

R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2014



OXFAM
America

CONTENTS

Executive summary	2
Status summary	4
Accomplishments this quarter	7
R4 Rural Resilience in Senegal: Two studies on gender mainstreaming	11
Conclusion	13
Appendix I: R4 partners and institutional roles	14
Appendix II: Rural resilience event series	16
Appendix III: Media citations and resources	17

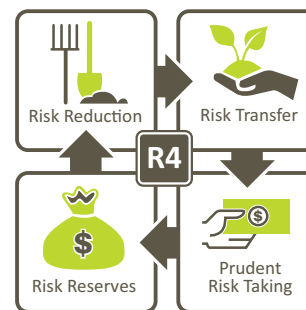


EXECUTIVE SUMMARY

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 that the project integrates to strengthen farmers' food and income security. The initiative combines improved **resource management** (risk reduction), **insurance** (risk transfer), **microcredit** (prudent risk taking), and **savings** (risk reserves).

The R4 model



In 2014, R4 successfully expanded in Ethiopia and Senegal. This quarter, R4 began preparations to replicate the initiative in Malawi and Zambia, supported by a three-year grant provided by the Swiss Agency for Development and Cooperation (SDC).

Market in Monze, Southern Province, Zambia.
WFP / Nick Ophoff.






















In **Ethiopia**, R4 exceeded its target of covering 22,500 farmers with insurance, reaching a total number of 24,143 participants in 2014, with 95 percent of the participants buying insurance through the Insurance for Assets (IFA) scheme. Assets built included soil and water conservation structures as well as tree planting.

In **Senegal**, R4 risk reduction activities were implemented under the IFA scheme. These included the creation of vegetable gardens to diversify production for personal consumption and/or the sale of cash crops; the creation of compost pits to improve soil

quality; and planting *vetiver* plants to reinforce the stone bunds protecting the rice fields from sand.

In **Malawi and Zambia**, the R4 team started the project inception phase, consulting key stakeholders, setting up key partnerships, developing the monitoring and evaluation plan, and building local teams in the two countries.

Figure 1. R4 achievements

Payouts			 \$ 17,000	 \$ 320,000	 \$ 24,000	
Value of Premiums	 \$ 2,500	 \$ 27,000	 \$ 215,000	 \$ 275,000	 \$ 283,000	 \$ 306,187
Total sum insured	 \$ 10,200	 \$ 73,000	 \$ 940,000	 \$ 1,3m	 \$ 1,2m	 \$ 1,592,595
Farmers insured	 200	 1,300	 13,000	 18,000	 20,000	 26,132
	2009	2010	2011	2012	2013	2014
Countries	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal

STATUS SUMMARY

ETHIOPIA

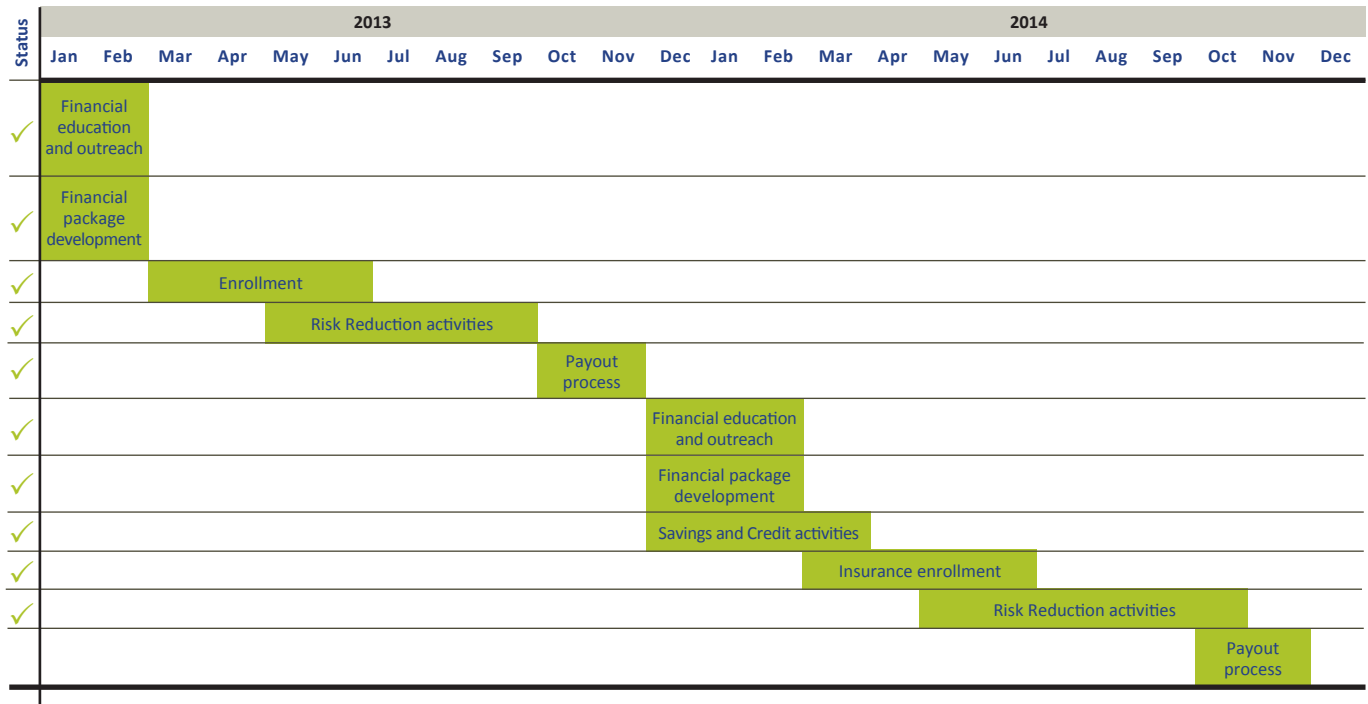
In 2014, R4 in Ethiopia exceeded the planned objective of covering 22,500 farmers with insurance, reaching a total number of 24,143 participants. In Tigray, the program provided insurance coverage to 23,001 farmers, across 81 villages, while in Amhara 1,142 farmers across three villages bought insurance.

Only 5 percent of the participants paid insurance fully in cash, while the vast majority (22,861) took advantage of the innovative

Insurance for Assets (IFA) system to purchase insurance coverage in exchange for labor. Of the total amount of IFA farmers, 95 percent (21,719) paid a 15 percent cash contribution to purchase insurance.

The activities carried out by R4 farmers comprised mostly soil and water conservation structures and tree planting.

Figure 2. R4 Ethiopia timeline for the 2014 agricultural season



SENEGAL

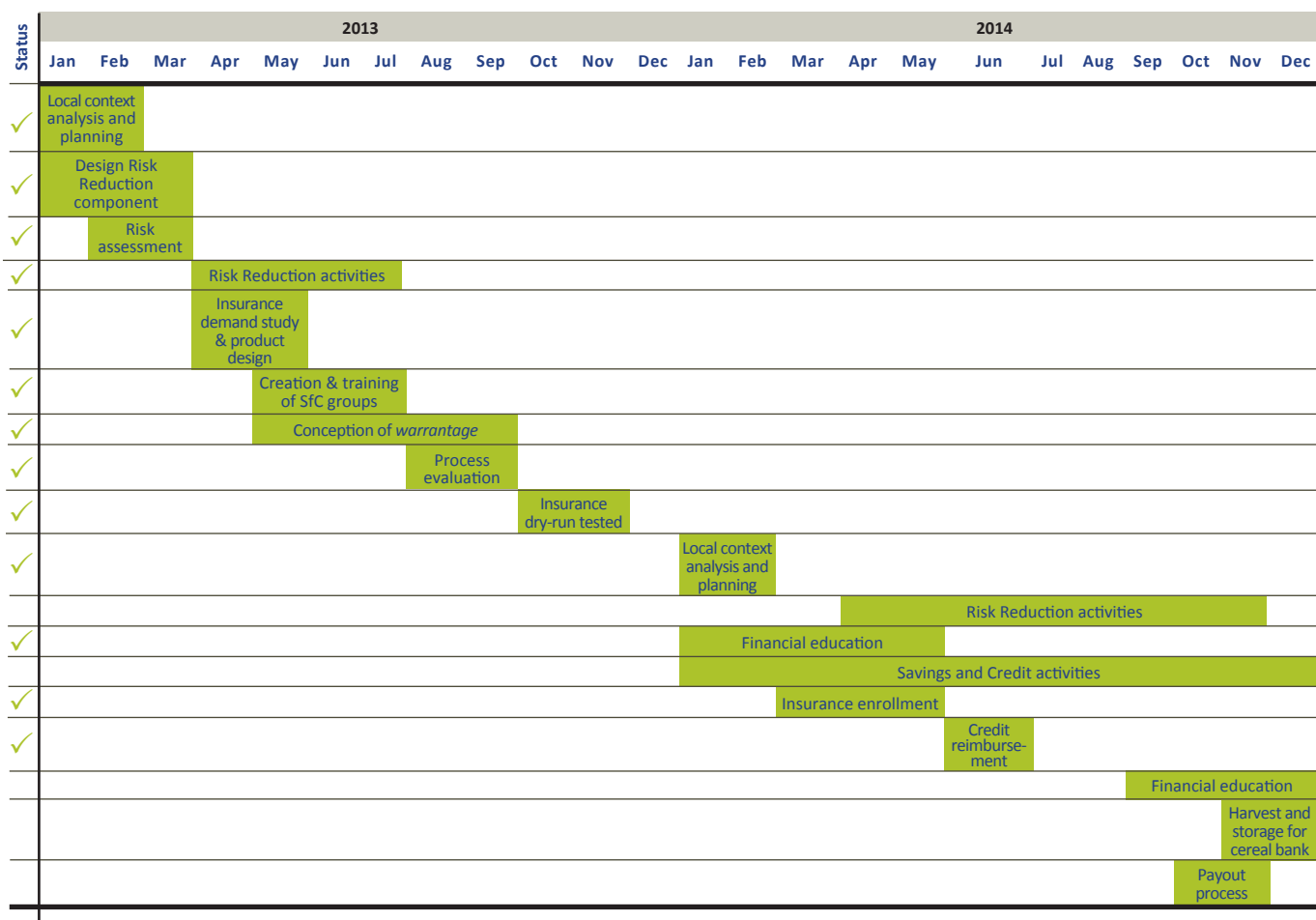
R4 Senegal is currently operational in 15 rural communities¹ in two regions, Tambacounda and Kolda. Fourteen of these rural communities were added this year, while the project was consolidated in the pilot community of Koussanar. Weather index insurance was offered to a total of 3,000 participants in the region of Tambacounda, with 1,989 farmers buying insurance, all through the Insurance for Assets (IFA) scheme.

During the third quarter of 2014, R4 Senegal focused on finalizing the creation of assets planned under the IFA scheme. Assets built under IFA respond to the priorities identified by farmers during the Community-based Participatory Planning (CBBP) exercises conducted in 2013, and integrate with the existing WFP Food for Assets (FFA) interventions. They include planting and maintaining *vetiver* plants used to reinforce

the stone bunds protecting the rice fields from sand; the creation of vegetable gardens to diversify production and personal consumption and/or the sale of cash crops; and the creation of compost pits to improve soil quality. FFA interventions focused mainly on watershed management to improve rice production.

Under the risk reserves component, 6,740 participants, of whom 5,602 were women, were members of a savings group. The groups saved a total of over \$22,000 cumulatively. Under the Prudent Risk Taking component, all 14 participants to the *warrantage* pilot in Kouthiacoto reimbursed their credit therefore releasing their cereal stock, held by U-IMCEC as a guarantee. The *warrantage* is an innovative credit scheme linking farmers to Micro-Finance Institutions (MFIs), and allowing them to take loans using their cereal stocks as collateral.

Figure 3. R4 Senegal timeline for the 2014 agricultural season



1. This is the translation of the term '*communautés rurales*', which are fourth-level administrative divisions in Senegal and represent the lowest tier of *local government*. They vary in size and density, but usually have 20,000–30,000 inhabitants.

MALAWI AND ZAMBIA

R4 started preparations for replication in Zambia and Malawi in mid-July 2014. During this initial inception phase the team is putting in place the basic elements for project design, including setting up programmatic instruments and key partnerships for implementation.

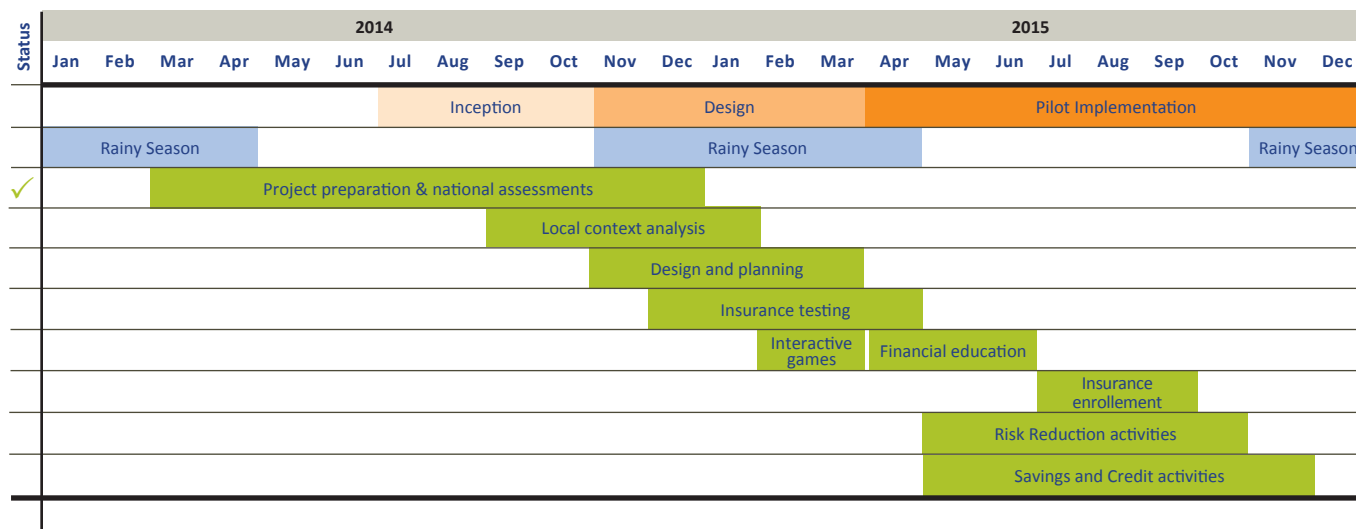
In both countries, WFP is leading the program through the respective Country Offices. The Balaka district in Malawi and the Pemba district in Zambia have been identified as R4 pilot zones.

The design and implementation of the R4 initiative in Zambia and Malawi will be carried out in four phases:

- Inception (July 2014 – October 2014): R4 expert support recruitment for inception and design phase, background information review, stakeholder assessments, selection of pilot area, Monitoring and Evaluation (M&E) draft plan.

- Design (November 2014 – March 2015): Context and programming assessments (Seasonal Livelihood Programming, Community-Based Participatory Planning and others), M&E plan development, design and testing of insurance product prototype, definition and design of R4 activities including Insurance for Assets, identification and finalization of partnerships.
- Pilot implementation (April 2015 – March 2016): Implementation of the R4 pilot (target: 500 participant households in Zambia and 1,000 in Malawi); preparation of R4 scale-up.
- Scale-up (March 2016 – 2017): Refinement of design of R4 components and implementation at bigger scale (target: 1,500 participant households in Zambia and 2,500 in Malawi); potentially, design of R4 Phase II for an additional 5 years.

Figure 4. R4 Malawi and Zambia timeline for the 2014 agricultural season



ACCOMPLISHMENTS THIS QUARTER

METRICS FROM THE FIELD

ETHIOPIA



Risk Reduction

Tigray

- Senior experts and micro insurance officers from REST provided training on Disaster Risk Reduction (DRR) activities to 900 village design team members, 162 development agents and 22 Woreda Office of Agriculture and Rural Development experts in 11 districts.
- A cross-regional exposure visit focusing on land degradation management in Southern Nations, Nationalities and People Region (SNNPR) was conducted for 35 DRR experts.
- The following DRR activities in soil and water conservation were carried out:
 - To treat the catchment areas, almost 26 m³ of deep trenches were excavated in degraded communal catchments, 28 percolation ponds were created by excavating 2,231 m³ of soil, and 150,000 multipurpose trees were planted.
 - 6 km of gully were rehabilitated by constructing 2,082 m³ of rock check dams and planting 95,882 cuttings of elephant grass and populus in 34 villages.
 - 22 km of spate irrigation structures were constructed by excavating 12,539 m³ of soil.
 - 1,000 women-headed households prepared small micro-garden plots across 11 villages.
 - 2,176 compost pits were prepared, which allowed for the production of 2,176 m³ of compost. This amount of compost would be sufficient to fertilize 87 ha of land. 1,089 farmers were trained on composting practices.
 - 150,000 cactus pads were distributed to 4,600 farmers to be planted on the boundaries of their farmlands and backyards, as well as on communal land.

Amhara

- Farmers received DRR materials including: 800 spades, 800 hoes, 20 water levels, 3 rolls of plastic string, 30 hammers and 30 pickaxes (*digino*).
- 91 households received training on composting practices to increase availability of micro nutrients for the nutritional uptake of plants; and farmers prepared 844 m³ of compost.
- The following soil and water conservation structures were built in Amhara, covering 175 ha of residential areas and cropped farm land:
 - 23 m³ of gabion check dam and 23 km of hillside terraces.
 - 21.5 km of stone faced soil bunds.
 - 12 km of soil bunds.
 - 516 water percolation trenches, 20 eyebrow basins.
 - 14,035 planting pits for seedlings.
- Farmers also planted trees:
 - 69,705 tree seedlings from Tree lucerne, Cupressus Lusitanica and Eucalyptus, as biological soil and water conservation activities.
 - 1,000 apple seedlings were distributed to 54 households.
- 200 quintals of improved, disease-resistant potato variety were distributed to 417 households, 73 of which were women-headed, in Michael Debir.



Risk Transfer

Tigray

- 23,001 households (7,246 women-headed) bought the insurance.
- A total 1,282 farmers have paid the full premium required in cash, while the rest of the farmers contributed 15 percent of the premium in cash and paid the rest in labor.
- 2 intensive trainings were conducted on index insurance with all 81 villages participating.
- 2,000 farmers (200 women) participated in the Training of Trainers (ToT) on index-based crop insurance.
- A total of 32,500 (11,375) farmers took the village-level training organized after the ToT.
- A total of 209 Development Agents (49 women), local government officials and regional experts (researchers) were trained on index insurance.

Amhara

- 1,142 households (including 206 women-headed households) bought insurance paying premiums through the Insurance for Assets scheme.
- 1,066 farmers (114 women) were trained on index insurance concepts, regulations and consumer protection.
- Insurance awareness-raising sessions with 2,500 farmers participants (of which 743 were women) were conducted at village level.
- 33 Development Agents (2 of which were women) participated in the training organized for local experts on index insurance.
- 2 new design teams were established in the two new project villages, Burkute and Sheochtehara, to aid the product design, seasonal monitoring and DRR execution.



Risk Reserves and Prudent Risk Taking

Amhara

- Training on Income Generating Activities (IGA) was offered to 719 farmers (154 women), leading to 39 farmers (3 women) accessing IGA loans.
- On average, \$226 (ETB 4,510) was extended as an IGA loan to farmers from a revolving fund, through the local credit and saving cooperative known as Rib.
- 34 farmers have fully repaid the loan taken for IGA.
- 719 insured farmers (154 women) participated in the training organized on micro saving and credit.
- 1,584 farmers (334 women), including 1,142 R4 insurance participants organized into 44 village saving and lending groups (VSLGs).
- VSLG members have saved \$1,250 (ETB 24,935) so far, and a total \$5,390 (ETB 107,507) has been accessed as loans by 371 members (99 women).

SENEGAL



Risk Reduction

Kolda

- 500 ml of stone bunds were consolidated in the rural community of Medina El Hadji, and 200 ml in Ndorna.
- A total of 10,000 m³ of soil (6,000 m³ in Ndorna and 4,000 m³ in Dioulacolon) were excavated to de-silt the ponds and increase the water holding capacity.
- 8,200 ml of small dykes and perimeter embankments for rice plots were completed, with an additional 7,000 ml added to the planned target, with many non-participants from other villages volunteering their work.
- 5,750 tons of seeds were distributed to sow 115 ha (50 kg per ha). A total of 110 ha have been sown during this quarter.
- Food and vouchers distribution: WFP has delivered 288 tons of food, including 258.9 tons of rice, 26,100 tons of legumes and 3 tons of salt. Vouchers for a value corresponding to \$26,000 (13,757,600 FCFA) have been distributed to 996 participants (8,964 beneficiaries).

Tambacounda

- Water retention structures are being completed in Sinthiou Malème and Missirah.
- 7,595 ml of stone bunds were built to restore degraded land, preventing sand from getting to the fields.
- 486 farmers, of which 319 women and 167 men, received training on sowing in rows during the quarter.
- 84 ha of rice were cultivated in July.
- 671 farmers (269 men and 403 women) were trained on techniques to create small dykes/perimeter embankments.
- 22,388 ml of small dykes separating rice plots have been built against the 31,500 ml initially planned.
- 923 farmers (288 men and 635 women) were trained on techniques for the maintenance of rice plots in the 17 sites of the project.
- Sand removal from valleys was conducted on 18 ha in 4 valleys: Koundiaw Souaré, Saré Bamol, Kouthia Gaïdy, Bantanguel.
- *Vetiver* plants were used in two sites, Kouthiacoto Ndéné and Dawady, to reinforce stone bunds, protecting soil from the sand.
- 30 community-based representatives (*relais*) have been identified and trained in the two regions. The *relais* live in the villages to inform, raise awareness, organize and monitor the activities implemented in the framework of R4. They also support the management and prevention of conflicts and ensure the sustainability of the activities.



Risk Transfer

- A total of 1,989 farmers purchased insurance in exchange for labor.
- The creation of individual assets was finalized in Koussanar and in the 4 clusters of Sinthiou El Had Amath, Bantanguel Wolof, Koundiaw Souaré, Woundoundou Amirou, for a total of 31 villages and 719 households.
- In total, individual assets creation included 784 compost pits, 973 *vetiver* nurseries, and 231 vegetable gardens.
- A total of 34 animals have been insured by 12 heads of village through livestock insurance for a total premium of \$1,280 (677,700 FCFA).
- A risk analysis study was conducted in Kolda to assess the feasibility of insurance.
- 18 skits were performed to improve farmers' understanding of weather index insurance.
- 6 radio shows in local languages on R4 were held, covering weather index insurance, savings, *warrantage*, DRR and high intensity labor works.
- 6 Management and Conflict Prevention Committees at the community level were established in Kolda, and 9 in Tambacounda.



Risk Reserves

- There were 182 savings groups in Tambacounda at the end of September, of which 162 were women savings groups (3,651 members) and 22 were men savings groups (516 members).
- In Kolda, saving groups amount to 110 groups, of which 80 were women savings groups (1,951 members) and 30 were men savings groups (622 members).
- The groups saved a total of \$16,800 (8,908,550 FCFA) in Tambacounda, and \$6,000 (3,199,225 FCFA) in Kolda.
- Currently there are 887 outstanding loans in Tambacounda which represent 45 percent of the group funds (cumulative savings and other income gains by the group). In Kolda, there are 1,183 outstanding loans which represent 96 percent of the group's funds.



Prudent Risk Taking

- All 14 participants to the *warrantage* pilot in Kouthiacoto reimbursed their credit, and their cereal stock was released by U-IMCEC.
- The *warrantage* will be extended to nine other cereal banks in Tambacounda starting in November 2014.



R4 RURAL RESILIENCE IN SENEGAL: TWO STUDIES ON GENDER MAINSTREAMING

In rural Senegal women perform all domestic work, including household chores and taking care of the family, and are substantially involved in economic activities including cropping, livestock keeping, harvesting and processing of forest products, and petty trade. Their contribution to the household's budget is therefore considerable.

Despite their contributions to household and community economic activities, women usually have limited access to resources and productive assets such as land, water and equipment. When they have access to land, the landholding does not usually exceed three hectares. In addition, the activities reserved to small-scale women farmers, such as rice cultivation,

vegetable gardens, and petty trade, usually do not produce substantial income. Low access to land combined with limited financial knowledge and difficulty in building credit, exclude women from accessing credit.

A study conducted by the Institute of Development Studies (IDS) focusing on WFP's interventions in Senegal, including the R4 initiative, found that R4 benefits women farmers by contributing to their access to productive assets, as well as by supporting women's savings groups through the 'Saving for Change' (SFC) program.

A woman tends to her garden in Koussanar, Senegal.
WFP / Fabio Bedini.

According to this study, women from several communities declared that R4 contributed to their empowerment in a number of ways. Women claimed that, in addition to having increased access to land, seeds and water for irrigation and drinking, they benefited from training in numeracy, literacy and business. Having more food and water available also means that they no longer have to travel far from home to fetch water, with consequent gains in terms of time to dedicate to their children or small business. The study found a reduction in stress as women are more confident about their ability to feed their children, as well as pay school fees and other expenses through small financial gains from selling their surplus crops.

According to the joint IDS-WFP team, which contributed to the study, some of the best practices developed through the R4 initiative include:

- Equal participation of men and women in Community-based Participatory Planning (CBPP) processes and management committees at the village level, leading to better targeting and more accurate identification of needs.
- Inclusion of activities which explicitly target women to improve their economic opportunities, such as the development of vegetable gardens, the expansion and improvement of rice cultivation, and the creation of savings groups.
- Inclusion of men in activities traditionally reserved to women such as the savings groups, which allowed to increase and stabilize household's resources.

A second study commissioned by Oxfam America was conducted on R4's pilot and extension areas through quantitative and qualitative data (focus groups), to provide insights to refine R4's gender strategy and develop gender smart indicators. The study found that gender is mainstreamed into two of the main components of R4:

- **Risk reduction activities:** As in the IDS study, this study also found that women actively participate in the planning process. The activities planned under the risk reduction component directly benefit women, by including rice production in lowland areas and the creation of vegetable gardens. The division of labor is made on a consensual basis, with men devoted to tasks that require more physical strength.
- **Risk reserves:** Savings groups have traditionally been undertaken by women through traditional "*tontine*"² models. However, as a key component of R4's comprehensive risk management strategy, savings groups have been extended to men farmers and their involvement and participation strongly promoted.

2. In the traditional savings scheme known as *tontines* in West Africa, a village-based group (traditionally made up of women) provides unbanked populations with access to saving and credit by collecting an agreed upon payment from members and giving access to small loans that members can use in case of an emergency or to invest in productive activities.

Efforts are being made to improve the gender sensitivity of the other components of R4. For instance, as part of the **Prudent Risk Taking** component, a system called *warrantage* or inventory credit was introduced. Fourteen heads of households accessed loans offered by a microfinance institution by using their food stocks as a collateral. Only one woman head of household has participated in this mechanism so far. The reasons for the low participation of women are being investigated to design a product that better responds to women's needs.

This study also showed that R4 is having significant impact on food security, while contributing to a number of important achievements from the gender perspective, such as strengthening women's capacity and access to economic opportunities. Community dynamics and solidarity between men and women were reinforced as a result of the initiative.

Amidst these encouraging results, the study identified a number of constraints which limit gender mainstreaming, such as:

- The lack of recognition of the unpaid care work performed by women (98 percent of household chores being done by women and girls), which competes with economic activities;
- Time constraints, lower mobility and higher illiteracy rates limit women's ability to access more profitable income generation opportunities;
- Limited access to productive resources for women, with the exception of river beds where they grow rice;
- Fewer solutions for women to cope with climate variability and vulnerability to climate change. Women and youth are physically more vulnerable from a nutrition point of view, while they also have fewer options to cope with the impacts of climate shocks due to their limited possibility of migrating and lack of access to resources.

Based on this diagnosis, a strategy to better mainstream gender in the project has been outlined. The main recommendations are:

- Integrate clear gender-related goals into R4's strategy;
- Design indicators, monitoring and reporting tools, highlighting success, failures, good practices, and lessons learned;
- Train partners and participants on gender, for example by conducting gender awareness trainings for all stakeholders;
- Support increased access to land with approval from the rural council allocating plots to women's groups;
- Strengthen women's leadership with adapted training which includes negotiating techniques, lobbying and campaigning;
- Strengthen local organizations working with men and women by gradually building their capacity.

These recommendations will be taken into account by the R4 team when planning for the 2015 agricultural season.



CONCLUSION

During the third quarter of 2014, R4 reached key milestones. The initiative exceeded its outreach targets in Ethiopia, where the program was originally born, reaching over 24,000 farmers, and proving the model can be successfully replicated in multiple regions within country. Yet, the choice of most farmers to buy insurance through the Insurance for Assets scheme, rather than cash, suggests that more efforts need to be put on marketing and awareness-raising during next year's campaign.

In Senegal, the first year of operation reached over 5,000 farmers including 1,989 farmers covered under insurance. The launch of all four components at the same time provided many useful insights,

particularly the need to strengthen coordination amongst partners. A process evaluation, planned to be conducted in October, will focus on this aspect. In addition, the recommendations from the gender analyses will inform the plan for 2015 agricultural season.

Finally, in mid-July R4 was launched in Malawi and Zambia. With the expansion to two additional countries, R4 has reached the initial objective of reaching 4 countries in the first five years of operations. The incubation of the initiative in Malawi and Zambia is benefiting from several lessons learned during the past years. The results of the assessments conducted so far in anticipation of project design will be presented in the following reports.

Female participant in CBPP workshop, Balaka, Malawi.
WFP / Rachael Wilson.

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 a full 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 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.** Will help with the design of insurance products by providing historical and current climate data, and installing and maintaining weather stations.

- **Centre d'Appui au Développement Local (CADL) - Support Center for Local Development.** A body of the Ministry of Regional Development and of local government, it is responsible for coordinating rural development projects in each rural community. Chairs the R4 Local Technical Committee in Koussanar, and is responsible for the coordination between the various local partners and for the overall coordination of all R4 components on the ground.
- **Union des Institutions Mutualistes d'Epargne et de Credit (U-IMCEC) - Savings and Credit Cooperatives' Union.** A microfinance institution with an important national coverage, including in the Tambacounda and Kolda regions. In Koussanar, it will be the implementation partner for the risk taking (credit) component.
- **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 will be the insurance provider for the products offered under the Risk Transfer component.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.
- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam's Saving for Change program in Senegal, and will be the implementation partner for the Risk Reserves component in Koussanar.
- **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.
- **PlaNNet Guarantee.** Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it will help CNAAS commercialize R4's insurance products by conducting awareness-raising and marketing activities among clients.
- **Regional Research Centre for the Improvement of Drought Adaptation (CERAAS).** Will help with the design of insurance products by helping create the rainfall index (including by contributing to studies on the use of remote sensing tools), and by carrying out crop monitoring.

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 and Agriculture Organization of the United Nations, 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
Promoting climate resilient development within SDC programs in East and Southern Africa.	Fabio Bedini (WFP), Presenter	Swiss Agency for Development and Cooperation (SDC).	To analyse the implication of climate change for development cooperation and humanitarian aid, with a focus on East and Southern Africa, and propose how to mainstream climate change and DRR into project and programs.	SDC representatives and project implementing partners.	Nairobi, September 8-12, 2014.
Capacity Development to support National Drought Management Policy, Eastern and Southern Africa Region.	Ezgemeles e Tecleab (WFP), Munaye Tesfaye (OA), Presenters	UN Water, WMO, FAO, UNCCD, the secretariat of the Convention on Biological Diversity (CBD).	To develop capacities of stakeholders on national drought management policies.	Participants from 10 African countries including NGOs, policy makers, and experts in agriculture, water, environment, biodiversity and meteorological services.	Addis Ababa, August 5-8, 2014.
Alternative Financing Sources for Climate Change Adaptation.	Munaye Tesfaye (OA), Presenter	UNEP	To promote constructive dialogue to foster collaboration between public and private institutions, as well as international development organisations on alternative financing for climate change adaptation.	Public and private organizations, multilateral banks, cooperation agencies and NGOs.	Lima, August 28-29, 2014.
Social Innovation Summit 2014.	Richard Choularton (WFP), Presenter	United Nations	The Social Innovation Summit gathering innovative thinkers who play at the nexus of technology, investment, philanthropy, international development, and business to investigate solutions and catalyze inspired partnerships.	Public and private organizations, multilateral banks, cooperation agencies and NGOs.	New York, May 29, 2014.
MCII/GIZ Workshop on "Innovative Insurance Solutions for Climate Change in a Comprehensive Risk Management Approach - Developing a Toolkit".	Azzurra Massimino (WFP), Presenter	Munich Climate Insurance initiative (MCII).	To inform the policy discussion on comprehensive risk management approaches and to support climate negotiators in their short and long-term strategies to address loss and damage.	Public and private organizations, multilateral banks, cooperation agencies and NGOs.	Bonn, May 12-13, 2014.
Adaptation Futures 2014: Third International Climate Change Adaptation Conference).	Mansi Anand (OA). Presenter	Earth System Science Center of the National Institute for Space Studies, Brazil and UNEP.	To share insights into the challenges and opportunities that adaptation presents, and strategies for decision making from the international to the local scale.	Over 300 participants from 50 countries including researchers, policy makers and practitioners from developed and developing countries.	Fortaleza, May 12-16, 2014.
"Harnessing Community Savings Groups for Integrated Risk Management" as part of the Webinar Series: Taking Savings Groups on the Road".	Tenin Fatima Dicko (OA), Fabio Bedini (WFP), Presenters	Oxfam America, SEEP Network, Carsey Institute.	To discuss the role of saving groups in expanding financial inclusion and development.	Saving group practitioners and development community in general.	Remotely via WebEx, April 23, 2014.
ODI Shockwatch Social Protection Workshop "Responding to a crisis: The design and delivery of social protection".	Cecilia Costella (WFP), Presenter	Overseas Development Institute (ODI).	To discuss the policy design and implementation features that facilitate timely and adequate social protection response in the event of a covariate shock and the financing and planning mechanisms that help secure shock response preparedness. Workshop agenda and concept note are attached.	Social protection specialists and humanitarian emergency response experts from the UN, the World Bank and other NGOs and think tanks.	London, April 2, 2014.
Market Based Solutions: From Concept to Evidence Based strand at The 7th International AfrEA conference.	Asmelash Haile Tsegay (Independent Consultant for Oxfam America, HARITA), Presenter; Retta Gudisa (Monitoring, Evaluation & Learning Coordinator, Horn of Africa Regional Office- Oxfam America), Moderator	African Evaluation Association & Rockefeller Foundation with Oxfam.	Market Based Solutions Methodology Panel: To assess the strengths, challenges and impacts of market based solutions to development and to share the various approaches in selecting an appropriate methodology. AfrEA Conference: To promote and advocate AfrEA's "Made in Africa" approach to evaluation and supporting the culture of evaluation in Africa.	Market Based Solutions strand: J-PAL, CARE, FHI 360. AfrEA conferenceL 600-700 global participants and African policymakers.	Yaounde, Cameroon March 3-7, 2014. Proposal accepted.
International Congress on Insurance and Reinsurance of Agricultural Risks.	Cecilia Costella (WFP), Presenter	The African Centre for Catastrophe Risks, ACCR, supported by the African Insurance Organisation, AIO, in collaboration with the Société Central de Réassurance, SCR, Maroc and The World Bank.	To highlight significant risks that threaten the agriculture sector, and discuss this issue in the presence of experts and speakers in the field.	Representatives from the agriculture insurance and reinsurance industry.	Marrakech, January 29-31, 2014.

APPENDIX III: MEDIA CITATIONS AND RESOURCES

IN THE NEWS

- Zambia: Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, AllAfrica (September 23, 2014) <http://allafrica.com/stories/201409231508.html>
- Leaders at UN summit take steps to ensure food security for 9 billion people by 2050, Medi For Freedom (September 23, 2014) <http://mediaforfreedom.com/readarticle.php?AID=18583>
- Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, Insurance NewsNet (September 23, 2014) http://insurancenewsnet.com/oarticle/2014/09/24/innovative-climate-risk-solution-expands-to-insure-farmers-in-malawi-and-zambia-a-559233.html#.VCKMC_I_uPt
- Innovative Climate-Risk Solution Expands to Insure Farmers In Malawi And Zambia, Thomson Reuters Foundation (September 23, 2014) <http://www.trust.org/item/20140923121822-aq1pc/>
- Adreinne Klasa and Adam Rober Green, “Africa’s catalytic agricultural innovations”, This is Africa (July 30, 2013).
- Becker-Birck, C., Crowe, J., Lee, J., & Jackson, S., “Resilience in Action: Lessons from Public-Private Collaborations Around the World”, (July, 2013).
- World Bank, “Ethiopia - Using a social safety net to deliver disaster insurance to the poor: case study”, (June, 2013).
- Climate Change The New Economy (CCTNE), The Guardian and United Nations Environment Programme (UNEP), “G8 Climate Change: The New Economy”, (June, 2013).
- United Nations Office for Disaster Risk Reduction (UNISDR), “From Shared Risk to Shared Value –The Business Case for Disaster Risk Reduction. Global Assessment Report on Disaster Risk Reduction” (May, 2013).
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- Agence de Presse Sénégalaise, “Sénégal: Le projet R4 veut aider les agriculteurs à faire face aux changements climatiques”, AllAfrica (Nov. 13, 2012).
- Sénégal – Humanitaire, “Lancement au Sénégal d’une initiative de résilience rurale”, SousLeManguier (Nov. 14, 2012).
- “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).
- Jim French, “Ethiopian Crop Insurance and the Secret Farm Bill”, Hutchnews (Dec. 22, 2011). This was also posted by: TreeHugger.com, All Voices: Local to Global News, and the World Food Programme.
- David Bornstein, “News Flash: Progress Happens”, The New York Times (Dec. 15, 2011).
- Agnieszka Flak, “Games Wake People Up to Climate Change”, Reuters (Dec. 2, 2011).
- Laurie Goering, “Insurance Aims to Help Herders Avoid ‘Downward Spiral’ from Drought”, AlertNet (Nov. 30, 2011).
- Lisa Jones Christensen, “Case Study: Swiss Re and Oxfam” Financial Times (Nov. 1, 2011).
- DesMoinesRegister.com, “Crop Insurance Can Pay Off for Small African Farms” (Oct. 13, 2011).
- Alertnet, “Scaling Up Innovative Climate Change Adaptation and Insurance Solutions in Senegal” (September 19, 2011).
- Global Washington blog, “Reforming Aid: Transforming the World” (Sept. 8, 2011).
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- Reuters, “Swiss Re Joins Ethiopian Micro-Insurance Project” (June 10, 2011).
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- “Global Insurance Industry Statement on Adapting to Climate Change in Developing Countries”, ClimateWise, in collaboration with the United Nations Environment Programme Finance Initiative, the Geneva Association, and the Munich Climate Insurance Initiative (MCII) (September 2010).
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- Lloyd’s News and Features, “[Microinsurance to Mitigate Climate Change Impact](#)” (June 4, 2010).
- Anne Chetaille and Damien Lagrandré, “[L’Assurance Indicielle. Une Réponse Face aux Risques Climatiques?](#)” *Inter-réseaux Développement rural* (March 31, 2010).
- Pablo Suarez and Joanne Linnerooth-Bayer, “[Micro-Insurance for Local Adaptation](#),” *Wiley Interdisciplinary Reviews: Climate Change* (March 12, 2010).
- New England Cable News, “Oxfam Provides Farm Insurance in Africa” (Nov. 6, 2009).
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- Evan Lehmann, “[Africa Experiments with Climate Insurance— for \\$5 a Year](#),” *The New York Times* (Sept. 30, 2009).
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- Catherine Brahic, “[An Insurance Plan for Climate Change Victims](#),” *New Scientist* (July 1, 2009).
- Omer Redi, “Insurance Firm Sows Seeds,” *Addis Fortune* (June 14, 2009).
- *Newsweek*, “[Coping with Climate](#)” (Dec. 29, 2008).
- Molly E. Hellmuth, Daniel E. Osgood, Ulrich Hess, Anne Moorhead, and Haresh Bhojwani, “Index Insurance and Climate Risk: Prospects for Development and Disaster Management,” International Research Institute for Climate and Society (IRI), Columbia University (2009).
- Peter Hazell, Jamie Anderson, Niels Balzer, Andreas Hastrup Clemmensen, Ulrich Hess, and Francesco Rispoli, “Potential for Scale and Sustainability in Weather Index Insurance for Agriculture and Rural Livelihoods,” International Fund for Agricultural Development (IFAD) and World Food Programme (March 2010).
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STORIES

[“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”](#)

ACADEMIC JOURNALS AND PUBLICATIONS

- Pablo Suarez and Jaanne Linnerooth-Bayer, “[Insurance-Related Instruments for Disaster Risk Reduction](#),” Global Assessment Report 2011, International Strategy for Disaster Risk Reduction (October 2011).
- Joanne Linnerooth-Bayer et al., “Drought Insurance for Subsistence Farmers in Malawi,” *Natural Hazards Observer* 33, no. 5, Natural Hazards Center, University of Colorado (May 2009).

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.

OTHER REPORTS

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- Nicole Peterson, “Livelihoods, Coping, and Microinsurance in Adi Ha, Tigray, Ethiopia” (2009).
- Tufa Dinku et al., “Designing Index-Based Weather Insurance for Farmers in Adi Ha, Ethiopia,” IRI (2009). Report to Oxfam America.



Women return from the rice fields, Kolda, 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, on average, WFP feeds more than 90 million people in more than 70 countries.

www.wfp.org/climate-change/r4-rural-resilience-initiative

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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.

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