

R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2018



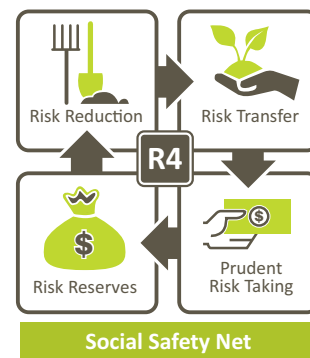
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EXECUTIVE SUMMARY

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



R4 farmers are harvesting fish from one of the ponds managed by the community in Malawi.
WFP/Badre Bahaji

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya and Zimbabwe reaching over 60,000 farmers, of which, 52 percent are women (benefitting around 300,000 people).

During this quarter, the initiative continued its expansion to new districts in Malawi and Zambia. In Zimbabwe, the insurance product was finalized and will be piloted in the 2018-19 agricultural season. Following the insurance payout distribution during the last quarter, country teams conducted surveys to assess the distribution processes and level of satisfaction among farmers. This report presents an overview of the surveys that were carried out in Kenya and Senegal, along with country-specific updates on the progress made during this quarter.

Figure 1. Countries where R4 is currently implemented

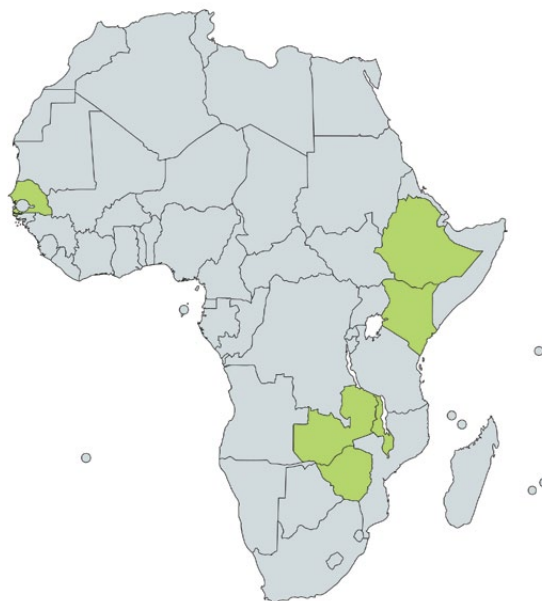


Figure 2. R4 achievements

Payouts			US\$17,000	US\$320,000	US\$24,000	US\$38,000	US\$450,000	US\$74,000	US\$1.5m
Value of premiums	US\$2,500	US\$27,000	US\$215,000	US\$275,000	US\$283,000	US\$306,000	US\$370,000	US\$781,000	US\$1.1m
Total sum insured	US\$10,200	US\$73,000	US\$940,000	US\$1.3m	US\$1.2m	US\$1.5m	US\$2.2m	US\$5.1m	US\$6.6m
Farmers insured	200	1,300	13,000	18,000	20,000	26,000	32,000	42,000	57,000
Countries	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia
	2009	2010	2011	2012	2013	2014	2015	2016	2017

Our vision: 500,000 insured farmers in 2020.

STATUS SUMMARY

ETHIOPIA

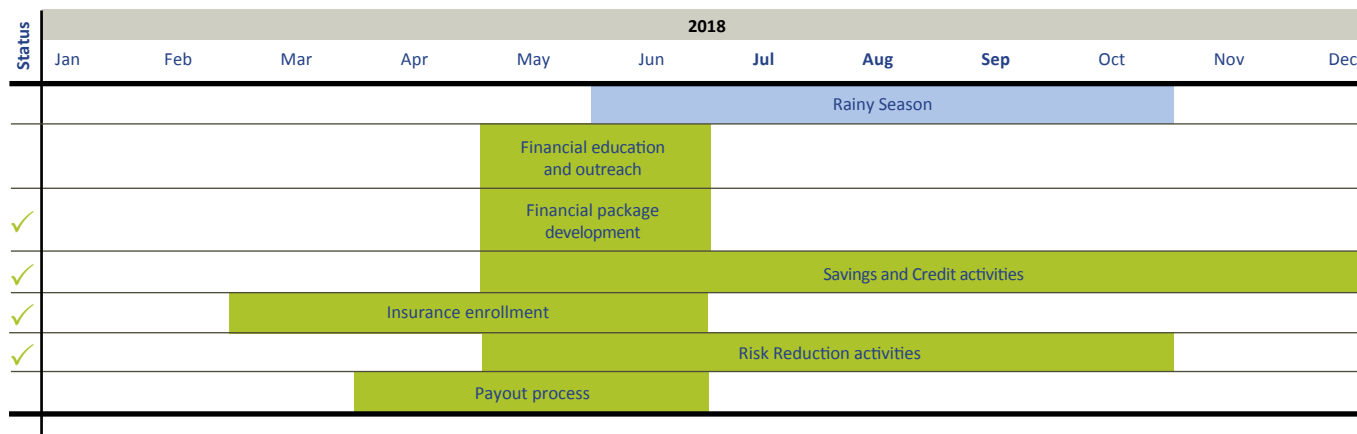
In 2018, a total of 27,279 farmers (38 percent women) registered for insurance under R4 in the Amhara and Tigray regions of Ethiopia. During the quarter, WFP conducted a joint field mission with the Relief Society of Tigray (REST) to monitor progress in three villages across Ahefrom, Adwa and KollaTembien districts.

Under the risk reduction component, R4 farmers engaged in constructing flood diversion canals and trench bunds, tree planting, micro-garden and compost preparation, in addition to construction of percolation channels and roof rain water harvesting systems. During the field mission, the team visited female headed households (FHHs) where roof water harvesting tankers had been constructed. FHHs indicated this intervention had assisted them in saving their time in fetching water and improving their households' hygiene. Moreover, the roof water harvesting contributes to their micro-gardens and

helps diversify their households' nutritional intake in addition to increasing their incomes or savings.

As part of the risk reserves component, a total of 4,212 farmers (37 percent women) participated in 186 saving groups in Tigray, which resulted in a cumulative saving of US\$8,692. A total of 203 farmers accessed loans worth US\$1,105. In Amhara, 3,926 farmers (34 percent women) participated in 213 saving groups, resulting in a cumulative saving of US\$4,487. A total of 888 farmers accessed loans worth US\$8,869. During the quarter, 12 financial literacy trainings were organized by REST and the Organization for Rehabilitation and Development in Amhara (ORDA) in Tigray and two in Amhara, with a total of 954 farmers (33 percent women) participating in Tigray and 45 farmers (35 percent women) in Amhara.

Figure 3. R4 Ethiopia timeline for the 2018 agricultural season



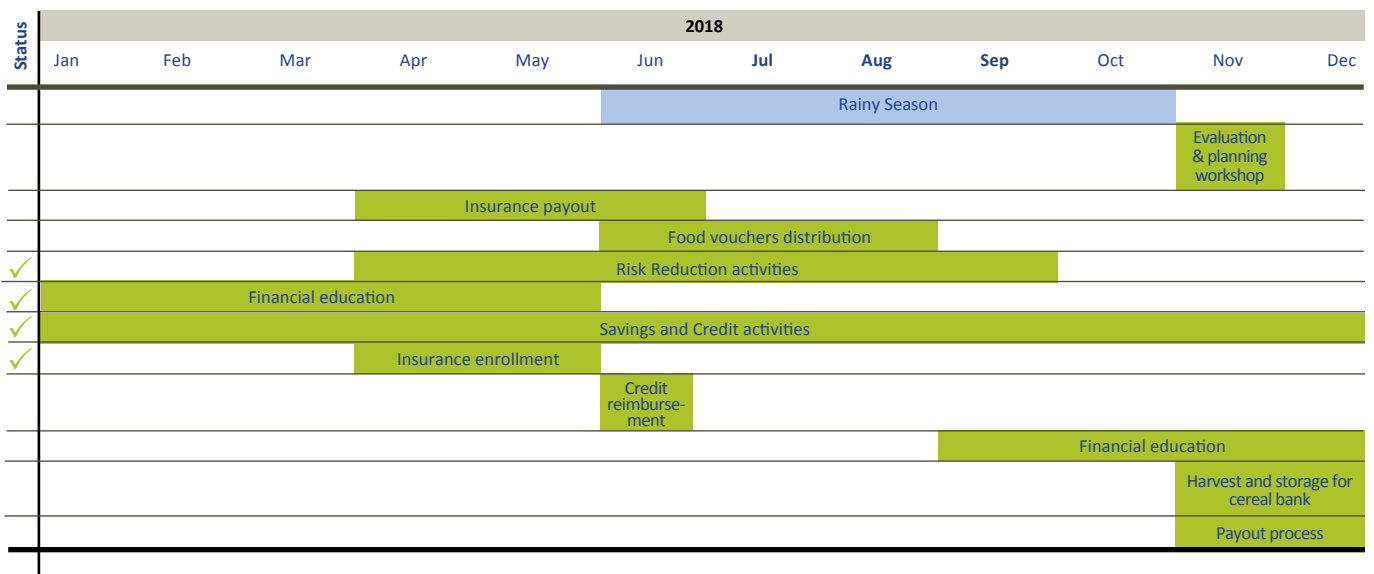
SENEGAL

In Senegal, a total of 9,245 farmers (47 percent women) are insured under R4 in Tambacounda and Kolda. Out of the farmers enrolled, 6,220 farmers (44 percent women) paid 15 percent of their partial premium in cash, while 2,181 (57 percent women) paid 10 percent of their premium in cash, and the remaining 844 (46 percent women) paid their premium in full, in cash.

During the quarter, 6,221 farmers (46 percent women) engaged in risk reduction activities, including cultivation of rice, beans and maize; dikes finalization and installation of bio-digesters. Moreover, a total of 450 farmers (35 percent women) were trained on dike construction and maintenance as well as rice production techniques.

Under the risk reserves and prudent risk-taking component, 395 farmers (93 percent women) continue to participate in 118 saving groups and accessed loans for a total of US\$130,377.

Figure 4. R4 Senegal timeline for the 2018 agricultural season



MALAWI

A total of 10,327 farmers (67 percent women) are covered by insurance under R4 in Balaka, Zomba, and Blantyre districts. Out of these farmers, 3,056 paid 14 percent of their partial premium in cash. In 2018-19, the initiative will expand to three additional districts, namely Mangochi, Chikwawa, and Nsanje, and will target over 39,000 farmers. Activities during this quarter mainly focused on setting up structures for rolling out R4 interventions in these new districts.

Under the risk reduction component, activities were scaled up to 39,276 farmers. Participants engaged in seed multiplication for drought-tolerant crops, including cassava and sweet potatoes. These two crops are used to diversify the income of R4 farmers to mitigate the impact of dry spells. Farmers also engaged in the construction of water harvesting structures and lining of shallow wells, which improved farmers' access to water for household use and for irrigating backyard gardens.

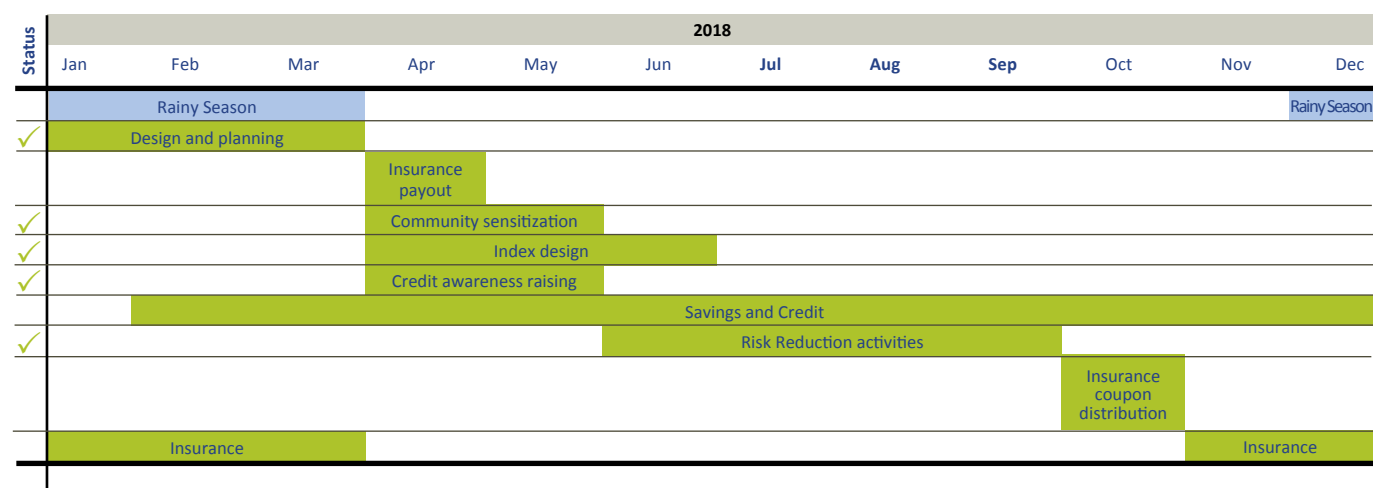
As part of the risk reserves component, nearly 22,000 farmers (77 percent women) participated in 846 saving groups, with a cumulative saving of US\$321,170. Approximately 15,294 farmers accessed loans for US\$246,490. During the quarter, microfinance institutions have continued delivering savings

and credit services under R4 as well as conducting trainings on leadership, business and financial management. In August, various Village Savings and Loan (VSL) groups from Zomba and Blantyre started distributing accumulated savings to buy inputs for the 2018-19 agricultural season.

In Malawi, the integrated approach also includes market access support and climate information services. Risk reduction activities already included postharvest loss management actions and market access trainings being provided to R4 farmers. Similarly, farmers receiving market access support are benefiting from the resilience trainings that build their capacities to cope with both covariate shocks, including droughts and other climate shocks, and idiosyncratic shocks, such as illness.

As part of the climate services activities, agricultural extension officers and other stakeholders disseminated agro-climatic messages based on the downscaled seasonal forecast from the Department of Climate Change and Meteorological Services (DCCMS) to farmers in Mangochi, Nsanje and Chikwawa districts. This information is meant to guide their farming decisions for the 2018-2019 agriculture season.

Figure 5. R4 Malawi timeline for the 2018 agricultural season



ZAMBIA

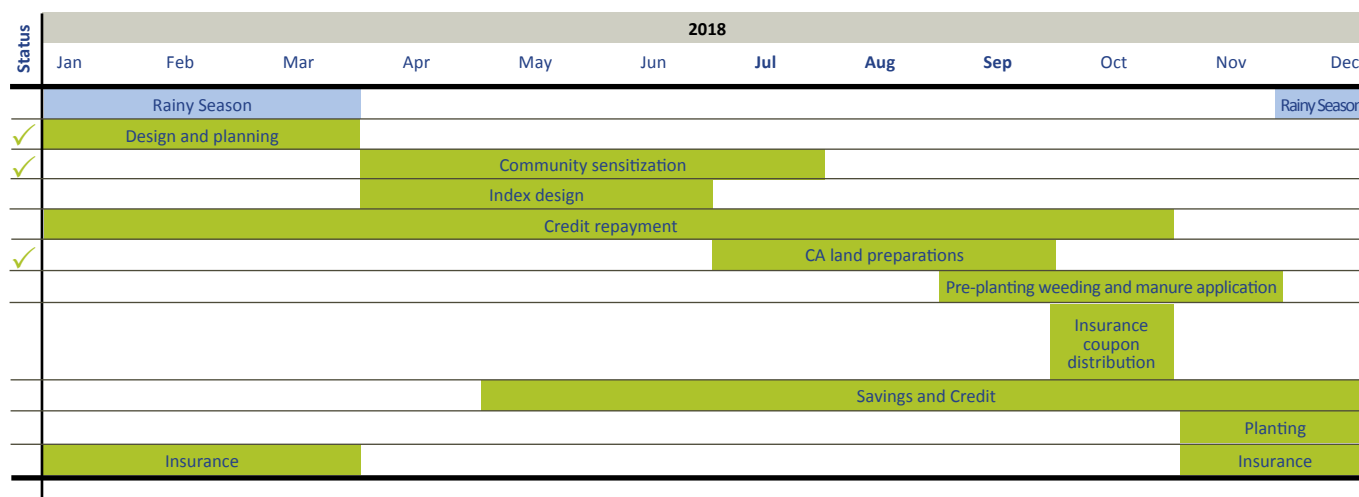
In Zambia, a total of 3,835 farmers (50 percent women) are covered by insurance under R4. These are part of 7,835 farmers (51 percent women) engaged in risk reduction activities focused on conservation agriculture. The integrated approach is expanding to four additional districts in the Southern region of Pemba: namely, Gwembe, Namwala, Monze, and Mazabuka. During this quarter, sensitization meetings were held with members of selected farmers clubs' to increase knowledge and interest in insurance services, with a total of 4,469 community members (40 percent women) participating in Monze, Namwala and Pemba. Roll out for the other two districts is ongoing, targeting 1,200 farmers in Mazabuka and 800 in Gwembe.

During this quarter, 664 lead farmers (37 percent women) in Pemba, Namwala and Monze and 955 farmers in Gwembe and Mazabuka were trained on conservation agriculture.

Trainings were also conducted for 48 rain gauge minders (33 percent women) in Monze, Namwala and Pemba districts to provide them with the knowledge and skills for recording, disseminating and interpreting climate information.

Under the risk reserves component, 3,948 farmers (67 percent women) participated in 188 saving groups, resulting in a cumulative savings of US\$43,997. Moreover, 189 new saving groups were created and are being trained on Oxfam's Saving for Change (SfC) methodology for a total of 4,536 participants (70 percent women). Around 3,076 farmers (85 percent women) accessed loans for US\$38,569 with a repaid loan amount of US\$23,916. During this quarter, 36 community agents were trained on the SfC methodology in Mazabuka and Gwembe and 14 in Pemba to support its implementation and enhancing the sustainability of the intervention.

Figure 6. R4 Zambia timeline for the 2018 agricultural season



KENYA

In Kenya, a total of 9,485 farmers (82 percent women) were covered by insurance under R4. These are part of the 15,341 farmers engaged in Food For Assets (FFA) activities. During the quarter, farmers participated in community mobilization and sensitization activities, where they were informed about the area yield index insurance product which covers four drought-tolerant crops, namely green grams, sorghum, millet and cowpeas.

As part of the risk reduction component, farmers worked on several agricultural practices such as manure application, minimum tillage, terraces and farm pond excavation, and tree pitting. Farmers were also involved in land clearing and preparation for the short rains season.

During the quarter, WFP and PULA Advisors conducted a capacity building training on the R4 initiative and its implementation methodology, attended by 26 members of Kitui County Government’s line ministries.

Figure 7. R4 Kenya timeline for the 2018 agricultural season

Status	2018											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
		Long Rains (LR)								Short Rains (SR)		
✓		Design and planning (SR)						Design and planning (LR)				
					Insurance payout (SR)							
✓				Community sensitization (SR)						Community sensitization (LR)		
				Index design (SR)						Index design (LR)		
✓	Risk Reduction Activities (LR)						Risk Reduction Activities (SR)					Risk Reduction Activities (LR)
	Insurance Coverage (SR)									Insurance Coverage (SR)		

ZIMBABWE

During this quarter, 500 farmers (59 percent women) were registered under R4 and trained on weather index insurance in Masvingo District in Zimbabwe. The insurance product was finalized after receiving and incorporating feedback from farmers through consultative meetings held in July. The product will be piloted in the 2018-19 agriculture season, beginning in November 2018.

Farmers have been involved in several risk reduction activities, including rehabilitation of access road, tree planting, construction

of demo grain storage facility, vegetable gardening, poultry production, and fish farming. During the quarter, R4 farmers and 93 additional farmers benefiting from the Fish Pond and Nutrition Garden were trained on asset management, financial education and sustainable agricultural techniques.

Under the risk reserves component, ten existing VSL groups with a total of 120 participants (97 percent women) were assessed and trained on VSL methodology. Moreover, 500 farmers (59 percent women) were briefed on the VSL approach.



ASSESSING THE INSURANCE PAYOUT PROCESS IN SENEGAL AND KENYA

During this quarter, Beneficiary Contact Monitoring surveys were conducted to assess payout distribution processes and level of satisfaction among farmers. This section presents the main findings of the surveys carried out in Senegal and Kenya. The surveys were conducted through mVAM- a system that collects data remotely through mobile phone interviews. The data is collected on an online platform and is directly transmitted on to a dashboard. The surveys were composed of four modules that included information on (i) the payout process, (ii) the use of the payout and decision making and

(iii) satisfaction level and (iv) accountability.

The surveys provide a deeper understanding of the perspective that participants have of the access to, use of, satisfaction, and accountability of the insurance payout process. The aim of these surveys is to inform and orient the initiative to the real needs and perception of the population served. Findings from these surveys will complement other monitoring processes such as the Insurance Key Performance Indicators and the outcome monitoring.

An R4 farmer receives her insurance payout in Senegal after the index was triggered.

WFP/Yacine Fall

SENEGAL

The R4 initiative was implemented in Senegal for the 2018 agricultural season, insuring a total of 8,400 farmers. Dry spells in the latest agricultural season triggered payouts of around US\$34 per participant. A total of 5,444 farmers (46 percent women) received the payout.

Methodology

Using a simple random sampling methodology, a total of 170 households (44 percent women) were interviewed in the three districts of Kolda (21 percent), Koumpentoum (41 percent) and Tambacounda (38 percent). Interviews took place in June 2018, approximately 2 weeks after the insurance payout.

1. Payout process

The survey found that 95 percent of respondents received the payout in 2018 and the 5 percent who did not receive the insurance payment, were not aware of the reason for payout. Of the 95 percent of respondents receiving the payout, only 58 percent were able to describe the reason for which they were entitled to the payment. The proportion of respondents knowing the correct answer was higher for women (63 percent) than for men (55 percent).

The average travelling time taken to access payouts was short for the majority of participants (56 percent), ranging from 30 minutes to one hour. Travelling time differed in the different districts. In Kolda, more than 20 percent of households reported to take four hours or more to retrieve the payout, as participants from surrounding villages had to travel to the central village to receive the insurance payment.

2. Decision-making about payouts

The majority of participants spent approximately 94 percent of the payout. In Kolda, where participants received a larger payout (5 times more) than the participants in Tambacounda and Koumpentoum, they saved 10 percent of their payout to meet future needs and spent the remaining amount. In terms of payout utilization, households identified the priority areas of expenditures to be food (95 percent), agricultural inputs (12 percent), school fees (8 percent), and medical expenses (2 percent). In total, 8 percent of households saved a portion of the payout.

Households reported that the decision on how to use the payout received was mostly done jointly by men and women (58 percent). Nearly 2/3 of the respondents were men for surveys in Kolda and Koumpentoum and the opposite for households in Tambacounda. 46 percent of men of the male participants reported that the decision on how to use the payout is taken unilaterally, the other 54 percent that is taken by mutual agreement. Women surveyed said they took a unilateral decision in 34 percent of households. In this case, 64 percent of the women decide with their husbands and only 1,5 percent of the husbands decide unilaterally on the use of the payout.

3. Satisfaction with the insurance payout

Nearly 97 percent of households were either satisfied or very satisfied with the amount of payout received. The same percentage of households also reported to be satisfied or very satisfied with the ease in receiving the payout and the information received about the payment. Approximately 93 percent of households were satisfied or very satisfied with the timeliness of the disbursement, although the payment distribution was made in April 2018, more than six months after the target date for compensation.

About 56 percent of households suggested improving the insurance product or payment. The majority suggested increasing the amount of payout and to improve information and awareness about insurance. Some respondents emphasized the importance of distributing the payout on time or of distributing food or providing inputs instead of the money.

All the households surveyed in the three districts reported wanting to register again under R4 and expressed their willingness to contribute more to the payment of the premium. Moreover, 99 percent of households reported to be willing to pay the entire cash insurance premium up to US\$18.

4. Accountability

Only 5 percent of respondents reported to be aware of the grievance mechanism, suggesting the need to increase participants' awareness of the accountability system and the procedures to file complaints or request information. Nonetheless, the survey was an opportunity to measure the level of understanding and sensitize the surveyed participants about this mechanism.

To summarize, participants were generally satisfied with the R4 initiative, confirmed by their interest in continuing to participate and even paying 100 percent of the premium, which is now US\$18. The majority of households spent their money on food, agricultural inputs, school fees and medical expenses. This compensation has thus helped to ensure basic social needs, avoiding the deterioration of household food security and limiting the loss of livelihoods through the purchase of agricultural inputs. In addition, some of the payment has been saved to meet future needs.

The survey suggested some points for improvement, including the need to raise awareness to participants about the reasons behind the payout and on the existence of the grievance mechanism to request information and file complaints. Suggestions were also made on the need for a faster transfer of the payout and the need to reduce travelling time, limiting the risks faced by some participants. From the survey it also emerged that, in most cases, decision-making about the use of the payout was done jointly by men and women participants, however it would be important to improve gender awareness by focusing on consultation and joint management of household resources.

KENYA

The R4 initiative was rolled out in Kenya for the 2018 long rains season with 4,872 farmers insured.

In 2018, the almost total failure of the long rains season triggered payout of US\$119 per participant in Kitui Rural and US\$125 in Kitui East and South for a total of 4,753 farmers (85 percent women).

Methodology

The target population of the contact survey were the 4,753 households (89 percent women) participating in the R4 initiative who received a payout on 25th May 2018. A total of 133 households were interviewed two months after the insurance payout. The majority of respondents were from Kitui Rural (60 percent), the rest was equally distributed between Kitui East (20 percent) and South (20 percent).

1. Payout process

Approximately 84 percent of the respondents interviewed were correctly aware of why they were entitled to the payout, whereas 16 percent of respondents did not understand the reason behind it, reflecting a need for improving sensitization on this topic.

Payouts were transferred to farmers' accounts on 25th May 2018, two months later than expected. Most of the participants (63 percent) had withdrawn the payout one week after it had been deposited in the account, and 30 percent withdrew the money after two weeks. 56 percent withdrew their money from bank agents, 21 percent through bank tells, and 22 percent via ATM.

The average travelling time to access payouts varied depending on the method used to retrieve the money, ranging between one hour and two hours. Withdrawal from bank agents was slightly faster, showing that bank agents are closer in proximity to participants.

2. Decision-making about payouts

Households reported that the decision on how to use the payout received was mostly done by women (50 percent) or in a consensual way between men and women (44 percent). Only 6 percent of the respondents indicated that the decision was taken only by men.

To determine payout utilization, households were asked which three main priorities of expenditure the payout was spent on, with farmers identifying food, school fees, and livestock inputs as the top three priorities. While 79 percent reported at least three main areas of expenditure, 18 percent reported having spent the amount of the payout in two areas of expenditure and 3 percent only in one.

Schooling is a priority in household expenditure as it is considered a main driver of resilience in their communities, as the more educated households are usually better off. Insurance enabled households to purchase food, limiting the degradation of household food security after a failed agricultural campaign.

3. Satisfaction with the insurance payout

88 percent of the respondents were either satisfied or very satisfied with the amount of payout received. Compared to the 2017 survey, where 43 percent of participants suggested increasing the payout to improve the program in the future, in 2018, with a payout three times higher, only 16 percent suggested to increase the amount received.

The question that had the highest rates of unsatisfied participants respond concerns the timeliness of the disbursement. However, while the disbursement of the payout was two months later than expected due to the verifications conducted on the triggering mechanism by the insurance companies, 71 percent of participants were very satisfied with its timeliness. 29 percent of the respondents were instead moderately not satisfied with the timeliness of the payout. From the suggestions to improve the program, it appears that 19 percent of participants considered that the payment should be provided earlier and some suggested to provide the payout at different points in time.

Almost all respondents (98 percent) affirmed they will enrol again in the R4 program and 97 percent of them are willing to pay a contribution in cash for insurance in the future.

4. Accountability

62 percent of the respondents were aware of the existence of a complaint mechanism. Although the figure has improved from the 2017 survey, continuous effort is needed to inform the participants on the accountability system and on the procedures to file a complaint.

To summarize, the majority of households spent their payout on school fees, food, livestock, and agricultural inputs. Therefore, the insurance payout was useful to limit the degradation of household food security after a failed agricultural season, reducing the indebtedness due to school fees as well as limiting the erosion of livelihoods through the purchase of livestock and agricultural inputs.

From the survey, it emerged that the withdrawal process needs to be improved to reduce the time and cost of transport as well as the fees paid to retrieve the payout. Moreover, better communication of the amounts and time of disbursement is needed to ensure a proper knowledge of the insurance product and improve the satisfaction of participants.

Although efforts to better communicate the existence of a complaint mechanism were made, showing an increase in participants' awareness from 20 percent in 2017 to 62 percent in 2018, these efforts need to be maintained and improved in the future to ensure all participants are aware of its use.



CONCLUSION

The third quarter of 2018 focused on preparation for the expansion of the initiative to three new districts in Malawi and four new districts in Zambia. In Malawi, R4 will target over 39,000 farmers, covering the districts of Mangochi, Chikwawa, and Nsanje. In Zambia, R4 will cover the new districts of Gwembe, Namwala, Monze, and Mazabuka. In Zimbabwe, the insurance product was finalized and will be piloted in the

2018-19 agriculture season, beginning in November 2018. The insurance payout monitoring surveys that took place in Senegal and Kenya are an important tool to better understand the process, use, satisfaction and accountability of the insurance payout. This information will be useful to orient the program to the real needs and perception of the farmers participating in the initiative.

Farmers tend to their vegetable garden in Zambia, improving access to nutritious food for the participants' household.
WFP/ Crissy Mupuchi

APPENDIX I: METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

- 27,279 farmers (10,420 women) enrolled in FFA activities;
- 10,6 Km of deep trench, 25 Km of trench bund and 9,8 Km stone faced trench bund constructed on degraded communal lands in Tigray;
- 1,627 of micro trench, 4 Km of hillside terrace, 310 m3 gabion check dam, 690 m3 loosen stone check dam constructed in Amhara;
- 196 percolation channels constructed by excavating 5,320 m3 of soil;
- 76,437 different multipurpose trees planted in Tigray and 84,710 in Amhara;
- 1,4 Km of runoff and flood diversion canals constructed by excavating 1,327 m3 of soil to support 58 hectares of land with flood diversion in Tigray;
- 1,020 plots of micro-garden prepared to produce vegetable crops in Tigray;
- 1,051 compost pits dug to prepare compost for growing vegetables for rain fed farming in Tigray;
- 70 Roof Rain Water Harvesting under construction in Tigray.



Risk Transfer

- 27,279 farmers (10,420 women) insured;
- 212 farmers (48 women) trained on Microinsurance in Amhara.



Risk Reserves and Prudent Risk Taking

Tigray

- 4,212 farmers (1,578 women) participated in 186 saving groups;
- Cumulate saving value amounts to US\$8,692 (ETB 239,771);
- 203 farmers accessed loans worth US\$1,105 (ETB 30,500);
- Repaid loan amounts to US\$242 (ETB 6,700).

Amhara

- 3,926 farmers (1,339 women) participated in 213 saving groups;
- Cumulative saving value amounts to US\$4,487 (ETB 123,792);
- 888 farmers accessed loan of US\$8,869 (ETB 244,658);
- Repaid loan amounts to US\$838 (ETB 23,130).



Risk Reduction

- 6,221 farmers (2,867 women) enrolled in FFA activities;
- 450 farmers (159 women) trained on dikes creation and maintenance techniques and rice production techniques.

Tambacounda

- 5,372 plants of moringa planted;
- 60 ha of rice field cultivated;
- 103 ha of beans, maize, sorghum field cultivated.

Kolda

- 100 ha of field newly cultivated;
- 900 meters of dike created;
- Four Bio digesters installed.



Risk Transfer

- 9,245 farmers (4,403 women) insured;
- 6,220 farmers (2,750 women) paid 15 percent of their partial premium in cash;
- 2,181 farmers (1,262 women) paid 10 percent of their partial premium in cash;
- 844 farmers (391 women) paid their premium fully in cash;
- Total sum insured amounts to US\$2,453,501 (CFA 1,380,504,129);
- Premium amounts to US\$155,642 (CFA 87,574,500);
- Total cash contributions amount to US\$28,721 (CFA 16,160,500).



Risk Reserves and Prudent Risk Taking

- 395 farmers (370 women) participated in 118 savings groups;
- 67 new saving groups created;
- Cumulative value of savings amounts to US\$139,778 (CFA 78,648,575);
- Total capital held by saving groups amounts to US\$102,383;
- Total loans accessed by farmers amounts to US\$130,377.



Risk Reduction

- 39,276 farmers enrolled in FFA activities;
- Lining of 90 shallow wells completed in Balaka;
- Lining of 19 shallow wells completed in Blantyre;
- Lining of 15 shallow wells completed in Zomba.



Risk Transfer

- 10,327 farmers (6,982 women) insured;
- 3,056 farmers paid 14,3 percent of the partial premium in cash;
- Total sum insured amounts to US\$968,696 (MK 705,211,252);
- Premium amounts to US\$191,582 (MK 139,471,450).



Risk Reserves and Prudent Risk Taking

- 22,000 farmers (17,054 women) participated in 846 saving groups;
- Cumulative value of saving amounts to US\$321,170 (MK 233,810,947);
- 15,294 farmers (10,398 women) accessed loans worth US\$246,490 (MK 179,445,000);
- Repaid loan amounts to US\$58,000 (MK 43,500,000).



Risk Reduction

- 7,835 farmers (3,996 women) enrolled in FFA activities;
- 664 farmers (249 women) trained on conservation agriculture and land preparation techniques in Pemba, Namwala, and Monze;
- 955 farmers trained on conservation agriculture and land preparation techniques in Gwembe and Mazabuka;
- 247 farmers (94 women) trained on agricultural aggregation in Namwala, Monze, and Pemba;
- 48 rain gauge minders (16 women) trained on recording, disseminating, and interpreting climate information and services.



Risk Transfer

- 3,835 farmers (1,948 women) insured;
- 4,469 community members (1,806 women) participated in sensitization meetings in Monze, Namwala, and Pemba;
- 2,083 farmers (1,534 women) paid three percent of insurance premium in cash;
- Total sum insured amounting to US\$230 (ZMW 2,855);
- Premium amounts to US\$30 (ZMW 367);
- Total cash contribution amounts to US\$114,283 (ZMW 1,418,823).



Risk Reserves and Prudent Risk Taking

- Cumulative value of savings amounts to US\$43,997 (ZMW 546,222);
- 3,948 farmers (2,684 women) participated in 188 savings groups;
- 189 new saving groups formed and trained on Oxfam’s Saving for Change (SfC) methodology;
- 3,076 farmers (2,646 women) accessed loans from saving groups for US\$38,569 with a repaid loan amount of US\$23,916.

KENYA



Risk Reduction

- 15,341 farmers (12,273 women) enrolled in FFA activities.



Risk Transfer

- 9,845 farmers (7,778 women) insured;
- Total sum insured amounting to US\$713,300 (KSHS 71,730,000);
- Premium amounts to US\$135,852 (KSHS 13,485,240).

ZIMBABWE



Risk Reduction

- 500 farmers (297 women) enrolled in FFA activities and trained on conservation agriculture;
- 250 trench beds created at 250 homesteads;
- 12 ha of conservation and protection works around the FFA assets catchment undertaken;
- 2,5 km of access road rehabilitated;
- 2 horse power pumps to upgrade water conveyance system installed;
- Demo grain storage facility under construction;
- 1,000 tree nursery established;
- 200 trees transplanted to permanent plantations;
- 500 farmers (297 women) and 93 farmers benefiting from the Fish Pond and Nutrition Garden trained in asset management, horticulture, sustainable agricultural practices and fish farming.



Risk Transfer

- 500 farmers (297 women) insured and trained on weather index insurance.



Risk Reserves

- 10 existing farmer groups with a total of 120 farmers (117 women) assessed and trained on village savings and lending (VSL) schemes;
- 500 farmers (297 women) oriented on VSL approach;
- 5 existing VSL groups trained and strengthened.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Strategic Evaluation of WFP's Support to Enhanced Resilience - Learning Workshop	Presenter of Zambia experience	WFP -Office of Evaluation	Discussion to develop a shared understanding of the key issues emerging from the findings to inform WFP's resilience work going forward. Discussion to provide feedback on the proposed recommendations and initiate discussions on their operationalization/management response; and, ensure that the evaluations findings are widely disseminated internally.	External stakeholders	26 -28 September 2018, Rome, Italy
Annual Country Report (ACR)- Training of Trainers Workshop	Participant	Performance Management and Monitoring Division (RMP)	The aim of this workshop was to prepare selected people from regional bureaus (RBs) and country offices (COs) to be able to conduct own training in their respective regions/countries: Familiarise trainers from RBs and COs with the new ACR process and template; Present the table of contents and how to complete the sections; Assess the comprehensiveness of guidance; and Provide necessary tools and resources.	Internal Country offices	24-25 September 2018, Rome ,Italy

APPENDIX III: R4 PARTNERS AND INSTITUTIONAL ROLES

OUR LOCAL/NATIONAL PARTNERS IN ETHIOPIA

- **Africa Insurance Company.** Private insurer in Ethiopia operating in the Tigray, Amhara, and Oromiya regions.
- **Dedebit Credit and Savings Institution (DECSI).** Second-largest microfinance institution (MFI) in Ethiopia with nearly comprehensive coverage of Tigray. Named by Forbes magazine as one of the top 50 MFIs in the world.
- **Ethiopian Farmers' Cooperative.** Primary organizing body for farmers in the community.
- **Ethiopian National Meteorological Agency (NMA).** Agency offering technical support in weather and climate data analysis.
- **Institute for Sustainable Development (ISD).** Research organization dedicated to sustainable farming practices.
- **Mekelle University.** Member of the National Agricultural Research System providing agronomic expertise and research.
- **Nyala Insurance Share Company.** Private insurer in Ethiopia with a strong track record of interest in agricultural insurance.
- **Organization for Rehabilitation and Development in Amhara (ORDA).** Established in 1984 with a focus on natural resource management, food security and agricultural development in Amhara.
- **Relief Society of Tigray (REST).** Local project manager for HARITA, responsible for operating the Productive Safety Net Program (PSNP) in six districts of Tigray and overseeing all regional coordination. Established in 1978. Working with Oxfam since 1984 on development issues. Largest nongovernmental organization in Ethiopia (and one of the largest in Africa).
- **RIB Union.** International brokers offering reinsurance services in Amhara.
- **Tigray Regional Food Security Coordination Office.** Office with oversight of the PSNP in the pilot area.
- **Tigray Cooperative Promotion Office.** Office responsible for helping organize farmers at the village level.
- **Willis Towers Watson.** Leading global advisory, broking and solutions company.

OUR LOCAL/NATIONAL PARTNERS IN SENEGAL

- **Agence Nationale de Conseil Agricole et Rural (ANCAR) - National Agency for Rural and Agricultural Assistance.** Technical agency affiliated with the Ministry of Agriculture. In Koussanar, it is responsible for leading community awareness and mobilization activities, and providing seeds as well as technical advice to farmers. Like PAPIL and INP (listed below), ANCAR is a key partner for the Risk Reduction component.
- **Agence Nationale pour l'Aviation Civile et de la Météorologie (ANACIM) - National Meteorological and Civil Aviation Agency.** ANACIM helps with the design of insurance product(s) by providing historical and current climate data, and installing and maintaining weather stations.
- **BAMTAARE.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Tambacounda.
- **Caritas Kolda.** Religious organization carrying out DRR projects on access to water and sanitation, production and processing, and migration management, and leading voucher distribution in Kolda.
- **Compagnie Nationale d'Assurance Agricole du Senegal (CNAAS) - National Agricultural Insurance Company of Senegal.** Senegal's only agricultural insurance company (public-private company founded in 2008 by the government). It is the insurance provider for the product(s) offered under the Risk Transfer component.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.
- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam's Saving for Change program in Senegal, and the implementation partner for the Risk Reserves component.
- **PASA.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kongehuel.
- **PlaNet Guarantee.** Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it helps CNAAS commercialize R4's insurance product(s) by conducting awareness-raising and marketing activities among clients.

- **Projet d'Appui à la Petite Irrigation Locale (PAPIL) - Project to Support Small Local Irrigation.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kolda.
- **Regional Research Centre for the Improvement of Drought Adaptation (CERAAS).** CERAAS helps with the design of insurance product(s) by helping create the rainfall index (including by contributing to studies on the use of remote sensing tools), and by carrying out crop monitoring.
- **Union des Institutions Mutualistes d'Épargne et de Crédit (U-IMCEC) - Savings and Credit Cooperatives' Union.** A microfinance institution with which we are currently implementing the risk taking component particularly the warrantage and other financial products tailored to the needs of rural women. It is a growing institution seeking to expand its network in rural areas especially.
- **SEN RE.** Senegalese reinsurance company.
- **Swiss Re.** A leading wholesale provider of reinsurance, insurance and other insurance-based forms of risk transfer.
- **Insurance Association of Malawi.** An association of technical experts in the insurance. Approver of insurance products and manages insurance risk in the insurance market.
- **Ministry of Agriculture (MOA).** Responsible for agriculture policies and programs at national and local level. It supports provision of extension services in the R4 project areas.
- **Ministry of Finance Economic Planning and Development (MoFEP&D).** Oversees the National Social Support Policy that governs the establishment of sub-programs including Social Cash Transfer Scheme (SCTS), Public Works Programme (PWP), School Meals, Village Savings and Loans (VSL) and Microfinance. Strategic partner to establish technical and operational synergies with existing programs.
- **NICO Insurance Company.** Main insurance underwriter for index-based insurance products in Malawi.
- **United Purpose (UP).** Long term presence in the country with a strong community-oriented approach, and experience in agriculture and savings projects. Supports R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.

OUR LOCAL/NATIONAL PARTNERS IN MALAWI

- **CUMO Microfinance.** A well-established microfinance institution in Malawi with the widest rural outreach which seeks to improve low income entrepreneurs with access to sustainable and integrated financial services to unlock their potential. Responsible for the delivery of the risk reserves and saving components of R4 and provides operational support on insurance.
- **Department of Climate Change and Meteorological Services (DCCMS).** Mandated to provide reliable, responsive and high quality weather and climate services to meet national, regional and international obligations through timely dissemination of accurate and up to-date data and information for socio-economic development.
- **Department of Disaster Management Affairs (DoDMA).** An institution mandated to plan, coordinate and monitor disaster risk reduction, preparedness and response activity in country. Provides overall strategic oversight and guidance for R4 in Malawi and supports R4 implementation and coordination through its local structures.
- **District Councils.** Local government administrative authorities responsible for the implementation of FFA in the district, which includes activities like community mobilization and training, distribution of project inputs, supervision and monitoring, as well as liaising with other relevant District authorities.
- **Foundation for Irrigation and Sustainable Development (FISD).** With expertise in irrigation and water development, FISD supports R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.

- **World Vision Malawi.** Implementing relief, development and advocacy interventions in Malawi since 1982, World Vision operates in all 28 districts. They support R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.

OUR LOCAL/NATIONAL PARTNERS IN ZAMBIA

- **Development Aid from People to People (DAPP).** Key R4 implementation partner with a strong community-oriented approach, long-lasting presence in the country, and experience in agriculture and savings projects. Ensures collaboration with Food and Agriculture Organization (FAO) and Ministry of Agriculture and Livestock (MAL) implementing the Conservation Agriculture Scaling Up (CASU) program.
- **Disaster Management and Mitigation Unit (DMMU).** The central planning, coordinating and monitoring institution for all Disaster prevention, preparedness and response activity implementation in the country. Supports R4 implementation and coordination at national level through the Disaster Management Consultative Forum (DMCF) and at local level through the Office of the District Commissioner.
- **Food and Agriculture Organisation (FAO).** Implements the CASU program together with the Ministry of Agriculture and Livestock (MAL), which aims at increasing crop production and productivity while at the same time ensuring sustainable use of natural resources amongst farmers practicing Conservation Agriculture (CA).

- **Ministry of Agriculture and Livestock (MAL).** Implements the CASU program together with FAO, and provides extension services to farmers.
- **Mayfair Insurance Company Zambia.** A General Insurance company registered and licensed by the Pensions and Insurance Authority of Zambia and underwriter of the index-based insurance products for R4.
- **Vision Fund Zambia Limited (VFZ).** Zambia's second largest microfinance institution with the widest rural outreach. VFZ offers credit, operational support on insurance and supports financial education trainings as part of R4.
- **Zambia Meteorological Department (ZMD).** The primary provider of meteorological services in Zambia, ZMD has offices in every Provincial capital and some districts, and is responsible for providing weather and climate information to the public and various sectors of the economy. It is also the custodian of the official records of Zambian Weather and Climate, and collaborates with R4 on seasonal monitoring processes.
- **Ministry of Agriculture, Livestock and Fisheries (MoALF).** Through interventions such as R4, WFP is committed in its support and engagement with the MoALF to improve the livelihood of Kenyans and ensure food security through creation of an enabling environment and ensuring sustainable natural resource management.
- **National Drought Management Authority (NDMA).** An agency of the Government of Kenya, NDMA is mandated to establish mechanisms which ensure that drought does not result in emergencies and that the impacts of climate change are sufficiently mitigated. It is WFP's principal partner at the national level, which coordinates asset creation activities through a County Drought Coordinator and Asset Creation Coordinator in each county in which WFP support asset creation.
- **Pula Advisors.** Pula Advisors offer services in eight countries across Africa and Asia, and in 2016 alone, facilitated crop and livestock insurance cover to 400,000 farmers in Kenya, Rwanda, Uganda, Nigeria, Ethiopia and Malawi. As R4 Kenya's technical service partner, Pula provides technical support in index design, reinsurance/insurance arrangements, capacity strengthening, seasonal monitoring and crop sampling.

OUR LOCAL/NATIONAL PARTNERS IN KENYA

- **Catholic Diocese of Kitui.** Caritas works with sixteen partners across a wide portfolio of projects in water, food security, livelihoods and disaster risk reduction, justice and peace, environmental management, promotion of renewable energy and alternative income generation. A key implementing partner of R4, Caritas focuses on awareness raising and mobilisation, subscribing to the insurance policy on behalf of the participants, seasonal monitoring and claims settlement/communications in addition to its engagement in asset creation together with NDMA and county government.
- **CIC Insurance.** CIC group has for more than three decades experience of providing flexible and innovative insurance and financial services in Kenya. It was the sole insurance provider for R4 Kenya during the 2017 Long Rains, and is part of the Pool that provides current coverage.
- **County Government of Kitui.** In collaboration with NDMA, county government officers play a vital contributory role in index design, community sensitization, seasonal monitoring and provision of extension services.
- **Kenya Agriculture Insurance Pool.** Composed of seven insurers, the Pool underwrites risks in the name and for the account of all members and has the purpose of sharing the underwritten risk between all members. R4 has engaged with the Pool through its lead insurer, APA Insurance, to provide insurance coverage under the Kenya Agriculture Insurance Program for the 2017 Short Rains.

APPENDIX IV: MEDIA CITATIONS AND RESOURCES

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- "[Weather insurance boosts the resilience of Malawian farmers](#)"
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- "[Medhin Reda's Best Asset Is Her Own Hard Work](#)"
- "[Gebru Kahsay Relies on Rain But Has the Security of Insurance](#)"
- "[Selas Samson Biru Faces Uncertainty with the Seasons](#)"

VIDEOS/MULTIMEDIA

- [The R4 Rural Resilience Initiative in Senegal](#)
- [Africa's Last Famine](#), a documentary co-produced by Oxfam America and Link TV, featuring HARITA
- [R4: The Rural Resilience Initiative](#)
- A Tiny Seed and a Big Idea
- A New Tool for Tackling Poverty

PHOTOGRAPHY

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

PARTNER REPORTS

- [IRI FINAL 2013 End of Season Assessment Report](#): This report provides an assessment of the 2013 rainfall season for the R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2013 indices.
- [HARITA IRI Updated 2012 HARITA Initial End of Season Assessment October 2012](#): This report is a deliverable by the International Research Institute for Climate and Society (IRI) to Oxfam America. It provides an early, exploratory assessment of the 2012 rainfall season for the HARITA/R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2012 indices.
- [HARITA IRI Report to Oxfam America March 2012](#): This report is a deliverable by the IRI to Oxfam America on the 2012 index development processes and presents the final indices offered in the project villages.
- HARITA IRI Report to Oxfam America May 2011: This report is a deliverable by IRI to Oxfam America on the 2011 index development processes. It provides a description of the indices, their structure, their data sources, the design process, and action plans for the project as well as a separate section with the educational materials used to support the 2010/2011.
- [HARITA IRI Report to Oxfam America June 2010](#): This progress report is a formal deliverable by IRI to Oxfam America and presents an overview of the scalable index insurance product development process for the 2010 growing season. It explains the economic risk simulation games conducted with farmers to understand their risk-management decisions/preferences and also to educate them about index insurance packages.

- [Technical Annex: HARITA IRI Report to Oxfam America June 2010](#): IRI has been working to build a formal statistical methodology that will systematically compare and integrate information on remote sensing of rainfall, ground-based data measurements, and other data sets. This report presents a preliminary analysis that focuses on Adi Ha—the pilot village—modeling rainfall at five neighboring sites, where daily rainfall amounts have been recorded during different intervals for each site over the course of a 49-year time period, from 1961 to 2009. This methodology is intended to be further developed and packaged into tools for contract design and evaluation.
- [HARITA IRI Report to Oxfam America October 2010](#): This progress report is a formal deliverable by IRI to OA that summarizes the 2011 scaling process and presents the education materials developed to support the scaling process.

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Collaboration

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

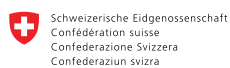


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