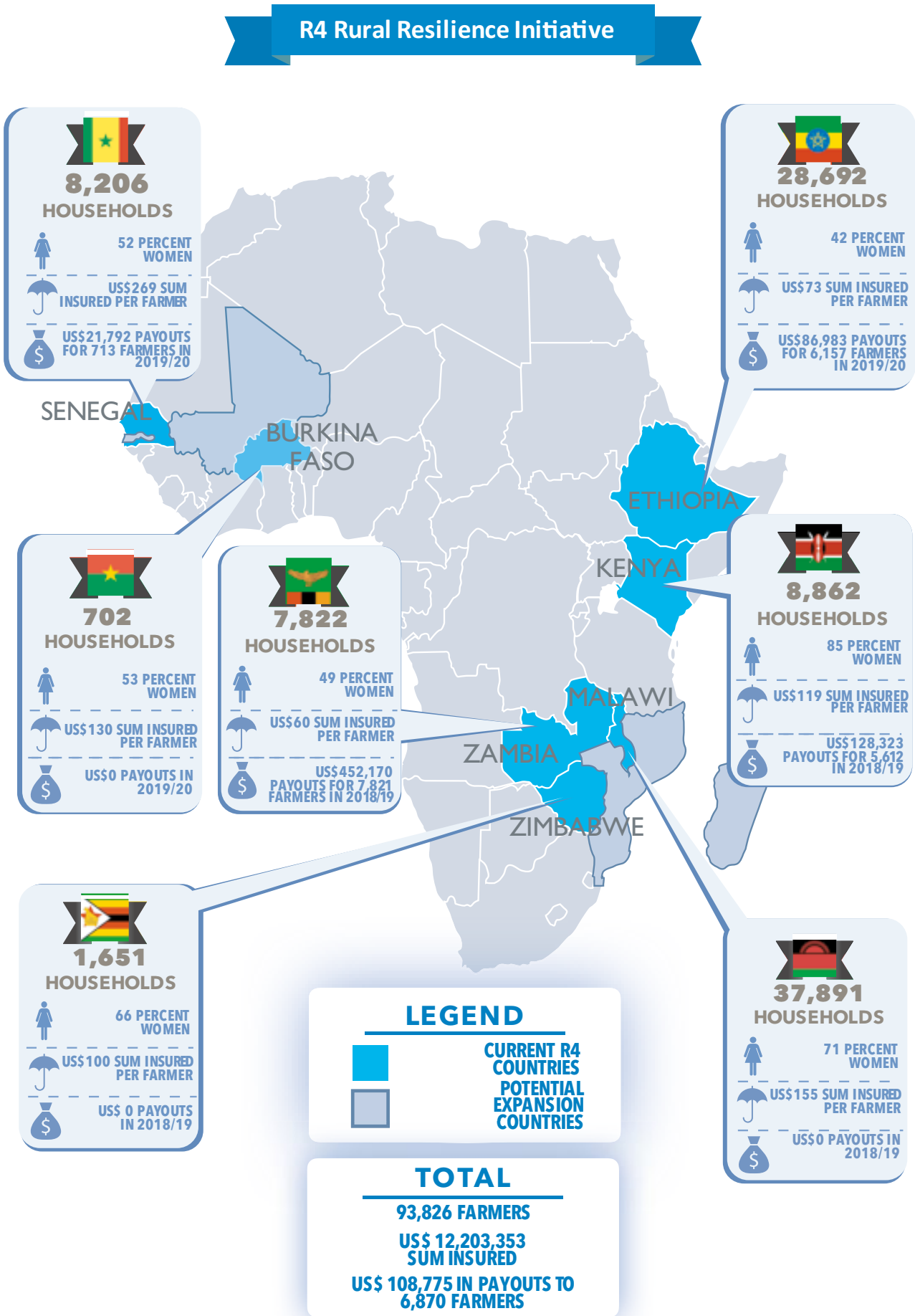


# R4 Rural Resilience Initiative

QUARTERLY REPORT | OCTOBER - DECEMBER 2019



Figure 1. R4 Countries Map



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**Cover:** Brhan Giden indicates which years her and other smallholder farmers from her village identified as the worst for crop failures due to drought in Tigray, Ethiopia. This will inform the rainfall index design of a microinsurance product.

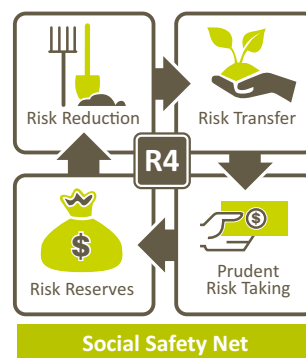
*WFP/ Michael Goode*





## EXECUTIVE SUMMARY

The R4 Rural Resilience Initiative (R4) began as a strategic partnership between the World Food Programme (WFP) and Oxfam America in 2011 to build on the success of Oxfam America’s pilot project HARITA (Horn of Africa Risk Transfer for Adaptation) that broke new ground in the field of rural risk management. After the successful expansion of the R4 integrated approach under the global partnership, in October 2018, Oxfam America transitioned into an advisory role with WFP taking the lead on the management and scale-up of R4 operations, globally. WFP gratefully acknowledges the pioneering role Oxfam America played together with the communities, the Relief Society of Tigray (REST) and other local and international actors in creating, developing and transferring the HARITA model outside Ethiopia. R4 is comprised of four integrated risk management strategies that strengthen farmers’ food and income security. The initiative combines **improved natural resource management through asset creation or improved agricultural practices** (risk reduction), **microinsurance** (risk transfer), **increased investment, livelihoods diversification and microcredit** (prudent risk taking), and **savings** (risk reserves).



The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya, Zimbabwe, and Burkina Faso, and will be piloted in Mozambique this year. R4 reached over 93,000 farmers, (60 percent women) in 2019. Of these farmers, over 5,000 accessed insurance products developed by the R4 initiative, either delivered through non-WFP programmes or by paying their insurance premium fully in cash.

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Farmers participate in a focus group in Kaya, Burkina Faso. In 2019, R4 was implemented in the Central North and East Regions, insuring a total of 702 farmers.

*WFP/Mathieu Dubreuil*

During the final quarter of 2019, the initiative focused on finalizing insurance enrolments in Malawi, Zambia, Zimbabwe, and Kenya. In Ethiopia, the initiative reached over 28,000 farmers (42 percent women) with weather index insurance. Moreover, under the Satellite Index Insurance for Pastoralists in Ethiopia (SIPE), 7,816 pastoralists accessed index-based livestock insurance in the Somali region of Ethiopia. In Senegal, a total of 8,206 farmers (52 percent women) were insured for

the 2019 agricultural season. In 2019, R4 expanded into Burkina Faso, where the initiative insured 702 farmers (53 percent women). 2019 also marked the expansion of R4 to Mozambique, where in 2020 the initiative will pilot interventions in Tete, Gaza, Nampula and Zambezia provinces. During this quarter, Mozambique's first Green Climate Fund (GCF) proposal for the expansion of R4 in the country was approved during the 24th Meeting of the GCF Board in Songdo.


Figure 2. R4 achievements

Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$1.5m	 US\$590,000	 US\$109,000
Value of premiums	 US\$2,500	 US\$27,000	 US\$215,000	 US\$275,000	 US\$283,000	 US\$306,000	 US\$362,000	 US\$770,000	 US\$1.1m	 US\$1.7m	 US\$1.6m
Total sum insured	 US\$10,200	 US\$73,000	 US\$940,000	 US\$1.3m	 US\$1.2m	 US\$1.5m	 US\$2.2m	 US\$4.9m	 US\$6.6m	 US\$10.3m	 US\$12.2m
Cash contribution							 US\$43,000	 US\$86,000	 US\$78,000	 US\$128,000	 US\$56,000
R4 Farmers insured through WFP (percent of women)	 200 (38)	 1,308 (39)	 13,195 (33)	 19,407 (21)	 20,015 (31)	 24,970 (33)	 29,279 (32)	 37,419 (40)	 51,955 (50)	 87,557 (55)	 88,790 (60)
Non-R4 Farmers insured*							 3,918	 4,448	 6,603	 5,763	 5,036
Countries	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia Zimbabwe	Ethiopia Kenya Malawi Senegal Zambia Zimbabwe Burkina Faso

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

Our vision: 500,000 insured farmers in 2022.

# R4 ETHIOPIA

 Since 2009



28,692 households (144,033 persons)



42 percent women



Tigray and Amhara regions



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



KfW, IFAD

## R4 PROGRAMME IN ETHIOPIA

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



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



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



**Risk Reserves and Prudent Risk Taking components:** Farmers practice regular savings in Village Economic and Social Association (VESAs) and RUSACCOs. Under the **prudent risk taking component**, R4 manages a revolving fund providing loans to farmers who want to invest in their agricultural activities through RUSACCOs. First, participants become members of RUSACCOs to access loans. Subsequently, the local partners, REST and ORDA, provide trainings to the participants before the RUSACCOs distribute the loan. Then participants repay the loan, which continues revolving in the village through further lending by RUSACCOs.



## PROJECT STATUS

During this quarter, a total of 24,189 farmers (43 percent women) participated in long-term risk reduction activities, including building of trench bunds, runoff flood diversion canals, hillside terraces, and seedlings cultivation. Moreover, 2,000 Female-Headed Households (FHHs) engaged in micro-gardening practices and 110 rainwater harvesting systems (RWHs) were installed for 95 FHHs and for 15 male-headed households with disabilities.

Under the risk transfer component, 28,692 farmers (42 percent women) were insured for the 2019 agricultural season for both long and short cycle crops. Of these farmers, 24,189 (43 percent women) paid 25 percent of their premiums in

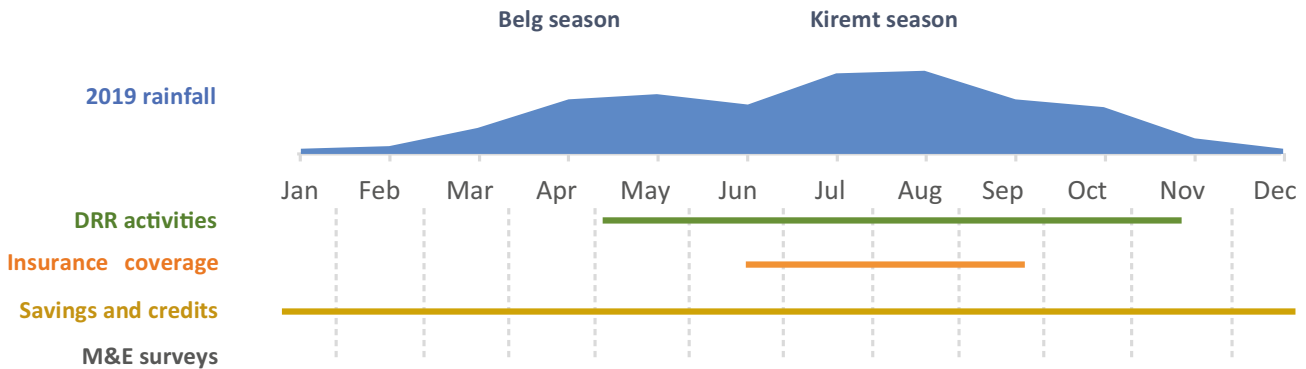
cash and 2,312 farmers (31 percent women) paid for their premiums fully in cash. Moreover, a total of 2,191 have accessed insurance through other donor funded programmes.

Under the risk reserves and prudent risk taking components, 9,150 farmers (40 percent women) participated in 404 VESAs, with a total capital held amounting to US\$35,021 (ETB1,128,131). Moreover, 19,851 farmers (38 percent women) saved a total of US\$757,353 (ETB 24,394,345) in RUSACCOs and 946 farmers (7 percent women) accessed loans from the Revolving Loan Funds (RLFs) totalling US\$53,033 (ETB1,708,173) for different Income Generating Activities (IGAs).

### Satellite Index Insurance for Pastoralists in Ethiopia (SIPE)


WFP began offering insurance to pastoralists in 2018 through the Satellite Index Insurance for Pastoralists in Ethiopia (SIPE). In 2019, a total of 7,816 pastoralists have registered for the index-based livestock insurance in the Somali region of Ethiopia. Following dry spells during the 2019 season, 1,721 pastoralists received a total payout of US\$97,508.

Figure 3. Ethiopia 2019 seasonal calendar





# R4 SENEGAL

 Since 2012



8,206 households (71,392 persons)



52 percent women



Kolda and Tambacounda Regions



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



BMZ, French Cooperation

## R4 PROGRAMME IN SENEGAL

In Senegal, R4 builds on WFP's FFA and Oxfam America's Saving for Change (SfC) programmes. The initiative was previously linked to the IFAD-funded programme, Projet d'Appui au Développement Agricole et à l'Entrepreneuriat Rural (PADAER), an agricultural development initiative providing farmers with agricultural inputs as well as insurance through WFP.



**Risk Reduction component:** By participating in WFP's FFA programme, farmers build assets that decrease their vulnerability to climate shocks over time. These activities included reforestation, prevention of soil erosion, composting and vegetable gardens.



**Risk Transfer component:** Farmers access weather index insurance by investing their time in building assets. As their contribution to the insurance premium, farmers have to work eight days in building productive assets. When a drought hits, compensation for weather-related losses prevents farmers from selling assets and stimulates faster recovery.



Risk Reserves



Prudent Risk Taking

### Risk Reserves and Prudent Risk Taking

**components:** Insurance policies are delivered through SfC Associations, which support participants in establishing small-scale savings, used to build 'risk reserves'. Savings help build a stronger financial base for investing – but also act as a buffer against short-term needs and idiosyncratic shocks, such as illness and death and could be used to pay insurance premiums in cash. Saving and microcredit also enable investment in livelihoods, increasing household production and income, gradually allowing them to access insurance commercially and contributing to the general sustainability of the initiative.

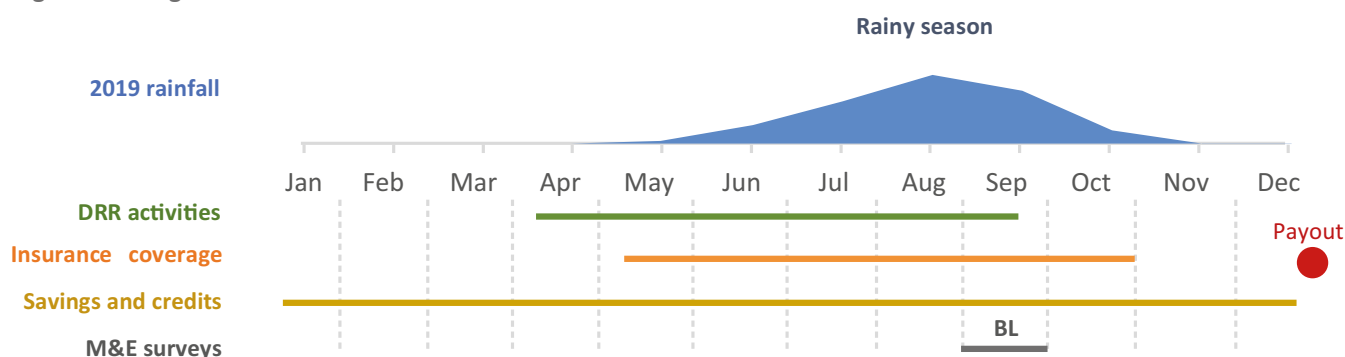
## PROJECT STATUS

During the last quarter of 2019, dry and rainy season works were completed in both Tambacounda and Kolda by 9,001 farmers (34 percent women). Under the risk reduction component, farmers engaged in tree planting and rice plots management in both regions. A total of 122 farmers (67 percent women) were trained in composting and phosphate techniques and 154 farmers (66 percent women) were trained in agroforestry techniques. Moreover, 160 farmers (81 percent women) were trained in management and market gardening techniques.

Under the risk transfer component, a total of 8,206 farmers (52 percent women) were covered by insurance in Tambacounda and Kolda for the 2019 agricultural season. Of these farmers, 533 paid their insurance premium fully in cash with total cash contributions amounting to US\$6,688. The remaining 7,673 farmers (52 percent women) paid 24 percent of their premium in cash. During the quarter, 56 participants (44 percent women) were trained in ‘Satellite Index Parameters and Agricultural Insurance Management’ by CNAAS and Inclusive Guarantee in both Tambacounda and Kolda.

Under the risk reserves and prudent risk taking components, 11,646 farmers (81 percent women) participated in 748 saving groups, with a total savings amount of US\$93,658. Moreover, a total of 8,788 farmers (88 percent women) accessed loans worth US\$195,247. During the quarter, 7,618 farmers (45 percent women) were trained in ‘Mobile money and how to digitalize cash transfer’, following this year’s digitalization of cash-based transfers. Moreover, 732 farmers (71 percent women) were trained in microinsurance, 2,828 farmers (75 percent women) were trained in nutrition, 2,443 farmers (65 percent women) were trained in financial education, 705 farmers (72 percent women) received trainings in gender equality and 470 farmers (4 percent women) received trainings in rural entrepreneurship.

Figure 4. Senegal 2019 seasonal calendar



# R4 MALAWI

 Since **2015**



**37,891** households (170,510 persons)



**71 percent** women



Southern Region



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



SDC, USAID, BMZ, DFID, Flanders, Norway

## The Integrated Risk Management approach in Malawi

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

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

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



**Risk Reduction component:** By participating in WFP’s FFA programme, farmers build assets such as soil and water conservation structures in addition to applying conservation agriculture techniques. This helps them improve their natural resource base for improved resilience against climate-related risks.



**Risk Transfer component:** By participating in WFP’s FFA programme and investing their time in building homestead assets to improve productivity, farmers access Weather Index Insurance products in all the six districts and Area Yield Index Insurance in three districts (Balaka, Zomba, Phalombe). A cash contribution to purchase an insurance policy was introduced in Balaka in 2018 and to Blantyre and Zomba in the past year. Smallholder farmers work for an average of 14 days on this component.



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



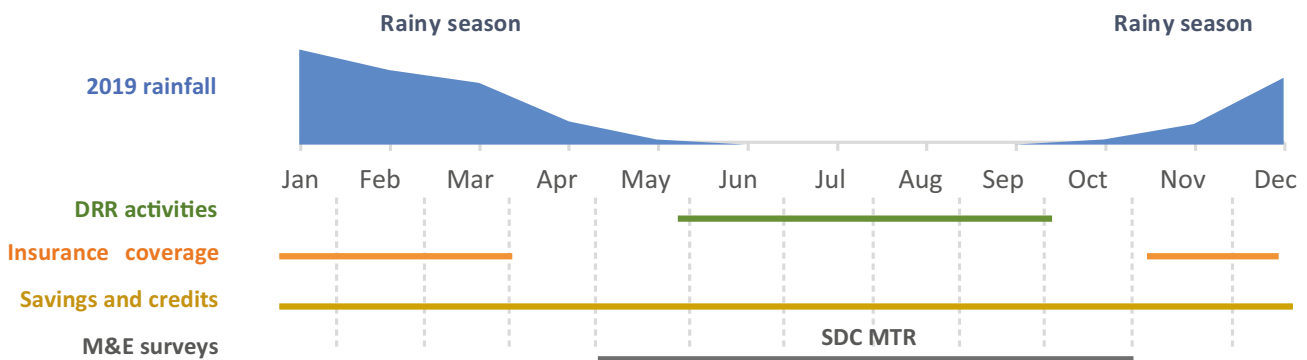
## PROJECT STATUS

During the last quarter of 2019, activities focused on finalizing the design process of the Weather Index (WI) and Area Yield Index (AYI) insurance product, completing the asset creation cycles and finalizing the insurance sign-up process for the 2019/20 season. This year, WFP Malawi partnered with Pula Advisors, a risk modelling institution to introduce and pilot an Area Yield Index Insurance (AYII) product on a 50:50 premium basis with the Weather Index Insurance (WII) product in three of the six districts, including Balaka, Zomba and Phalombe, insuring 21,765 of the total 37,891 farmers insured. The hybrid product will provide coverage against dry spells but also other risks contributing to yield loss (i.e. drought, pest and diseases, hail, flood and storms), better reflecting farmers' needs, who have been requesting a more comprehensive insurance cover that would consider multiple risks. Moreover, it is hoped that the introduction of a multiple peril product will stimulate more appetite for microinsurance products and therefore make participant households more willing to contribute in cash towards premiums cost.

As part of WFP's FFA programme, during the quarter, farmers worked on establishing seed multiplication sites, raising tree nurseries, and building water conservation structures, including swales and deep trenches. Households also benefitted from WFP's climate services activities, which included the dissemination of seasonal forecast and agro-climatic advisories to improve farmers' decision making on their livelihoods and climate-smart agriculture options. During the quarter, joint monitoring visits were conducted with PICSA<sup>1</sup> coordinators to verify how farmers accessed climate information and supervise how Extension Officers were implementing the PICSA methodology.


Under the risk reserves component, there is a plan to revisit partnership arrangements and commit to a comprehensive multi-year approach for VSLs, in alignment with Malawi CO's livelihood implementation strategy. During the quarter, WFP's NGO partners have been supporting the VSL implementation across all the districts, with farmers saving a total of US\$560,000.

Figure 5. Malawi 2019 seasonal calendar



1. Participatory Integrated Climate Services for Agriculture (PICSA).

# R4 ZAMBIA

 Since 2015



**7,822** households (53,965 persons)



**49 percent** women



Southern Region



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



SDC, KOICA, Green Climate Fund, IFAD, SIDA

## R4 PROGRAMME IN ZAMBIA

In Zambia, R4 was built on FAO's Conservation Agriculture Scaling-Up (CASU) project, whereby farmers access insurance by applying conservation agriculture (CA) techniques. The integrated risk management approach is based on four components:



**Risk Reduction component:** In Zambia, farmers apply CA techniques such as minimal soil disturbance, permanent soil cover and crop rotations. Farmers also receive tailored weather and climate information services to help them better prepare and cope with increasing climate variability and adapt their decision-making and farming practices.



**Risk Transfer component:** Farmers are insured by applying CA techniques on at least 1 hectare of land.



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



**Access to markets:** R4 Zambia supports farmers' access to markets by linking them to the WFP [Virtual Farmers Market \(Maano\)](#), [Farm to Market Alliance \(FtMA\)](#) and the [Home-Grown School Feeding \(HGSF\)](#) programmes. Virtual Farmers' Market (VFM) is an app-based e-commerce platform where farmers' surplus and buyers' demand for crops are advertised and traded. VFM provides a transparent, open and trustworthy space for smallholder farmers and buyers to negotiate fair prices and deals. The Farm to Market Alliance helps smallholder farmers receive the appropriate information, investment and support from seed to market in order for them to have the capacity to produce and sell marketable surplus for increased incomes. The HGSM programme provides safe, diverse, and nutritious food, sourced locally from smallholders, to children in schools.

## PROJECT STATUS

During the quarter, awareness and sensitization activities on improved agricultural technologies were conducted with 9,279 farmers (49 percent women). Specifically, meetings to promote Conservation Agriculture (CA) land preparation were conducted with 194 Farmers' Clubs to enhance adoption and utilization of CA practices among farmers. The meetings were jointly facilitated by the Conservation Farming Unit (CFU) and the Ministry of Agriculture (MoA). This was combined with CA land preparation trainings that were held during the quarter, resulting in 3,425 farmers adopting CA preparation techniques on a total of 4,751 ha of land. Monitoring activities to assess farmers' compliance with CA land preparation practices were also conducted with 79 producer groups. A total of 2,297 fields were visited to monitor the adoption of CA practices, with each farmer currently practicing CA techniques on an average of 1.17 ha of land.

Trainings on improved farming practices were conducted in all the 22 Production Unit areas with 1,195 farmers (98 percent women). These trainings are aimed at introducing alternative irrigation methods and highlighting the importance of using improved farming methods during dry spells. Trainings to increase farmers' knowledge on enhancing their access to seed varieties for nutritious crops, such as orange, maize, and sweet potatoes, were conducted in all the 22 Production Unit areas with 911 farmers (82 percent women). Moreover, 22 micro trainings in water conservation, livestock, and irrigation were delivered to 1,177 farmers (51 percent women). Monthly Farmers' Clubs meetings were conducted during the quarter, with a total of 194 Farmers' Clubs gathered to conduct their routine discussions.

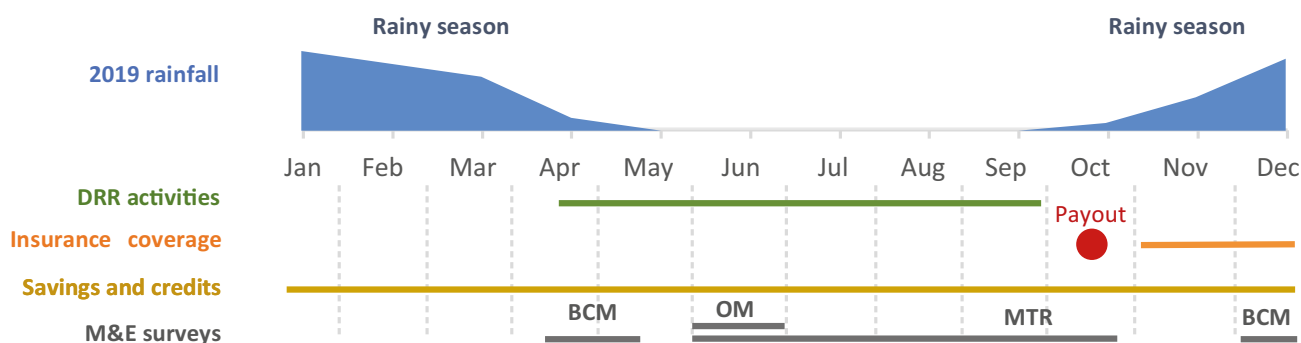
Climate services activities were also conducted throughout the quarter, with trainings on early warning systems, meteorological calendar and crop maturity calculation delivered to 37 designated rain gauge minders (75 percent women). In addition, capacity building trainings were provided to 178 farmers (53 percent women) to enhance their understanding of agro-meteorological data and interpretation of climate information.

Under the risk transfer component, US\$452,170 in insurance payouts were distributed to 7,821 farmers, following dry spells during the 2018/19 season. Moreover, insurance premium payment for the 2019/20 season was conducted during the quarter with farmers contributing a premium amount of between US\$2 (ZMW 30) and US\$5 (ZMW 50) each. During the quarter, insurance trainings were conducted with members of Farmers' Clubs, with a total of 1,086 farmers (54 percent women) participating.

Under the risk reserves and prudent risk taking components, refresher trainings on the Savings for Change (SfC) model have continued across the R4 districts. In total, 6,369 farmers (69 percent women) participated in 298 saving groups, with a total savings amount of US\$96,215 and an average saving amount per farmer of US\$17.50. A total of 321 farmers accessed loans from the saving groups amounting to US\$6,364 (ZMW 89,103). During the quarter, financial education trainings were delivered to 1,292 farmers (52 percent women). Moreover, trainings for Farmers' Clubs members on financial literacy and credit were held in Namwala and Pemba districts, with 587 farmers (78 percent women) participating. The aim of these trainings is to improve farmers' ability to manage their finances and improve access to credit.

Promotional meetings on input and cash loans were conducted with 9,279 farmers (percent women) of 194 Farmers' Clubs (49 percent women) across Pemba, Namwala and Monze to raise awareness on different agricultural loan products, including equipment available during the 2019/2020 season to support productivity. Moreover, trainings on financial education/literacy were conducted in Monze district with 509 Farmers' Clubs members (65 percent women), to increase farmers' financial literacy and discipline.

Figure 6. Zambia 2019 seasonal calendar



# R4 KENYA

 Since 2017



**8,862** households (59,375 persons)



**85 percent** women



Kitui County



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



Global Affairs Canada, USAID, IFAD

## R4 PROGRAMME IN KENYA

In Kenya, the initiative is implemented through the collaboration of WFP with the Ministry of Agriculture, Livestock, Fisheries, and Irrigation (MoALF&I), the National Drought Management Authority (NDMA), County Government of Kitui, Catholic Diocese of Kitui, and private sector partners. The integrated climate risk management approach is based on two components:



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



**Risk Transfer component:** By growing drought resistant crops and adopting recommended agricultural practices, farmers can access area yield index insurance. AYII can offer coverage against several risks including pests and uses crop sampling at the end of the season to determine the amount of value lost. The conditionality for farmers to receive an insurance policy requires farmers to grow at least one drought resistant crop, including green grams, sorghum, millet and cow peas in one acre of land. When a major shock affecting the community hits, compensation for losses prevents farmers from selling productive assets and stimulates faster recovery.

## PROJECT STATUS

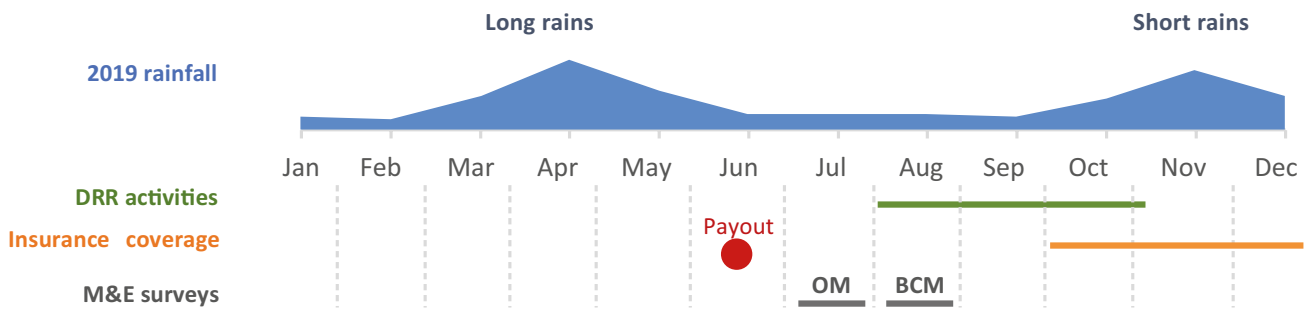
During the last quarter of 2019, a total of 8,862 farmers (85 percent women) registered for insurance for the 2019 Short Rains Season in Kitui County. Smallholder farmers are insured from November 2019 to February 2020. This year, farmers' cash contributions were introduced as part of the sustainability strategy of the initiative, with farmers contributing a total of US\$8,862 (KSh 886,200) in cash towards their insurance premium costs.

Under the risk reduction component, farmers engaged in community mobilization and sensitization activities on improved agricultural practices, timely planting and replanting of green grams, cow peas, millet and sorghum, and tracking of crop development.

Key partnerships have been established with MoALF&I, County Government of Kitui, Pula Advisors, Caritas Kitui and Kenya National Agriculture and Livestock Insurance Pool for the monitoring and implementation of the R4 programme.

Rainfall in the country has been above average from the beginning of the season until December 2019. Heavy rainfall caused floods and landslides including in the South Eastern region. Kitui county has also been affected by floods, which led to losses of human and animal lives as well as damages to infrastructure. Overall, crops generally performed well despite isolated dry spells and pest and disease episodes. Particularly concerning is the threat posed by the desert locusts invasion, with the situation on the ground worsening, with potential negative impacts on next year's harvest. In 2020, WFP and partners will continue to monitor crop health up to the harvesting time, when crop cuts will inform the payout analysis for the 2019 Short Rains.

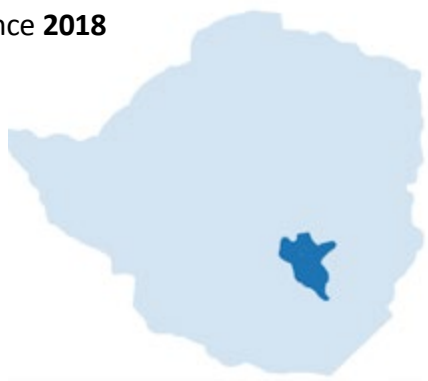
Figure 7. Kenya 2019 seasonal calendar





# R4 ZIMBABWE

Since **2018**



**1,651** households (9,245 persons)



**66 percent** women



Masvingo and Mwenezi



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



SDC, USAID

## R4 PROGRAMME IN ZIMBABWE

The R4 initiative in Zimbabwe, currently supported by SDC and USAID, builds upon and combines the knowledge and capacity accumulated by WFP and partners on productive asset creation (FFA), appropriate seeds and agricultural practices, weather index insurance, promotion of savings and access to credit. In addition to the four risk management activities, R4 in Zimbabwe also supports farmers' access to markets, linking with WFP's Smallholder Agricultural Market Support (SAMS) programme, as well as the improvement of farmers' decision making in the context of climate change and erratic rainfall patterns, through climate services.



**Risk Reduction component:** In Zimbabwe, farmers participate in WFP's FFA programme, building assets that decrease their vulnerability to climate shocks over time. Farmers also take part in activities that increase the adoption of appropriate seeds and agricultural practices, such as establishing demonstration plots of new cultivars or agricultural technologies.



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



**Risk Reserves and Prudent Risk Taking component:** Farmers participate in Village Savings and Lending groups (VSLs), which support participants in establishing small-scale savings used to build 'risk reserves'.



Farmers also access credit from the VSLs.

## PROJECT STATUS

During this quarter, activities under the risk reduction component focused on finalizing outstanding asset creation works both at community and household levels. Farmers engaged in land preparation for rain-fed production, household soil and water conservation works and watershed management activities.

As part of the appropriate seeds and agricultural practices component, main activities during the quarter focused on selection of new demonstration plots, awareness meetings, distribution of inputs and seeding/planting of crops. Awareness meetings were conducted in both Masvingo and Mwenezi sites, focusing on how to mark plots, establishment of trials, how to record measurements, herbicide application and how to assess the crop after germination until end of the 2019/20 season. Moreover, inputs were distributed to 220 farmers, with the help of extension officers, Mwenezi Development Training Centre (MDTC) officers, and village-based agents (VBAs). Demonstration plots in both Chebvute and Mwenezi were all planted in December 2019 after receiving above average rains. However, all these areas are now facing extended dry spells which will affect germination of crops in the future.

Under the risk transfer component, a total of 1,651 (66 percent women) were insured against drought across four wards in Masvingo. Based on feedback received from communities, the product was extensively revised to trigger smaller but more frequent payouts, while offering cover for only small grains and not maize. In line with the exit strategy of the integrated approach, mandatory cash contributions (15 percent of premium) were introduced for participants who had been in the programme for over a year, with farmers contributing a total of US\$355.

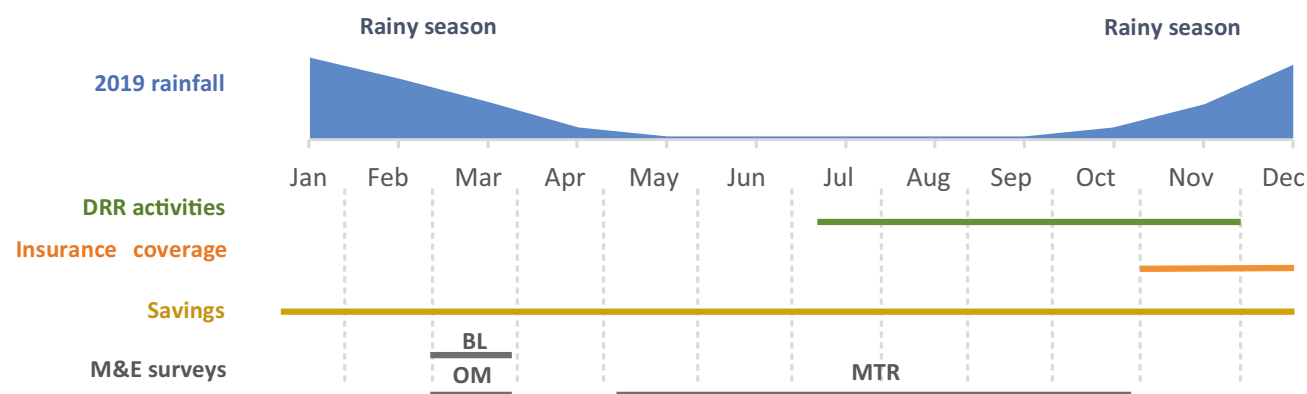
Under the risk reserves component, SNV, with support from AGRITEX, traditional leaders and councillors, trained participants in assessing the appropriateness of several potential Income Generating Activities (IGAs), enabling them to choose the most suitable ones. A total of 92 garden beneficiaries (67 percent women) were trained on Farming as a Business (FAAB), an approach to increase the capacity of famers' groups and contribute to the enabling environment for greater market engagement and increased profits for smallholders. Furthermore, a total 184 participants (79 percent women) were trained on the basic Village, Savings and Lending (VSL) methodology. 25 new groups were formed during the quarter across the different wards. A total of 35 community-based trainers (74 percent women) were trained on VSL strengthening and monitoring to provide the necessary support to the groups including on VSL methodology and data collection.

Due to the current economic situation and Zimbabwe's currency depreciation, VSL groups were continuously reminded to ensure that group capital was saved either as assets or a more stable currency. As of November, groups started their annual share outs with some participants using these to purchase inputs in preparation for the 2019/20 agricultural season, basic household goods and to pay school fees. Most participants are responding to the inflationary environment by using their funds to purchase assets.

With regards to linking farmers to credit, R4 farmers are now engaging with the Zimbabwe Women's Microfinance Bank (ZWMB) to finance sorghum production for the 2019/20 farming season. In light of the current economic situation characterized by high inflation, the bank, in consultation with farmers and SNV has developed a product where loans will be provided in the form of inputs (i.e. seeds) and farmers would repay the loan in the form of produce (i.e. sorghum grains). A total of 151 farmers (70 percent women) have received 678 kg of white sorghum breeder's seed with a monetary value of ZWL 40,159 and which is enough for planting 68.3 ha of land. These farmers can multiply the seed and sell it to other farmers who can use it for two to three seasons and hence these farmers will not incur seed costs, a major input expense, in the next seasons. With this package, farmers are expected to harvest a minimum of 1,000 kg/Ha, with the use of manure and in good soils. Repayment will be made in the form of sorghum grain, 170 Kg of sorghum grain per 10 kg of seed loaned and the loan period is for 9 months.

To improve farmers' access to markets in this quarter, emphasis was placed on ensuring that farmers have access to inputs and appropriate extension support. Engagements with seed houses are underway including with Major Family Savings (MFS) and Klein Karoo (K2) to facilitate farmers' access to affordable small grain seeds. Information on seed types and prices was also gathered and shared with farmers. Following the engagement with Associated Foods Zimbabwe (AFZ) on a possible contract farming opportunity for R4 farmers, SNV has begun mobilizing and grouping groundnut farmers who will enter into contract and produce for AFZ.

Figure 8. Zimbabwe 2019 seasonal calendar



# R4 BURKINA FASO

Since 2019



702 households (3,650 persons)



53 percent women



Central North and East Regions



Inclusive Guarantee, Allianz Burkina



BMZ

## R4 PROGRAMME IN BURKINA FASO

In 2019, R4 was implemented for the first time in Burkina Faso. The Country Office used its own funds to initiate this pilot, with a clear plan to support the Government's strategy to introduce agricultural index insurance into the market. WFP focuses its interventions on resilience building and market access activities in Central North and East Regions:



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



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



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



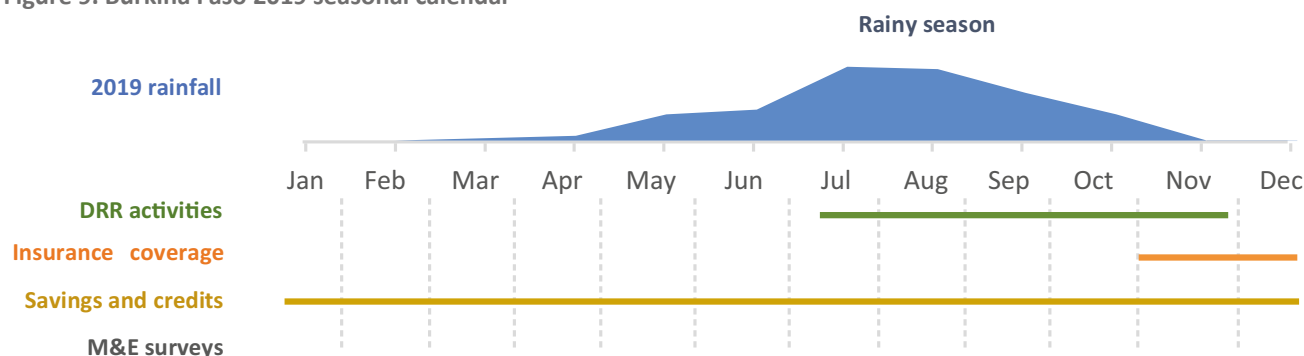
## PROJECT STATUS

2019 marked the first year of R4 implementation in Burkina Faso, with WFP providing 702 farmers (53 percent women) with access to Weather Index Insurance (WII) in Central North and East regions.


Under the risk reduction component, Training of Trainers (ToT) on Post-Harvest Losses (PHL) management and on the principles of microinsurance were conducted in both regions of Burkina Faso. Moreover, 500 smallholder farmers were trained on PHL and WII in the East region and 202 farmers in the Central North region. Farmers' participation in these trainings was used as a conditionality for their subscription to the insurance policy.

The Burkina Faso CO is also participating in the ARC Replica instrument, another mechanism in the climate risk financing portfolio. ARC Replica is an insurance product offered by ARC Ltd to humanitarian organizations as an innovative approach to expand climate risk insurance coverage to more people while also improving the effectiveness of emergency humanitarian responses in vulnerable African countries prone to climate risks. The initiative allows governments and humanitarian agencies to quickly access and channel financing to vulnerable people in the event of an extreme drought.

Figure 9. Burkina Faso 2019 seasonal calendar



# R4 MOZAMBIQUE

 Since 2019



**2,600** households (15,700 persons)



**70 percent** women



Gaza, Tete, Nampula, Zambezia



MASA, MITADER, INGC, INAM, ADRA, Aceagrarios, Blue Marble, University of Reading, IRI, InovAgro



FICA, SDC

## R4 PROGRAMME IN MOZAMBIQUE

In 2019, R4 was rolled out for implementation in Mozambique, targeting its first 2,600 participants in Tete and Gaza provinces, thanks to funding from the Government of Flanders. Farmers will be able to access insurance by applying conservation agriculture (CA) techniques. The integrated risk management approach is based on four components:



**Risk Reduction component:** In Mozambique, farmers will apply CA techniques such as minimal soil disturbance, permanent soil cover and crop rotations. Farmers will also receive tailored weather and climate information services to help them better cope with increasing climate variability and adapt their decision-making and farming practices.



**Risk Transfer component:** Farmers will be insured by applying CA techniques. The insurance product, tools and mechanisms will be piloted during the 2019/2020 campaign, with the product being designed and customized for the local context, focused on drought. As this year is only a dry run, where the index will be designed and its performance monitored for the first season, no farmer will be receiving insurance policies.



**Risk Reserves and Prudent Risk Taking component:** Farmers will participate in Village Savings and Lending groups (VSLs), which will support participants in establishing small-scale savings used to build 'risk buffers'. Gross margins analysis and market assessments will be conducted to plan the roll out of prudent risk taking in future years.



## PROJECT STATUS

In 2019, WFP targeted and registered 2,600 farming households (70 percent women), into its R4 programme in Gaza and Tete province, thanks to financing from the Government of Flanders. This year, the Mozambique CO also started its work in Nampula and Zambezia provinces, with activities focused on piloting the insurance component and rolling out the climate services component, complementing the activities of SDC-supported projects in these provinces.

In November 2019, the Green Climate Fund (GCF) Board approved Mozambique's first GCF proposal "*Climate resilient food security for women and men smallholders in Mozambique through integrated risk management*". The US\$9.25 million project will target 80,000 households (51 percent women) over a 5-year period, in partnership with the Ministry of Agriculture and Food Security (MASA) and the Ministry of Land, Environment and Rural Development (MITADER). This will support the expansion of R4 activities, including climate services and smallholder market access support, in the districts of Cahora Bassa, Marara and Changara in Tete province.

Through GCF co-financing from the Government of Flanders, the R4 initiative already started implementing activities during the third quarter of 2019 in the provinces of Gaza and Tete, reaching 2,600 farming households. Through these efforts, 104 demonstration plots and farmer clubs were established for the promotion of Conservation Agriculture (CA) techniques, which include the use of natural fertilizers, mulching, crop rotation, and inter-cropping.

Under the risk transfer component, the International Institute for Climate and Society (IRI) developed the prototype insurance product which will be used for a 2019/2020 dry run in preparation for the 2020/2021 campaign. The product

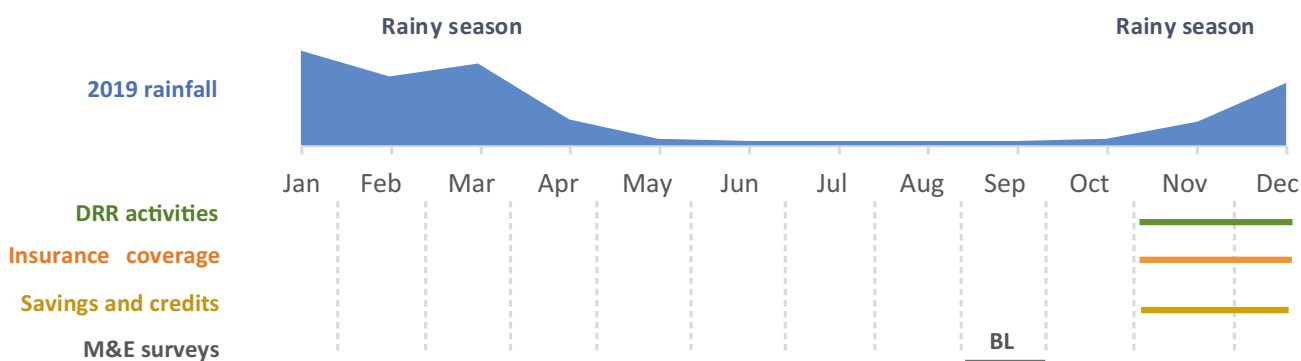
focuses on rainfall deficits and seeks to take a zonal approach, which is essential considering the size of the country, and makes use of multiple rolling windows to enhance the protection for farmers. Seasonal monitoring arrangements have been set up in collaboration with INAM and MASA to track the rainy season and agricultural campaign, respectively.

Under the risk reserves component, enrolment of farmers into Village Savings and Lending groups (VSLs) began during this quarter. Farmers' saving cycles will be aligned to the agricultural campaign to support productive investments. Under the prudent risk taking component, preparations are underway for a gross margins analysis and market assessments to be conducted in the first quarter of 2020 to help frame the prudent risk taking strategy.

As part of the climate services activities, a Planning and Review workshop was held during the last quarter of 2019 with users and producers in each province, with technical support from the University of Reading (UoR), to review the products and dissemination actions, with the objective of improving climate services co-production and delivery.

With financing from the SDC, the Mozambique CO started activities in Nampula and Zambezia provinces this year. The work is focused on conducting assessments and a dry run that will inform a strategy for introducing, integrating, and scaling up insurance, as part of an integrated risk management package into SDC-supported programmes. The work is conducted in support of an agricultural development project called InovAgro, funded by SDC, connecting farmers with stakeholders, including agro-dealers, input providers, financial services and saving groups. Community consultations and focus group discussions were carried out during this quarter to better inform the insurance design and triangulate desk research. Moreover, field data collection was conducted with WFP's technical partner Blue Marble to inform index design, supporting the desk-based research conducted in October. The prototype was designed considering the following perils: fluvial flooding, cyclones, drought, and dry spells. The final index is expected after the first quarter of 2020.

Figure 10. Mozambique 2019 seasonal calendar





## CONCLUSION

In 2019, R4 has provided over 93,000 farmers (60 percent women) in Ethiopia, Senegal, Malawi, Zambia, Kenya, Zimbabwe, and Burkina Faso with access to index insurance and a range of complementary risk management options. During the quarter, activities focused on finalizing asset creation works and insurance enrolments. This year, the initiative expanded to Burkina Faso and Mozambique, where the prototype insurance product will be piloted for the

2019/20 agricultural season. 2019 also saw the development and piloting of a hybrid index insurance product in Malawi, which will provide farmers insurance coverage against multiple risks, including drought, pests and diseases, hail and storms, better reflecting farmers' needs. In 2020, WFP will focus on consolidating the gains obtained so far in the existing countries, in addition to working on the expansion of microinsurance programmes to new countries.

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Farmers participate in a focus group activity in Tete, Mozambique. R4 was introduced in the country in 2019, with the WFP Mozambique Country Office currently working on setting up the different R4 components.  
*WFP/Mathieu Dubreuil*

# APPENDIX I: METRICS FROM THE FIELD

## ETHIOPIA



### Risk Reduction

- 24,189 farmers (10,617 women) participated in FFA activities.

#### Tigray

- 39 Km of deep trench, 45 Km of trench bund and 24.5 Km of stone-faced trench bund constructed on degraded communal lands;
- 84,633 trees planted on communal lands and agro-forestry sites;
- 13 Km of simple runoff /flood diversion canals constructed by excavating 7,614 m<sup>3</sup> of soil to support 410 ha of land with flood diversion directly benefiting 1,632 farmers;
- 2,000 households prepared micro-garden, perma-garden and keyhole garden on their homesteads for growing vegetables;

- 1,640 compost pits prepared by 820 FHHs for growing vegetables and/or for rain-fed farming;
- 110 Roof Rain Water Harvesting (RWH) installed for 95 FHHs and 15 male headed with disabilities.

#### Amhara

- 1.75 Km of bench terrace constructed;
- 7.45 Km of hill side terrace with trenches constructed;
- 2,625 trenches constructed;
- 142 m of Micro Basins constructed;
- 643 m<sup>3</sup> of gabion check dam constructed;
- 1.2 Km of terraces maintained;
- 4.25 Km of hill side terraces constructed;
- 220 m<sup>3</sup> of compost prepared;
- 84,710 of pitting prepared and seedlings planted.



### Risk Transfer

- 28,692 farmers (12,075 women) insured;
- 24,189 farmers (10,617 women) paid 25 percent of their insurance premium in cash;
- 2,312 farmers paid their insurance fully in cash;
- 2,016 farmers accessed insurance through the DFSA<sup>2</sup> programme;
- 175 farmers accessed insurance through the PASIDP<sup>3</sup> programme;
- Value of premium amounts to US\$392,012;
- Total sum insured amounts to US\$2,514,317.



Risk Reserves



Prudent Risk Taking

### Risk Reserves and Prudent Risk Taking

- 9,150 farmers (3,671 women) participated in 404 saving groups;
- Total capital held by savings groups amounts to US\$35,024 (ETB1,128,131);
- Cumulative saving value from RUSACCOs amounts to US\$757,353 (ETB 24,394,345);
- 946 farmers (71 women) accessed RLF loans worth US\$53,033 (ETB1,708,173).

2. Development Food Security Activity (DFSA) is a USAID supported programme.

3. The Participatory Small-Scale Irrigation Development Programme (PASIDP) is an IFAD supported programme.



**Risk Reduction**

- 9,001 farmers (3,061 women) participated in FFA activities;
- 6,001 farmers in Tambacounda and 3,000 farmers in Kolda;
- 122 farmers (81 women) trained in composting and phosphate techniques;
- 154 farmers (101 women) trained in agroforestry techniques;
- 160 producers (129 women) trained in management and market gardening techniques;
- 23 WFP partners and technical service providers (8 percent women) trained in climate change and climate services issues.

**Tambacounda**

- 119 ha of rice plots managed;
- 73 ha of maize/sorghum cultivated;
- 50,000 trees planted;
- 200 fruit plants achieved;
- 5 village woods established.

**Kolda**

- 190 ha of rice plots cultivated;
- 50 ha of maize and 10 of cowpea plots cultivated;



**Risk Transfer**

- 8,206 farmers (3,988 women) insured;
- 533 farmers paid their premium fully in cash;
- 7,673 farmers paid 24 percent of their premium in cash;
- Total sum insured amounts to US\$2,056,176;
- Premium amounts to US\$271,625;
- Total cash contributions amount to US\$32,672;

- Total cash contributions from full cash paying participants amount to US\$6,688;
- 30 participants (14 women) trained by CNAAS on RFE satellite index parameters and agricultural insurance management mandates;
- 26 participants (14 women) trained by Inclusive Guarantee on parameters of rainfall index and the agricultural insurance management mandates;
- 732 farmers (523 women) trained in insurance by the NGO La Lumiere.



**Risk Reserves and Prudent Risk Taking**

- 11,646 farmers (9,467 women) participated in 748 savings groups;
- 70 female members participated in 20 new saving groups created during the quarter;

- Total capital held by saving groups amounts to U\$143,340;
- Total savings amounts to US\$93,658;
- 8,788 farmers (7,792 women) accessed loans worth US\$195,247;
- 7,618 farmers (3,432 women) trained in Mobile Money;
- 2,443 farmers (1,600 women) trained in Financial Education;
- 705 farmers (511 women) trained in Gender Equality;
- 470 farmers (23 women) trained in Rural Entrepreneurship;
- 2,828 farmers (2,145 women) trained in Nutrition.





### Risk Reduction

- 154,435 farmers (26,928 women) enrolled in FFA activities in Balaka, Zomba, Blantyre, Chikwawa, Mangochi, and Nsanje;
- 18,000 households accessed weather and agro-climatic advisories via 534 community radio listening hubs.

#### Blantyre

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

#### Mangochi

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

#### Chikwawa

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

#### Balaka

- 403.37 km of swales constructed;
- 9,949 m<sup>3</sup> of deep trenches constructed;
- 10,676 m<sup>3</sup> of check dams constructed;
- 45,407 of compost manure heaps prepared;
- 31,622 m of eyebrows constructed;
- 106,362 m of individual trenches constructed;
- 150.52 km of road rehabilitation conducted.

#### Phalombe

- 13,550 m of individual trenches constructed;
- 20,650 m of eyebrows constructed;
- 5,580 m<sup>3</sup> of gully controlled through check dams;
- 153,300 m of swales constructed;
- 700 m of deep trench constructed;
- Vetiver propagation conducted on 15.20 ha of land.

#### Zomba

- 230 individual trenches constructed;
- 577 m<sup>3</sup> of check dams constructed;
- 8 tree nurseries at community level established;
- 35,000 tree seedlings at community level raised;
- 435 heaps of compost prepared;
- 6 group of vegetable gardens established with 60 participating households;
- 2,011 backyard gardens at household level managed;
- 56 km of roads rehabilitated;
- 16,000 trees planted;
- 0.06 ha of banana suckers seed multiplication site established;
- 0.3 ha of soya seed multiplication site established;
- 0.2 ha of OFSP seed multiplication site established;
- 0.2 ha of cassava cuttings seed multiplication site established.



### Risk Transfer

- 37,891 farmers (26,928 women) insured;
- 4,171 farmers paid 14.33 percent of their insurance premium in cash;

- Total sum insured amounts to US\$5,871,590 (MK4,309,747,159);
- Premium amounts to US\$679,869 (MK499,023,695);
- Total cash contributions amount to US\$10,047 (MK7,374,530).



### Risk Reserves and Prudent Risk Taking

- 37,857 farmers (29,723 women) participated in 1,666 saving groups;
- Cumulative value of saving amounts to US\$559,973 (MK412,699,780);
- Farmers accessed loans worth US\$436,557 (MK 321,742,540);
- Repaid loan amounts to US\$240,849 (MK176,783,779);
- 42 VSL community agents (30 women) trained on VSL methodology;

- 13 apiculture clubs trained in bee keeping and honey processing;
- IRM Orientation for Cooperating Partners and Government staff conducted;
- Trainings in enterprise selection and business management; gender and protection; community monitoring champion on fruit tree propagation and management; and community sensitization on Weather Index insurance parameters delivered to 245 farmers (120 women).



**Risk Reduction**

- 18,035 applied Conservation Agriculture (CA) on 9,895 ha of land;
- Average land size under CA per farmers amounts to 1.17 ha;
- 9, 279 farmers (4,617 women) participated in awareness and sensitization activities on improved smart agricultural technologies;
- 178 farmers (95 women) trained on early warning systems, meteorological calendar and crop maturity;
- 1,768 farmers participated in awareness and sensitization activities on smart agricultural technologies;
- 9, 279 farmers (4,617 women) attended promotional meeting on Conservation Agriculture (CA) land preparation;
- 3,425 farmers trained in CA land preparation;
- 79 producer groups monitored for compliance and adoption of CA techniques, with a total of 2,297 field visit conducted during the quarter;
- 1,195 farmers (592 women) trained on improved farming methods;
- 911 farmers (412 women) attended trainings on access to seed variety for nutrition crops;
- 1,177 farmers (605 women) attended trainings on water conservation, livestock, and irrigation;
- 9, 279 farmers (4,617 women) attended Monthly Farmer’s Club meetings;
- 37 farmers (28 women) trained on early warning, meteorology calendar and crop maturity;
- 178 farmers (95 women) trained on agro-meteorological data.



**Risk Transfer**

- 7,822 farmers (3,907 women) insured;
- Total sum insured amounting to US\$466,962;
- Premium amounts to US\$90,282;
- Total cash contribution amounts to US\$4,457;
- 1,086 farmers (591 women) trained on insurance;
- 83 farmers (28 women) trained on payment of insurance premiums.



**Risk Reserves and Prudent Risk Taking**

- 6,369 farmers (4,421 women) participated in 298 saving groups;
- Cumulative value of savings amounts to US\$96,215 (ZMW1,347,019);
- Average savings amount per farmer per month amounts to US\$17.5 (ZMW245);
- 321 farmers accessed loans from saving groups amounting to US\$6,3644 (ZMW 89,103);
- 587 farmers (461 women) trained on financial literacy and credit;
- 7 trainings delivered to 913 farmers (531 women) on building climate resilience;
- 9, 279 farmers (4,617 women) attended promotion meetings on input and cash loans in Pemba, Namwala, and Monze districts;
- 998 farmers (503 women) participated in loan enrollment meetings in Pemba district;
- 509 Farmer Club members (355 women) trained on financial literacy in Monze district;
- 1,292 farmers (680 women) trained on financial education and loan linkages;
- Training of Trainers (ToT) conducted with 14 project leaders and camp agriculture extension officers (6 women);
- 37 project staff (10 women) participated in an orientation training on loan products, including agriculture and equipment loans.



**Risk Reduction**

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



**Risk Transfer**

- 8,862 farmers (7,561 women) insured for the 2019 Short Rains season;
- Payouts amount to US\$128,323 (Ksh 12,832,348) for 5,612 farmers for the 2018 Short Rains season;
- Total sum insured amounting to US\$1,037,604 (Ksh 110,556,706);
- Premium amounts to US\$179,406 (Ksh 18,771,249).



### Risk Reduction

- 1,999 farmers (1,288 women) enrolled in FFA activities.

#### Disaster Risk Reduction and Asset Creation Activities

- 110 meter of water delivery line constructed connecting the weir and the underground tank, solar powered pump and lateral lines for the infield pipeline network in the nutrition garden;
- Livestock drinking troughs constructed;
- 20 beehives installed;
- 200 meters road rehabilitated including installation of culverts;
- Fencing of the broiler and indigenous chicken constructed;
- Expansion of the Chebvute weir and basin;
- Construction and roofing of the grading shade and garden shop in the Chebvute garden is at 98 percent;
- 2 infield 5,000-liter water tanks and installation of the water conveyance systems installed;
- Construction of the river diversion structure installation of the inline chlorinator;
- Fencing of the 3 ha nutritional garden completed;
- 101 farmers (76 women) trained on solar drying of fruits and vegetables;
- 366 farmers (234 women) trained on production of market-oriented crops;
- 324 farmers (206 women) trained on tree nursery production;
- 543 farmers (388 women) trained on adoption of at least 3 appropriate agricultural production practices;
- 168 farmers (92 women) trained on poultry production;
- 18 farmers (8 women) trained on tree budding;
- 390 farmers (276 women) trained on soil and water conservation works.

#### Income generating activities

- The garden beneficiaries purchased and sold 325 broiler chicks during the quarter;
- 20 goats purchased by the garden beneficiaries;
- Bees wax purchased by the apiary group to improve the chances of colonization;
- Only 10 of the 30 beehives have been colonized;
- The nursery group nursed 500 trees in polythene bags and have sold 35 trees at ZWL 15 each.

#### Soil and water conservation works

- Construction of dead level contours protecting 34 hectares of land;
- 2000 m<sup>3</sup> of compost heaps were constructed through the use of biodegradable/organic matter;

- 300 hectares of land was cleared of lantana camara in order to improve pastures;
- 600 hectares of cultivated land were managed and conserved with physical soil and water conservation measures.

#### Watershed Management Activities

- 150 m<sup>3</sup> of water harvesting systems constructed;
- 50 households engaged in construction of dead level contours protecting 34 ha of land;
- 100 ha of land protected using mechanical and biological measures. 100 m<sup>3</sup> volumes of check dams and gully rehabilitation structures were constructed;
- 2 m sandbag dam wall constructed.

#### Promotion of Appropriate Seeds and Agricultural Practices

- 1,020 kg of Compound D, 100 kg of PAN 53, 10 kg SC 513, 10 kg of Mama MQ 623, 10 kg ZS 242, 10 kg of ZM 309, 10 kg of PGS 63, 30 kg of ground nuts, 130 kg of cowpeas, 10 kg of finger millet, 340 kg of white sorghum, 10 liters of glyphosate, 200 ripper tines, 4 strings, 3 bicycles distributed to farmers in Chebvute;
- 192 kg of Compound D, 20 kg of white sorghum, 10 kg of cowpeas, 10 kg of pearl millet, 20 kg of mucuna, 19 rain gauges, 10 liters of glyphosate, 10 ripper tines, 6 strings, 3 knapsack distributed to farmers in Mwenezi;
- 210 farmers (142 women) receiving mechanization tools in Chebvute and 10 farmers (5 women) in Mwenezi;
- 210 farmers (142 women) trained in mechanized conservation agriculture and appropriate seeds in Chebvute and 10 farmers (5 women) in Mwenezi;
- 135 farmers (98 women) received agricultural inputs in Chebvute;
- 98 women participated in a pre-season meeting in Chebvute;
- 21 participants (8 women) took part in a stakeholder sensitization meeting in Mwenezi;
- 170 farmers (78 women) participated in the 2020 season awareness meeting;
- 5 participants (1 woman) participated in a sensitization meeting with extension officers and farmers in Mwenezi;
- Inputs distribution conducted with 179 farmers in Chebvute;
- Demo fields verification and inputs distribution conducted with 9 women in Mwenezi;
- Plot marking training conducted with 9 women in Mwenezi;
- Herbicide application training conducted with 20 farmers (9 women);
- 2019/20 season planting conducted by 98 farmers (77 women) in Chebvute and 18 farmers (6 women) in Mwenezi.



### Risk Transfer

- 1,652 farmers (1,097 women) insured;
- 158 farmers (106 women) paid a percentage of their insurance premium in cash;
- Total sum insured amounts to US\$165,100;
- Premium amounts to US\$27,597;
- Cash contributions amount to US\$355.50.
- 2,000 farmers (1,348 women) participated in a sensitization activity on weather index insurance.



### Risk Reserves

- 1,281 farmers (1,193 women) participated in 129 VSL groups;
- Total saving amount during the quarter totals RTGS\$ 41,608;
- 361 farmers (366 women) accessed loans worth RTGS\$157,684, with a 100 percent repayment rate;
- 23 new savings groups created during the quarter, with 144 members (134 women);
- 151 farmers (107 women) took out input loans worth ZWL 40,159;
- 246 (167 women) trained in farming as a new business;
- 2,810 farmers (2,012 women) trained in financial education;
- 244 farmers (172 women) trained on Village, Saving and Loans (VSL);
- 257 farmers (129 women) participated in a training on demo plots.

## BURKINA FASO



### ***Risk Reduction***

- 500 farmers trained on Post-Harvest Losses (PHL) management in the East Region;
- 202 farmers trained on Post-Harvest Losses (PHL) management in the North Region.



### ***Risk Transfer***

- 702 farmers (373 women) insured;
- Sum insured amounts to US\$91,627;
- Value of premiums amounts to US\$10,537.

## MOZAMBIQUE



### ***Risk Reduction***

- 2,600 farmers (1,813 women) enrolled in risk reduction activities.

# APPENDIX II: 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.
- **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.
- **Inclusive Guarantee.** Insurance broker specializing in microinsurance for development and poverty reduction.
- **International Research Institute for Climate and Society (IRI).** IRI is part of the Earth Institute of the Columbia University, conducting research, education, capacity building, and providing forecast and information products to understand, anticipate, and manage the impacts of climate change. As WFP's technical partner, IRI supports WFP Senegal in index insurance product design.
- **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.
- **Ministère de L'Agriculture et de L'Équipement Rural (MAER). Ministry of Agriculture and Rural Equipment.** WFP's partner supporting implementation of the programme.
- **Programme multinational de renforcement de la résilience à l'insécurité alimentaire et nutritionnelle au Sahel (P2RS) - Multinational programme to build resilience to food and nutrition insecurity in The Sahel.** P2RS is responsible for the organization and supervision of the Insurance for Assets (IFA) activities, which include building community and household level assets.
- **Université Gaston Berger.** WFP's academic partner in Senegal.

## 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.
- **Emmanuel International Malawi.** An international partnership of Christian and development organizations conducting relief and development projects.
- **Find your Feet Malawi.** A local non-governmental organization focused on agriculture, agri business and value chains, strengthening local governance systems and health as the precursor for growth and rural livelihoods improvement.
- **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.
- **Hannover Re.** One of the largest reinsurance companies in the world, offering reinsurance services in Malawi.
- **Insurance Association of Malawi.** An association of technical experts in the insurance. Approver of insurance products and manages insurance risk in the insurance market.
- **International Research Institute for Climate and Society (IRI).** IRI is part of the Earth Institute of the Columbia University, conducting research, education, capacity building, and providing forecast and information products to understand, anticipate, and manage the impacts of climate change. As WFP's technical partner, IRI supports WFP Malawi in index insurance product design.
- **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.
- **Plan International Malawi.** Humanitarian organization working with children, youth and communities to address the structural and root causes of poverty.
- **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.
- **University of Reading (UoR).** UoR is a public university located in Reading, supporting WFP with the implementation of the climate services component. UoR trains government and NGO extension officers in Participatory Integrated Climate Services for Agriculture (PICSA), supporting Monitoring & Evaluation process and building capacity of interpretation of historical climate data and seasonal forecast.
- **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.
- **Heifer International.** A global non-profit working to eradicate poverty and hunger through sustainable, values-based holistic community development.
- **Hannover Re.** One of the largest reinsurance companies in the world, offering reinsurance services in Zambia.
- **International Research Institute for Climate and Society (IRI).** IRI is part of the Earth Institute of the Columbia University, conducting research, education, capacity building, and providing forecast and information products to understand, anticipate, and manage the impacts of climate change. As WFP's technical partner, IRI supports WFP Zambia in index insurance product design.
- **Ministry of Agriculture (MoA).** WFP's partner for implementation, providing 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.
- **MTN Zambia.** Mobile operator in Zambia facilitating the electronic distribution of insurance payouts.
- **Pula Advisors.** Specialist advisory firm offering comprehensive risk analysis and assessment, quantifying risks and developing mitigation and transfer options like index-based insurance. Together with partners, the firm is conducting a dry run on Area-Yield insurance (AYII) in one district for the 2019/20 season.
- **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.
- **Zanaco.** Zambia National Commercial Bank and banking regulator supporting WFP through the Farmer to Market Alliance (FtMA), linking aggregators to financial institutions.

## OUR LOCAL/NATIONAL PARTNERS IN KENYA

- **Caritas 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.
- **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 and Livestock 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.
- **Ministry of Agriculture, Livestock, Fisheries, and Irrigation (MoALF&I).** 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 ZIMBABWE

- **Aquaculture Zimbabwe (AQZ).** Aquaculture Zimbabwe is a local NGO with several years of experience across the country in livelihoods and asset creation projects. AQZ is the key partner for R4 on asset creation activities, focusing on the construction/rehabilitation of weirs/dams, watershed management and soil and water conservation, establishment of fishponds, and income generating activities.
- **Blue Marble Microinsurance.** Blue Marble Microinsurance is a UK-incorporated startup with a mission of providing socially impactful, commercially viable insurance protection to the underserved. Blue Marble incubates and implements microinsurance ventures that support the economic advancement of underserved populations, working in collaboration with local partners, such as Old Mutual in Zimbabwe. Its unique business model brings together nine multinational insurance entities, including Africa-based Old Mutual Limited, that provide governance, talent and risk capacity.
- **Foundations for Farming.** An initiative aimed at bringing transformation to individuals, communities and nations through faithful and productive use of the land.
- **International Centre for Maize and Wheat Improvement (CIMMYT).** CIMMYT is the global leader in publicly-funded maize and wheat research and related farming systems, with headquarters near Mexico City. CIMMYT is one of the founding and lead centers of the worldwide CGIAR partnership. In Zimbabwe, CIMMYT has operated since 1985 and has established extensive partnerships with national agriculture research and extension partners. Under the R4 project, CIMMYT in collaboration with AGRITEX, is implementing the appropriate seeds and agricultural practices component, establishing demo plots with drought tolerant maize varieties and other drought-tolerant crops, and promoting mechanised conservation agriculture practices.
- **Ministry of Lands, Agriculture, Water, Climate and Rural Resettlement (MLAWCRR).** One of the key ministries in the Zimbabwean Government, the MLAWCRR collaborates with WFP and the R4 initiative through several departments. The Department of Agricultural Technical and Extension services (Agritex), supports project implementation at the local level, providing agronomical support to R4 participants for increased crop and livestock production. The Climate Change Management Department plays an oversight role on the climate change governance architecture and programming in Zimbabwe in line with the country's National Climate Policy provisions. The Meteorological Service Department provides support on weather and climate information for farmers in the project areas, delivering rainfall and weather information (including daily, 10 days and seasonal forecasts) and installing meteorological equipment, which will become part of the national grid. In case of extreme weather events the department also provides advisories and warnings.
- **Old Mutual Insurance Company Private Limited (OMICO).** Old Mutual Limited is an African financial services group that offers a broad spectrum of financial solutions to customers across key markets in 17 countries. OMICO is the sole insurance provider for R4 in Zimbabwe, covering target food insecure communities with weather index insurance.
- **The Netherlands Development Organisation (SNV).** In Zimbabwe, SNV provides market-based, sustainable solutions in Agriculture, Energy and Water, Sanitation & Hygiene, paying particular attention to gender equity, opportunities for youth and climate change. Within the R4 Initiative, SNV is the leading actor in the establishment of Village Savings and Lending (VSL) groups, financial education for insurance, and fostering access to markets.

## OUR LOCAL/NATIONAL PARTNERS IN BURKINA FASO

- **Inclusive Guarantee.** Insurance broker specializing in microinsurance for development and poverty reduction.
- **Allianz Burkina.** Burkina's insurance branch of the Allianz Africa and part of the Allianz Group, one of the world's leading insurers and asset managers.

## OUR LOCAL/NATIONAL PARTNERS IN MOZAMBIQUE

- **Aceagrarios.** Smallholder farmers association supporting WFP with the implementation of the risk reduction component.
- **Adventist Development and Relief Agency (ADRA).** A global humanitarian organization working with people in poverty and distress to create just and positive change. ADRA Mozambique is involved in emergency relief and community-based project targeting food security, economic development, primary health and basic education.
- **Blue Marble Microinsurance.** Blue Marble Microinsurance is a UK-incorporated startup with a mission of providing socially impactful, commercially viable insurance protection to the underserved. As WFP's technical partner, Blue Marble is supporting WFP Mozambique with the design of the prototype index insurance product and dry run in Nampula and Zambezia provinces.
- **Mozambique National Meteorology Institute (INAM).** INAM is part of the Ministry for Transportation and Communication (MTC). provides daily weather forecasts (twice a day) to the public and INGC. The regional seasonal outlook is downscaled for Mozambique by INAM and an interpretation is provided to the different users.
- **InovAgro.** SDC-funded programme that uses a market systems approach. WFP is working with InovAgro partners in Zampula and Nambezia provices.
- **International Research Institute for Climate and Society (IRI).** IRI is part of the Earth Institute of the Columbia University, conducting research, education, capacity building, and providing forecast and information products to understand, anticipate, and manage the impacts of climate change. As WFP's technical partner, IRI supports WFP Mozambique in index insurance product design.
- **National Institute of Disaster Management (INGC).** INGC manages day-to-day matters relating to disasters. This is an autonomous institution under the Ministry of Foreign Affairs and Cooperation.
- **Ministry of Agriculture and Food Security (MASA).** MASA will support WFP with the implementation of R4's risk reduction component. MASA will provide training, demonstrations, and agricultural implements in addition to providing extension services to farmers.
- **Ministry of Land, Environment, and Rural Development (MITADER).** MITADER will support WFP and MASA with the implementation of R4's risk reduction component
- **University of Reading (UoR).** UoR is a public university located in Reading, supporting WFP with the implementation of the climate services component. UoR trains government and NGO extension officers in Participatory Integrated Climate Services for Agriculture (PICSA), supporting Monitoring & Evaluation process and building capacity of interpretation of historical climate data and seasonal forecast.



# APPENDIX III: MEDIA CITATIONS AND RESOURCES

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- ["Three solutions against climate change, simply explained. How to tackle climate change?"](#)
- ["From poverty to profit"](#)
- ["Weather insurance boosts the resilience of Malawian farmers"](#)
- ["4 simple steps to help families defeat drought in northern Ethiopia"](#)
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- ["Disaster Risk Reduction can protect smallholder farmers, experts say"](#)
- ["How savings group is transforming the lives of smallholder farmers in Zambia"](#)
- ["Crop insurance eases burden on farmers in southern Kenya"](#)
- ["From modest savings, an entrepreneurial spirit"](#)
- ["New Climate Data Transforms Insurance Projects in Africa"](#)
- ["WFP Mobilizes Grant From The Green Climate Fund To Protect Farmers From Climate Change"](#)
- ["Is insurance a climate cure-all? It's complicated."](#)
- ["How To Dodge A Drought"](#)
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- ["Dear G7 Leaders: Insurance is hardly enough. Trust us, we know from experience"](#)
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- ["In Northern Ethiopia, Weather Insurance Offers a Buffer Against Drought "](#)
- ["Weather Insurance Offers Ethiopian Farmers Hope—Despite Drought "](#)
- ["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.

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WFP and partners introducing the integrated resilience approach to communities in Ward 18 of Masvingo District, Zimbabwe.  
*WFP/Jyothi Bylappa*



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