

SAVING
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R4 Rural Resilience Initiative

QR 3
2020

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R4 farmers showing their harvest in Gaza, Mozambique.

WFP/Helder Cululo

Contents

Executive summary	5
R4 Ethiopia	7
R4 Senegal	10
R4 Malawi	13
R4 Zambia	15
R4 Kenya	18
R4 Zimbabwe	20
R4 Burkina Faso	24
R4 Mozambique	26
R4 Bangladesh	28
R4 Madagascar	30
Conclusion	32
Appendix I: Metrics from the field	33

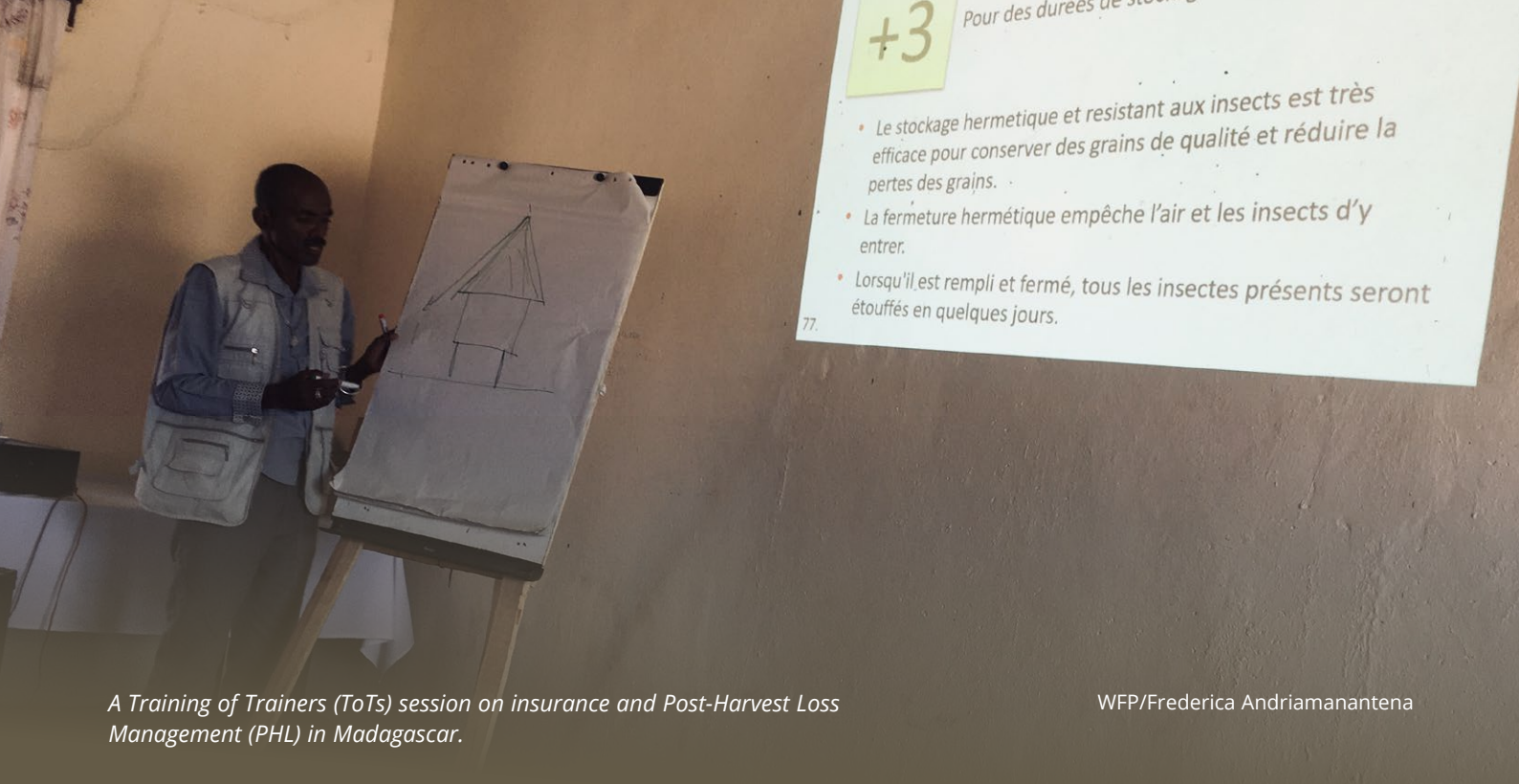
Photo cover: CIMMYT/Christian Thierfelder

Farmers in a 'mother trial' field in Mwenezi, Zimbabwe. The 'mother-baby trial' is a participatory methodology to promote sustainable agricultural practices and climate resilient crops. Farmers are shown different technologies and crop management practices in 'mother trials', allowing them to select their preferred options to be tested and replicated in 'baby trials' plots.



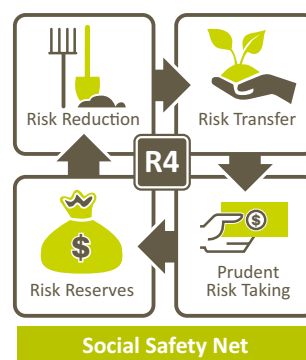
Minister of Fisheries and Livestock Professor Nkandu Luo officiating the launch of the livestock insurance scheme.

WFP/Paul Mboshya Jr.























































Executive summary

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



During this quarter, activities focused on preparing for the 2020/21 agricultural season for the R4 Southern Africa countries, including Malawi, Zambia, Zimbabwe, Madagascar and Mozambique. Activities involved trainings and sensitization meetings on insurance, sustainable agricultural practices, financial inclusion and climate services. In Kenya, insurance registration for the 2020 Short Rains season was conducted with targeted farmers. Due to COVID-19, WFP Kenya adapted its registration modality to phone-based surveys and successfully managed to enroll 12,206 smallholder farmers. In Ethiopia, capacity building activities were conducted with local stakeholders. Notably, index design teams have been established both at national and regional levels to build in-country capacity to design and develop index insurance.

Figure 1. R4 achievements

Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$1.5m	 US\$590,000	 US\$336,000
Value of premiums	 US\$2,500	 US\$27,000	 US\$215,000	 US\$275,000	 US\$283,000	 US\$306,000	 US\$362,000	 US\$770,000	 US\$1.1m	 US\$1.7m	 US\$1.6m
Total sum insured	 US\$10,200	 US\$73,000	 US\$940,000	 US\$1.3m	 US\$1.2m	 US\$1.5m	 US\$2.2m	 US\$4.9m	 US\$6.6m	 US\$10.3m	 US\$12.2m
Cash contribution							 US\$43,000	 US\$86,000	 US\$78,000	 US\$128,000	 US\$154,000
R4 Farmers insured through WFP (percent of women)	 200 (38)	 1,308 (39)	 13,195 (33)	 19,407 (21)	 20,015 (31)	 24,970 (33)	 29,279 (32)	 37,419 (40)	 51,955 (50)	 87,557 (55)	 88,790 (60)
Non-R4 Farmers insured*							 3,918	 4,448	 6,603	 5,763	 5,036
Countries	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia	Ethiopia Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia	Ethiopia Kenya Malawi Senegal Zambia Zimbabwe	Ethiopia Kenya Malawi Senegal Zambia Zimbabwe Burkina Faso

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

Our vision: 500,000 insured farmers in 2022.

R4 Ethiopia

 Since **2009**



64,917 households (324,585 persons)



36 percent women



Tigray and Amhara regions



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



KfW, IFAD

R4 Programme in Ethiopia

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



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



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



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

Project Status

Risk Reduction

During this quarter, disaster risk reduction tools were delivered to Field Training Centers (FTC) of target villages in the Amhara region, equipping R4 beneficiaries with the necessary tools to implement the planned risk reduction activities. Each target woreda implemented their activities based on their water and soil conservation action plans. As a result, in 75 kebeles of five target woredas 1,401,966 pits were created, 1,430,414 seedlings were planted, reaching 102 percent of the initial plan. In addition, other soil and water conservation structures were built or created such as trenches, micro basins and soil based faced stone bunds.

Risk Transfer

A total of 67,015 farmers (41 percent women) were insured for the 2020 agricultural season both in Amhara and Tigray regions. Given the challenges posed by COVID-19, all participating farmers were allowed to pay their insurance premium fully with their labour this season. Due to the pandemic, farmers were not able to apply their usual farming practices and income generating activities (IGAs), with the Government of Ethiopia (GoE) declaring a state of emergency until August 2020, affecting farmers free movement and rural markets.

Index design teams were established both at national and regional levels to build in-country capacity to design and develop index insurance. As a result, the International Research Institute for Climate and Society (IRI) is providing technical support and capacity building activities to the index design team through virtual

Risk Reserves and Prudent Risk-Taking

A number of activities postponed from previous quarters due to COVID-19 were conducted during this quarter, including financial trainings and livelihoods diversification activities. In Tigray region, as most of the preparatory activities such as training and IGAs identification were accomplished in prior quarters, selected beneficiaries received loans to engage in their respective selected IGAs. A total of US\$1,086,686 (ETB 41,228,900) was disbursed to 2,929 farmers (36 percent women) in 40 project target Kebeles for shoat fattening, shoat rearing, cattle fattening and poultry.

Similarly, in Amhara region, farmers will receive loans to support livelihood diversification and technical support for their respective identified IGAs. These include on-farm activities such as onion and garlic farming, shoat rearing and fattening, cereal and beans production, as well as off-farm activities such as petty trade, grain trading, and food and drink services.

During the reporting period, 81 VESA facilitators (29 percent women) participated in VESA organization and financial literacy trainings organized by ORDA, aimed at improving knowledge on VESA methodology and financial education.

预览已结束，完整报告链接和二维码如下：

https://www.yunbaogao.cn/report/index/report?reportId=5_1434

