

R4 Rural Resilience Initiative

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Cover: Cathreen, an R4 farmer, bagging maize at her house in Malawi.
WFP/Badre Bahaji

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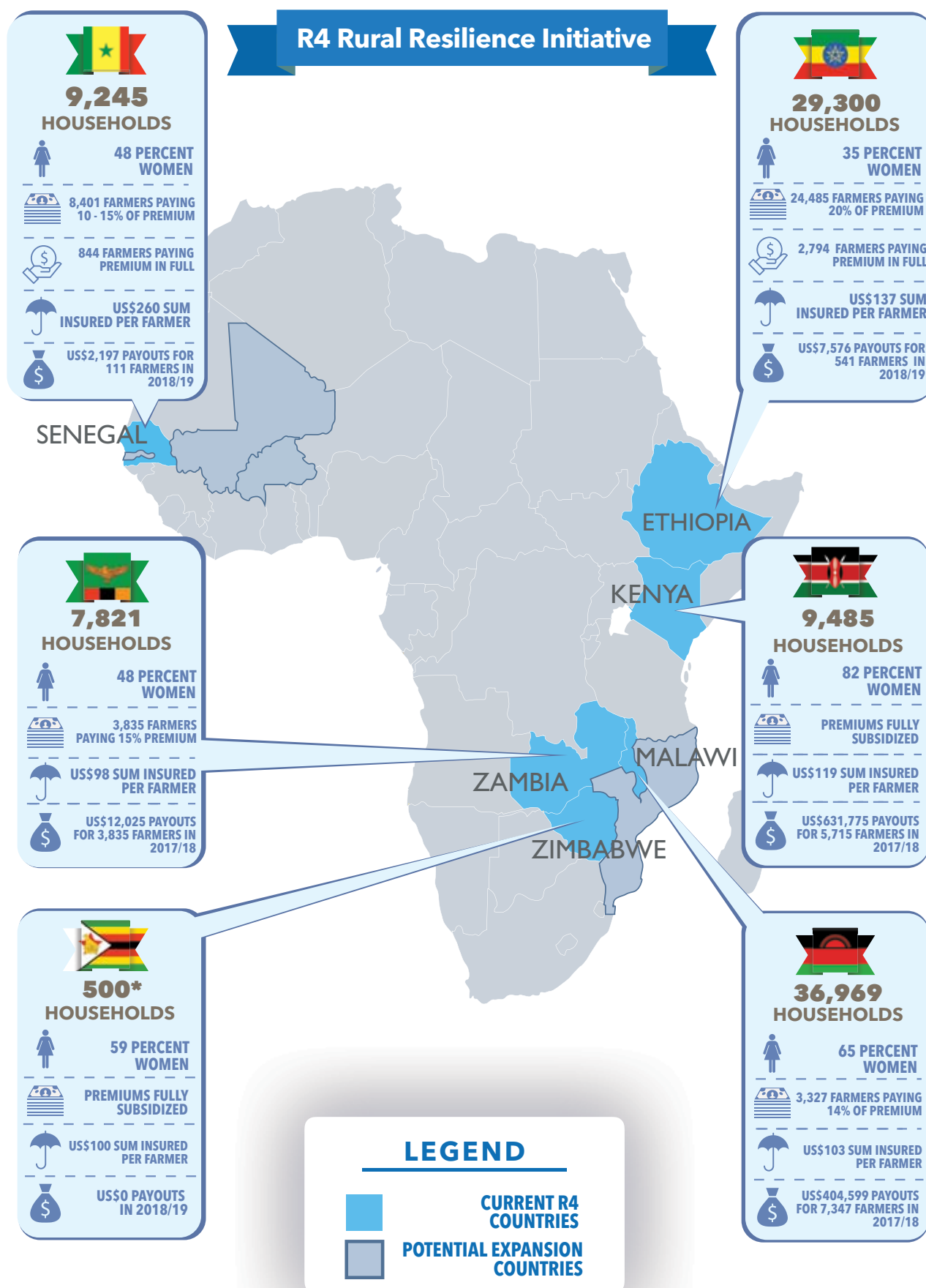
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Acronyms

AIC	Africa Insurance Company
ANACIM	Agence Nationale pour l'Aviation Civile et de la Météorologie
ANCAR	Agence Nationale de Conseil Agricole et Rural
AQZ	Aquaculture Zimbabwe
AYII	Area Yield Index Insurance
ASALs	arid and semi-arid lands
CA	Conservation agriculture
CASU	Conservation Agriculture Scale Up Project
CERAAS	Centre d'étude régional pour l'amélioration de l'adaptation à la sécheresse
CIMMYT	International Centre for Maize and Wheat Improvement
CNAAS	Compagnie Nationale d'Assurance Agricole du Sénégal
CO	Country Office
CSI	Coping Strategy Index
CSP	Country Strategic Plans
DAPP	Development Aid from People to People
DCCMS	Department of Climate Change and Meteorological Services
DECSI	Dedebit Credit and Savings Institution
DFID	Department for International Development
DMMU	Disaster Management and Mitigation Unit
DoDMA	Department of Disaster Management Affairs
FAO	Food and Agriculture Organisation
FbF	Forecast-based Finance
FCA	Foreign Currency Account
FCS	Food Consumption Score
FEWS NET	Famine Early Warning Systems Network
FFA	Food Assistance for Assets
FGD	focus group discussion
FHH	female-headed household
FICA	Government of Flanders International Cooperation Agency
FISD	Foundation for Irrigation and Sustainable Development
FSIN	Food Security Information Network
GCF	Green Climate Fund
GFCS	Global Framework for Climate Services
GVH	Group Village Head
HARITA	Horn of Africa Risk Transfer for Adaptation
IFAD	International Fund for Agricultural Development
IGA	income generating activity
IRI	International Research Institute for Climate and Society
ISD	Institute for Sustainable Development
KCEP-CRAL	Kenya Cereal Enhancement Programme- Climate Resilient Agricultural Livelihoods Window
KfW	German state-owned development bank

KPI	Key Performance Indicators
MAL	Ministry of Agriculture and Livestock
MEL	monitoring, evaluation and learning
MFI	microfinance institution
MLAWCRR	Ministry of Lands, Agriculture, Water, Culture and Rural Resettlement
MoALF&I	Ministry of Agriculture, Livestock, Fisheries, and Irrigation
NDMA	National Drought Management Authority
NMA	Ethiopian National Meteorological Agency
OA	Oxfam America
OMICO	Old Mutual Insurance Company Private Limited
ORDA	Organization for Rehabilitation and Development in Amhara
PADAER	Programme d'Accélération de la Cadence de l'Agriculture Sénégalaise Développement Agricole et à l'Entreprenariat Rural
PAPIL	Projet d'Appui à la Petite Irrigation Locale
P4P	Purchase for Progress
PICSA	Participatory Integrated Climate Services for Agriculture
PSNP	Productive Safety Net Program
RCI	resilience capacity index
REST	Relief Society of Tigray
RIMA	Resilience Index Measurement and Analysis
RUSACCO	Rural Savings and Credit Cooperative
RWH	rain water harvesting systems
SAMS	Smallholder Agricultural Market Support
SDC	Swiss Agency for Development and Cooperation
SfC	Saving for Change
SIPE	Satellite Index for Pastoralists in Ethiopia
SNV	The Netherlands Development Organisation
SNNRP	Southern Nations, Nationalities, and People's Region
U-IMEC	Union des Institutions Mutualistes d'Epargne et de Credit
WII	weather index insurance
WFP	World Food Programme
VESA	Village Economic and Social Associations
VFZ	Vision Fund Zambia
VSLG	Village Savings and Loan Group
ZMD	Zambia Meteorological Department

FIGURE 1. R4 Countries Map



*Four farmers dropped out after registration

Weather insurance boosts the resilience of Malawian farmers

Badre Bahaji, May 2018

This section reports an article published in May 2018 on R4 in Malawi. Dry spells during the last agricultural season, triggered payouts totaling US\$404,599 for 7,347 farmers, the largest amount to date.

"I had never heard about weather insurance. I only knew about vehicle insurance," said Cathreen Thomas, a smallholder farmer living in Masaka, south of Malawi. "Last year, I harvested ten bags of maize, but this year, it did not rain for twenty-five days during the rainy season so I am only expecting to harvest two bags of maize this year," she added.

However earlier this year, Cathreen insured her crops against drought through the UN World Food Programme's (WFP) and Oxfam America's R4 Rural Resilience Initiative and received a payout of 38,000 Malawi Kwacha (US\$55) as a compensation for the dry spells she experienced. "It's a relief for my family. I am planning to use the payout to buy seeds which I will plant in my newly irrigated fields."

One of the innovations under the R4 initiative is that poor farmers, like Cathreen, can pay for weather-index insurance through their labour. This means that a farmer has access to insurance by providing up to fourteen days of work within a period of two months. Farmers are required to create assets that contribute to improving their capacity to resist weather shocks, like irrigation systems.

"What I am very happy about is that I benefitted from crop insurance by digging swales. Because I dug these swales, my fields are moist from trapping water, soon, I will be planting seeds for my next crop." said Cathreen.

Petros Malunga, 29, also lives in Masaka. He was one of the first smallholder farmers to join the R4 Initiative. "Last year, I harvested twelve bags of maize, but this year I'm expecting only four bags. Elders in the village talk about how dry spells have become more intense and frequent. With my payout, I'm going to buy seeds and work on my garden which will bring me some benefits and help me get through the year" he said, whilst digging a trench in a field he irrigated, destined to be planted with sweet potatoes.

"This season in Malawi, more than 7,000 drought-affected families will receive an insurance pay-out valued at around US\$400,000. This is the first time that a weather index insurance programme has delivered payouts at such a large scale in Malawi," said Benoit Thiry, Country Director for WFP Malawi. "Given the impacts of climate change, weather insurance, a key element which complements other initiatives being undertaken to make people more resilient to weather-related shocks, needs to grow in Malawi."

Using a wide range of interventions and an integrated approach, including village saving and loans as well as micro-credit, WFP's R4 Rural Resilience Initiative has broken new ground in climate risk management by enabling the poorest farmers to pay for drought insurance with their labour, while developing their capacity to pay for it with cash.

The insurance is index based, meaning satellites are used to monitor rainfall and payouts are triggered automatically if rainfall is below pre-agreed amounts. Farmers are actively participating to develop a tailored product and greater understanding of insurance. They also collect records on rainfall levels to help track the likelihood of a payout.

The success of the R4 Rural Resilience Initiative wouldn't be possible without multi-stakeholder partnerships. WFP is implementing R4 in partnership with local stakeholders and the government supported by funding from Swiss Agency for Development and Cooperation, Government of Flanders International Cooperation Agency and DFID (United Kingdom).



R4 farmer and her daughter in a tree nursery in Malawi.
WFP/Badre Bahaji

Executive Summary

In 2018, the R4 Rural Resilience Initiative (R4) scaled up to over 87,000 farmers (55 percent women) benefiting approximately 545,000 people in Ethiopia, Senegal, Malawi, Kenya, Zambia, and Zimbabwe. 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.

one year. This year also marked the introduction of the initiative in Zimbabwe, where the insurance product was finalized and piloted in the 2018/19 agriculture season, reaching 500 farmers.

Poor rainfall in parts of Africa during the 2017/18 agricultural season triggered the largest insurance payout to date for smallholder farmers participating in the R4 scheme. Overall

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