

R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2015



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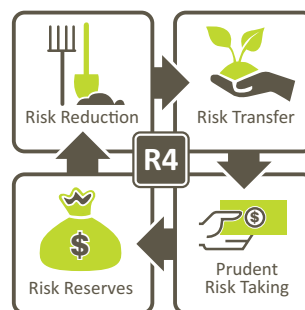
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EXECUTIVE SUMMARY

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).

During this quarter, risk reduction activities have been fully implemented in Ethiopia and Senegal. R4 is also now operational in Malawi and Zambia where almost all of R4 components are active. In Southern Africa, the initiative is supported by a three-year grant provided by the Swiss Agency for Development and Cooperation (SDC).



In **Ethiopia**, 27,668 farmers registered for insurance in 2015. Preliminary payout results for the early window (June – July) indicate substantial compensation. Savings and credit activities have taken off in Tigray with 2,408 households accessing loans for Income Generating Activities (IGAs) this quarter.

In **Senegal**, R4 is being implemented in three regions this year, Tambacounda, Kolda and Kaffrine, reaching 12,000 farmers. In total, over 3,470 farmers have purchased insurance under the Insurance for Assets (IFA) scheme, including 287 farmers in Kolda for the first year.



























Farmers discuss 'bad' years during insurance games in Tambacounda, WFP / Azzurra Massimino

In **Malawi**, WFP conducted awareness raising and sensitization campaigns on the IFA scheme, during which participants to Food for Assets (FFA) expressed strong interest in working additional days in exchange for insurance coverage during this pilot year. Village Savings and Lending (VSL) groups in the project area have been re-vamped through community engagement and training, or have been created to support risk reserves building activities.

In **Zambia**, the R4 team has initiated activities on conservation agriculture (CA) under the risk reduction component, the piloting of index insurance under the risk transfer component, and rolled out agricultural loan packages under prudent risk taking.

In this report, we share updates from the July-September 2015 quarter, and present a case study on how R4 in Ethiopia is increasing its participants' access to financial services.

Figure 1. R4 achievements

Payouts			 \$ 17,000	 \$ 320,000	 \$ 24,000	 \$ 38,000		
Value of premiums	 \$ 2,500	 \$ 27,000	 \$ 215,000	 \$ 275,000	 \$ 283,000	 \$ 306,000	 \$ 345,000	
Total sum insured	 \$ 10,200	 \$ 73,000	 \$ 940,000	 \$ 1,3m	 \$ 1,2m	 \$ 1,5m	 \$ 2,3m	
Farmers insured	 200	 1,300	 13,000	 18,000	 20,000	 26,000	 32,000	 40,000
Countries	2009	2010	2011	2012	2013	2014	2015	2016
	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia

STATUS SUMMARY

ETHIOPIA

The country is facing severe drought this year driven by El Niño weather conditions. According to the government of Ethiopia, the number of people in need of food aid reaches 8.2 million due to low rainfall and poor harvests.¹ The R4 team and its partners IRI (International Research Institute for Climate and Society), Swiss Re and local insurance companies, are therefore preparing to determine insurance payouts and make them available to farmers as early as possible. Timely payouts will prevent any possible asset depletion by farmers affected by drought. Preliminary payout results for the early window (June – July) show substantial compensation, however final payouts will depend on the performance of the rain during the second window.

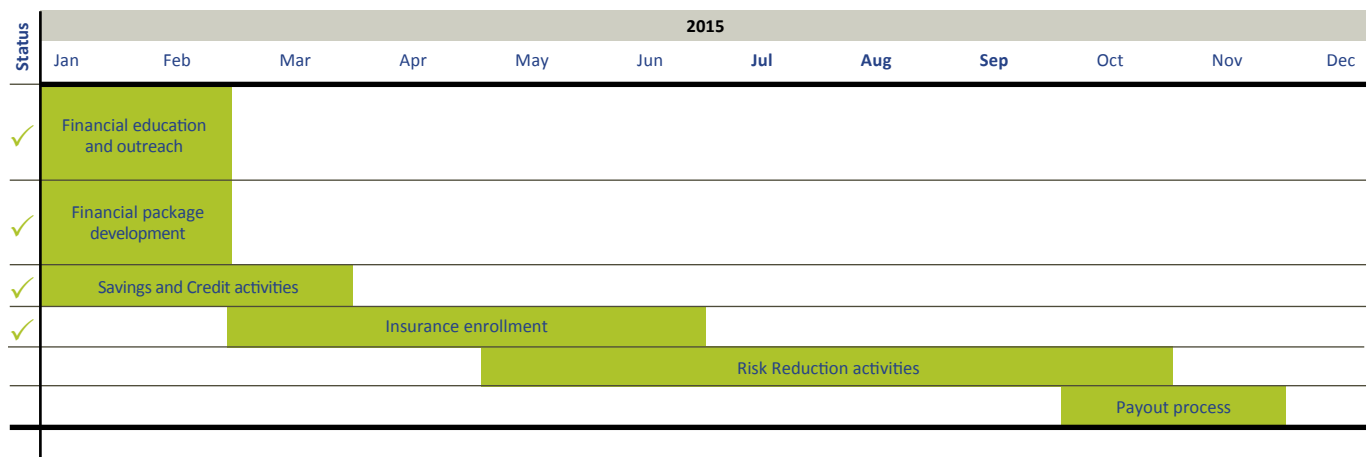
In both Tigray and Amhara, disaster risk reduction (DRR) activities have been completed. The activities were implemented in accordance with the Participatory Capacity and Vulnerability Assessments (PVCAs) conducted in the project villages. In both

regions, women have invested 50 percent less labor days in DRR activities compared to men, in line with the PSNP policy which recognizes the work they already perform in the household. R4 savings and credit activities have taken off in Tigray with 2,408 households organized into 108 savings, receiving loans for Income Generating Activities (IGAs).

In this quarter, the following policy and learning activities have been carried out:

- In collaboration with the International Labour Organisation (ILO) based in Ethiopia, the team prepared to launch a national index insurance working group. The working group will allow major insurance stakeholders to share experience create synergies, as well as influence policy in the sector.
- A cost benefit analysis of the R4 model is being conducted this quarter. The results will provide an opportunity to further the integration of R4 with the Government's safety nets.
- A baseline study was completed in R4 expansion villages in Tigray.

Figure 2. R4 Ethiopia timeline for the 2015 agricultural season



1. http://www.nytimes.com/2015/10/15/world/africa/ethiopia-food-assistance-needed.html?_r=0

SENEGAL

This quarter marked the completion of Food for Assets (FFA) activities in most of the sites in the regions of Tambacounda, Kaffrine and Kolda, for both dry and rainy season works. Activities included risk reduction interventions such as construction of stone bunds, dredging of ponds, building of small dikes, building of small embankments separating rice plots (*diguettes de parcellisation*) and perimeter embankments (*diguettes de ceinture*). By improving water conservation, these assets will help increase rice production.

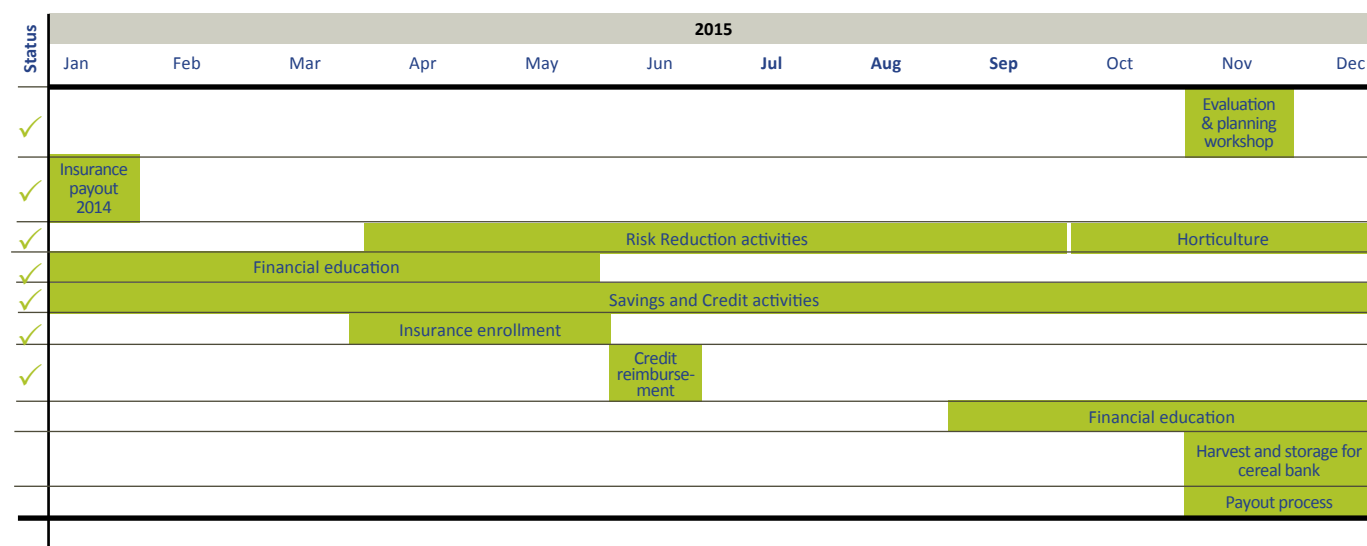
Following the completion of the FFA activities, food vouchers were distributed in Tambacounda and Kolda for a total of 237,000 USD to more than 6,000 households (54,000 participants). Similarly, in Kaffrine and Kolda about 390 MT of rice were distributed to almost 35,000 beneficiaries. Additional food distributions in Kaffrine and Tambacounda will take place during the next quarter.

Food and voucher distributions reached communities at the time when they most need it, during the lean season. A post-distribution monitoring (PDM) survey in Tambacounda showed encouraging results regarding participants' satisfaction about

the vouchers distribution, especially on the timeliness and type of assistance received, as well as the quality of the food. In Kolda, participants' feedback on the distribution was positive: almost all heads of households interviewed were satisfied and well informed of the value of work and the support received. However, according to some farmers, the amount of the vouchers is too low. Ninety-eight percent of the food provided was reported to be consumed by the households.

Two new key partnerships have allowed R4 to expand its outreach: the first one with USAID's Naatal Mbaye project, as planned under USAID's Development Innovation Venture (DIV), an award granted to R4 in 2014; the second one with the IFAD funded program PADAER, which allowed 233 farmers to access R4's weather-based insurance product through integration into PADAER's package of agricultural inputs. These partnerships are an effort towards increasing R4's impact by integrating the initiative into the complementary resilience building programs and contributing to developing a local insurance market. In Tambacounda, insurance was delivered through the Saving for Change associations, which are being tested to become the main delivery channel for R4 financial services.

Figure 3. R4 Senegal timeline for the 2015 agricultural season



MALAWI

During this quarter, the R4 team focused on rolling out and testing the risk reduction, risk transfer, and risk reserves components in Balaka, as planning continues with CUMO, the local partner on how to link these to prudent risk taking. Alongside programme implementation, a partnership was formed with the international reinsurer Hannover Re for the risk transfer component.

FFA participants are working on **risk reduction activities**, such as agro-forestry, sustainable land and resource management, and irrigation. WFP conducted awareness raising and sensitization campaigns on the IFA scheme, during which many FFA participants expressed interest in working additional days in exchange for insurance coverage.

The index **insurance** scheme will be piloted in 2015 through an IFA scheme. The team is developing a plan to ensure that performance of the index is monitored, lessons from the first year are captured, and a set of actions are in place to respond to potential basis risk events.

For the **risk reserves**, a Village Savings and Landing (VSL) group mapping and identification exercise was conducted across Group Village Heads² (GVHs) to identify existing groups among R4 participants as well as to support the creation of new groups, where needed. All groups will benefit from support and training on group savings and loans by CUMO. As groups become consolidated they will continue to be supported and monitored to inform the transition to the **prudent risk taking** component.

ZAMBIA

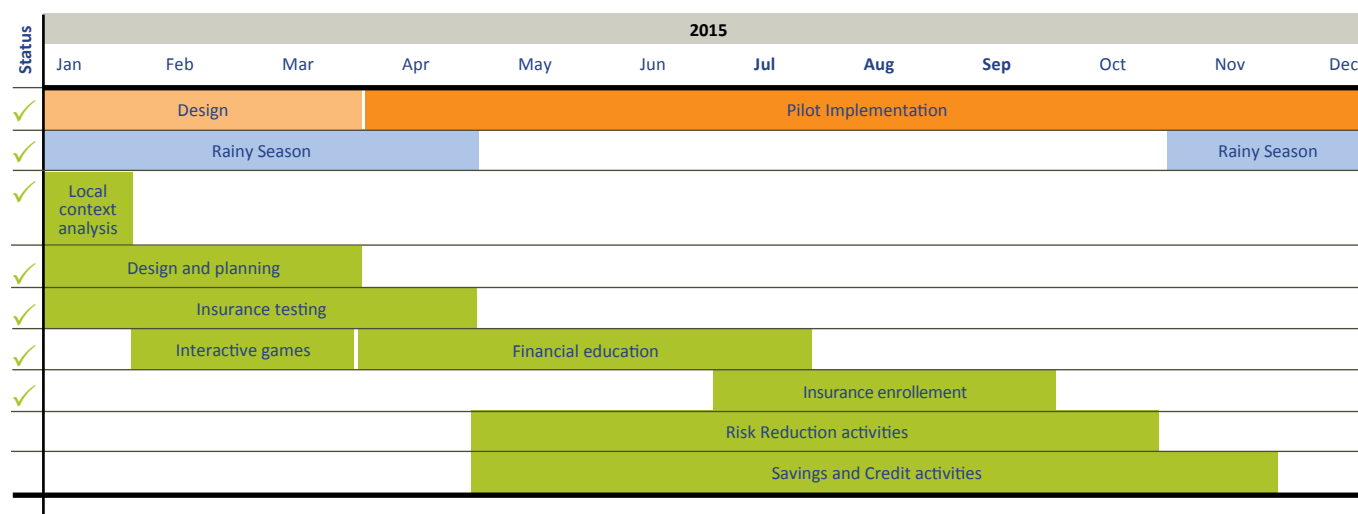
This quarter, implementation started in Kanchomba South region for three of the four R4 components, including activities on conservation agriculture (CA) under the risk reduction component, insurance, and prudent risk taking. CASU farmers have been registered and clustered into farmers' clubs led by an elected committee, which provide R4 the structure and platform for community engagement.

Under **CA**, farmers began land preparations, including potholing and ripping, with the technical support of the Ministry of Agriculture and Livestock (MAL). Through community-based participatory planning (CBPP), local stakeholders have outlined their interests and priorities for future work on resilience building, which will be used to inform the selection of **additional DRR activities** for R4 in 2016.

To support CA application, Vision Fund Zambia (VFZ), one of R4's implementation partners, has tailored a variety of **agricultural loan packages** covering three main crops: maize, cowpeas and sugar beans. Depending on their preferences and capacity, the R4 farmers are able to approach a select agro-dealer to purchase inputs through VFZ loan.

Under the **insurance** component, the index design has been finalized and awareness raising on insurance has been conducted to inform R4 participants on the product and how it works. Farmers who have finalized land preparation activities under the risk reduction component will receive the insurance policy before the start of the rainy season in November. To monitor the season, an automatic weather station has been installed in the project area. The index will be monitored by satellite (rainfall estimates data).

Figure 4. R4 Malawi and Zambia timeline for the 2015 agricultural season



2. These are administrative grouping of villages at the district level.

ACCOMPLISHMENTS THIS QUARTER

METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

Tigray

- 162 development agents and 2,319 farmers, DRR technical leaders and design team members received practical trainings on DRR activities.
- The following DRR activities were implemented in Tigray:
 - 32 km of deep trench (through the excavation of 31,964 m³ of soil) dug on degraded communal catchments.
 - 47 percolation ponds constructed by excavating 1,286m³ of soil. The structures are meant to enhance moisture availability, reduce erosion and increase ground water recharge on the lower catchment.
 - 191,573 pits prepared and planted with different multipurpose trees to support the trenches and bunds with biological measures.
 - 8 km of gullies rehabilitated and supported with 311,000 cuttings of elephant grass, populous and split of vetiver grass.
 - 28 km of simple runoff diversion canals constructed by excavating 28,254 m³ of soil on 650 hectares of land that have been supported with supplementary irrigation, directly benefiting 5,657 farmers.
 - 171,508 pads of cactus distributed and planted on backyards as well as on communal lands, benefiting 2,996 farmers.
 - 1,015 micro-gardens prepared to produce vegetables on 2 hectares of land benefiting 1,015 women-headed households.
 - 1,866 compost pits dug by 1,044 women-headed households; the compost will be used for growing vegetable in respective backyard plots.

Amhara

- The following DRR activities were implemented in Amhara:
 - 2.3 km of terrace and maintenance of an existing 0.5 km of terrace.
 - 2,000 m³ trenches.
 - 500 half-moon contour bund.
 - 50 m³ of check dams.
 - 111m³ of gabion check dam constructed.
 - 84,260 pits have been prepared and different species of trees including leucaena tree, viteber grass, and elephant grass have been planted.



Risk Transfer

Tigray and Amhara

- Preliminary payout results received for the early window (June – July) accounting for 30 percent of the insurance coverage, with substantial payouts identified (100 percent in 13 villages). Payout results for the late window will be available in October.
- The R4 team has negotiated with IRI, Swiss RE and local insurance companies to make payouts available to farmers as early as possible given the poor rainfall performance this season.



Prudent Risk Taking and Risk Reserves

Tigray

- In Tigray, REST, together with cooperatives, has provided trainings to 2,502 households and RUSACCO (Rural Savings and Credit Cooperatives) leaders on credit and savings.
- Subsequently, 2,408 households have received an average loan amount of \$140 (ETB 3,000) to start income generating activities. Rearing of shoats, fattening of oxen and shoats, bee keeping, dairy cow, poultry, irrigation and petty trade are some of the IGA activities farmers are engaged in.
- The 2,408 farmers in Tigray have been organized into 108 Village Economic and Social Associations (VESAs).
- In Tigray farmers make regular savings in respective RUSACCOs and maintain a small portion of savings in the VESAs in the form of social fund. The savings in the VESAs serve as a contingency fund to be used at time of misfortune. VESAs are an important entry point for program intervention and platform for discussing issues affecting the community.
- So far 2,408 farmers have saved \$10,230 (ETB 214,935) in the RUSACCOs and \$1,975 (ETB 41,504) in the VESAs. Regular savings in RUSACCO ranges from \$0.5 (ETB 11) to \$1 (ETB 22.5) per month. Savings in the VESAs range from \$0.1 to 1.4 (ETB 2 to 30) per month.

Amhara

- In Amhara, R4 continues to work with 83 savings groups having 1,585 members (344 women) with a current estimated capital of \$21,275 (ETB 446,789). In the quarter under consideration, \$2,700 (ETB 56,570) have been saved by the groups and 536 farmers (93 women) have accessed loans for \$4,750 (ETB 99,718). The main purpose of the loan includes purchase of seeds, petty trade and education material for children schooling.

- A total of \$4,220 (ETB 87,750) was loaned to 39 R4 farmers in Shoch-Tehara and Birkute villages. 94 percent of this amount has already been paid back. In Michael Debir, as per the discussion held with farmers, major repayment is expected to happen during the upcoming harvest season when farmers have more cash resources available.
- Out of the total farmers participating in saving and credit groups, nearly 33 percent and 21 percent are women in Tigray and Amhara, respectively.

SENEGAL



Risk Reduction

Tambacounda

- 6 structures for runoff water rehabilitated.
- 200 ha of land in the valleys and lowlands, cultivated with rice, and protected through water and soil conservation structures (100 percent completed).
- 6,144 households received 14.12 MT of rice seeds.
- 34 relais at the village level trained on rice cultivation, association dynamics, soil defense and restoration.
- 546 participants trained in August on construction of small embankments separating rice plots (*diguettes de parcellisation*).
- Plantation of vetiver completed at all sites except at Hamdallaye.
- Post distribution monitoring survey on the first food voucher distribution completed.

Kolda

- 1,454 vouchers, amounting to \$65,927 (39,556,000 FCFA) distributed for the dry season works.
- Final Post Distribution Monitoring report from the distribution partner Caritas Kolda.
- 220 MT of rice delivered to 2,000 participants under the food distribution linked to the rainy season works.
- Assets built during the dry and the rainy seasons largely surpassed the planned targets:
 - 17,470 linear meters (LM) of small embankments separating rice plots (*diguettes de parcellisation*) built out of the 10,000 LM planned.
 - 13,070 LM of stone bunds were built, 5,070 ML more than the targeted amount.

- 4,400 LM of Perimeter embankments (*diguettes de ceinture*) built which is double the originally planned area.
- 1,665/1,500 LM were planted along the slope of valleys and ponds.
- 990 participants (41 percent women) trained on techniques to build embankments.
- 65 participants – 48 women (out of the 200 planned) trained on acacia mellifera to protect vegetable gardens from animals;
- 117 ha of land rehabilitated and sown.
- 2/3 of the structures completed to impede water runoff, and 2/3 of vegetable gardens fenced.

Kaffrine

- Food distribution started in the FFA/IFA communities activities. Activities included stone bunds, weeding, pruning, stump removal and collection on 195 ha of valley and lowlands.
- 6,586 LM of stone bunds built, surpassing the 1,000 LM target.
- The soil defense and restoration activities protected 195 ha of land (100 ha planned) located in valleys and lowlands and therefore heavily exposed to silting.
- 169 MT of rice distributed to 1,828 households, with 2,733 individuals participating in the dry season works (35 percent women).
- 1 pond for animal drinking built out of the 3 planned.
- 4,075 LM of small embankments separating rice plots realized (4,000 LM planned).
- 673 farmers participated in trainings on good agricultural practices for rice (sowing and transplanting).
- 4 out of 12 structures for runoff water rehabilitated;
- 1,703 participants received rice seeds.
- 164 ha of land sown, out of the 175 ha foreseen, with a realization rate of 94 percent.
- Pepper, tomato and okra seeds distributed for 15.4 ha of vegetable gardening.

METRICS FROM THE FIELD



Risk Transfer

Tambacounda

- 3,470 farmers insured through the IFA scheme (compared to 1,989 in 2014).
- Total premium: \$69,583 (41,749,780 FCFA) (2014: \$30,072), of which \$646 (387,500 FCFA) were paid by farmers.
- Total sum insured: \$474,593 (284,755,764 FCFA) (2014: \$790)
- 233 insured through the partnership with IFAD-funded program PADAER.
- Total sum insured: \$93,093 (55,855,800 FCFA).
- Total premium: \$15,306 (9,183,366 FCFA) of which \$1,463 (877,535 FCFA) were paid by farmers.

Kolda

Insurance was introduced for the first time through a commercial insurance product on rice (rainfall-based) developed by PG/CNAAS for the USAID-funded project Naatal Mbay:

- 287 farmers insured in 9 villages in the Medina el Haj area.
- Total premium: \$957 (574,000 FCFA).
- Total sum insured: \$15,218 (9,130,601 FCFA).

Stock and livestock insurance

- 1 training organized on stock and livestock insurance products by CNAAS for WFP and Planet Guarantee.
- An action plan for promotion and marketing of stock and livestock insurance products in place.

Index monitoring

- Mid-season assessment of the 2015 season conducted.

Result of Institut Sénégalais de Recherches Agricoles (ISRA) first report of the campaign

- 20 observers trained in conducting agronomic monitoring.
- 69 sites provided with rain gauges for monitoring rainfall, 19 rain gauges remain to be installed.



Risk Reserves

- 650 savings groups created since the beginning of the project (518 women groups and 132 male groups) engaging 16,089 members (12,997 women and 3,092 men).
- The cumulative current savings amount to USD 114,419 (68,651,110 FCFA).
- 9,711 farmers took out loans so far from the savings groups, the value of the loans portfolio amounts to \$97,863 (58,717,825 FCFA).
- 11 associations of savings groups (10 in Tambacounda and 1 in Kolda) have been used as a delivery channel for insurance this year working with CNAAS.
- 35 savings groups in Tambacounda shared their funds (\$27,015) to prepare for the rainy season.



Prudent Risk Taking

- 4,628 people participated in 268 financial literacy sessions on insurance and revolving credit mechanism during the quarter.
- Under the *warrantage*, 24 MT of cereal was used as collateral, allowing 17 households to access credit for \$4,375 (2,625,000 FCFA) from U-IMCEC. They all reimbursed their credit and cereal stock was released in August during the peak of the lean season.
- Under the revolving credit fund component, 9 associations of savings groups in Tambacounda accessed loans for \$14,167 (8,500,000 FCFA) for income generating activities and 180 farmers invested in small agricultural equipment for a value of \$17,500 (10,500,000 FCFA).



R4 ETHIOPIA IMPROVES FINANCIAL INCLUSION FOR ITS PARTICIPANTS

Ethiopia currently has one of the lowest levels of financial inclusion in sub-Saharan Africa. This is attributed partly to low bank density in rural areas which is estimated at one microfinance institution (MFI) or commercial bank branch per 125,158 people. According to ATA (Agricultural transformation Agency of Ethiopia), six percent of the rural population in Ethiopia has access to financial services, through MFIs and RUSACCOs (Rural Saving and Credit Cooperatives). The study has also found out that farmers trust banks over both MFIs and RUSACCOs, and travel long distances to get service from banks.

Within rural areas, financial services are concentrated in the highlands: Tigray, Amhara, Oromia and SNNPR (Southern Nations, Nationalities, and Peoples' Region). In 2014, there were approximately 31 microfinance institutions with 1,385 branches and an outreach of approximately 61,228 people per MFI. The five largest MFIs are Dedebit Credit and Savings Institutions (DECSI); Omo Microfinance; Addis Credit and Savings Institution (ADCSI); Amhara Credit and Savings Institution (ACSI); and Oromia Credit and Savings (OCSSCO). They account for 95 percent of microfinance activity in Ethiopia.³

3. <http://africanbusinessmagazine.com/sector-reports/technology/mobile-money-comes-to-ethiopia/>

Community meeting before enrollment activities in Adi Ha, Ethiopia.
Oxfam America / Michelle Talukdar

Access to financial services is a key component of the R4 approach. In addition to helping improve access to finance, R4 considers the risk reserves (saving) and prudent risk taking (credit) components as additional layers of protection against risks, mainly those related to idiosyncratic shocks such as illness or death of a household member, fire, theft, death of livestock and minor weather shocks (not necessarily covered by the weather index insurance).

In Ethiopia, R4's savings and credit activities are conducted both through formal and informal associations e.g. through Village Economic and Social Associations (VESAs), Village Savings and Loans Groups (VSLGs) or RUSACCOs. In Amhara farmers make regular savings, while also contributing small amounts to the social fund⁴ in the VSLGs. In Tigray, farmers make regular saving deposits in RUSACCOs and at the same time contribute a smaller amount to the VESA's social fund. Generally serving as emergency fund, in Tigray the social fund also supports the stability of Income Generating Activities (IGAs). For example, if a farmer borrows to engage in sheep rearing and one of his sheep becomes ill, he can borrow from the social fund to pay for veterinary services.

Under the **prudent risk taking component**, R4 manages a revolving fund providing loans to farmers wanting to invest in their agricultural activities, as well as livelihoods diversification through other IGAs.

In Tigray, 2,408 insured households (HHs) were organized into 99 VESAs, of which 30 percent of the members are women-headed. They were provided loans for IGAs via RUSACCOs. In Amhara the team worked with RIB Savings and Credit union, as well as Gesgis Michael Primary Cooperative reaching 1,585 farmers (344 women), through 83 VSLGs.

HOW DO FARMERS ACCESS THE REVOLVING CREDIT FUND?

1. Local partners REST and ORDA train farmers, development agents, micro finance institutions and selected government officials on savings, credit, and business plan preparation, and in some cases, also provide technical trainings on specific IGAs.
2. Insured, women-headed HHs get priority access to loans. Applicants who have a savings account with the selected cooperative/RUSACCO, and have no outstanding loans are eligible to apply for credit to be invested in agriculture or IGAs. The income generating activities are monitored with

regular follow-up from field agents and Development Agents (DAs). Participants discuss the performance of their IGAs and any potential issues with their peers in their savings groups.

3. Each client receives a maximum of \$140 (ETB 3,000) either in cash or in kind, to engage in the IGAs of their choice. The funds are disbursed in the presence of both husband and wife to ensure women have a voice on how the money is invested. Development agents and implementing partners follow up with hands-on training to make sure the funds are invested in the selected IGAs.
4. Farmers form savings groups with an average of 20-25 members per group. The savings groups, especially in Amhara, cover not only farmers who have accessed IGA loans but also all R4 farmers plus a few farmers outside R4. The loan repayment period varies depending on the activity selected by each borrower, with a maximum of two years and at 12 percent interest rate. Farmers access the funds individually and the repaid balance will be lent to other R4 farmers who did not access the loans before, on a rolling basis.
5. The large majority of farmers is on track to repay their loan. In two villages in Amhara 94 percent of the loans have been repaid. In Michael Debir, where some farmers have been late in repaying their loans, RUSACCO has renegotiated the terms with them and repayment is expected after the upcoming harvest.

Most farmers choose sheep rearing/fattening as their main IGA. Others opt for sale of homemade beverage, bee keeping, goat rearing/fattening, buying oxen and fertilizer, chicken trading, and investing in dairy cows.

Ferede Molla, a 31 year-old male farmer in Amhara said:

"A factor that makes this package special are the continuous trainings and support we received from development agents (field agents) and other experts in the area."

Berhan Tesfaye, a 56 year-old head of HH in Tigray is proud of her accomplishment in sheep rearing. "I bought five sheep with the money I received – two for fattening and three for rearing. In six months, I am ready to sell the two that are fattened and have added two more lambs", she said with a smile. Prior to starting her business, she prepared a business plan that includes input and asset cost, production plan, product price, cost/benefit prediction.

4. Social funds are made of voluntary contributions from members. The funds are disbursed based on needs of members, either in the form of a 0 percent interest loan, or as a donation, allowing members to take care of emergencies such as a sickness, death or other life's emergencies.

Under the risk **reserves component**, VSLG are crucial. With names such as *Enedeg* “Let’s grow”, *Yegna new delu* “Victory is ours”, *Fere Selase* “Fruit of Trinity” and *Addis Alem* “New World”, groups set their own bylaws, and build their social capital and savings to be used as a buffer against short-term needs and increase households’ ability to cope with shocks. *Fer Selase* has 24 members (13 women and 11 men), and is managed by one chairperson, one treasurer, one box keeper and two key holders. They meet twice a month – one day to collect members’ contributions - \$0.20 (4 Ethiopian birr)/month, and another day to discuss progress made in their IGAs.

In Amhara, the average groups’ monthly contribution is \$0.50 (ETB 11), plus \$0.05 (ETB 1) for a social fund. Their current plan is to increase the group savings through provision of credit.

Hagos Kassey, a male VSLG participant in Tigray said, “Saving is not new to the community members but without proper structure and engaging in other income generating activities it was impossible for us to save. We used to spend whatever money we earn. Now, we don’t only save as a group but each of us has a personal saving account with RUSACCO.”

CHALLENGES AND LESSONS LEARNT

- Farmers’ outstanding loans posed a challenge in the Amhara region to extend new loans. Discussions are ongoing with community members and local stakeholders to facilitate repayment of outstanding balances and strategies (such as training) to insure repayment going forward.

- The VSLGs are an effective medium for communities to discuss social and health-related issues, as well as to learn new practices and adopt new technologies for better agricultural productivity. The groups also helped in building solidarity amongst members.
- Preliminary discussions with farmers in Amhara suggested that farmers’ confidence in investing in improved farm inputs and engaging in productive IGAs has increased with insurance coverage and savings. They have expressed that more people want to be covered by insurance and the credit and savings activities.
- Farmers have also expressed the need for more capacity building on technical activities related to their IGAs.
- Cash flow management, as well as repayment capacity are some of the main challenges: some farmers used their savings to repay their loans, a practice that will be addressed through additional financial literacy trainings.

CONCLUSION

R4 farmers feel they are in a better position to cope with the shortage of rain this year, thanks to the protection of insurance and the income diversification through savings and access to loans. In Amhara, the rain has been relatively good, while in Tigray, the late rain is becoming a great concern to most of the population. The increasing unpredictability and shortage of rains indicate that we need to strengthen the income generating activities so that farmers do not have to fully rely on their rain-fed farms for their livelihoods.



CONCLUSION

According to the scientific community, the upcoming El Niño event could likely be one of the strongest since record-keeping began in 1950. This could translate into strong droughts in Central America, Southern Africa and the Philippines, while South America and the Horn of Africa could face both flooding and droughts. As mentioned in the report, Ethiopia is already facing very dry conditions, prompting the index to trigger substantial payouts for the first window. Senegal also faced a late start of the season, but received above average rainfall in the final part, which might compensate for the initial dry conditions. In southern

Africa, as well, El Niño will likely affect the upcoming agricultural season negatively.

R4's integrated approach will be crucial during the current agricultural season to protect farmers' investments and guarantee they maintain their food security level despite the shock. In the next quarter, we will present the performance of the agricultural season in Ethiopia and Senegal, as well as the results of the index and related payouts.

A tree nursery in Adam Village in T/A Kachenga, Balaka, Malawi under FFA programme.
WFP / Erin Collins

APPENDIX I: 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).
- **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.

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.
- **Union des Institutions Mutualistes d'Epargne et de Credit (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.

- **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.
- **BAMTAARE.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Tambacounda.
- **PASA.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kongehuel.
- **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.
- **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.
- **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.
- **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.
- **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.
- **Université Gaston Berger de Saint Louis (UGB).** The second university established in Senegal, specialized in Social Sciences, Economics and Business Management, Political Science and Applied Science. UGB provides the enumerators for FERDI's Risk Transfer studies.

OUR LOCAL/NATIONAL PARTNERS IN MALAWI

- **Balaka District Council.** The local government administrative authority 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.
- **Concern Universal (CU).** 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.
- **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 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.
- **Insurance Association of Malawi.** An association of technical experts in the insurance. Approver of insurance products and manages insurance risk in the insurance market.
- **Malawi Meteorological Department.** Responsible for climate change assessments, weather forecast, early warning information and works in collaboration with DoDMA and MOA in the dissemination of early warnings to the people of Malawi.
- **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.

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.
- **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.

OUR GLOBAL PARTNERS

- **Fondation pour les Etudes et la Recherche sur le Développement International (FERDI) - Foundation for Studies and Research in International Development.** The Foundation for International Development Study and Research was created in 2003 on the initiative of CERDI- the *Centre d'Etudes et de Recherches sur le Développement International (Université d'Auvergne, France)* to support research in the field of international economic development.
- **Goulston & Storrs, and Weil, Gotshal & Manges:** Law firms providing pro bono legal expertise.
- **Index Insurance Innovation Initiative (I4) at University of California, Davis (UC Davis):** Research partnership on index insurance between academia and development organizations, with UC Davis, the Food & Agriculture Organization, International Labour Organization, and the US Agency for International Development.
- **Swiss Re:** Global reinsurer and leader on climate change advocacy with funding and technical expertise.
- **The International Fund for Agricultural Development (IFAD):** A specialized agency of the UN focused on rural poverty reduction, hunger and malnutrition.
- **The International Research Institute for Climate and Society (IRI):** Member of Columbia University's Earth Institute offering research and technical expertise in climate data and weather index design for rural farmers.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
The Role of Public-Private-People-Partnerships in Building the Resilience of Vulnerable Communities.	Richard Choularton (WFP), Darius Teter (OA), Panelists	WFP & Oxfam America.	Present the impact of public-private-people-partnerships in empowering vulnerable women and men to manage risk and thrive in the face of climate shocks.	Government officials, academia and implementers of R4.	New York, 29 September 2015
Paris 2015 Global Index Insurance Conference: Building Innovative Solutions in Agriculture.	Sophia Belay (OA), Mathieu Dubreuil (WFP), Panelists	GIIF, World Bank Group.	Assess the situation and potential for index insurance as an industry. The round table focused on the role of international organisations in the development of index insurance.	Stakeholders in the index insurance industry: donors, reinsurers, insurers, multi and bilateral institutions, IT providers.	Paris, 14-15 September 2015
Atelier de capitalisation des bonnes pratiques sous le thème: "De la Protection Sociale à la Promotion Economique Inclusive".	Carla De Gregorio (WFP), Panelist	Delegation General a la Protection Sociale et a la Solidarité Nationale (DGPSN), WFP and French Coopération.	Development of productive assets, financial inclusion and value chains approach and resilience.	Representatives of stakeholders (government, private sector, civil society, representatives of technical and financial partners) involved in the implementation of ongoing interventions (FAO, WFP, CNAAS, PADAER, CNCAS).	Dakar, 15-16 June 2015
"Enhancing food security and resilience to climate change: what role for microfinance?" - 12th "University Meets Microfinance" Workshop.	Sophie Romana (OA), Panelist	European Microfinance Platform (e-MFP) Action Group.	To debate about the relationship between climate change, food security and microfinance. Innovative financial services were presented and discussed in order to understand their potential to mitigate the impact of climate change on smallholder farmers and ensure food security.	Practitioners and academicians.	Bergamo, 11-12 June 2015
"Climate Smart Agriculture Advantage: better returns for smallholders" Bonn Climate Change Conference - 42nd session of the Subsidiary Body for Scientific and Technological Advice.	Rupak Manvatkar (WFP), Presenter	United Nations Framework Convention on Climate Change.	The UN's Rome Based Agencies showcased the latest results from the field in working with farmers in developing countries to adapt to climate impacts.	UN Agencies, Governments, NGOs.	Bonn, Germany, 1-11 June 2015
Working Group meeting of the Global Action Network on agricultural insurance.	William Dick (WFP), Panelist	ILO, USAID and UC Davis through the Global Action Network.	To discuss key issues and arrive at specific outputs on the topics of contract design, risk pricing, and market development and consumer education.	Insurance experts and practitioners.	London, UK, 28-30 April 2015

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Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Realizing Rural Resilience and Inclusive Growth by Reducing Risk: Is Agricultural Insurance the Key?	Richard Choularton (WFP), Presenter	USAID	To discuss the potential for agricultural insurance to promote resilience and inclusive agricultural growth as part of an integrated risk management approach.	Governments, NGOs, international organizations, civil society representatives.	Washington DC, US, 23 April 2015
Creating an Action Agenda for Private-Sector Leadership on Climate Change.	Jonathan Jacoby (OA), Panelist	UN Foundation and CERES	To discuss how the private sector is advancing climate solutions in the lead-up to the COP21 climate talks this December in Paris. It also highlighted the importance of robust climate finance for resilience/adaptation on the "Road through Paris" and highlighted the R4 Rural Resilience Initiative as a model.	Representatives from private sector, government, and civil society.	Washington DC, 22 April 2015
Agricultural Insurance Workshop Day.	Mathieu Dubreuil (WFP), Presenter	USAID	To gather all actors working on Agricultural Insurance in Senegal and discuss potential collaboration.	Government representatives, NGOs, UN agencies.	Dakar, Senegal, 1 April 2015
Third UN World Conference on Disaster Risk Reduction.	Richard Choularton (WFP), Presenter	United Nations General Assembly	To facilitate the development of a post-2015 framework on disaster risk reduction.	Governments, NGOs, international organizations, civil society representatives.	Sendai, 14-18 March 2015
Global Climate Observing systems (GCOS) Workshop.	Tania Osejo (WFP), Presenter	United Nations Framework Convention on Climate Change	To share experiences on climate services to reduce vulnerability in food insecure population while enhancing resilience capabilities.	Parties to the Convention, UN bodies, and institutes working on climate / weather data and observational needs in climate services.	Bonn, Germany, 10-12 February 2015
Disaster Risk Management Training for Government.	Ezimelese Tecleab (WFP), Presenter	WFP	To build the capacity of Government staff and WFP field staff on DRM policy, priority areas and current projects/activities.	Government institutions and WFP sub-office staff.	Bahirdar, Ethiopia, 10-12 December 2014
Climate Change Negotiations (COP 20).	Richard Choularton (WFP), Presenter	United Nations Framework Convention on Climate Change	Within the broader discussion on climate change, WFP discussed the issue of food security and climate resilience in a number of formal and informal forums.	Governments, NGOs, international organizations, civil society representatives.	Lima, Peru, 1-12 December 2014
Evaluation committee WRMF, Remote Sensing Methodologies.	William Dick (WFP), presenter, Mathieu Dubreuil (WFP), member of evaluation committee	IFAD / WRMF	To assess the 2 first campaigns that were covered by the RSS study, give feedback on the outcomes of each methodology.	IFAD, VITO, CIRAD, ISRA (SN), CSE (SN), Swiss Re, GIF.	Rome, 1-2 Dec. 2014

APPENDIX III: MEDIA CITATIONS AND RESOURCES

IN THE NEWS

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- Climate Change The New Economy (CCTNE), Green Awards, UNFCCC, "[G7 Climate Change: The New Economy](#)" (June, 2015).
- Greatrex H, Hansen JW, Garvin S, Diro R, Blakeley S, Le Guen Rao KN, Osgood, DE. 2015. [Scaling up index insurance for smallholder farmers: Recent evidence and insights](#). CCAFS Report No. 14 Copenhagen: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS). Available online at: www.ccafs.cgiar.org
- The International Research Institute for Climate and Society. [Using Satellite Data to Improve Index Insurance](#) (August 2014).
- Zambia: Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, AllAfrica (September 23, 2014) <http://allafrica.com/stories/201409231508.html>
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- "Sécurité alimentaire: L'assurance agricole pour réduire les risques en zone rurale", Le Soleil (Nov. 14, 2012).
- Stephan Faris, "[Seeds for Change](#)", Time (Sept. 24, 2012).
- Lisa Friedman, "[Companies Begin to See Necessity and Profits in Adapting to Climate Change](#)", ClimateWire (July 11, 2012).
- Victoria Eastwood, "[Insurance Helps Kenya's Herders Protect Against Drought](#)", CNN (June 18, 2012).
- Forum for Agricultural Risk Management in Development (FARMD), "[Oxfam & WFP's R4 Initiative Begins Expansion into Senegal, Fueled by Success in Ethiopia](#)", FARMD Member Updates (June 5, 2012).
- David Satterthwaite, "[Weather Insurance Builds Resilience for Farmers](#)", Momentum (March 2012).
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- Pablo Suarez and Joanne Linnerooth-Bayer, [“Insurance-Related Instruments for Disaster Risk Reduction”](#), Global Assessment Report 2011, International Strategy for Disaster Risk Reduction (October 2011).
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- [“Dear G7 Leaders: Insurance is hardly enough. Trust us, we know from experience”](#)
- [“Ethiopian Farmers Get a Payout, Easing Effects of Drought”](#)
- [“With Insurance, Loans, and Confidence, This Ethiopian Farmer Builds Her Resilience”](#)
- [“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

[*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 index development process.

- [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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A woman showcases her vegetables at the local market in Tambacounda, Senegal.

WFP / Azzurra Massimino

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.



The World Food Programme is the world's largest humanitarian agency fighting hunger worldwide.

Each year, WFP assists some 80 million people in around 75 countries.

www.wfp.org/disaster-risk-reduction

With support from



Oxfam America is an international relief and development organization that creates lasting solutions to poverty, hunger, and injustice, working with individuals and local groups in more than 90 countries. Oxfam America does not receive funding from the US government.

www.oxfamamerica.org/r4

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