

R4 Rural Resilience Initiative

QUARTERLY REPORT | JULY - SEPTEMBER 2019



World Food Programme



OXFAM
America

R4 Countries Map



8,206
HOUSEHOLDS



48 PERCENT
WOMEN



556 FARMERS PAYING
PREMIUM IN FULL



US\$249 SUM INSURED
PER FARMER

SENEGAL



26,507
HOUSEHOLDS



42 PERCENT
WOMEN



24,195 FARMERS PAYING
20% OF PREMIUM



2,312 FARMERS PAYING
PREMIUM IN FULL

ETHIOPIA



7,821*
HOUSEHOLDS



48 PERCENT
WOMEN



3,835 FARMERS
PAYING 15% PREMIUM



US\$98 SUM INSURED
PER FARMER



US\$12,025 PAYOUTS
FOR 3,835 FARMERS IN
2017/18

KENYA



9,485***
HOUSEHOLDS



82 PERCENT
WOMEN



PREMIUMS FULLY
SUBSIDIZED



US\$119 SUM INSURED
PER FARMER



US\$123,269 PAYOUTS
FOR 5,612 FARMERS IN
2017/18

MALAWI

ZAMBIA

ZIMBABWE



2,000**
HOUSEHOLDS



64 PERCENT
WOMEN



PREMIUMS FULLY
SUBSIDIZED



US\$ 0 PAYOUTS
IN 2018/19



36,969****
HOUSEHOLDS



65 PERCENT
WOMEN



3,327 FARMERS PAYING
14% OF PREMIUM

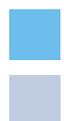


US\$103 SUM INSURED
PER FARMER



US\$404,599 PAYOUTS
FOR 7,347 FARMERS IN
2017/18

LEGEND



CURRENT R4
COUNTRIES

POTENTIAL EXPANSION
COUNTRIES

* The figure refers to the number of insured households during the 2018/19 agricultural season.

** The figure refers to the number of farmers registered for risk reduction activities, reflecting the target of 2,000 households insured for the 2019/20 season.

*** The figure refers to the number of insured households during the 2018 short rains season.

**** The figure refers to the number of farmers insured during the 2018/19 agricultural season.

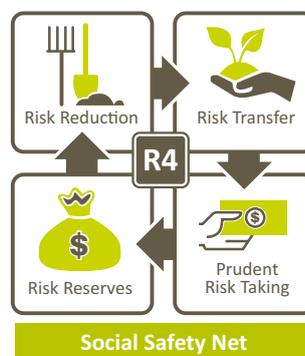
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EXECUTIVE SUMMARY

The R4 Rural Resilience Initiative (R4) is a strategic partnership between Oxfam America (OA) and the United Nations World Food Programme (WFP). R4 was initiated in 2011 to respond to the challenges faced by food insecure communities enduring increasingly frequent and intense climate disasters and other shocks. The program builds on the initial success of HARITA (Horn of Africa Risk Transfer for Adaptation), an integrated risk management framework developed by Oxfam America, the Relief Society of Tigray (REST), Ethiopian farmers and several other national and global partners. R4 refers to the four risk management strategies integrated in the project to strengthen farmers' food and income security. The initiative combines **improved 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).



In Ethiopia, Focus Group Discussions were held with potential R4 expansion villages for 2020, where facilitators worked with farmers to identify the 10 worst years for agricultural production since 1983.
WFP/Michael Goode

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya, Zimbabwe, and Burkina Faso, and will be piloted in Mozambique this year. R4 reached over 87,000 farmers, (benefitting around 545,000 people) during the 2018/19 season. In addition, nearly 6,000 non-R4 farmers have accessed insurance products developed by the R4 initiative, either delivered through non-WFP programmes or by paying their insurance premium fully in cash.

During this quarter, the R4 Initiative expanded to Burkina Faso, targeting its first 700 households in Central North and East provinces. The initiative will also be piloted in Mozambique

this year, with activities starting in Gaza and Tete provinces. In Senegal, over 8,000 farmers are insured and in Ethiopia, more than 26,000 farmers registered for insurance this quarter. In Zimbabwe, the Green Climate Fund (GCF) proposal for the expansion of R4 in the country was approved during the 23rd Meeting of the GCF Board in Songdo. In Zambia, results from a survey assessing the 2017/18 payout process indicated that insurance compensation was mostly used to buy agricultural inputs, food, and livestock. In Kenya, activities focused on sensitizing farmers for the 2019 Short Rains season, and in Malawi activities during this quarter mainly focused on the risk transfer component.

Figure 1. R4 achievements

Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Payouts			 US\$17,000	 US\$320,000	 US\$24,000	 US\$38,000	 US\$450,000	 US\$74,000	 US\$1.5m	 US\$9,800
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
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
Cash contribution							 US\$43,000	 US\$86,000	 US\$78,000	 US\$128,000
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)
Non-R4 Farmers insured*							 3,918	 4,448	 6,603	 5,763
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

* Farmers accessing insurance developed through the R4 Initiative, either subsidized through other programmes or paying fully in cash.

Our vision: 500,000 insured farmers in 2022.

R4 ETHIOPIA

 Since 2009



26,507 households (133,595 persons)



42 percent women



Tigray and Amhara regions



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



KfW, Oxfam America, Swiss Re, Margaret A. Cargill Foundation, Norway

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 builds its risk reduction component on the government's Productive Safety Net Programme (PSNP).

Credit Cooperatives (RUSACCOs) and REST or the Organization for Rehabilitation and Development in Amhara (ORDA) and then paid to the insurance company branch. In 2018, participants contributed 20 percent on top of the amount of premium received.



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 crop insurance coverage. The activity is implemented by the implementing partners.



Risk Reserves and Prudent Risk Taking

components: Farmers practice regular savings in Village Economic and Social Association (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 distributing the loan through RUSACCOs. The participants repay the loan to the RUSACCOs and then it revolves in the village through RUSACCOs.



Risk Transfer component: By building assets, farmers can access weather index insurance. In order to be insured farmers should work on asset between two and seven days, depending on the sum insured participants require, as their contribution to the premium. The cash contribution is collected by the Rural Saving and

PROJECT STATUS

In Ethiopia, 26,507 farmers (42 percent women) were insured in Amhara and Tigray regions. Of these farmers, a total of 2,312 paid their insurance premium fully in cash. During the quarter, 4,018 farmers (29 percent women) were trained in basic concepts and parameters of Weather Index Insurance (WII) in Tigray and Amhara by implementing partners REST and ORDA.

In July, the Ethiopia Country Office together with the Bahir Dar field office conducted a field mission to three kebeles in Amhara, namely Ginaza, Tara Gdam, and Shehosh Tehara. The main objectives of the mission were to:

1. Ascertain communities' usage, preference and functionality of the existing Complaint and Feedback Mechanism (CFM);
2. Raise awareness and sensitize farmers on the CFM;
3. Introduce WFP's CFM, and;
4. Set up CFM channels in the three R4 implementation sites.

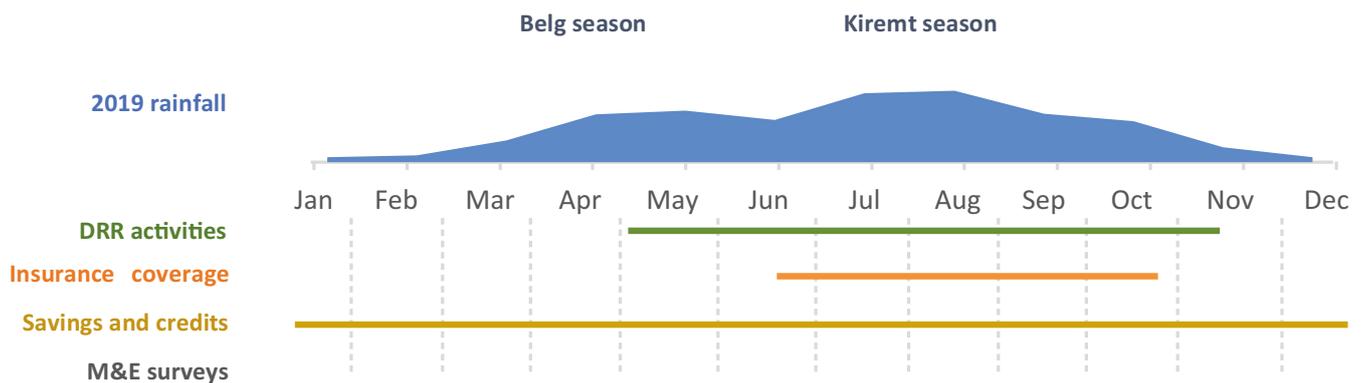
The mission started with meetings with ORDA and the regional Bureau of Agriculture (BoA) to coordinate the setting-up of WFP's Complaints and Feedback Mechanism (CFM). The team subsequently conducted focus groups with farmers from the three kebeles. During the focus groups, the team was able to identify existing CFMs, their functionality and usage, as well as community preferences. Accordingly, WFP's CFM was introduced

and set up. Moreover, one female and one male member from each kebele were identified for community outreach and two WFP Field Monitors were introduced to the community as their help-desk.

Under the risk serves and prudent risk taking component, a total of 4,449 farmers (44 percent women) participated in 186 saving groups in Tigray, saving a total of US\$9,672 (ETB 283,566) from VESAs and US\$13,365 (ETB 391,850) from RUSACCOs. A total of 66 farmers accessed loans worth US\$4,464 (ETB 130,885), with a repaid loan amount of US\$446 (ETB 13,100).

In Amhara, a total of 4,407 farmers participated in 218 saving groups, saving a total of US\$42,715 (ETB 1,252,339) from VESAs and US\$4,456 (ETB 130,665) from RUSACCOS. A total of 2,943 farmers (34 percent women) accessed loans worth US\$44,467 (ETB 1,303,695) with a repaid loan amount of US\$27,234 (ETB 798,470). During the quarter, 186 farmers (15 percent women) attended trainings on Nutrition and Gender, Business Plan and Financial Literacy, and Livelihood and Value Chain in Tigray. Moreover, 2,193 farmers (38 percent women) were trained in business skills and financial literacy. In Amhara, 253 farmers (24 percent women) participated in Financial literacy trainings and 122 farmers (18 percent women) were trained in VESA methodology.

FIGURE 2. Ethiopia 2019 seasonal calendar



R4 SENEGAL

 Since 2012



8,206 households (71,392 persons)



48 percent women



Kolda and Tambacounda



ANCAR, ANACIM, Caritas Kolda, CEERAS, CNAAS, IFAD, INP, La Lumière, PlaNet Guarantee, PASA, PAPIL, P2RS, Swiss Re, SEN RE, U-IMCEC



GCF, Oxfam America, France, USAID, Norway, Rockefeller Foundation, Swiss-Re, Cargill Foundation

R4 PROGRAMME IN SENEGAL

In Senegal, R4 builds on WFP's food assistance for assets (FFA) and Oxfam America's Saving for Change (SfC) programmes. The initiative is also linked to IFAD-funded program Projet d'Appui au Développement Agricole et à l'Entrepreneuriat Rural (PADAER), an agricultural development initiative providing farmers with agricultural inputs as well as insurance through WFP.



Risk Reduction component: By participating in WFP's FFA programme, farmers build assets that decrease their vulnerability to climate shocks over time.



Risk Transfer component: Farmers access weather index insurance by investing their time in building assets. As their contribution to the insurance premium, farmers have to work 8 days in building productive assets. When a



Risk Reserves and Prudent Risk Taking

components: Insurance policies are delivered through SfC Associations, which support participants in establishing small-scale savings, used to build 'risk reserves'. Savings help build a stronger financial base for investing – but also act as a buffer against short-term needs and idiosyncratic shocks, such as illness and death and could be used to pay insurance premiums in cash. Saving and microcredit also enable investment on livelihoods, increasing household production and income, gradually allowing them to access insurance commercially and contributing to the general sustainability of the initiative.



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https://www.yunbaogao.cn/report/index/report?reportId=5_4185

