

R4 Rural Resilience Initiative

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Acronyms

| | |
|--------|--|
| CNAAS | <i>Compagnie Nationale d'Assurance Agricole du Sénégal</i> |
| EVI | Enhanced Vegetation Index |
| FFA | Food Assistance for Assets |
| HARITA | Horn of Africa Risk Transfer for Adaptation |
| IFAD | International Fund for Agricultural Development |
| IFW | insurance-for-work |
| IRI | International Research Institute for Climate and Society |
| M&E | monitoring and evaluation |
| NGO | non-governmental organization |
| P4P | Purchase for Progress |
| OA | Oxfam America |
| REST | Relief Society of Tigray |
| SfC | Saving for Change |
| SNIID | Social Network for Index Insurance Design |
| TOC | Theory of Change |
| USAID | United States Agency for International Development |
| WII | Weather Index Insurance |
| WFP | World Food Programme |
| WRMF | Weather Risk Management Facility |



R4 participant Mulu-Birkan Mehari checks a rain gauge, Ethiopia.
Eva-Lotta Jansson / Oxfam America

Executive Summary

The R4 Rural Resilience Initiative (R4) is a strategic partnership between the United Nations World Food Programme (WFP) and Oxfam America. Its aim is to **enable vulnerable rural households to improve their food and income security in the face of increasing climate risks**. R4 applies an innovative model that combines four risk management strategies: risk reduction, risk transfer, prudent risk taking, and the establishment of risk reserves.

In 2013, **R4 reached 20,365 farmers in Ethiopia**, building on the successful Horn of Africa Risk Transfer for Adaptation (HARITA) initiative started in 2009 by Oxfam America, the Ethiopian non-

governmental organization Relief Society of Tigray, Ethiopian farmers and other partners (listed in Annex 1). R4 was also piloted with **500 households in Senegal**, with plans for scale-up in 2014 and 2015. The program is implemented in close collaboration with local partners in Ethiopia and Senegal.¹

Learning is central to R4. During 2013, analyses and assessments were conducted to enhance understanding of the initiative's performance and capacity to improve rural resilience in a transformative way.

1. See Annex 1 for the complete list of R4 partners.

Lessons learned, mostly from Ethiopia, include the following:

- The initiative is improving Ethiopian farmers’ resilience by maintaining their livelihoods when rains fail.
- Women-headed households achieve the largest gains, confirming that women should continue to be a priority target for R4 activities.
- Insurance-for-work (IFW) provides an essential mechanism for farmers to engage in R4; demand currently exceeds funding capacity.
- Enrolment rates among IFW participants remain stable even after seasons without an insurance payout, suggesting that participants value the disaster risk reduction activities they perform.
- Basis risk – the potential mismatch between insurance payouts and actual losses suffered – needs to be addressed before R4 is scaled up.
- Development of local capacity for designing and implementing index insurance is a priority for the initiative’s planned expansion.

“HARITA/R4 is like an aunt who will take care of you when your mother is away.”
Ethiopian farmer

New learning tools will be developed in 2014: R4 implementation guidelines, a study on basis risk, and a cost-benefit analysis of R4’s effectiveness in preventing or reducing the need for humanitarian assistance and safety nets in areas at risk of climate shocks.

Interest in this innovative risk management strategy is gaining traction. Several donors are interested in supporting R4. Multi-year funding will allow the initiative to achieve scale in current implementation countries and to expand into new countries. In 2014, R4 will test and adapt its methodology in Malawi and Zambia.

FIGURE 1. R4 achievements

| | | | | | | |
|-------------------|-----------|-----------|------------|------------------|------------------|--------------------------------|
| Payouts | | | \$ 17,000 | \$ 320,000 | \$ 24,000 | |
| Value of Premiums | \$ 2,500 | \$ 27,000 | \$ 215,000 | \$ 275,000 | \$ 283,000 | |
| Total sum insured | \$ 10,200 | \$ 73,000 | \$ 940,000 | \$ 1,3m | \$ 1,2m | |
| Farmers insured | 200 | 1,300 | 13,000 | 18,000 | 20,000 | 24,000 |
| | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 (planned) |
| Countries | Ethiopia | Ethiopia | Ethiopia | Ethiopia Senegal | Ethiopia Senegal | Ethiopia Malawi Zambia Senegal |



Saving for Change group in Tambacounda, Senegal.
Katie Naeve / Oxfam America

R4

- 2 COUNTRIES: ETHIOPIA AND SENEGAL
- 20,000 HOUSEHOLDS
- 4 INTEGRATED RISK MANAGEMENT STRATEGIES

The R4 Rural Resilience Initiative

Background²

More than 1 billion people in the developing world live on less than a dollar a day and depend on agriculture for their livelihoods. Vulnerability to climate-related shocks is a constant threat to their food security and well-being. Conditions are degrading fast: land erosion, disappearing water tables, increasing temperatures affecting yields, combined with population pressure and food price volatility, leave farmers and their families with few options. Negative coping strategies in the form of asset sale (at a loss), meal skipping, and family expense foregoing are trapping them in long-term poverty. As climate change increases the frequency and intensity of shocks, the challenges faced by food-insecure farmers also increase. Strategies for reducing and mitigating risks are therefore essential to **overcoming hunger, achieving food security and enhancing resilience.**

The R4 model



The R4 Rural Resilience Initiative (R4) is a strategic partnership between the UN World Food Programme (WFP) and Oxfam America (OA). Its aim is to improve the resilience and food

2. Morduch, J. 1995. Income Smoothing and Consumption Smoothing. *Jour of Econ Pers*, 9(3): 103–114.
Parry, M., Evans, A., Roesgrant M.W. & Wheeler, T. 2009. *Climate Change and Hunger – Responding to the Challenge*. Rome, WFP.
World Bank. 2011. *Weather Index Insurance for Agriculture: Guidance for Development Practitioners*. Washington, DC.

security of vulnerable rural households in the face of increasing climate risks. Launched in 2012, R4 currently operates in Ethiopia and Senegal, reaching more than 20,000 households with four integrated risk management strategies: risk transfer, risk reduction, prudent risk taking, and establishment of risk reserves.



Risk transfer – Micro-insurance

R4 enables the poorest farmers to purchase weather index insurance (WII). WII is a financial product based on an index which is highly correlated to local yields. Insurance covers

specific perils or events – drought in the case of R4 – and payouts are triggered by pre-specified patterns of the index rather than actual yields, eliminating the need for in-field assessment.

Compensation for weather-related losses enables farmers to avoid selling productive assets and facilitates faster recovery. Predictable income can reduce negative coping strategies and encourage rural households to invest in activities and technologies with higher rates of return. Insurance can also serve as collateral to obtain credit at better rates.



Risk reduction

Farmers can pay insurance premiums either in cash or through insurance-for-work (IFW) schemes that employ them in risk reduction activities. IFW schemes are built into

government safety net programs or WFP food assistance-for-assets (FFA) initiatives.

Farmers contribute their labor to risk reduction activities identified through participatory assessment and planning. In Ethiopia and Senegal, IFW activities have contributed to natural resource rehabilitation and agricultural development.

Food assistance for assets - FFA programs are the cornerstone of WFP's resilience building efforts. FFA plays a double role: as a safety net it provides food and/or cash transfers to meet the immediate food needs of the most vulnerable households; and as a tool for disaster risk reduction, natural resource rehabilitation and agricultural development, it builds assets that reduce the impacts of climate shocks, restore ecosystems and enhance agricultural production.



Prudent risk taking – credit

Microfinance institutions are often reluctant to offer credit to farmers because of the perceived high risk of default in bad seasons.

With increased food security and a stronger asset base, R4 farmers can increase their savings and use their insurance as collateral to obtain credit for investing in productive assets such as seeds, fertilizers and new technologies that increase productivity.



Risk reserves – savings

Through individual or group savings, farmers can build a financial base for investing in their livelihoods. Savings can also provide a buffer for short-term needs, increasing a

household's ability to cope with shocks. Group savings can be loaned to individual participants with particular needs, providing a self-insurance mechanism for the community.



Farmers engage in participatory mapping in Kouthiakoto, Senegal.
Fabio Bedini / World Food Programme

2013 KEY FIGURES

- ETHIOPIA: 20,000 FARMERS, 80 VILLAGES
- SENEGAL: 500 HOUSEHOLDS

Project status

Ethiopia

In 2013, R4 reached more than 20,000 farmers in 80 villages in the Tigray and Amhara regions of Ethiopia. The initiative also started operations in Senegal this year where it reached 500 households during the 2013 agricultural season, building on WFP's FFA and Oxfam America's Saving for Change (SfC) programs.

In Ethiopia, R4 builds on the initial successes of the Horn of Africa Risk Transfer for Adaptation (HARITA) initiative, started in 2009 by Oxfam, the Relief Society of Tigray and several other national and global partners. By the end of 2012, R4/HARITA had expanded from 200 farmers in the pilot village³ of Adi Ha to more than 19,000 farmers in 11 districts⁴ across Tigray. In 2013, a total of

20,365 farmers purchased insurance, exceeding the target of 19,000. The initiative reached 80 villages: 79 in Tigray and one in Amhara, where insurance was offered for the first time.

In Tigray, 43 of the villages covered since 2011 and 2012 were offered the option to buy insurance with either labor – through IFW – or cash. Farmers choosing IFW paid 10 percent of their premiums in cash. In the 36 additional villages, farmers were offered insurance through cash payment only. The percentage of farmers paying cash decreased from 32 percent in 2012 to 19 percent in 2013; further analysis is needed to understand the reasons for this decline. All 350 farmers who purchased insurance in Amhara paid fully in labor.

3. The word "village" refers to the Ethiopian term "tabia", or subdistrict, the second smallest unit in the Ethiopian Government's administrative hierarchy of region (e.g., Tigray), zone (e.g., eastern Tigray), woreda/district (e.g., Kola Tamben), tabia/subdistrict (e.g., Adi Ha) and kushet.

4. The word "district" refers to the Ethiopian term "woreda", which is equivalent to a district in other countries.

During the 2013 agricultural season, farmers in Tigray could obtain weather index insurance for short-cycle crops such as teff and beans, and long-cycle crops such as maize, wheat, barley and sorghum. In Amhara, farmers insured their wheat crop. Two Ethiopian companies – Africa Insurance Company and Nyala Insurance Share Company – provided the insurance. Risk reduction activities for IFW were selected in consultation with the community and local agricultural experts and included:

- catchment treatment;
- reclamation of medium gullies;⁵
- spate irrigation;
- micro-garden activities;
- planting of cactus fruit and forest seedlings; and
- soil fertility management – compost making.

Based on rainfall data, the index triggered payouts in 13 villages in Amhara and Tigray, where 3,571 farmers facing dry conditions received a total of USD 27,138 (461,351 birr) in payouts.

However, farmers reported rainfall shortages in 22 additional villages where the indices did not trigger payouts. A team from the International Research Institute for Climate and Society (IRI) visited eight of these villages to investigate the sources of basis risk. A strategy for minimizing the effect of basis risk is being developed

and will include improved index design and innovative ways of managing basis risk (see "End-of-season assessments in Ethiopia, 2013" on page 11).

Basis risk - Basis risk is the potential mismatch between the index-triggered payouts and the actual losses suffered by policy holders. It is an inherent problem to index insurance because of the diverse microclimates found within relatively small geographic areas.

Ethiopia scale-up plan

In 2014, R4 plans to offer insurance through IFW to 21,000 smallholder farmers, while also increasing the number of farmers paying in cash. The same districts and villages will be covered as in 2013, with IFW participants being the majority of policy holders. After 2014, participants should rise steadily, reaching approximately 90,000 by 2018. Achievement of this target will depend on R4's ability to attract additional funds for implementation and streamlining the process for index and product design.

In 2014, IFW farmers are expected to cover 15 percent of their premiums in cash. The objective is for participants to increase their cash contributions over time, until they are able to pay their premiums fully in cash, transitioning to a commercially viable insurance market.

FIGURE 2. R4 Ethiopia activities timeline for the 2013 agricultural season



5. Gullies are cracks in the earth caused by severe erosion from water runoff, which can damage productive land.

Senegal

An R4 pilot for Senegal was designed from early 2012 to February 2013, and started in April 2013 with 500 households from 12 villages in the *communauté rurale*⁶ de Koussanar. Activities involved all R4 components:



Risk transfer

A prototype weather index for crop insurance was developed based on the results of a feasibility study concluded in May 2013. The prototype was tested and assessed

during the 2013 cropping season and provides the basis for the insurance scheme offered to farmers in 2014. The results of the assessment are summarized in section "End-of-season assessments in Ethiopia, 2013" on page 11.



Risk reduction

These activities included construction of small water retention structures to expand and intensify rice cultivation in the lowlands; building of stone bunds to protect the

lowlands against silting; creation or rehabilitation of wells for horticultural production; and training of farmers' associations in improved rice production techniques.



Risk reserves

Building on Oxfam America's SFC program, 49 new savings groups were formed and trained on financial literacy. Existing savings groups received training on small business management.



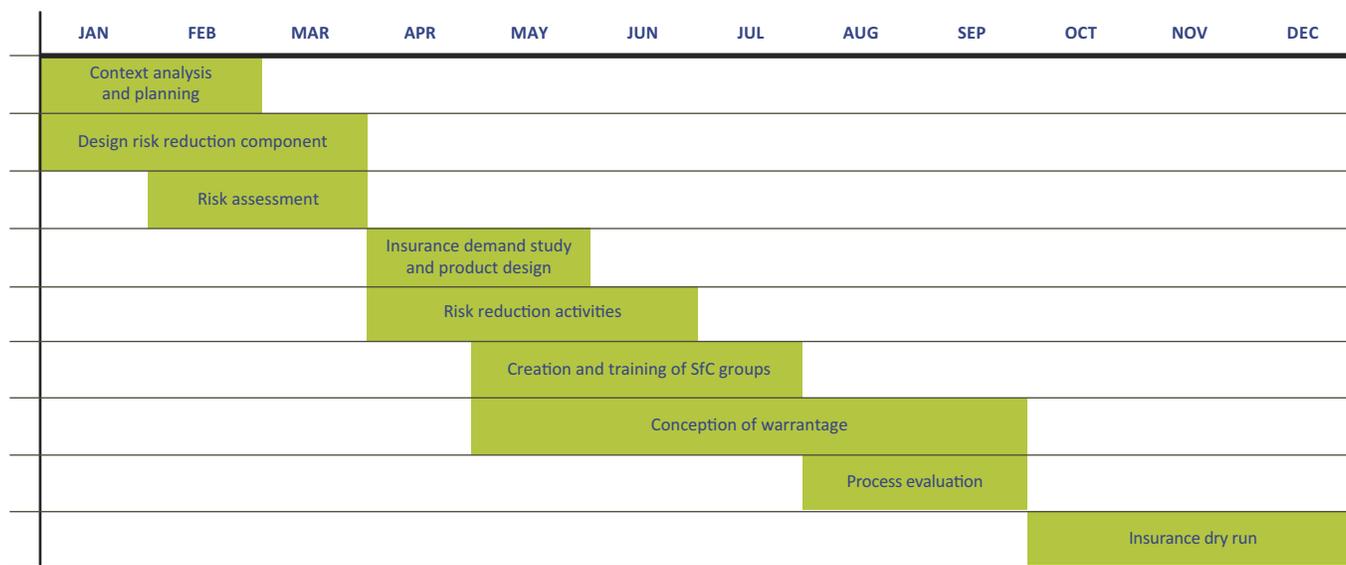
Prudent risk taking

An inventory credit system linked to village cereal banks (known as "warrantage") was initiated in one village. Using the stored cereal as collateral, this system provides

farmers with access to credit immediately after harvest, when high household expenditures often force households to sell their food crops at low prices.

The insurance design for R4 in Senegal also benefited from the joint International Fund for Agricultural Development (IFAD)/WFP Weather Risk Management Facility (WRMF). WRMF is testing remote sensing methodologies for the future scale-up of index insurance in Senegal, and was therefore involved in monitoring the 2013 cropping season in Koussanar through satellite estimates and ground recordings of rainfall, as well as the measurement of crop yields in sample fields.

FIGURE 3. R4 Senegal activities timeline for the 2013 agricultural season



6. The communautés rurales are groups of villages in limited geographic areas. They vary in size and density, but usually have 20,000–30,000 inhabitants.

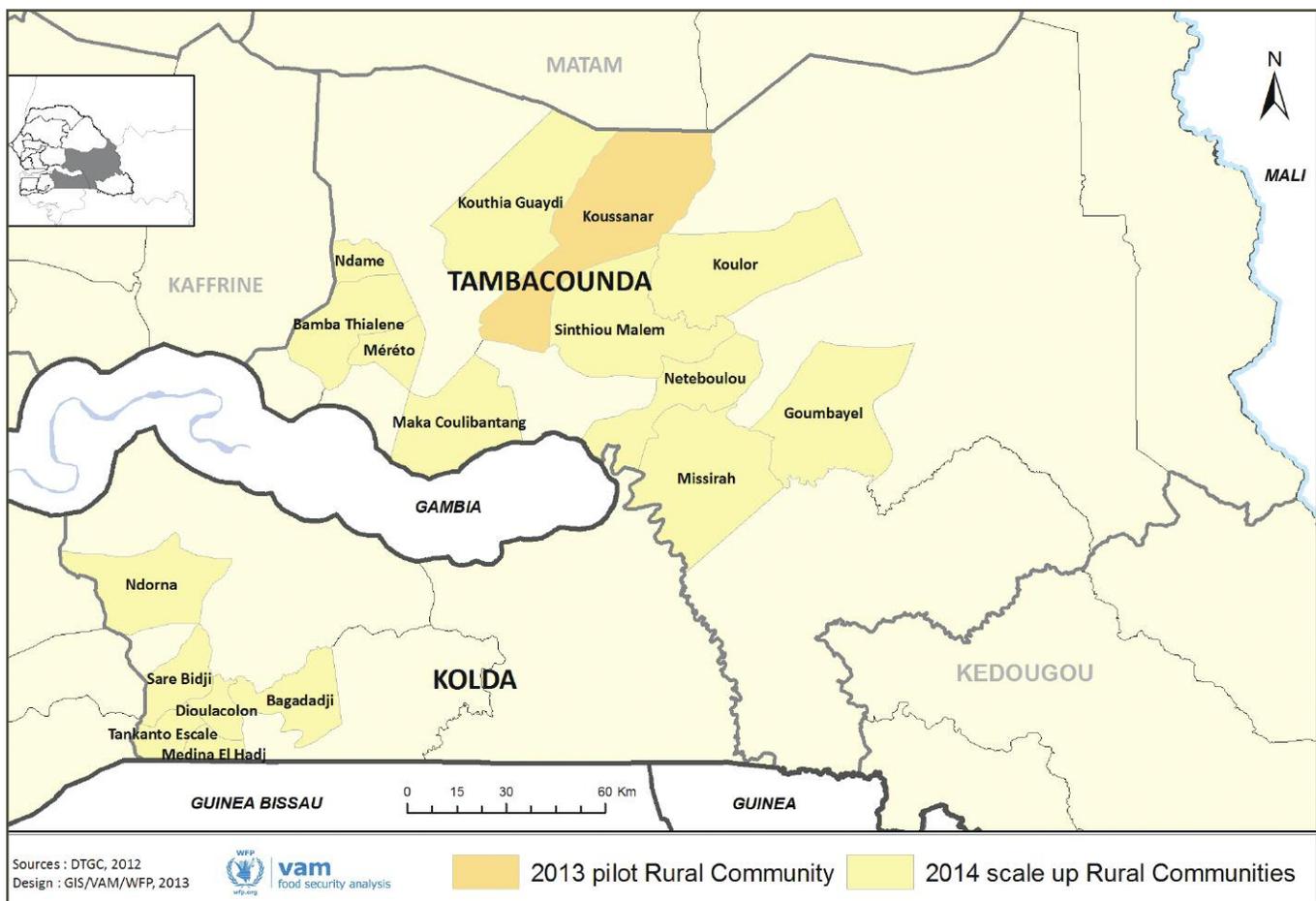
Senegal scale-up plan

In Senegal, R4 aims to reach 6,000 households with 36,000 beneficiaries in 2014, and 18,000 households with 108,000 beneficiaries in 2015.

In 2014, R4 will expand to nine *communautés rurales* in Tambacounda covering 4,000 households, and six *communautés rurales* in Kolda covering 2,000 households. These communities were identified according to the following criteria:

- household livelihoods based primarily on agriculture or pastoralism;
- high prevalence of recurrent food insecurity;
- high vulnerability to recurring climate-related shocks;
- presence of existing programs or partners aligned with at least one R4 component, interested in participating in R4, and with the necessary technical and organizational capacities; and
- presence of active producers' or women's associations.

FIGURE 4. R4 Senegal scale-up areas, Tambacounda and Kolda regions



The new communities in Tambacounda will benefit from the capacities developed under the Koussanar R4 pilot, including capital investments, particularly in weather stations for index insurance; institutional relationships with local authorities, technical government agencies and microfinance institutions; and technical capacity. Scale-up in Tambacounda is aligned with the expansion plans of two R4 implementing partners – the non-governmental organization (NGO) *La Lumière* for the credit and savings components, and the agricultural insurance company *Compagnie Nationale d'Assurance Agricole du Sénégal* (CNAAS) for the risk transfer component.

Kolda was chosen as an expansion region because it is characterized by high chronic food insecurity. In these

communities, R4 will build on existing WFP FFA projects for its risk reduction and risk transfer components, and on Oxfam America's SFC groups for its credit and savings components. Kolda is also one of CNAAS's priority expansion regions.

From 2015 onwards, expansion is foreseen in the regions of Kaolack and Kaffrine, which were identified through a national-level context analysis in 2012. This analysis will be updated with the results of a comprehensive food security and vulnerability analysis⁷ conducted in June 2013 by WFP in partnership with the Senegalese Government, which provides the most up-to-date and detailed data on household food security and livelihoods at the national level.

7. A comprehensive food security and vulnerability analysis is a baseline survey that provides an in-depth picture of the food security situation and vulnerability of households in a given country. It is conducted at "normal" times – not during crisis – in countries subject to vulnerabilities.

Monitoring and Evaluation

Monitoring and evaluation (M&E) systems in Ethiopia and Senegal facilitate the assessment of performance in output delivery, and the evaluation of progress in building resilience, by measuring medium- to long-term changes that result from R4 activities.

The results of four M&E studies conducted in R4 countries in 2013 are reported in the sections that follow:

- study of R4 Ethiopia enrolment results in 2013;
- end-of-season assessments in Ethiopia and Senegal in 2013;
- process evaluation of R4 Senegal in 2013; and
- R4/HARITA impact evaluation in Ethiopia in 2009–2012.

To improve implementation and measure success, in 2014 the R4 team is developing four additional learning tools:

- R4 implementation guidelines will provide a practical methodology for developing a R4 project, from inception to M&E. The guidelines will also facilitate knowledge management by collecting literature produced by the R4 team and external stakeholders.
- A basis risk study will address the most significant challenge to R4's index insurance.

- A cost-benefit analysis will assess the comparative effectiveness of R4 in preventing or reducing the need for humanitarian responses in areas exposed to climate shocks.
- An impact evaluation of R4 Senegal will start in 2014 and be finalized in 2016.

Monitoring

Study of R4 Ethiopia enrolment results, 2013

It is crucial for R4 to monitor enrolment trends across years and to understand the factors that influence farmers' decisions to enroll in the initiative and to re-enroll or drop out. Data on R4 Ethiopia enrolment in 2013 were collected and compared with data from the previous year.

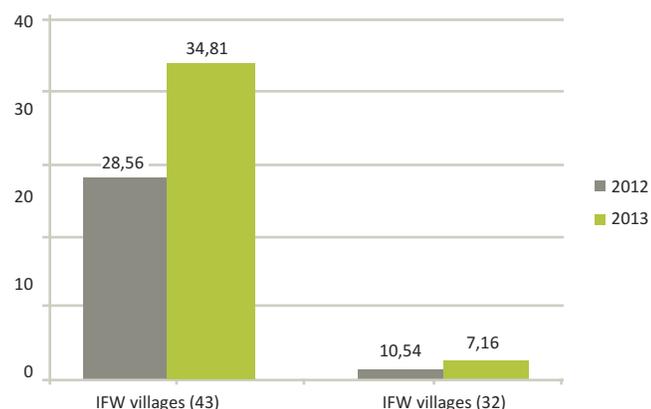
In Tigray, there was a significant difference in farmers' enrolment rates between IFW and cash-paying villages. Average enrolment in the 43 villages where farmers were offered IFW was 34.81 percent, compared with only 7.16 percent in the 32 villages where farmers were offered insurance for cash payment only.⁸

Insurance-for-work (IFW) versus cash-paying villages

As shown in Figure 5, while enrolment increased in IFW villages, it decreased in non-IFW ones between 2012 and 2013. Farmers in non-IFW villages tended to drop out of the scheme in 2013. This was true for the villages that received payout as well as those which did not. Enrolment only increased in six of the 13 cash-paying villages that received payouts.

In IFW villages, average enrolment rates were more stable: they even remained steady or increased in 81 percent of the villages that did not receive a payout in 2012. This indicates that farmers buying insurance through IFW tend to remain in the insurance scheme even if they have not received a payout. A possible reason could be that farmers value the risk reduction activities that they conduct to earn insurance. In non-IFW villages, the enrolment rate tends to fluctuate, with more farmers likely to enroll in the year following a

FIGURE 5. Average enrolment rates in IFW and non-IFW villages in Tigray, 2012 and 2013



8. Enrolment reflects a combination of demand for insurance and R4's capacity to offer the IFW option.

payout and less likely after a good crop year resulting in no payout. Monitoring over several seasons will help identify the factors that affect demand for insurance.

Women versus men purchasers

The percentage of women purchasers also differed significantly between the 43 IFW villages and the 32 non-IFW villages, with

women more likely to purchase insurance when they had the option of paying for it with labor. As highlighted by the impact evaluation of R4 Ethiopia (see section “Evaluation” on page 13), women achieve larger gains in productive assets and productivity from R4 than men do.

FIGURE 6. Percentages of women and men purchasers in IFW villages (left) and non-IFW villages (right) in Tigray, 2013



End-of-season assessments in Ethiopia and Senegal, 2013

The end-of-season assessment evaluates the performance of the index and informs efforts to improve its ability to reflect rainfall patterns and reliably estimate crop production in each village. The assessments in Ethiopia and Senegal were conducted by IRI, Columbia University.

In Ethiopia

There was a significant basis risk event in north-eastern Tigray, where drought patterns causing crop loss were not reflected in the index. Complaints were raised in 22 of the 79 insured villages across the region. To investigate the sources of basis risk in Tigray, IRI compared the satellite data used by R4 with additional data from other satellite sources and ground-based measurements, including the Ethiopian National Meteorological Agency’s (NMA) seasonal assessment for the region, NMA’s ENACT hybrid satellite and rain gauge product, as well as rainfall assessments from the Famine Early Warning Systems Network (FEWSNET). However, these other sources also failed to reflect the rainfall challenges experienced by farmers. All reports and diagnoses of drought patterns during the 2013 season are therefore based on farmers’ reports and interviews rather than independent data sources.

The only independent data source that reflected the drought patterns reported was the satellite-based Enhanced Vegetation Index (EVI). IRI provided recommendations for mitigating the basis risk issue:

- The early and late windows (or period of insurance) need to be restructured to better focus the payouts on the losses expected in the most severe years – the rainfall conditions likely to result in more than 50 percent losses – in order to protect farmers and support their decision-making processes. At the same time the restructuring of windows should reduce the impact that small variations in rainfall measurement have on the size of payouts.
- The use of EVI may offer a promising solution to develop options for index design in addition to the existing satellite rainfall measures currently used. IRI proposes to test an EVI-based index for the 2014 season, and to evaluate its performance and reliability as an additional source for the index in future years.
- While the index is scientifically designed to cover the rainfall patterns that result in farmers’ worst seasons, they are less reliable for years with only moderate losses. This makes the incorporation of a savings component crucial.
- Better and more formal systems for collecting yield and rain gauge data should be implemented to enable comparison among seasons with severe losses for farmers.

- In preparation for R4 scale-up, there is a need to develop a strategy for transferring technical capacity to local partners. Processes and institutional partnerships should be strengthened so that the bulk of index design, validation and improvement can be carried out in Ethiopia, using in-country expertise and agricultural and meteorological information.

In Senegal

The 2013 pilot of R4 focused on testing the weather index insurance and the farmer-led Social Network for Index Insurance Design. The assessment monitored and evaluated the performance of the index throughout the 2013 rainy season. Findings were used to adjust the index for each village to the village's crop calendar, drought history, and rainfall.

The farmer design teams reported a late start to the season, steady rainfall during the mid-season and localized gaps in the October rainfall. These conditions led to good production of millet, sorghum and maize crops, but poor groundnut production, while rice was subject to floods in some riverbeds. Farmers agreed that this should not have been a payout year, providing initial validation of the indices. Preliminary results from the economic games also showed that both women and men engaged in the insurance scheme, and that many were comfortable using an index based product.

IRI provided the following recommendations:

- A simple index should be created that is not specific to a single crop but reflects rainfall expected to impact key crops in the R4 area.
- Satellite rainfall information rather than rain gauges should be used for the index.
- An index with a variable date each year for the period of insurance should not be employed for the R4 project in Koussanar. It is important that the indices are tailored to the growing season in Koussanar and that agronomic information is used in determining the contract windows based on normal sowing dates.
- Attention must be paid to statistical aspects of the index, for example the dekadal (ten-day) rainfall cap.⁹
- It is important that there are no significant differences in payouts among locations.

- Two windows (periods of insurance) should be chosen instead of three.
- The index should be checked against other data sources.

The insurance products for the 2014 season will be based on these recommendations.

R4 is developing a global Basis Risk Strategy, in order to better avoid the chance of basis risk events occurring, and to mitigate the impacts when they do occur. The options include community savings or risk funds, and possible financial interventions, in addition to improving the index design process.

2013 Senegal Process evaluation

A process evaluation of R4 Senegal was conducted at the end of 2013 to assess performance, document achievements and identify ways of improving the R4 model and replicating it at a larger scale.

The evaluation found that assumptions made during project design about the resilience challenges faced by communities in Koussanar were largely accurate: addressing poverty, climate-related food insecurity and disasters emerged as the top priorities for communities. Participants also cited other issues that are not among R4's main goals, such as the need for improved agricultural information, training and tools, improved social solidarity, and better access to water, sanitation, infrastructure and education.

Lessons learned and recommendations from the evaluation include the following:

- To ensure successful implementation, the R4 framework needs to be more widely understood, and enhanced through greater integration of the four components and wider coverage of activities.
- Simplified project management tools developed with partners will improve R4 management and the tracking of progress.
- Culturally appropriate educational methods are essential in ensuring that farmers understand the insurance products and are able to make informed decisions.
- R4 documents should reinforce farmers' perception of climate-related shocks as causes of poverty and food insecurity.

9. Accumulated rainfall during the most recent dekad, which has been aggregated from daily estimates.

Evaluation

R4/HARITA impact evaluation in Ethiopia, 2009–2012

R4 relies on independent evaluation processes to ensure that its results and impact are rigorously assessed and widely shared. The impact evaluation of R4/HARITA in Ethiopia found that the initiative is achieving its main objective of improving farmers' resilience by maintaining their livelihoods when rains fail. Major impacts include the following:

- R4/HARITA is helping improve farmers' resilience by maintaining their livelihoods when rains fail. On average, across all districts evaluated, farmers with insurance have larger savings and more oxen than uninsured farmers.
- The initiative has positive but less widespread effects on investments in production, such as compost, fertilizer and seeds in good seasons.
- Women-headed households, which were among the poorest, achieved some of the largest gains in productivity, increasing their areas planted and spending more on hired labor and oxen. Women farmers also used more improved seeds and compost than men farmers (both insured and uninsured men farmers).
- Many more farmers want to buy insurance through the IFW option than the program budget allows. This demand demonstrates the farmers' appreciation of insurance.

"The rain in this area is very unpredictable. This year it came very late and ended early, so we got very little from our harvest. For me, this insurance is like saving: you put in your money now and you get it back when the rain is bad and the crops don't do well."

Gebre Michael Geday, farmer, Abraha Atsbaha village

However, the consensus among farmers and respondents is that R4 is not yet having a transformative effect on livelihoods in ways that help people to grow out of poverty. Improving living

standards is an ambitious goal that requires time; it is too early to assess whether R4 in its current form can achieve this goal.

Discussions with farmers, village leaders and R4 staff generated the following recommendations for overcoming the current challenges and addressing farmers' needs. These lessons will be incorporated into next year's planning process:

- Most farmers and village leaders believe that R4 needs to expand its scope. They suggest that the initiative invest in diversifying rural livelihoods and in irrigation, as rainfall may be insufficient to support large increases in agricultural productivity.
- In areas where IFW is offered, R4's insurance component attracts few of the better-off farmers who can pay in cash. Inclusion of these farmers may be important for sustainability and may broaden and deepen R4's impacts on the livelihoods of the more vulnerable.
- The initiative may realize significant improvements by starting to register farmers for insurance and to implement risk reduction activities well before farmers need to prepare their own land for planting.
- The initiative would benefit from an expanded, and possibly redesigned, communication and education strategy that informs farmers about R4 and explains the mechanics of index insurance.
- The initiative would benefit from farmers' greater participation in decision-making about risk reduction activities.
- R4 needs to improve its monitoring system for collecting annual data.
- The initiative may consider working with farmers to develop ways of managing small payouts. The need to walk long distances to pick up small payouts is unnecessarily onerous for farmers.

In Senegal, the R4 global team plans to carry out an impact evaluation with the *Centre d'Études et de Recherches sur le Développement International* starting at the end of the 2014 agricultural season.

10. The full report will be available in the second half of 2014.



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

Conclusion

Funding progress

R4 is attracting substantial interest from donors in both the private sector and government. Reliable, long-term funding is crucial for reaching scale, ensuring long-term viability in current R4 countries and testing the model in new countries.

While funding for Senegal has been secured until the end of 2016, there are opportunities for donors to support the

mainstreaming of R4 in Ethiopia. The number of participants has grown by an average of 28 percent a year since 2011, and the initiative could reach many more farmers through its integration with the Government's productive safety net program, which currently involves more than 1.5 million households.

Figure 7 shows the contributions of R4's current donors and technical partners.

FIGURE 7. Donor contributions to R4

| Donor | Recipient | Total contribution (USD) | Funding period |
|------------------------|---------------|--------------------------|----------------|
| Swiss Re | Oxfam America | 1 250 000 | (2012–2016) |
| USAID | WFP | 7 958 453 | (2012–2016) |
| Norway | WFP | 2 700 000 | (2013–2014) |
| Rockefeller Foundation | Oxfam America | 599 000 | (2012–2013) |
| Oxfam America | Oxfam America | 1 100 000 | (2010–2013) |
| TOTAL | WFP/OA | 13 607 453 | |

Looking ahead

The end of 2013 marked a critical R4 expansion milestone to over 20,000 farmers in Ethiopia and the successful launch of the initiative in Senegal. In 2014, R4 is working to reach new farmers and communities in Ethiopia and Senegal, while replicating the model in other countries.

WFP’s local purchasing program Purchase for Progress (P4P), offers opportunities for expanding R4’s reach in Ethiopia. P4P links WFP’s demand for staple food commodities with the technical expertise of a wide range of partners to support smallholder farmers in boosting their agricultural production and

selling their surpluses at fair prices. The R4 team is examining the possibility of linking R4 to P4P, as insurance may provide an additional incentive for P4P farmers to invest in agricultural inputs, become surplus producers and, eventually, move out of subsistence farming.

By the end of 2014, R4 will have expanded into Zambia and Malawi, preparing to reach an additional 40,000 farmers over the next few years and testing the model in the Southern Africa region. Early assessments also show promising potential in Kenya and Bangladesh, which may be targeted for expansion in 2015.

Annex 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 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.
- **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 Communauté Rurale. It 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.
- **Crédit Mutuel du Sénégal (CMS) – Mutual Credit of Senegal.** A microfinance institution with an important national coverage, including in the Tambacounda region. In Koussanar, it is 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 is the insurance provider for the product(s) offered under the Risk Transfer component.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.

- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam’s Saving for Change program in Senegal, and the implementation partner for the Risk Reserves component 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.
- **PlaNet Gurantee.** 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 global partners

- **Fondation pour les Etudes et la Recherche sur le Développement International (FERDI).** 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.



Wezero Embafrash weeds her small garden in Hadush Adi, Ethiopia.
Michiale Tamrat / REST

Annex 2: Metrics from the field

ETHIOPIA



Risk reduction

All the risk reduction activities planned for the 2013 season were completed in Tigray and Amhara.

- A total of 59km of deep trenches (1m width*1m depth*4m length) were constructed and 59,940m³ of soil was excavated on degraded communal catchments in the 9 project districts in Tigray.
- A total of 33 percolation ponds were constructed in 33 villages in Tigray.
- About 7km of gullies were reclaimed in 34 villages by construction of loose-rock check dams in Tigray.
- A total of 204 hectares (ha) of land has been irrigated with construction of flood-diversion structures, directly benefiting 3,150 farmers in Tigray.
- A total of 1,000 women-headed households in 9 districts of Tigray prepared small backyard plots to produce vegetables on a total of 2ha of land.
- A total of 1,162 compost making pits were prepared in 43 villages to produce 2,324m³ of compost for 93ha of land in Tigray; In Amhara, 200 compost making pits were prepared in the project village to produce 200 m³ of compost for 6ha of farmland in Amhara.
- A total of 30,770 forest seedlings were planted as part of soil conservation activities in the project village in Amhara.

- Hill-side terraces, 9km in total, were constructed in the project village in Amhara to reduce soil erosion and increase the soil fertility of downward farmlands and increase the ground water and surface water discharge.
- A total of 252 micro-trenches, 3 eyebrow basin, 122 micro basin and 2 water percolation trenches were constructed in the project village in Amhara to improve soil and water conservation.
- Five Participatory Vulnerability and Capacity Assessments (PVCA) in Tigray and one in Amhara were conducted with district experts, extension agents and community representatives to identify risk reduction activities for the year.
- A total of 23,000 trees were planted; 200ha of land was irrigated through construction of flood diversion structures and about 19,900 trenches were constructed to prevent soil erosion.
- A total of 320 women farmers prepared small backyard plots to produce vegetables.
- A total of 20 village-level design teams in Tigray were trained to strengthen their knowledge on index design and risk management.



Risk transfer

- A total of 20,365 farmers from 80 villages purchased insurance for the 2013 agricultural season.
- In Tigray, 3,221 farmers in 12 villages qualified for a share of \$ 23,451 in payouts; in Amhara, 350 farmers who purchased insurance obtained a share of \$ 459 in payouts.
- The IRI team visited 8 villages in Tigray where indices did not trigger payouts but farmers experienced shortage of rain this agricultural season. Inputs obtained from farmers will be used to refine indices for 2014.

- A total of 3,500 farmers participated in trainings on index insurance and risk reduction activities.
- Insurance policies for long cycle crops (wheat, barley, maize and sorghum) and short cycle crops (teff and beans) were issued to farmers in Tigray. In Amhara farmers chose to insure their wheat crop.
- A total of 86 development agents and woreda officials were trained on insurance concept; 686 farmers were trained in 'train the trainer' workshops on insurance and consumer protection.
- A total of 15 participants representing insurance companies, MFIs and local government agencies from Amhara were trained on index insurance development.



Prudent Risk Taking and Risk Reserves

- A total of 125 farmers received training on savings and credit and 56 farmers were trained in petty trade and income generating activities (IGA) in Amhara; 36 farmers received IGA packages.
- A total of 40 Village Savings and Loan Groups (VSLG) established, covering 705 farmers, including 188 women and 517 men in the project village in Amhara. Each member saves 10 birr per week.
- About 10,000 leaflets on financial education were distributed in an R4-run awareness and education program.
- A total of 477 households were organized in 25 savings groups formed in the pilot village of Amhara.
- A total of 297 households in the pilot village of Amhara received loans for income generating activities through a local cooperative.



Risk reduction

- As part of gardening activities, about 2,800 acacia trees, 280 cashew trees, 547 mango trees and 90 papaya trees were planted in 12 villages, covering 4ha of land. The acacia trees serve as wind-breaks while the fruit trees provide income to farmers, particularly women.
- Seeds were purchased and distributed to farmers for growing vegetables in Dawady, Kolombo and Sare Birom village. These included 100 gram hot pepper seeds, 2kg onion seeds, 1kg of tomato seeds, 2kg of turnip seeds, 200gram Okra seeds, 250grams of lettuce seeds, 2kg of eggplant seeds, and 1kg of carrot seeds. Farmers will use part of their production for consumption and sell the remaining in local market.
- Curbs and walls were built around two new wells constructed in Dawady.
- Maintenance of 4 dams constructed as part of the R4 project is ongoing.
- About 36 tons of rice seeds were distributed for lowland cultivation; 60kg of seed multiplication and 9 tons of fertilizers were provided.
- About 3.5 tons/ha of rice production was achieved as part of the lowland management activities.
- The lowland management activities carried out this year resulted in an increase in the total land cultivated in Dawady, Kolomba, Kouthiacoto and Kalbirom by about 108ha; the total area of cultivated land was 19ha in these areas before the program intervention which increased to 127ha after R4 intervention this agricultural season. To prevent soil erosion, 1,400m of stone bunds have been constructed, the maintenance of which is ongoing.

- Anti-erosion stone bund construction was completed in 12 villages. 1,400 m of stone bunds were constructed in project villages.
- Training sessions were conducted for 16 community relays on stone bunds and soil protection and restoration.
- 12 community relays were trained on seed management.
- A total of 12 farmers' associations were trained in improved lowland rice production techniques including seed treatment, storage and multiplication; 70 farmers trained in composting and phosphating techniques.
- A total of 12,845 farmers from 21 villages, including 2,870 women, participated in awareness and education programs on community risk management and insurance through video shows.
- Fertilizer, tools and certified rice seeds for planting and seed multiplication were distributed to 500 farmers.
- A total of 5 wells were built and 4 vegetable gardens set up in 3 villages.



Risk transfer

- Two automated weather stations were installed in Koussanar in collaboration with the National Meteorological Agency and the Weather Risk Management Facility (WRMF).
- Experimental risk simulation games were conducted by IRI researchers with about 50 farmers, to understand farmers' perceptions of climate risks and insurance. As part of the index insurance dry run, an economic research game was conducted by the IRI team with 200 farmers in order to gain information on farmers' preferences for risk management; draft indices were developed during the economic research game.

- The insurance demand study conducted by CERDI was finalized and its results helped inform the design of a prototype weather index for crop insurance. The index's performance is being tested during this agricultural season, and will form the basis for the actual insurance product to be offered to farmers in 2014.
- Training on index design was conducted by the IRI team for local partners in Senegal.
- At the end of the agricultural season, an assessment was conducted to assess the performance of the prototype weather index.
- An agreement was reached with CNAAS to market CNAAS's existing livestock insurance products in Koussanar. CNAAS will assign staff in Tambacounda as part of this agreement.
- A total of 12 theatre shows were conducted in two local languages- Mandinka and Pulaarin to build awareness among farmers on financial tools.
- Training on small businesses was conducted in 5 villages for 12 savings groups.
- Financial literacy training was conducted for field animators and also for savings group members to build their knowledge on insurance and credit.
- Community agents from *La Lumière* and members of R4 Local Technical Committee members trained on the warrantage credit system.
- A Risk Perception Study was carried out with 400 households in the 12 pilot villages of Koussanar in February and March by CERDI (Université d'Auvergne, France), in collaboration with Senegal's Université Gaston Berger. The study aims at understanding local communities' perceptions of the various risks they face in their daily lives- climate shocks, pests, and health issues, among others.



Prudent Risk Taking and Risk Reserves

- A total of 49 savings groups (40 women's groups; 9 men's groups) have been established, covering over 1,000 members.
- A community cereal bank was established in Kouthiakoto village with a storage capacity of 25 tons; the cereal bank has 973 members from 71 households including members from neighboring villages.

Annex 3: Media citations and resources

R4 was featured in numerous studies and reports in 2013, some of which are mentioned in the list below:

- The Rockefeller Foundation celebrated its 100 years through the event, [“Realizing the Potential of African Agriculture: Catalytic Innovations for Growth”](#), held July 8-9 in Abuja, Nigeria. The event was intended to highlight top agricultural innovations from across Africa and generate discussion among top-level African policy makers around furthering these and other innovations across the continent to support small holder farmers. Oxfam supported this initiative by conducting a scan of agricultural innovations of the past decade, in partnership with Duke University’s Center on Globalization, Governance & Competitiveness, and then generating a scoring process to select the most promising innovations for further research. Based on desk research and field visits, eight innovations, including the R4 Senegal project, were selected as the most promising innovations to be featured at the event. These eight innovations were presented via Oxfam-produced case summary documents, photographs and videos.
- In a report commissioned by the Climate and Development Knowledge Network (CDKN)- [“Resilience in Action: Lessons from Public-Private Collaborations Around the World”](#)- R4 is highlighted as an example in a section that discusses emerging models of public-private collaboration. The report discusses nine cases of collaborations that build resilience, selected from an analysis of over 100 examples of public-private collaborations in developing countries. The report was published in July, 2013.
- The HARITA (Horn of Africa Risk Transfer for Adaptation) case study - [“Using a social safety net to deliver disaster insurance to the poor: case study”](#) - developed by the World Bank early this year is now part of the “Building Resilience to Disaster and Climate Change through Social Protection Toolkit”. This toolkit provides guidance on how to prepare social protection programs to respond to disasters and climate change, and is intended to guide decision makers in countries facing these risks. As part of initial dissemination of the work, HARITA/R4 was presented in the World Bank’s Human Development Learning Week event in February this year, which brings together World Bank social protection, health, and education practitioners from all over the world.
- R4 is highlighted in the July 30th edition of *This is Africa*, a publication by the Financial Times in the article [“Africa’s catalytic agricultural innovations”](#) by Adreinne Klasa and Adam Robert.
- R4 was presented at the Hunger, Nutrition, Climate Justice Conference convened in Dublin April 15-16 by the Irish Government and the Mary Robinson Foundation. The conference was organized by WFP and the CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS). A case study on R4, “The Rural Resilience Initiative: building a risk management market for poor farmers” developed jointly by Oxfam and WFP was included in the conference publication.
- The Rockefeller Foundation selected the R4 Senegal project as one of the agricultural innovations for their Centennial event, [“Realizing the Potential of African Agriculture: Catalytic Innovations for Growth”](#), held July 8-9 in Abuja, Nigeria. The event is intended to highlight top agricultural innovations from across Africa and generate discussion among top-level African policy makers around furthering these and other innovations across the continent to support small holder farmers. Oxfam supported this initiative by conducting research on agricultural innovations of the past decade. Eight of them were selected as the most promising innovations to be featured at the event.
- R4 was highlighted in the [“Climate Change: The New Economy”](#), the 39th G8 Summit report published in June 2013 jointly by Climate Change The New Economy (CCTNE), The Guardian and United Nations Environment Programme (UNEP).
- The United Nations International Strategy for Disaster Reduction (UNISDR) chose R4 as one of the cases to be highlighted in its 2013 Global Assessment Report (GAR). GAR is a major initiative of UNISDR which contributes to the achievement of the Hyogo Framework for Action (HFA) through monitoring risk patterns and through providing guidance, to governments and non-governmental actors on why and how they can, together, reduce disaster risks.
- In a joint Disaster Risk Financing and Insurance Program (DRFIP) and Global Facility for Disaster Reduction and Recovery (GFDRR) publication titled “Senegal: Disaster Risk Financing and Insurance Country Note”, R4 is highlighted as a viable effort and a complementary risk transfer mechanism.

Annex 4: Rural Resilience Event Series

| Event Name | R4 role | Organizer | Focus | Expert Panel/Speakers/Attendants | Event Date & Location |
|--|--|--|--|--|--|
| R4 Rural Resilience Initiative: Briefing and simulation Exercise | Facilitators: David Satterthwaite and Richard Chouliarton. Panel participants: Niels Balzer, Wanja Kaaria (WFP Senegal) and Purnima Kashyap (WFP Ethiopia) | Swiss Agency for Development and Cooperation (SDC), WFP and Oxfam America | To share practical experience on R4's approach to resilience building. | 40 representatives including missions based in Geneva, UN agencies, and NGOs. | Geneva, January 28. By invitation only. |
| Policy makers' workshop on Loss and Damage | Sophia Belay (OA), Resource person for the training on loss and damage | International Centre for Climate Change and Development (ICCCAD) | To better understand loss and damage in the national context of Bangladesh as part of a global project initiated by the Government of Bangladesh, and to facilitate discussions and generate inputs on the national studies being undertaken in Bangladesh on the subject. | International experts to promote South- South exchange of approaches to address loss and damage. | Dhaka, February 10-13. By invitation only. |
| R4 Simulation and Briefing | Organizer | World Food Programme and Oxfam America | To share practical experience on R4's approach to resilience building. | 40 representatives from the donor community, UN agencies and the Senegalese government. | Dakar, March 7. By invitation only. |
| The Dublin Conference on Hunger Nutrition Climate Justice | Sophia Belay, (OA), Speaker Desta Gebremichael, Relief Society of Tigray (REST) | The Mary Robinson Foundation - Climate Justice together with the Irish Government in partnership with the World Food Programme and the CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS) | To facilitate a respectful dialogue and learn from practical experience and robust evidence to inform a new approach to addressing hunger, nutrition and climate justice, in the context of the new international development agenda. | Key policy makers and global thought leaders with local people and practitioners facing the realities of rising food prices, failed crops, undernutrition and voicelessness. | Dublin, April 15-16. By invitation only. |

Annex 4: Rural Resilience Event Series

| Event Name | Oxfam America role | Organizer | Focus | Expert Panel/Speakers/Attendants | Event Date & Location |
|---|---|---|--|--|---|
| Colloque "Les produits financiers flexibles de micro-finance pour faire face au risque" | Fabio Bedini (WFP), Speaker | la Fondation pour les Etudes et Recherches sur le Développement International | To explore how savings, credit, and insurance can be designed to provide poor households with protection against risks. | Researchers from a range of different institutions, including the Index Insurance Innovation Initiative (I4) network. | Clermont-Ferrand, June 14. By invitation only. |
| High Level Panel Discussion on "Risk Reduction in the field of Food Security - challenges and approaches in working together to build small-holders resilience" | Ebrima Sonko (OA), Speaker | Embassy of Switzerland in Italy | To share tools and approaches towards building resilience and achieving food security. | Representatives from embassies, missions, international organizations, civil society, business and media. | Rome, July 10. By invitation only. |
| Realizing the Potential of African Agriculture: Catalytic Innovations for Growth | Ebrima Sonko, Paul O'Brien, Kimberly Pfeifer, David Satterthwaite (OA), Panelists | Rockefeller Foundation | To discuss way the agriculture and finance sector could realize the potential of African agriculture. | Top-level policy and decision makers from across Africa, farmers, representatives from featured innovative initiatives, press, and additional invited guests from Oxfam including Chichi Okoye and Tomi Ademokun from Oxfam Nigeria. | Nigeria, July 8 - 9. By invitation only. |
| Agricultural and Catastrophe Insurance: Potential and challenges in reducing the vulnerability of smallholder farmers and low-income households | Niels Batzer (WFP), Presenter | Swiss Agency for Development & Cooperation (SDC) | To discuss the potential and challenges in reducing the vulnerability of smallholder farmers and low-income households through financial services. | Microinsure, Planet Guarantee, Inter-American Development Bank, Allianz Re, Fonkoze Financial Services. | Bern, September 13, 2013. By invitation only. |
| 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 conference: 600-700 global participants and African policymakers. | Yaounde, Cameroon March 3-7, 2014. Proposal accepted. |

Annex 4: Rural Resilience Event Series

| Event Name | Oxfam America role | Organizer | Focus | Expert Panel/Speakers/Attendants | Event Date & Location |
|---|--|--|---|--|---|
| Agricultural and Catastrophe Insurance: Potential and challenges in reducing the vulnerability of smallholder farmers and low-income households | Niels Batzer (WFP), Presenter | Swiss Agency for Development & Cooperation (SDC) | To discuss the potential and challenges in reducing the vulnerability of smallholder farmers and low-income households through financial services. | Microinsure, Planet Guarantee, Inter-American Development Bank, Alianz Re, Fonkoze Financial Services. | Bern, September 13, 2013. By invitation only. |
| Realizing the Potential of African Agriculture: Catalytic Innovations for Growth | Ebrima Sonko, Paul O'Brien, Kimberly Pfeifer, David Satterthwaite (OA), Panelists | Rockefeller Foundation | To discuss way the agriculture and finance sector could realize the potential of African agriculture. | Top-level policy and decision makers from across Africa, farmers, representatives from featured innovative initiatives, press, and additional invited guests from Oxfam including Chichi Okoye and Tomi Ademokun from Oxfam Nigeria. | Nigeria, July 8 - 9. By invitation only. |
| High Level Panel Discussion on "Risk Reduction in the field of Food Security - challenges and approaches in working together to build small-holders resilience" | Ebrima Sonko (OA), Speaker | Embassy of Switzerland in Italy | To share tools and approaches towards building resilience and achieving food security. | Representatives from embassies, missions, international organizations, civil society, business and media. | Rome, July 10. By invitation only. |
| Colloque "Les produits financiers flexibles de micro-finance pour faire face au risque" | Fabio Bedini (WFP), Speaker | la Fondation pour les Etudes et Recherches sur le Développement International | To explore how savings, credit, and insurance can be designed to provide poor households with protection against risks. | Researchers from a range of different institutions, including the Index Insurance Innovation Initiative (I4) network. | Clermont-Ferrand, June 14. By invitation only. |
| The Dublin Conference on Hunger Nutrition Climate Justice | Sophia Belay, (OA), Speaker Desta Gebremichael, Relief Society of Tigray (REST) | The Mary Robinson Foundation - Climate Justice together with the Irish Government in partnership with the World Food Programme and the CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS) | To facilitate a respectful dialogue and learn from practical experience and robust evidence to inform a new approach to addressing hunger, nutrition and climate justice, in the context of the new international development agenda. | Key policy makers and global thought leaders with local people and practitioners facing the realities of rising food prices, failed crops, undernutrition and voicelessness. | Dublin, April 15-16. By invitation only. |



A Saving for Change group in Koussanar, Senegal.
Fabio Bedini / World Food Programme

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/disaster-risk-reduction

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