types)	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Fish	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Eggs	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Dairy products (milk, yoghurt etc)	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Sugar, honey	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Oil, fat, butter (peanut butter/ margarine)	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Condiments, coffee, tea	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Non-alcoholic beverages (including bottled water)	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
Snacks and meals prepared outside the home	[_]	○ Yes ○ No	○ Yes ○ No	___	○ Yes ○ No	___	○ Yes ○ No	___
9.9 How much is your **Expenditure** on **Non- food items** (Personal care, Transport, Housing, Communication, Recreation, sports and culture, Alcohol and Tobacco) in the past 30 days? *Convert to cash value all items that came from in-kind gifts or in-kind assistance.*						_____ETB		
Consumption Coping strategy index								
9.10 During the last 7 days, were there days (and, if so, how many) when						Frequency (number of days		

your household had to employ one of the following strategies (to cope with a lack of food or money to buy it)?: **READ OUT STRATEGIES**	from 0 to 7)
1. Relied on less preferred, less expensive food	| __ |
2. Borrowed food or relied on help from friends or relatives	| __ |
3. Reduced the number of meals eaten per day	| __ |
4. Reduced portion size of meals	| __ |
5. Restricted consumption by adults in order for small children to eat	| __ |

MODULE 10: ASSETS

10.1 Does your household own any of the following household assets?

Household Asset	**Yes/ No**
Radio receiver	
Television	
Battery or Generator for power	
Solar panel	
Table	
chair/ stool	
Wardrobe	
Bed	
Mattress	
Mobile Phone	
Sewing machine	
Bicycle	
Car	
Motor cycle	

10.2 Does your household own any of the following productive assets?

Productive Asset	**Yes/ No**
Ox- Plough	
Hoe	
Axe	
Panga/ Machete	

spade/shovel	
Knapsack sprayer	
animal scotch cart	
Individual granary/ Food store	
Wheelbarrow	
Water tank	
Watering cans	
Irrigation equipment	

MODULE 11: TRAINING RECEIVED

The implementing partners of WFP have organised different types of trainings under the R4 Initiative. I am reading a list of different trainings. For each, please tell me whether you or anyone in your household participated in the training, and if so, how you would rate its usefulness and whether you have already applied the trained skills in practice.

Type of training *[to be confirmed with WFP / SHA]* *Note for the enumerator: In this case, you may read the list of trainings to the respondent.*	**A.** Received training?	*If A = 'Yes':* **B.** Score its usefulness: 1 - low 2 - medium 3 - high	**C.** Have you already applied the trained skills in practice?
11.1 Management of natural and physical resources	○ Yes ○ No	Score: __	○ Yes ○ No
11.2 Business management/income generating activities	○ Yes ○ No	Score: __	○ Yes ○ No
11.3 Loan management	○ Yes ○ No	Score: __	○ Yes ○ No
11.4 Savings management (VESA)	○ Yes ○ No	Score: __	○ Yes ○ No
11.5 Climate adapted techniques	○ Yes ○ No	Score: __	○ Yes ○ No
11.6 Training on conservation agriculture and climate-smart agriculture techniques	○ Yes ○ No	Score: __	○ Yes ○ No
11.7 Post Harvest Handling and Storage	○ Yes ○ No	Score: __	○ Yes ○ No
11.8 Gender and women empowerment	○ Yes ○ No	Score: __	○ Yes ○ No
11.9 Financial Literacy	○ Yes ○ No	Score: __	○ Yes ○ No
11.10 Nutrition / Cooking demo			

Module 12: Cross-cutting issues

12.1 Has R4 promoted equality between men and women; boys and girls	○ Yes ○ No
12.2 Did you have sufficient access to information about WFP programmes and activities?	○ Yes ○ No
12.3 Did you or your household members encounter any barriers in accessing R4 assistance? If yes, what type of	○ Yes ○ No

barriers did you encounter?	Barriers:
12.4 Were you aware of the R4 Feedback / Complaints Mechanism?	○ Yes ○ No
12.5 If yes, did you make a complaint?	○ Yes ○ No
12.6 If yes, did you get a satisfactory response?	○ Yes ○ No
End the Interview and thank the respondent for their time	

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Annex 9. Data collection overview

Inception phase people interviewed

Organization	Male	Female	Total
WFP	17	4	21
Self Help Africa	1		1
ORDA Ethiopia	1		1
Relief Society of Tigray REST	2		2
UNICEF		1	1
KFW	2		2
TOTAL	**23**	**5**	**28**

Data collection phase people interviewed

Organization	Male	Female	Total
WFP	14		14
Self Help Africa	5	2	7
ORDA Ethiopia	1		1
Regional Bureau of Agriculture	1		1
Zonal Agriculture Office	1		1
Woreda Agriculture Offices (incl Kebele-level DAs)	5	2	7
Woreda Cooperative Offices	1	2	3
Woreda Women & Children Social Affairs Offices		2	2
RuSACCOs (Kebele level and Unions)	8		8
VESA Leaders	2		2
Watershed Committees	2		2
Kebele Chairperson	1		1
Tsedey Bank	4		4
Africa Insurance Company	1		1
Nyala Insurance Company	1		1
Oromia Insurance Company	1		1
Pula Advisors (local and national levels)	1	1	2
Agricultural Transformation Institute (ATI)	1		1
National Meteorological Institute	1		1
Bahir Dar University	1		1
UNDP		1	1
KFW	2		2
TOTAL	**54**	**10**	**64**

Data collection phase people involved in FGDs

R4 beneficiaries (VESA members)			

Location	Number of men	Number of women	Total number
Angot Kebele, Libokemkem Woreda	18	14	32
Debrenigist Kebele, Woreilu Woreda	20	13	33
Kaya Fir Kebele, Jama Woreda	15	12	27
Total number beneficiaries	**53**	**39**	**92**

Annex 10. Additional data tables

Table 30 Factors contributing to crop yield decreases

Factors contributing to **Decrease in Yield**	Female		Male		All farmers	
	n	%	n	%	n	%
drought / weather patterns	6	35.3%	12	26.7%	18	29.0%
Pests/ diseases	14	82.4%	32	71.1%	46	74.2%
lack of access to labour	2	11.8%	0	0.0%	2	3.2%
lack of fertiliser	3	17.6%	17	37.8%	20	32.3%
Quality of seed variety	1	5.9%	3	6.7%	4	6.5%
Use of Climate Smart Agriculture methods	0	0.0%	2	4.4%	2	3.2%

Table 31 Usefulness of NRM structures created, disaggregated by woreda

Useful for…	**Perceived usefulness**	Whole sample		Ebinat		Jama		Legehida		Libokemkem		Mekidela		Tenta		Werailu	
		n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
A Protecting resources (soil, water and biodiversity) in the village or woreda against extreme weather	Not useful	1	.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	2.0%	0	0.0%
	Quite useful	117	28.8%	8	13.3 %	8	26.7 %	26	36.6 %	24	24.0%	18	36.0 %	20	40.0 %	13	28.9 %
	Somewhat useful	20	4.9%	1	1.7%	0	0.0%	4	5.6%	5	5.0%	6	12.0 %	2	4.0%	2	4.4%
	Very useful	268	66.0%	51	85.0 %	22	73.3 %	41	57.7 %	71	71.0%	26	52.0 %	27	54.0 %	30	66.7 %

(drought, flood, etc.)																
B Improving income opportunities in the village or woreda	Quite useful	162	39.9%	9	15.0 %	15	50.0 %	40	56.3 %	27	27.0%	20	40.0 %	33	66.0 %	18	40.0 %
	Somewhat useful	24	5.9%	1	1.7%	1	3.3%	5	7.0%	4	4.0%	6	12.0 %	4	8.0%	3	6.7%
	Very useful	220	54.2%	50	83.3 %	14	46.7 %	26	36.6 %	69	69.0%	24	48.0 %	13	26.0 %	24	53.3 %
C Enhancing food security	Quite useful	135	33.3%	8	13.3 %	12	40.0 %	37	52.1 %	20	20.0%	19	38.0 %	28	56.0 %	11	24.4 %
	Somewhat useful	27	6.7%	1	1.7%	0	0.0%	7	9.9%	4	4.0%	7	14.0 %	4	8.0%	4	8.9%
	Very useful	244	60.1%	51	85.0 %	18	60.0 %	27	38.0 %	76	76.0%	24	48.0 %	18	36.0 %	30	66.7 %
D Improving solidarity and reducing conflict in village/woreda	Quite useful	148	36.5%	8	13.3 %	10	33.3 %	37	52.1 %	28	28.0%	18	36.0 %	31	62.0 %	16	35.6 %
	Somewhat useful	40	9.9%	1	1.7%	5	16.7 %	8	11.3 %	3	3.0%	10	20.0 %	6	12.0 %	7	15.6 %
	Very useful	218	53.7%	51	85.0 %	15	50.0 %	26	36.6 %	69	69.0%	22	44.0 %	13	26.0 %	22	48.9 %
E Creating more equity in the village or woreda	Not useful	1	.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	1	2.0%	0	0.0%
	Quite useful	146	36.0%	8	13.3 %	14	46.7 %	35	49.3 %	24	24.0%	20	40.0 %	28	56.0 %	17	37.8 %

(between women/ men, young/old, etc.)	Somewhat useful	38	9.4%	1	1.7%	3	10.0 %	8	11.3 %	3	3.0%	9	18.0 %	8	16.0 %	6	13.3 %
	Very useful	221	54.4%	51	85.0 %	13	43.3 %	28	39.4 %	73	73.0%	21	42.0 %	13	26.0 %	22	48.9 %

Table 32 Mean number of income sources, by woreda and gender

Woreda	Mean number of income sources
Ebinat	3.08
Jama	3.33
Legehida	2.70
Libokemkem	3.01
Mekidela	2.77
Tenta	2.56
Werailu	3.12
All farmers	2.92
Baseline	2 to 3
Female	2.70
Male	3.00

Table 33 Farmers' perceived changes in income sources

	Female	Male	All farmers

Have your sources of income changed since the start of R4 support	n	%	n	%	n	%
Fewer income sources	1	.9%	4	1.3%	5	1.2%
More income sources	108	92.3%	278	92.4%	386	92.3%
No change	8	6.8%	19	6.3%	27	6.5%

Table 34 Farmers' use of climate-adapted techniques

	All Woredas (n=415)					
	Female (n=416)		Male (n=299)		All (n=415)	
	n	%	n	%	n	%
Yes	115	99.1%	298	99.7%	413	99.5%
No	1	.9%	1	.3%	2	.5%

Table 35 Adoption of agricultural technologies by gender

Climate smart techniques		Female		Male	
		n	%	n	%
permanent soil organic cover to reduce erosion and evapotranspiration	Applied/ Adopted	87	75.0%	244	81.6%
	Aware	13	11.2%	19	6.4%
	Not aware of	2	1.7%	4	1.3%
	Trained	14	12.1%	32	10.7%
crop diversification	Applied/ Adopted	83	71.6%	225	75.3%

	Aware	18	15.5%	27	9.0%
	Not aware of	0	0.0%	4	1.3%
	Trained	15	12.9%	43	14.4%
Intercropping/Croprotation	Applied/ Adopted	99	85.3%	273	91.3%
	Aware	8	6.9%	3	1.0%
	Not aware of	1	.9%	2	.7%
	Trained	8	6.9%	21	7.0%
soil fertility conservation and improvement techniques	Applied/ Adopted	95	81.9%	271	90.6%
	Aware	6	5.2%	2	.7%
	Not aware of	0	0.0%	2	.7%
	Trained	15	12.9%	24	8.0%
Minimum tillage	Applied/ Adopted	96	82.8%	273	91.3%
	Aware	6	5.2%	3	1.0%
	Not aware of	0	0.0%	1	.3%
	Trained	14	12.1%	22	7.4%
Agroforestry	Applied/ Adopted	68	58.6%	203	67.9%
	Aware	18	15.5%	26	8.7%
	Not aware of	8	6.9%	20	6.7%
	Trained	22	19.0%	50	16.7%

Table 36 Adoption of agricultural technologies by woreda

		All farmers (n=415)		Ebinat (n=60)		Jama (n=30)		Legehida (n=71)		Libokemkem (n=100)		Mekidela (n=53)		Tenta (n=52)		Werailu (n=49)	
		n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
permanent soil organic cover to reduce erosion and evapotranspiration	Applied/ Adopted	331	79.8%	59	98.3 %	22	73.3 %	54	76.1 %	92	92.0 %	39	73.6 %	32	61.5 %	33	67.3 %
	Aware	32	7.7%	0	0.0%	5	16.7 %	5	7.0%	1	1.0%	8	15.1 %	9	17.3 %	4	8.2%
	Not aware of	6	1.4%	1	1.7%	0	0.0%	3	4.2%	0	0.0%	1	1.9%	0	0.0%	1	2.0%
	Trained	46	11.1%	0	0.0%	3	10.0 %	9	12.7 %	7	7.0%	5	9.4%	11	21.2 %	11	22.4 %
crop diversification	Applied/ Adopted	308	74.2%	59	98.3 %	17	56.7 %	42	59.2 %	93	93.0 %	36	67.9 %	28	53.8 %	33	67.3 %
	Aware	45	10.8%	0	0.0%	5	16.7 %	13	18.3 %	1	1.0%	8	15.1 %	13	25.0 %	5	10.2 %
	Not aware of	4	1.0%	1	1.7%	0	0.0%	2	2.8%	0	0.0%	0	0.0%	0	0.0%	1	2.0%
	Trained	58	14.0%	0	0.0%	8	26.7 %	14	19.7 %	6	6.0%	9	17.0 %	11	21.2 %	10	20.4 %
Intercroppin	Applied/	372	89.6%	58	96.7	26	86.7	61	85.9	97	97.0	48	90.6	45	86.5	37	75.5

g/ Crop rotation	Adopted				%		%		%		%		%		%	
	Aware	11	2.7%	0	0.0%	3	10.0 %	2	2.8%	0	0.0%	0	0.0%	1	1.9%	5	10.2 %
	Not aware of	3	.7%	2	3.3%	0	0.0%	1	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Trained	29	7.0%	0	0.0%	1	3.3%	7	9.9%	3	3.0%	5	9.4%	6	11.5 %	7	14.3 %
soil fertility conservation and improvement techniques	Applied/ Adopted	366	88.2%	58	96.7 %	25	83.3 %	61	85.9 %	94	94.0 %	48	90.6 %	45	86.5 %	35	71.4 %
	Aware	8	1.9%	0	0.0%	3	10.0 %	0	0.0%	0	0.0%	0	0.0%	1	1.9%	4	8.2%
	Not aware of	2	.5%	1	1.7%	0	0.0%	1	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Trained	39	9.4%	1	1.7%	2	6.7%	9	12.7 %	6	6.0%	5	9.4%	6	11.5 %	10	20.4 %
Minimum tillage (e.g. ripping, basin)	Applied/ Adopted	369	88.9%	60	100.0 %	26	86.7 %	56	78.9 %	98	98.0 %	45	84.9 %	43	82.7 %	41	83.7 %
	Aware	9	2.2%	0	0.0%	1	3.3%	3	4.2%	0	0.0%	0	0.0%	2	3.8%	3	6.1%
	Not aware of	1	.2%	0	0.0%	0	0.0%	1	1.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
	Trained	36	8.7%	0	0.0%	3	10.0 %	11	15.5 %	2	2.0%	8	15.1 %	7	13.5 %	5	10.2 %

Agroforestry	Applied/ Adopted	271	65.3%	56	93.3 %	11	36.7 %	36	50.7 %	86	86.0 %	26	49.1 %	23	44.2 %	33	67.3 %
	Aware	44	10.6%	1	1.7%	6	20.0 %	10	14.1 %	0	0.0%	12	22.6 %	9	17.3 %	6	12.2 %
	Not aware of	28	6.7%	1	1.7%	1	3.3%	9	12.7 %	1	1.0%	6	11.3 %	9	17.3 %	1	2.0%
	Trained	72	17.3%	2	3.3%	12	40.0 %	16	22.5 %	13	13.0 %	9	17.0 %	11	21.2 %	9	18.4 %

Table 37. Percentage change in livestock ownership

	Baseline Average TLU	Endline Average TLU	%age increase
All farmers	2.5	3.62	145%
Female	1.82	2.66	146%
Male	2.11	4.00	189%

Table 38 Percentage change in livestock ownership in Libokemkem woreda

	Farmers who did not receive livestock inputs (N=48)			All farmers (N=100)		
	Baseline Average TLU	Endline Average TLU	%age increase	Baseline Average TLU	Endline Average TLU	%age increase
All farmers (Endline N=48)	2.5	3.74	149.6%	2.5		
Female (Endline N=14)	1.82	2.51	137.9%	1.82		
Male (Endline N=34)	2.11	4.03	191.0%	2.11		

Table 39. Percentage of income from agriculture and IGA

	% of income from agricultural production			% of income from IGA		
	All farmers	Female	Male	All farmers	Female	Male
Baseline	44.9%	36.3%	51.0%	9.0%	11.6%	6.6%
Endline	83.1%	78.9%	84.7%	13.1%	13.1%	19.9%

Table 40 Average contribution of income sources to total income

% Contribution to Total income		
Source of Income	All woredas	Libokemkem
sale of crops	45.7%	53.3%
sale of livestock	30.6%	29.5%
Sale of eggs milk or milk products	6.4%	4.5%
Sales from bee keeping	0.7%	0.6%
Buying and selling agricultural produce	2.0%	1.9%
Sale of firewood/forest products	0.2%	0.0%
small business (not agriculture)	2.8%	0.5%

casual labour	6.1%	2.6%
Full time employment	1.6%	5.0%
Remittances	0.0%	0.0%
Mining	0.2%	0.2%
Handicrafts	1.5%	1.0%
Local liquor sales	2.1%	0.7%
other income	0.0%	0.1%

Table 41 Changes in average wealth index

Average wealth Index	All farmers	Female	Male
Baseline	44.2	43.0	45.0
Endline	40.6	36.7	42.1

Table 42 Access to VESA loans by woreda and gender

Access to VESA loan	Ebinat (n=60)				Jama (n=28)				Legehida (n=70)				Libokemkem (n=99)			
	Female (n=10)		Male (n=40)		Female (n=15)		Male (n=13)		Female (n=14)		Male (n=56)		Female (n=23)		Male (n=76)	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Yes	6	60.0%	39	78.0%	7	46.7%	6	46.2%	8	57.1%	18	32.1%	22	95.7%	64	84.2%
No	4	40.0%	11	22.0%	8	53.3%	7	53.8%	6	42.9%	38	67.9%	1	4.3%	12	15.8%

Access to VESA loan	Mekidela (n=53)				Tenta (n=51)				Werailu (n=50)				All Woredas (n=411)			
	Female (n=11)		Male (n=42)		Female (n=26)		Male (n=25)		Female (n=13)		Male (n=37)		Female (n=112)		Male (n=299)	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Yes	5	45.5%	18	42.9%	4	15.4%	9	36.0%	12	92.3%	25	67.6%	48	42.9%	120	40.1%
No	6	54.5%	24	57.1%	22	84.6%	16	64.0%	1	7.7%	12	32.4%	64	57.1%	179	59.9%

Table 43 Value and use of VESA loans, by gender

Value and use of VESA loans (by gender)		
	Total value of VESA loans in last 12 months	Value of VESA loan used for business / IGA

Female	Mean	2,579.69	1,827.27
	Minimum	400.00	1,000.00
	Maximum	15,000.00	3,000.00
	Std. Deviation	2,138.33	614.96
	N	64	11
Male	Mean	2,364.77	1,805.71
	Minimum	200.00	200.00
	Maximum	20,000.00	5,500.00
	Std. Deviation	2,034.56	1,250.87
	N	176	35
All farmers with VESA loan	Mean	2,422.08	1,810.87
	Minimum	200.00	200.00
	Maximum	20,000.00	5,500.00
	Std. Deviation	2,060.42	1,125.31
	N	240	46

Table 44 Value and use of RuSACCO loans, by gender

Value and use of RuSACCO loans (by Gender)			
Gender		Total value of loans in last 12 months	Value of loans from RuSSACO used for business / IGA
Female	Mean	13,052.08	12,719.05
	Minimum	1,000.00	200.00
	Maximum	30,000.00	30,000.00
	Std. Deviation	7,599.86	7,920.37
	N	48	42
Male	Mean	13,229.57	12,711.88
	Minimum	1,000.00	200.00
	Maximum	30,000.00	30,000.00

	Std. Deviation	6,896.80	7,015.80
	N	115	101
All farmers	Mean	13,177.30	12,713.99
	Minimum	1,000.00	200.00
	Maximum	30,000.00	30,000.00
	Std. Deviation	7,087.72	7,264.70
	N	163	143

Table 45 Participation in the R4 insurance component by gender

Did your household obtain crop insurance through the R4 Initiative?	Female		Male		All farmers		Youth-headed HHs		HHs with PwD	
	n	%	n	%	n	%	n	%	n	%
Yes	76	65.0%	197	65.4%	273	65.3%	21	65.6%	49	68.1%
No	41	35.0%	104	34.6%	145	34.7%	11	34.4%	23	31.9%

Table 46 Participation in the R4 insurance component by woreda

Did your household obtain crop insurance through the R4 Initiative?	All farmers		Ebinat		Jama		Legehida		Libokemkem		Mekidela		Tenta		Werailu	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Yes	273	65.3%	34	56.7%	27	90.0%	52	71.2%	56	56.0%	36	67.9%	30	57.7%	38	76.0%
No	145	34.7%	26	43.3%	3	10.0%	21	28.8%	44	44.0%	17	32.1%	22	42.3%	12	24.0%

Table 47 summary of insurance coverage and pay-outs in Amhara Region, 2019-2024

All costs / amounts are in ETB. Pay-outs are highlighted.

Woreda	Meher 2019 - WII		Meher 2020 - WII[173]		Meher 2021 - WII		Meher 2022 - WII[174]		Meher 2023 - AYI[175]		Meher 2024 - AYI[176]
	Number of farmers insured	Payout amount per farmer	Number of farmers insured	Payout amount per farmer	Number of farmers insured	Payout amount per farmer	Number of farmers insured	Payout amount per farmer	Number of farmers insured	Payout amount per farmer	Number of farmers insured
Libokemkem	2,980	0	7,919	171	4,061	0	2,269	202.90			4404
Ebinat			8,105	222	7,072	0	2,209	875.81			7549
Shebel Berenta			1,777	0	1,022	0	1,037	36.45	1010	0	1022
Enebsie Sar Midir			5,344	0	3,206	0	1,575	0	3207	0	3348
Goncha Siso Enebsie			1,538	0	377	0	608	0			377
Tenta					3,672	0	1,774	0			5534
Mekidela					6,339	0	764	0			6874
Kelala					2,349	0	1,413	0			2502
Jamma					853	0	1,614	0	841	546.45	925
Woreilu					1,932	0	718	46.67	1896	404	2095
Legehida					2,454	0	319	0	2413	0	2411
Legambo					2,223	0	1,974	0			2411
Mehal Saiynt					3,469	0	33	0	3464	0	2970
Saint Ajbar					5,103	0	788	829.11			5534
Borena					2,050	0	1,493	0			2127
Gishe Rabel					3,612	0	1,960	0			3917

[173] Meher 2020: 16,750 farmers from 5 woredas were enrolled for IfW for the long cycle crop season, and 7,933 were enrolled for the short cycle season. Cost of premium was fully covered by IfW. Only 75% of farmers received their payouts due to ACSI challenges.
[174] Meher 2022: Both short and long cycle crops covered.
[175] Meher 2023: AYI piloted in six R4 woredas. Wheat and teff only. 109,321 IVS farmers in the same woredas also received insurance. Premium was fully paid by WFP for all farmers.
[176] Meher 2024: AYI covered Maize, Wheat, Teff, Barely, Sorghum in 16 woredas. R4 farmers each paid a contribution of 130 ETB towards the cost of the premium of 520 ETB. Payout report not yet available.

Number of R4 farmers who received payout	0		16,024		0		7,021		2,737		N/A
TOTAL R4 farmers insured	2,980		24,683		49,794		20,548		12,831		54,000
%age farmers who received payout	0%		65%		0		34%		21%		N/A

Table 48 Livelihood Coping Strategy Index (LCSI): Baseline vs endline, by gender

	Endline all farmers		Baseline	Endline Female		Baseline Female	Endline Male		Baseline Male
	n	%	%	n	%	%	n	%	%
Not adopting coping strategies	234	56.0%	25.14%	65	55.6%	23.68%	170	56.5%	26.17%
Stress coping strategies	87	20.8%	15.30%	23	19.7%	17.11%	65	21.6%	14.02%
Crisis coping strategies	67	16.0%	59.56%	20	17.1%	59.21%	47	15.6%	59.81%
Emergency coping strategies	30	7.2%	0.00%	9	7.7%	0.00%	19	6.3%	0.00%
LCSI (Crisis + Emergency)		**23.2%**	**59.56%**		24.8%			21.9%	

Table 49 Food Consumption Score (FCS): Baseline vs endline, by gender

	Endline Evaluation		Baseline	Endline Evaluation Female		Baseline Female	Endline Evaluation Male		Baseline Male
FCS Category	n	%	%	n	%	%	n	%	%
Acceptible	321	76.8%	53.01%	84	71.8%	53.95%	237	78.7%	53.24%
Borderline	65	15.6%	42.08%	20	17.1%	43.42%	45	15.0%	41.12%
Poor	32	7.7%	4.92%	13	11.1%	2.63%	19	6.3%	6.54%

Annex 11. Overview of organizations providing credit through R4

The following descriptions are taken from the R4 Credit Strategy report[177] and the Saving and Credit Cooperative Unions assessment undertaken in 2022.[178] Within the R4 program, access to credit was mainly through VESAs and RuSACCOs, though the partner MFI in Amhara Region (Tsedey Bank) provided fertiliser loans through the Input Voucher Scheme as part of the AYI insurance modality from 2023 onwards. In Tigray Region, the partner MFI (DECSI), was supported with a credit guarantee fund to help incentivize loans to R4 beneficiaries.

VESAs are characterized by their flexibility and ease of access to short-term finance. They are informal savings groups that typically comprise of 20-30 individuals, and have a set of by-laws that determine their operation. They are formed to promote a savings culture, as well as to provide a source of funds for short-term needs and emergencies. They also serve as a forum for other community discussions. Lending is typically limited to 3 to 4 times an individual's savings amount, and disbursement amounts are low. VESA members receive dividends through distribution of interest payments. Interest payments in VESAs are usually 3 to 5 percent, and the tenure of loans is usually 3 to 6 months. Typically, the capital base within a VESA is below ETB 100,000.

RuSACCOs are typically larger, with a membership of 150 to 160 members on average (a minimum of 50 members and no maximum). They are registered with the regional government, and have a management committee, as well as by-laws. The RuSACCOs in the R4 target area are themselves members of one of six higher-level Cooperative Saving and Credit Unions. RuSACCOs have a wide geographical reach, extending across the kebele level in Ethiopia. Savings are usually made every month, and loan amounts are typically 3 to 6 times the amount of savings. RuSACCOs allow access to larger amounts of credit than VESAs. RuSACCOs interviewed in Tigray and Amhara have capital bases of ETB 3.2 million and ETB 568,914 respectively. In total, RuSACCOs in Ethiopia had a capital base of ETB 6 billion as of December 2018. Interest rates on lending range between 10 percent and 14.5 percent. Interest rates on savings are 7 percent, corresponding to a floor set by the NBE for all formal financial institutions. Access to credit is highly constrained, with the demand for credit significantly exceeding supply. Credit is provided by the Cooperative Saving and Credit Unions. The majority of available capital is usually deployed. The maximum amount of loan for individual members is six times of their saving in the RuSACCO.

Cooperative Saving and Credit Unions are member owned and managed organizations, oversighted by a Board of elected member smallholder farmers, with day-to-day operations managed by employed professionals. Though committed to their responsibilities, Board members are semi-literate smallholder farmers with no banking or business management trainings. Therefore, there is a capacity gap to supervise and guide the overall operations of the respective institutions to the level and standard required independently. Unlike other parts of the country, Unions in Amhara region include all types of Cooperatives in their membership; the Unions thus have a large Cooperative membership base that includes RuSACCOs, Multipurpose cooperatives (MPCs), Dairy Cooperatives, Fattening Cooperatives, and others. Unions provide

[177] Aaron Thegiya, 2019. 'Enhancing Prudent Risk-taking through Access to Credit: Recommendations for the R4 Credit Strategy

[178] Saving and Credit Cooperative Unions Capacity and Partnership Opportunity Assessment in Amhara Region, July 2022.

loans to their member Cooperatives at an annual interest rate of 11- 13.5%, on a declining basis. The RuSACCOs then disburse the loan to their individual members at a rate that ranges from 12 – 15% per annum on a declining basis.

MFIs have a much larger capital base and provide access to formal accounts for members. RuSACCOs typically have accounts within microfinance institutions, where their members' savings are placed. Within Tigray, the capital base of the Dedebit Credit and Savings Institution (DECSI) was ETB 1.3 billion as of 2018. DECSI has 181 branches within Tigray. Within Amhara, the capital base of the Amhara Credit and Savings Institution (ACSI) was ETB 3.8 billion as of 2018. ACSI has 471 branches in Amhara, and 1,200 sub-branches. Interest rates for loans are typically 19 percent. A group collateral system is used, whereby 3 to 7 individuals must come together to apply for loans. Over 80 percent of loans provided by RuSACCOs are to the agriculture sector.

Annex 12. Findings, conclusions and recommendations mapping

Recommendation	Conclusions	Findings
206. **Recommendation 1.** The CGF / Revolving Funds managed by the Cooperative Saving and Credit Unions and the RuSACCOs should be properly monitored and sufficiently supported at woreda, Union, Branch / Service Centre and community levels.	Conclusion 7	2.1b; 2.1c; 5.2b
Recommendation 2. An After Action Review & Learning workshop should be planned and organised for project staff and partners to jointly identify and document lessons from R4.	Conclusion 10	5.1a; 5.1b
Recommendation 3. A comprehensive study should be undertaken across different crop insurance interventions in Ethiopia to better understand which types of farmers benefit most, and whether and how insurance affects agricultural decisions, resilience, and productivity.	Conclusion 1	1.1c; 1.2c; 2.1d; 5.1b
	Conclusion 9	2.1d; 3.1b
	Conclusion 10	5.1a; 5.1b
Recommendation 4. Both the design and awareness-raising strategies for future crop insurance mechanisms must be based on high-quality, gender-sensitive contextual and needs analyses, and guided by a clear articulation of the specific objective(s) of crop insurance.	Conclusion 5	4.1b; 4.1c
	Conclusion 6	1.1b; 4.1a; 4.1b; 4.1c
	Conclusion 8	1.2c; 5.1b
Recommendation 5. The design of resilience programmes should always be context-specific and treated as opportunities for learning and associated adaptive management. Design should be based on high-quality, gender-sensitive contextual and needs analyses, paying particular attention to ways in which community cohesion and collective support can be strengthened.	Conclusion 2	1.2b; 3.1a; 3.1b; 3.3
	Conclusion 3	1.1b; 1.2b; 3.3

Recommendation	Conclusions	Findings
Recommendation 6. When humanitarian- and developmental-related approaches are programmed simultaneously within resilience or nexus interventions, the respective distribution modalities (e.g. unconditional distribution, loans, insurance-for-work, etc) must be designed and implemented in ways that support, not undermine each other	Conclusion 4	1.2a; 2.2a;
Recommendation 7. A dedicated project manager should be hired for complex, multi-year, multi-partner resilience projects.	Conclusion 2	1.2b; 3.1a; 3.1b; 3.3

Annex 13. Acronyms

Abbreviation	Definition
AAP	accountability to affected populations
ABI	Asset based indicator
AGP	Agricultural Growth Program
AOM	Annual Outcome Monitoring
ATI	Agricultural Transformation Institute
AYII	Area Yield Index Insurance
CD	Country Director
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CO	Country Office
CP	Cooperating Partner
CRF	Corporate Results Framework
CSA	Climate Smart Agriculture
CSP	Country Strategic Plan
DCD	Deputy Country Director
DDS	Dietary Diversity Score
DE	Decentralized Evaluation
DEQAS	Decentralized Evaluation Quality Assurance System
DEQS	DE support service
DRM	disaster risk management
DRR	disaster risk reduction
EB	Executive Board
EC	Evaluation Committee
ELRS	Early Livelihood Recovery Support
EM	Evaluation Matrix
~~EQ~~	Evaluation Question
ER	Evaluation Report
ERG	Evaluation Reference Group
ET	Evaluation Team
FAO	Food and Agriculture Organization of the United Nations
FCS	Food Consumption Score
FDRE	Federal Democratic Republic of Ethiopia
FES	Food Expenditure Score
FEWS	Famine Early Warning Systems Network
FFA	Food For Assets
FGD	Focus Group Discussion
GAM	Gender and Age Marker
GDP	Gross Domestic Product
GEWE	Gender Equality and Women's Empowerment

Abbreviation	Definition
GII	Gender Inequality Index
GNI	Gross National Income
GoE	Government of Ethiopia
HGER	Homegrown Economic Reform
HH	Household
HQ	Headquarters
ICSP	Interim Country Strategic Plan
IGA	Income Generating Activity
IGA	income generating activities
IP	Implementing Partner
IPC	Integrated Phase Classification
IR	Inception Report
IVS	Input Voucher System
KfW	Kreditanstalt für Wiederaufbau
KGA	Keystone Global Analytics
KI	Key Informant
KII	Key Informant Interview
LCSI	Livelihood coping strategy index
MoA	Ministry of Agriculture
MR	Management Response
MTR	Mid Term Review
NA	not applicable
NPW	National Policy on Women
NRM	natural resources management
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
ODA	Official Development Assistance
OECD-DAC	Organization for Economic Co-operation and Development's Development Assistance Committee
OEV	Office of Evaluation
ORDA	Organization for Rehabilitation and Development in Amhara
PDM	post distribution monitoring
PRRO	Protracted Relief and Recovery Operation
PSNP	Productive Safety Net Programme
PwDs	persons with disabilities
QA	Quality Assurance
RB	Regional Bureau
RBN	Regional Bureau of Nairobi
rCSI	Average Consumption-based Coping Strategy Index
REST	Relief Society of Tigray
REU	Regional Evaluation Unit
RuSACCOs	Rural Savings and Credit Cooperatives
SDG	Sustainable Development Goals
SGBV	sexual and gender based violence

Abbreviation	Definition
SHA	Self Help Africa
SHF	smallholder farmer
SLPM	Sustainable Land Management Program
SNNPR	Southern Nations, Nationalities, and Peoples'
SO	Specific Objective
TBD	to be determined
TL	Team Leader
TN	Technical Note
ToC	Theory of Change
ToR	Terms of Reference
TPLF	Tigray People’s Liberation Front
TYDP	Ten-Year Development Plan
UN	United Nations
UNCT	United Nations Country Team
UNDIS	United Nations Disability Inclusion Strategy
UNEG	United Nations Evaluation Group
UNHCR	United Nations High Commissioner for Refugees
UNSDCF	United Nations Sustainable Development Cooperation Framework
USAID	United States Agency for International Development
USD	United States Dollar
VESA	Village Economic Savings Associations
VNR	Voluntary National Review
WFP	World Food Programme
WII	Weather Index Insurance

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