

R4 Rural Resilience Initiative

QUARTERLY REPORT | APRIL - JUNE 2019



World Food
Programme



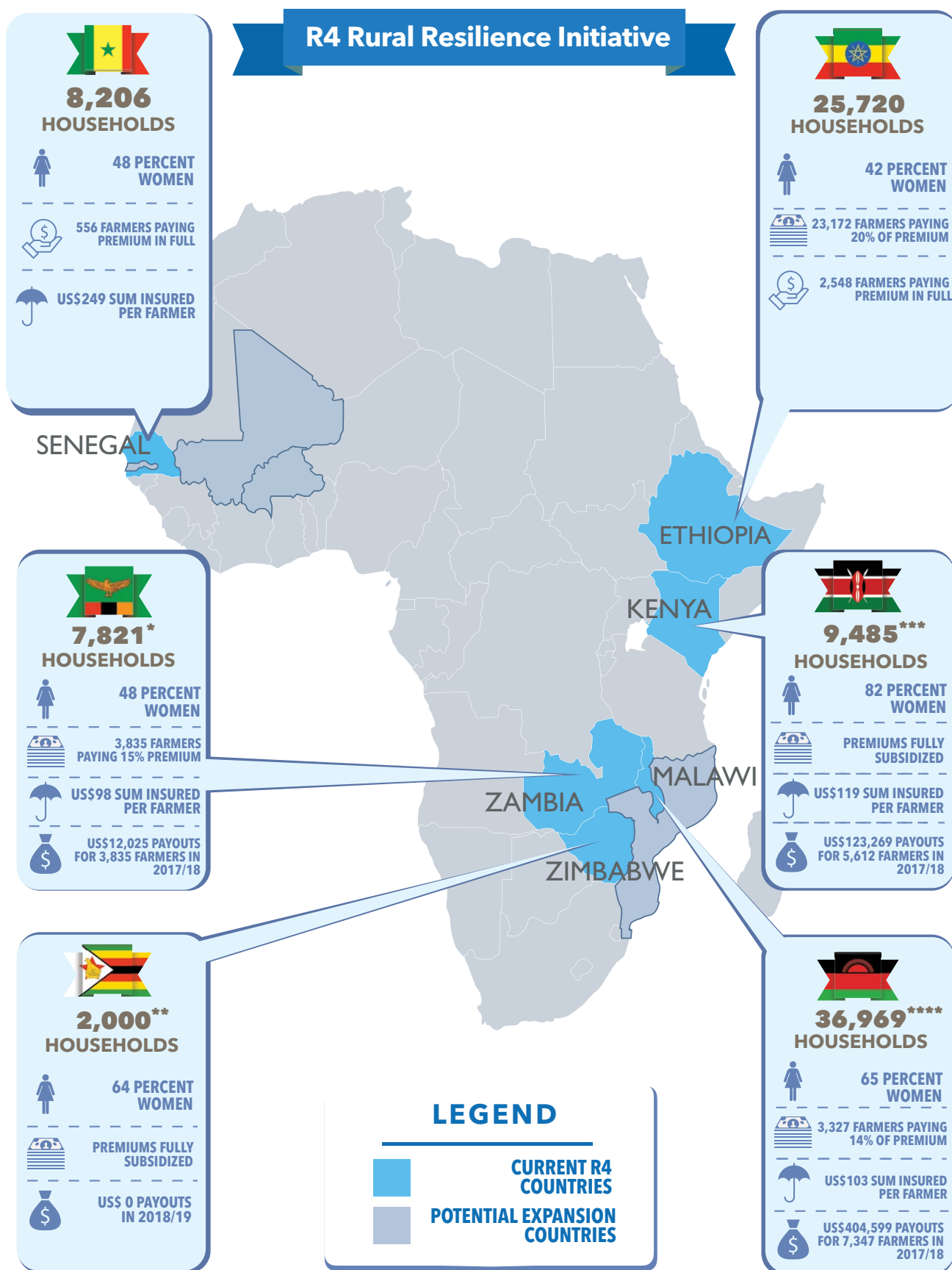
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Cover: WFP, Cooperating Partners and Agritex Staff overlooking a sub-watershed in Ward 19 as part of the hands-on training during the “Thinking outside the box... the dam” workshop.
WFP/Lorenzo Bosi

Figure 1. R4 Countries Map



* 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.

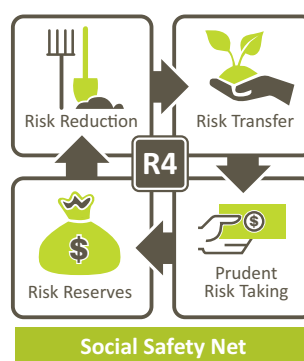
*** The figure refers to the number of insured households during the 2018 short rains season.

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



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).

















































Farmers participating in a sensitization activity to increase their knowledge and interest in insurance in Mangochi, Malawi.
WFP/Jyothi Bylappa

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya and Zimbabwe reaching over 87,000 farmers, (benefitting around 545,000 people). 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.

The second quarter of 2019 focused on the implementation of R4 activities in each of the six countries. In Senegal, implementation of the risk reduction and risk transfer component started in June, with 9,000 farmers participating in risk reduction activities. In Ethiopia, more than 25,000

farmers (42 percent women) enrolled for insurance in Amhara and Tigray regions. In Kenya, payout distribution took place in June with 5,612 farmers receiving an insurance compensation. Zimbabwe entered phase two of the project and 2,000 farmers participated in risk reduction activities during the quarter. In Zambia, the CO conducted a survey to assess the 2017/18 payout distribution process and level of satisfaction among farmers. Results from the survey will be presented during the next Quarterly Report. In Malawi, the second quarter of 2019 marked the end of the implementation cycle for the 2018/19 season and the beginning of the 2019/20 season, where the country plans to cover 40,000 households with insurance.


Figure 2. 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



25,720 households (126,028 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).

contribution is collected by the Rural Saving and 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 a 20 percent cash contribution to the total amount of the premium.



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 completed 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 must become members of RUSACCOs to access loans. Subsequently, the local partners, such as 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 into loans for other members through the RUSACCOs.



Risk Transfer component: By building assets, farmers gain access to weather index-based insurance (WII). To receive the insurance policies, farmers engage in asset creation activities between two and seven days as their contribution to the premium, depending on the sum insured the participants require. The cash

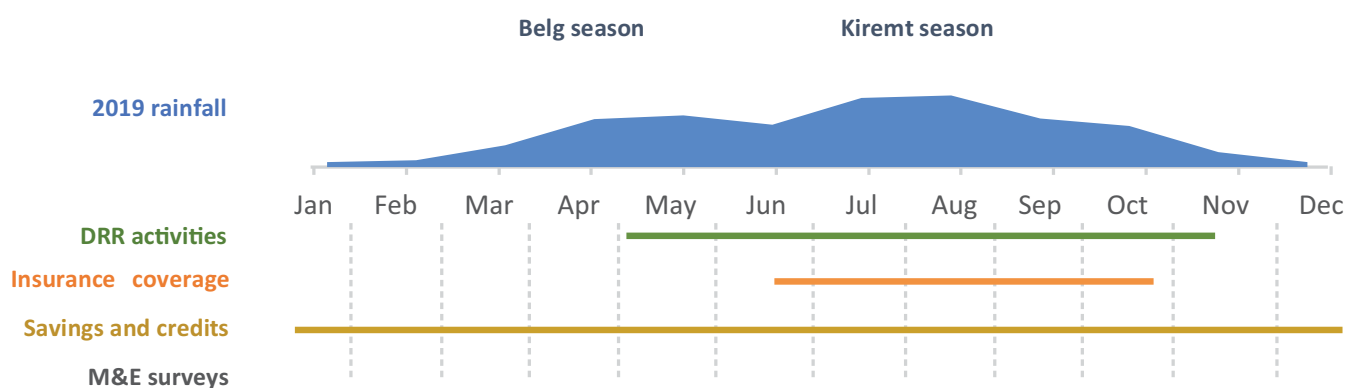
PROJECT STATUS

In Ethiopia, a total of 25,720 (42 percent women) enrolled for insurance in Amhara and Tigray regions. Of these farmers, 2,548 paid their insurance premium fully in cash. Approximately 90 percent of farmers are enrolled for long cycle crops (22,888 farmers) and 10 percent (2,238 farmers) for short cycle crops.¹

During the quarter, trainings on weather index insurance (WII) concepts were held in both regions to increase farmers' awareness and interest in the product during insurance enrollment. In Tigray, 3,320 farmers (31 percent women), 198 development agents and community facilitators were trained, with an addition 610 farmers (40 percent women) in Amhara.

In Tigray, 21, 215 households (44 percent women) are working on long-term risk reduction activities, such as watershed management, homestead development and run off diversion. Moreover, 1,963 farmers (94 percent women) and 81 development agents received technical trainings on soil fertility management practices and micro-gardens development in 11 districts of Tigray. In Amhara, 120 farmers received trainings that improved their knowledge on Complimentary Land Husbandry Development (CLHP).

FIGURE 3. Ethiopia 2019 seasonal calendar



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https://www.yunbaogao.cn/report/index/report?reportId=5_4363

