

R4 Rural Resilience Initiative

QUARTERLY REPORT | JANUARY - MARCH 2014



OXFAM
America

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Cover: Senegalese men who have joined a savings group are using the opportunity to also learn about the benefits of weather insurance.
Fatimata Dicko / Oxfam America



EXECUTIVE SUMMARY

The R4 Rural Resilience Initiative, R4 in short, is a strategic partnership between Oxfam America and the UN World Food Programme. Initiated in 2010 to respond to the challenges faced by food-insecure communities in face of increasing frequency and intensity of climate disasters and other shocks, R4 enters its fourth year of implementation this quarter. 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.¹

R4 refers to the four risk management strategies that the initiative integrates to enable farmers to strengthen their food and income security through a combination of improved resource management (risk reduction), insurance (risk transfer), microcredit (prudent risk taking), and savings (risk reserves). R4 has successfully expanded HARITA in Ethiopia and has piloted the implementation in Senegal.

In Ethiopia, R4 experienced a significant basis risk challenge in 22 project villages during the 2013 agricultural season which

1. See Appendix I: 'R4 partners and institutional roles' for full list of R4 partners.

A farmer selling cactus fruit in Ethiopia, locally known as beles. As part of R4, farmers have been planting cactus pear, a drought resistant plant with economic and environmental benefits.

Eva-Lotta Jansson / Oxfam America

provided critical lessons to improve the weather index design process and to put in place a more robust strategy to manage basis risk. An in-depth analysis of the performance of the 2013 indices and investigation of the issue of basis risk suggests a fundamental rethinking of how the index is structured and recommends possible alternatives for index design as well as mechanisms like savings program and basis risk fund to protect farmers during basis risk events. More details on the findings of the 2013 end-of-the-season assessment are presented in the section 'R4 Rural Resilience Initiative in Ethiopia: End-of-Season Assessment 2013' of this report. Building on these lessons, in the 2014 agricultural season, R4 plans to reach additional 1,000 farmers in Tigray (21,000 farmers in total) in 81 villages² and expand to nearly 800 farmers in two new villages in Amhara (a total of 1,150 farmers in 3 villages). REST continues to implement R4 in Tigray, and the Amhara pilot is being

implemented in partnership with the Organization for Rehabilitation and Development in Amhara (ORDA).

In Senegal, a pilot was successfully implemented during the 2013 agricultural season in 12 villages in the communauté rurale³ de Koussanar in the Tambacounda region. R4 is set to expand its operations in 2014 to eight new communautés rurales in Tambacounda and to six communautés rurales in Kolda, a new region covering a total of 6,000 households.

In this report, we share key accomplishments from the January-March 2014 quarter, and present results from the end-of-season assessment conducted in Ethiopia in December 2013 season. The report also highlights the Savings component of R4 in Senegal and explains how it leverages Oxfam America's Saving for Change (SfC) program methodology.

2. In the Ethiopian context, this report uses the word "village" to refer to the Ethiopian term *tabia*, or subdistrict. *Tabia* is the Tigrigna language name for *kebele*, that is, the smallest administrative unit of the Ethiopian federal government (UN Emergency Unit for Ethiopia, 2003). Ethiopia's administrative structure follows: region (e.g., Tigray) > zone (e.g., Eastern Tigray) > *woreda*/district (e.g., Kola Tembien) > *tabia*/subdistrict (e.g., Adi Ha) > kushet.

3. A communauté rurale, or rural community, is the smallest sub-regional administrative unit in Senegal; it consists of a group of villages.

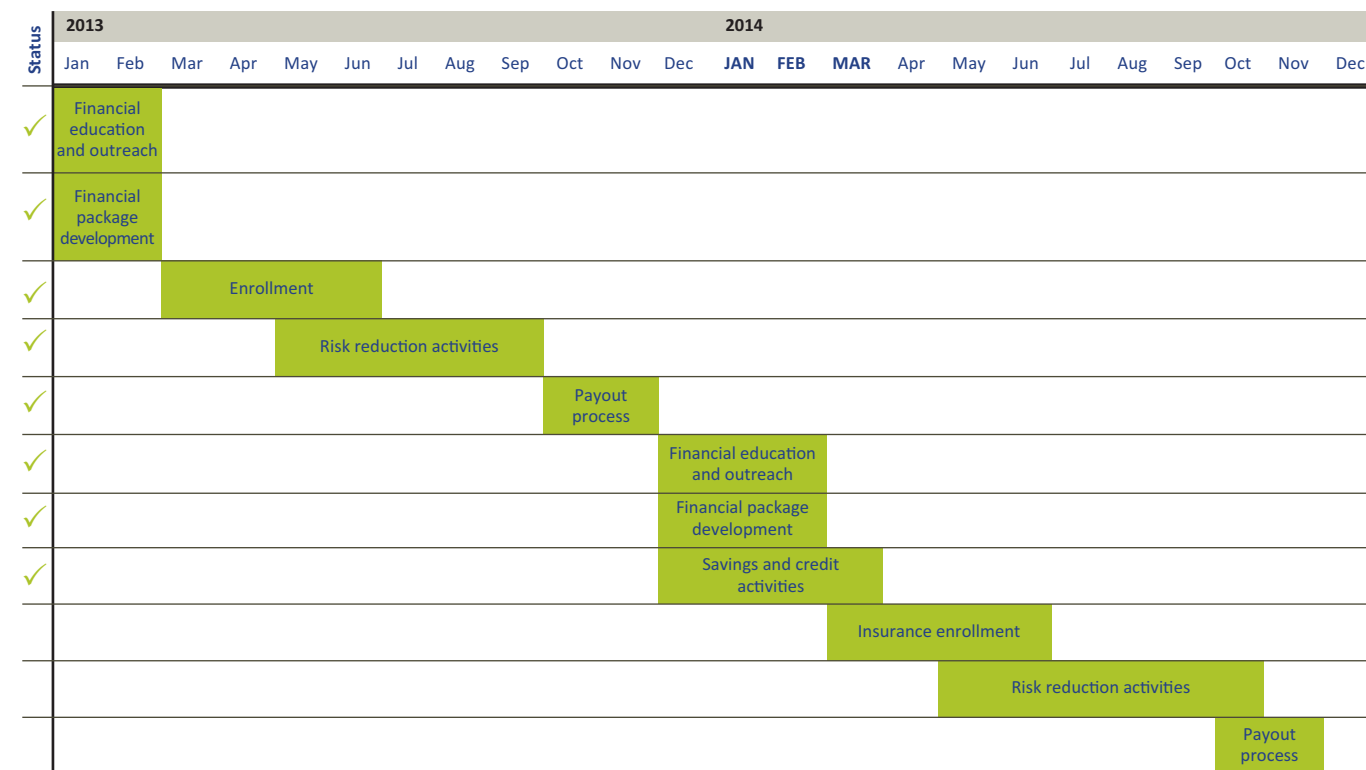
STATUS SUMMARY

ETHIOPIA

The HARITA project, initiated by Oxfam America, REST, and other partners in 2009, expanded from 200 farmers in the Adi Ha village in Tigray, to over 20,000 farmers in 80 villages across twelve districts in Tigray and Amhara in 2013. This agricultural season, R4 will expand its delivery from 79 villages to 81 villages in Tigray, and expand its operations in Amhara from one village to 3 villages, reaching a total of over 22,000 households.

Farmers will have the option to insure their short cycle crops (teff) and/or long cycle crops (maize, wheat, barley and sorghum). Insurance enrollment has begun in all villages in Tigray and Amhara. Eligible farmers, who are enrolled in the Productive Safety Net Programme (PSNP), will continue to have the option to pay for insurance premiums with their labor through risk reduction projects in their communities. Also, the farmers will have access to credit for smart risk-taking in Amhara and Tigray. Details on the 2014 enrollment will be shared in the next quarterly report.

Figure 1. R4 Ethiopia timeline for 2014 season



SENEGAL

In its second year of implementation in Senegal, R4 plans to expand its operations to the Kolda region, after a successful pilot in Tambacounda. The program will reach a total of 6,000 households, offering insurance to up to 3,000 farmers. This quarter was marked by a series of consultations with local partners to finalize implementation arrangements.

Main activities have been defined with local partners for each of the four components. Indices for the 2014 insurance contracts have been developed based on the dry-run conducted last year. To ensure effective integration of the four components of R4, mechanisms are being put in place, following the lessons learnt from the pilot implementation.

Figure 2. R4 Senegal timeline for 2014 season

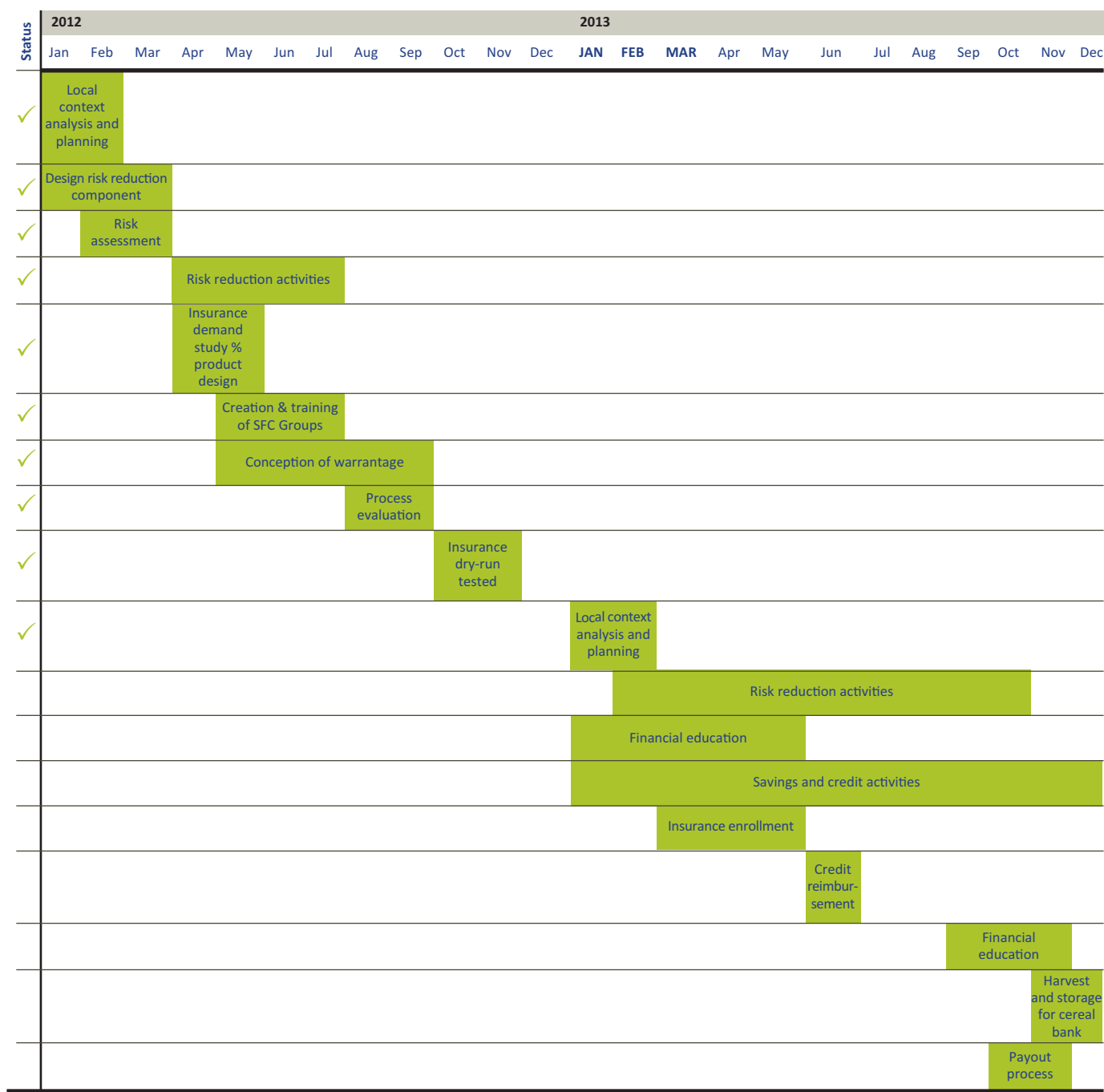
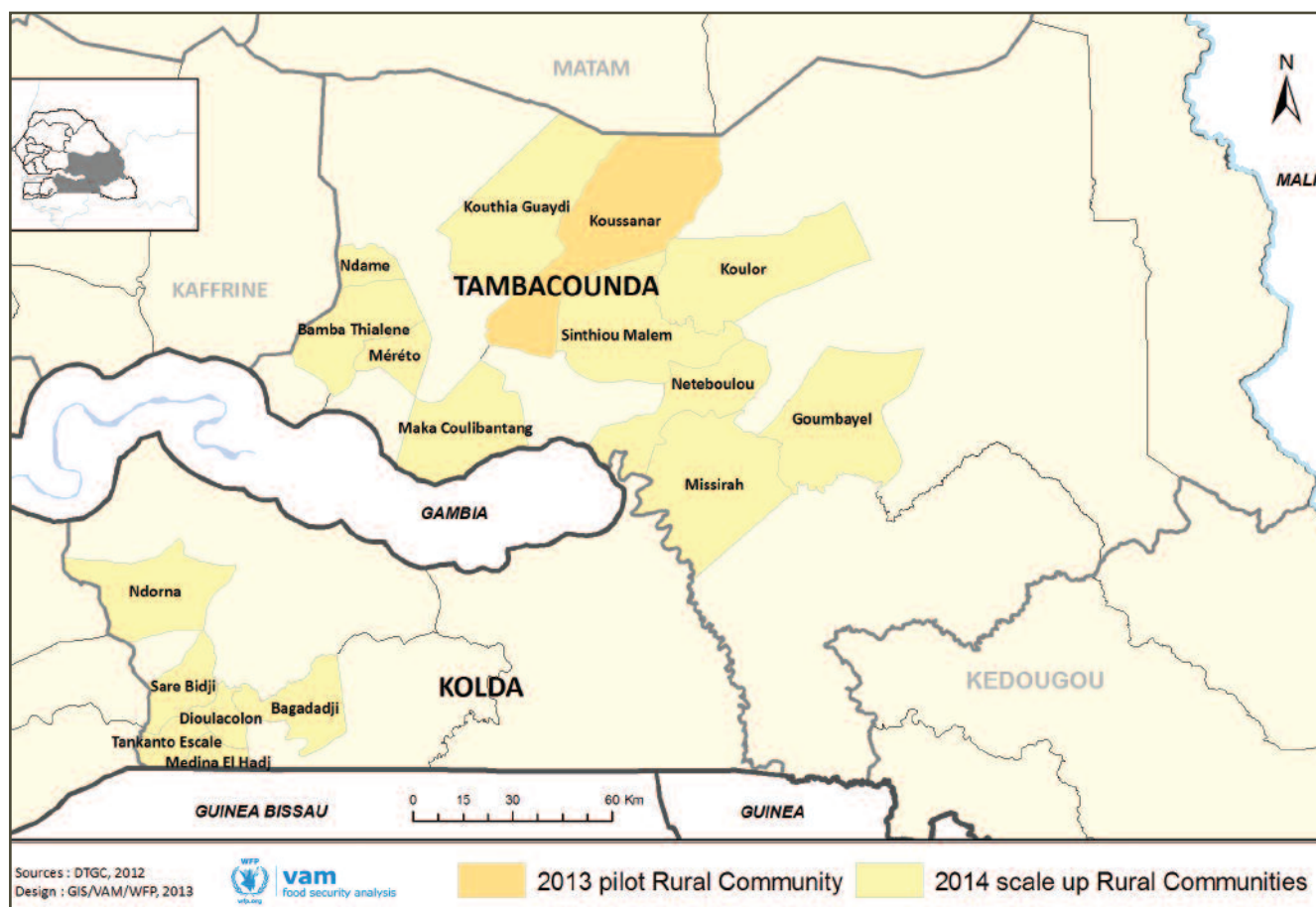


Figure 3. R4 Senegal 2014 scale up areas, Tambacounda and Kolda regions



ACCOMPLISHMENTS THIS QUARTER

METRICS FROM THE FIELD

ETHIOPIA

Risk reduction

- A total of 4 Participatory Vulnerability & Capacity Assessments were conducted in Tigray to identify risk reduction activities for the 2014 agricultural season; the risk reduction activities will be implemented from May to September 2014.

Risk transfer

- Insurance indices for 2014 season were restructured following the challenges faced in 2013 and discussions with farmers in Amhara and Tigray; modified indices have been approved by local partners, REST and ORDA, after discussions with the village level design teams.
- A total of 18,500 farmers in 75 villages in Tigray and 377 farmers in Amhara attended financial education trainings conducted by REST and ORDA respectively.
- A total of 81 village-level design teams in Tigray and 3 design teams in Amhara were trained to strengthen their knowledge on index design and risk management; village-level design teams were established in the two new villages in Amhara - Berkutae and Shehoch Tehera.

- A total of 12,000 farmers have signed up for insurance in Tigray so far; registration in Amhara is complete with 1,500 farmers registered in 3 villages.
- 13 development agents, agriculture experts and 27 representative farmers were trained on the concept of insurance in Amhara.

Prudent risk taking and risk reserves

- In Amhara, a total of 40 savings groups were mobilized covering 783 members; the groups have saved Ethiopian Birr (ETB) 140,020 (approx. US\$ 7,200) in total. In addition farmers voluntarily contribute 1 birr per month in a social fund saving ETB 10,718 (US\$ 550) so far.
- A total of 374 members including 93 women members have accessed a total of ETB 235,710 in loans (US\$ 12,100) and are engaged in petty trade.

SENEGAL

Risk reduction

- Topographic studies were conducted by local partners PAPIL and La Lumière in order to identify risk reduction activities in the new communauté rurale.
- Ongoing maintenance of the four dams and four wells constructed in the pilot area of Koussanar was carried out.

Risk transfer

- Indices have been refined based on the “dry run” testing in the 2013 agricultural season and as a result of discussions with farmers in Koussanar and 4 news clusters of Tambacounda and Koumpentoum departments; registration has begun in these clusters.
- A total of 23 field team members and 11 animators were trained on the insurance distribution process, and on the concept of insurance, respectively.

Prudent risk taking and risk reserves

- A total of 53 savings groups (42 women’s groups; 11 men’s groups) have been established covering over 1,200 members. The cumulative savings have increased from CFA 2,955,600 (US\$ 6,250) to CFA 5,150,400 (US\$ 10,900), with 950 loans outstanding.
- A total of 15 replicating agents have been identified and trained in SfC techniques for creating and managing new groups.
- A total of CFA 855,000 (US\$ 1,800) worth of loans has been granted to 14 members of the Kouthiacoto cereal bank by the microfinance institution (U-IMCEC). These loans are provided at an interest rate of 1% over 6 months.



R4 RURAL RESILIENCE IN ETHIOPIA: END-OF-SEASON ASSESSMENT 2013

At the beginning of this quarter, the International Research Institute for Climate and Society (IRI) released the results of its analysis on the 2013 cropping season in Ethiopia. The End-of-Season assessment analyzes the performance of satellite rainfall estimates and informs the design of the 2014 indices. The report also provides possible solutions to address basis risk challenges for years that are too complex for the index as it is currently developed.

As mentioned in the last quarterly report, a significant basis risk issue occurred in the North East part of Tigray in the 2013 agricultural season. In practical terms, farmers experienced less rainfall than expected, but the index failed in triggering payouts. Complaints were raised by 22 of the 79 insured villages.

The IRI team visited eight of the 22 villages affected by the problem to investigate the sources of the basis risk. These villages were selected as representative villages based on recommendation of R4's major local partner in Tigray, REST. Farmer discussions and interactive exercises were conducted in the eight villages to determine how the season compared with other historical bad years. In all of the villages visited, the farmers reported that this past season (2013) ranked among the worst droughts they could recall, with many villages ranking 2013 among their worst three seasons in the last 30 years. This exercise also revealed that the insurance index did not capture other more complex drought years reported by farmers, like the 1984 season. This finding is interesting since in many ways the complexities that make the 1984 season challenging to capture are similar to those that make the current 2013 season challenging.

A check dam in Tigray, Ethiopia.
Eva-Lotta Jansson / Oxfam America

The R4 team attempted to diagnose the events in Tigray in 2013 by looking at other available data sources and ground-based measurements that could have predicted events during the season, including: the Ethiopian National Meteorological Agency (NMA)'s season assessment for the region, the multi-agency Meher Assessment Report for Tigray Region, as well as the FEWS NET⁴ famine early warning system rainfall assessments. Although these reports provide a consistent picture of a Meher season with below average rainfall, severe dry spells and early cessation of rainfall in different woredas in Tigray, all these reports and diagnostics are based on farmer interviews, as opposed to independent weather data sources. The late season dry spell and early end to the rainfall described by farmers were not reflected in most of the independent data sources that are available to track actual events during the season, including: the Ethiopian NMA's hybrid satellite plus rain gauge dataset (ENACT), other satellite rainfall technologies besides ARC, or in the Water Requirement Satisfaction Index (WRSI) analysis from LEAP (Livelihoods, Early Assessment and Protection).⁵ The only independent data source that has been found to reflect the drought patterns reported in eastern Tigray for the 2013 season is the Enhanced Vegetation Index (EVI), a satellite vegetation product.

Scientifically-based design processes and optimization procedures have been implemented since the beginning of the HARITA project for index design, validation and improvement, and the index has been found to perform favorably based on industry standards for agreement of the payouts to drought seasons and farmer reported bad years. However, the diagnosis and technical assessments of the 2013 season highlighted the importance of making meaningful technical improvements to the index to better protect farmers during future drought events.

The key findings and recommendations presented by the IRI team are reported below:

- **A fundamental rethinking of how the early and late windows are structured to protect farmers is necessary.**

A systematic, scientifically based revision to the timing of the windows⁶ is recommended to focus more specifically on the most severe risks faced by farmers (i.e. the types of years likely to result in greater than 50% losses), to better support available farmer decision making practices, and to reduce the impact that small variations in rainfall measurements will have on the size of payouts. These recommendations are based on a better scientific understanding of the precision of satellite measurements, the rainfall patterns that tend to persist during seasons with the greatest risk for farmers, and a better understanding of how the critical periods that farmers are reporting correspond to actual crop losses and the output of crop and water stress models.

- **Test the use of satellite vegetation measurements as an alternative.**

It was observed that the Enhanced Vegetation Index (EVI) was effective at targeting the rainfall problems that farmers reported this season. While further assessment and analysis is needed to evaluate how reliable and stable EVI may be to support the calculation of index payouts in the future, EVI may in the meantime offer a promising solution to help adjudicate the types of financial options, including farmers savings and relief funds, that are needed to help farmers cope with basis risk events or years which the index is not designed to target. A 'dry-run' to test an EVI-based index is recommended for the 2014 season, to further evaluate its performance and reliability as an alternative for the index in future years.

- **Introduce mechanisms like savings to minimize basis risk.**

While the index is scientifically designed and optimized to cover the rainfall patterns that result during farmers' worst seasons, it will never be perfect, and is not meant to cover years with

4. FEWS NET is the Famine Early Warning Systems Network set up by USAID that provides early warning and analysis on acute food insecurity.

5. The LEAP food security early warning tool is a government-owned mechanism supported by WFP which converts agro-meteorological data into crop or rangeland production estimates and quantifies the financial resources needed to scale up the PSNP in case of a major drought.

6. The term 'window' here refers to critical periods within a growing season that the index targets.

moderate losses for farmers. It is highly recommended that other financial options like farmer saving programs or basis risk fund be put in place to protect farmers during basis risk events. Criteria to trigger such program fund or community fund should be based on expert assessments, farmer interviews, local data sources (such as LEAP), as well as independent data sources such as EVI.

- **Implement better, more formal data systems to collect yield and rain gauge data.** To improve technical capabilities for index design, validation and yearly assessments, it is highly recommended to put in place a system for obtaining, storing and exchanging yield and rain gauge data in a timely and reliable manner. These improved data systems will be essential to achieve the best 'tuning' or targeting of the index possible,
- **Strengthen the involvement of local partners in the design, validation and improvement of the index.** As the project prepares to further scale-up and scale-out, a strategy needs to be in place to transfer the technical operations of the project to

local partners. Formal processes and institutional partnerships should be built so that the bulk of the index design, validation, and improvement is carried out within Ethiopia, making use of in-country expertise and agricultural and metrological information. Organizations that could make strong partners include the Ethiopian Ministry of Agriculture and the LEAP system, the Ethiopian National Met Agency, local NGOs, local research institutions, universities, and many others.

Following these recommendations, necessary actions are being taken to improve the index design and put in place a more robust strategy to manage basis risk. For the 2014 season, the early and late windows have been re-calibrated to target periods of the season when farmers report rainfall shortages that result in the most significant (greater than 50%) losses in planted crops. Both of the re-calibrated early and late windows have been tested and found to improve the performance of the index in targeting the historically worst years reported by farmers. In addition, discussions are ongoing with implementing partners and farmers to explore the possibility of creating a basis risk fund. More details on this will be included in the upcoming quarterly reports.



A weather station installed in Senegal helps gather information to back-up the data gathered by satellite. That data will be used in determining whether there will be an insurance payout.

Fatimata Dicko / Oxfam America.

R4 RURAL RESILIENCE INITIATIVE IN SENEGAL: BUILDING ON SAVING FOR CHANGE PROGRAM

In Senegal, the R4 Rural Resilience Initiative is linked with the Saving for Change (SfC) program that supports local savings and credit schemes through group participation and leadership. R4 leverages SfC groups as one of its four components.

WHAT IS SAVING FOR CHANGE (SfC)?

SfC is an innovative savings groups program designed by Oxfam America, Freedom from Hunger, and the Strømme Foundation that provides access to a safe place to save and easy access to affordable credit. Several evaluations have shown that SfC increases the resilience and financial assets of women and strengthens their empowerment. Working in rural villages, SfC trains groups of women to save regularly, borrow from their group's fund, and repay loans with interest. Currently, SfC has nearly 700,000 women and men members in 13 countries.

The design of SfC builds on the traditional *tontines* (informal savings systems) and is therefore understood by rural and illiterate women. Women meet weekly and keep records mostly orally. Groups receive no seed capital. Loans are approved by the group and can be used for small-scale business or to cover health emergencies or household expenditures. Loan terms, conditions and interest rates are defined by each group. A savings cycle lasts between eight months and a year, after which each member collects her savings and her share of the generated interest. Groups schedule distribution for a critical time, such as the onset of the lean season, when money is scarce. A new cycle then begins. As women meet, they learn to manage their groups, and develop bonds of mutual assistance and solidarity. These groups also function as platforms for health, education, agriculture extension or business advice services for members.

A large [study conducted in Mali](#)⁷ to evaluate SfC's impacts has shown encouraging results, confirming that the program reaches marginalized women, and helps families cope with food shortages. Over the years, Savings for Change members have

expressed the desire to receive trainings, in addition to the basic saving and lending technology. Based on the demand, SfC + Business (to improve skills in managing income generating activities), SfC + Agriculture (to improve food security of farmers), SfC + Citizenship (to be more active citizens) and SfC + Mobile (to gain access to more financial services through digital transactions) have been introduced.

In Senegal, the Saving for Change program started in 2006 and has over 55,000 members in 2,500 groups. These groups have saved an average CFA 250,000 (US \$505) per cycle. It is implemented in Kolda, Kedougou and Tambacounda by La Lumière, a local NGO.

HOW SAVING FOR CHANGE GROUPS ARE FORMED?

The SfC methodology follows a four step process which includes preliminary studies; recruitment and training of field teams; introduction of SfC into communities; and the formation and training of savings groups. An exploratory study of potential areas is conducted to identify intervention zones and local partners based on the socio-economic and demographic characteristics and by conducting an institutional analysis of existing actors in the area. Once the intervention zones and local NGO partners have been determined, field teams are established in each zone. Field teams are typically composed of 10 animators and one coordinator. These animators are then trained to create groups, through both theoretical and practical sessions, and to select and coach replicating agents.⁸ Once the trainings are completed, the animators formally introduce Saving for Change in the village after having presented the program to the village leaders and secured their permission.

Animators self-selected groups of 15-25 members and, in the first six months, visit them weekly and guide them through establishing the group's internal rules – the management

7. The study was commissioned jointly by Oxfam America and Freedom from Hunger, and was conducted by Innovations for Poverty in Action (IPA) and the Bureau of Applied Research in Anthropology (BARA) at the University of Arizona. It included a randomized controlled trial and in-depth qualitative research.

8. Replicating agents are SfC group members who help form new groups in their communities.

committee is established, the weekly savings amount is decided upon, and the interest rate and conditions of loans are determined. Animators also select and train replicating agents, and collect monitoring information during this period. In West Africa, members receive a malaria curriculum as part of the core training. In the next six months, animators visit the groups twice a month to ensure they are functioning well and provide assistance to group members during their first share-out. Animators also continue to coach replicating agents to form groups.

After the first year of establishment, groups are considered mature. Animators visit mature groups quarterly to monitor group functioning and answer any questions. Based on the need and request from members, groups are also trained in the SfC+ programs on citizenship, small businesses, and agriculture.

This methodology has evolved over the years – specifically, the movement from a written record-keeping system to an oral one to include illiterate populations, the adoption of replication as a means to expand the methodology, and the development of broader Saving for Change associations comprising several Saving for Change groups.

WHAT ROLE DOES SAVING FOR CHANGE GROUPS PLAY IN R4?

As a holistic approach to risk management, the R4 Rural Resilience Initiative integrates savings as one of the core components of its framework. Savings not only allow households to build a stronger financial base for investing in their livelihoods, they act as a buffer against short term needs and increase households ability to cope with shocks. Group savings can be loaned out to help individual households who have a particular need, acting as a self-insurance mechanism for the community.

SfC groups have proven to be efficient delivery channels for financial education, business education, and health care education. Not only do members retain the trainings but they also share their knowledge through their communities.

In Senegal, R4 engages with the existing Saving for Change (SfC) groups to strengthen their savings and credit capacity and promote income generating activities for their members. The SfC groups benefit from the integrated risk management framework that R4 offers to better manage climate risks at household level through a set of risk management tools that complement their

group saving activities. SfC group members receive financial education on insurance and credit and other risk management options including natural resource management and agricultural best practices.

From the 2014 agricultural season and onwards, farmers including SfC group members will have an option to purchase insurance through cash or with labor. Members who pay for insurance with their labor, conduct risk reduction activities in their communities, including soil management practices, lowland management for improved rice production, vegetable gardening etc.

To lay the ground for integrating SfC groups into R4, during the pilot year in 2013, trainings were conducted for animators who then trained existing SfC groups on the concept of insurance in relation to the integrated R4 approach. In villages where SfC groups were not present, new groups were formed using the SfC methodology. For the first time, R4 is testing the SfC methodology to organize men in savings groups. In the 12 communautés rurales where R4 was piloted, there are 42 women's groups and 11 men's groups. The women's groups include 16 mature SfC women's groups in 5 communautés rurales and 26 new SfC groups formed in the remaining 7 communautés rurales. In addition, a total of 11 men's groups have been formed using the SfC methodology.

Mature women's groups are being trained on income generating activities as part of the SfC + Business trainings. These trainings help build their skills in setting up and managing income generating activities with profits. With these trainings, women have been participating in petty trade (sugar, groundnut, baobab paste & juice), running small restaurants, bakeries, tailoring/seamstress shops, etc.

LOOKING AHEAD

The Saving for Change groups in Senegal serve as an effective platform to implement a holistic risk management framework that supports participatory design and capacity building. In the coming years, R4 will promote men's SfC groups and the creation of association of savings groups to facilitate groups' access to formal financial services. Using existing community structures and mechanisms like Saving for Change, and by strengthening grassroots capacity, R4 will help accelerate the scale-up and testing of the innovative risk management approach.



CONCLUSION

The 2013 agricultural season ended with an effective expansion of R4 to over 20,000 farmers in Ethiopia and the successful implementation of the pilot in Senegal. It generated important observations and valuable insights for future planning. In Senegal, based on the performance of the prototype weather index for crop insurance in 2013, commercial index insurance products have been developed to be offered in the 2014 agricultural season to up to 3,000 farmers. In Ethiopia, the team will continue

its operations in Tigray and expand to two new villages in Amhara. Based on the experience in 2013, the index design is being improved and a basis risk strategy is being formulated for Ethiopia and more broadly for R4 countries, to address basis risk.

The upcoming reports will continue to highlight the progress in Ethiopia and Senegal.

Medhin, a participant of R4, and her daughter Telkeweini at their home in Tigray.

Eva-Lotta Jansson / Oxfam America

APPENDIX I: R4 PARTNERS AND INSTITUTIONAL ROLES

OUR LOCAL/NATIONAL PARTNERS IN ETHIOPIA

- **Africa Insurance Company:** Private insurer in Ethiopia operating in the Tigray, Amhara, and Oromiya regions.
- **Dedebit Credit and Savings Institution (DECSI):** Second-largest microfinance institution (MFI) in Ethiopia with nearly comprehensive coverage of Tigray. Named by Forbes magazine as one of the top 50 MFIs in the world.
- **Ethiopian farmers' cooperative:** Primary organizing body for farmers in the community.
- **Ethiopian National Meteorological Agency (NMA):** Agency offering technical support in weather and climate data analysis.
- **Institute for Sustainable Development (ISD):** Research organization dedicated to sustainable farming practices.
- **Mekelle University:** Member of 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.** Will help 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. 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 Mutualiste d'Epargne et de Credit (U-IMCEC).** 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 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 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.

- **PlaNet Guarantee.** Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it will help 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).** Will help 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.

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 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
Building Resilience for Food and Nutrition Security	Sophia Belay (OA), Sophie Romana (OA), Participants	IFPRI (International Food Policy research Institute)	The conference is the centerpiece of a two-year global consultative process to inform, influence, and catalyze action by key actors—policymakers, nongovernmental organizations, the private sector, educators, and researchers—to incorporate resilience into the post-2015 agenda and improve policies, investments, and institutions to strengthen resilience so that food and nutrition security can be achieved for all.	Specialists from the resilience and vulnerability communities as well as leading experts and practitioners from food and nutrition security, agriculture, humanitarian, and related development sectors.	Addis Ababa, May 15-17, 2014. By invitation only.
Adaptation Futures 2014: Third International Climate Change Adaptation Conference	Mansi Anand (OA), Presenter	Earth System Science Center of the National Institute for Space Studies (CST-INPE) from Brazil and UNEP's Programme of Research on Climate Change Vulnerability, Impacts and Adaptation (PROVIA)	To showcase leading impacts and adaptation research from around the world, and explore practical adaptation policies and approaches, and share strategies for decision making from the international to the local scale.	Scientists, decision makers, and practitioners from developed and developing countries.	May 12-16, 2014. By invitation only.
"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.	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

- 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).
- Disaster Risk Financing and Insurance Program (DRFIP), Global Facility for Disaster Reduction and Recovery (GFDRR), [“Senegal: Disaster Risk Financing and Insurance Country Note”](#) (November, 2012).
- 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).
- [Alertnet, Index Insurance in East Africa](#), a video produced by the International Research Institute for Climate and Society (Sept. 2011).
- Reuters, [“Swiss Re Joins Ethiopian Micro-Insurance Project”](#) (June 10, 2011).
- Tina Rosenberg, [“To Survive Famine, Will Work for Insurance”](#), *The New York Times* (May 12, 2011).
- IRIN Humanitarian News and Analysis, [“Ethiopia: Taking the Disaster Out of Drought”](#) (Nov. 24, 2010).
- [“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).
- Evan Lehmann, “Supporters of Global Insurance Program Hope to Rebound After Dreary Copenhagen Summit,” *ClimateWire* (Aug. 4, 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).
- James F. Smith, [“World’s Poorest Farmers Now Offered Insurance”](#), *The Boston Globe* (Oct. 13, 2009).
- Evan Lehmann, [“Africa Experiments with Climate Insurance—for \\$5 a Year”](#), *The New York Times* (Sept. 30, 2009).
- [“Swiss Re, Oxfam America, Rockefeller Foundation, and Columbia’s IRI Expand Joint Risk Initiative in Tigray, Ethiopia”](#), Swiss Re press release (Sept. 25, 2009).
- *The Guardian*, [“Climate Insurance: What Kind of Deal Can Be Made in Copenhagen?”](#) (July 24, 2009).
- Jeff Tollefson, [“Insuring Against Climate”](#), *Nature* (July 22, 2009).
- 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).

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).
- Molly E. Hellmuth, Daniel E. Osgood, Ulrich Hess, Anne Moorhead, and Hareesh 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).
- Marjorie Victor Brans, Million Tadesse, and Takeshi Takama, “Community-Based Solutions to the Climate Crisis in Ethiopia,” *Climate Change Adaptation and International Development: Making Development Cooperation More Effective*, Japan International Cooperation Agency (JICA) Research Institute (December 2010).

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”](#)

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 and Conner Mullally, “Index Insurance Games in Adi Ha Village, Tigray Regional State, Ethiopia” (2009). A study commissioned by Oxfam America.
- 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.

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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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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