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R4 RURAL RESILIENCE INITIATIVE

ANNUAL REPORT | 2020



R4 farmer and her child in the field in Amboasary, Madagascar.

WFP/Mathieu Dubreuil

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Acronyms

AF	Adaptation Fund
ARC	African Risk Capacity
AYII	Area Yield Index Insurance
ASALs	Arid and Semi-arid Lands
ASAP	Adaptation for Smallholder Agriculture Programme
BCM	Beneficiary Contact Monitoring
CO	Country Office
CSP	Country Strategic Plan
DFID	UK Department for International Development
FAO	Food and Agriculture Organization of the United Nations
FbF	Forecast-based Financing
FEWS NET	Famine Early Warning Systems Network
FFA	Food Assistance for Assets
GCF	Green Climate Fund
GIZ	German Agency for International Cooperation
HGSF	Home-Grown School Feeding
HII	Hybrid Index Insurance
IDF	Insurance Development Forum
IFAD	International Fund for Agricultural Development
IGP	InsuResilience Global Partnership
IPC	Integrated Food Security Phase Classification
IRI	International Research Institute for Climate and Society
KCEP-CRAL	Kenya Cereal Enhancement Programme- Climate Resilient Agricultural Livelihoods Window
KfW	German state-owned development bank
KOICA	Korea International Cooperation Agency
KPI	Key Performance Indicators
MIN	Micro Insurance Network
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
PICSA	Participatory Integrated Climate Services for Agriculture
PSNP	Productive Safety Net Program
RWH	Rain Water Harvesting Systems
SAMS	Smallholder Agricultural Market Support
SDC	Swiss Agency for Development and Cooperation
SfC	Saving for Change
SIDA	Swedish International Development Cooperation Agency
SIIPE	Satellite-Index Insurance for Pastoralists in Ethiopia
UNDP	United Nations Development Programme
USAID	United States Agency for International Development
WII	Weather Index Insurance
WFP	World Food Programme
VESA	Village Economic and Social Associations
VFM	Virtual Farmer's Market
VSL	Village Savings and Lending Group



A micro-garden in Sinkata Kebele, Ethiopia.

WFP/Kires Ybrah

Foreword

2020 will be remembered by many as the year in which the global COVID-19 pandemic has changed our ways of life - but it was also another year of global warming and one of the hottest years on record.¹ In many countries, the global climate crisis has compounded social and economic tensions and resulted in cascading threats to lives, livelihoods, and food security. Over 50 million people have been hit by both climate-related disasters and COVID-19,¹ with the number of acutely food insecure people estimated to increase to 270 million in 2021, representing an 82 percent increase compared to the pre-COVID-19 situation.²

On top of a global public health emergency, extreme weather events kept hitting vulnerable communities throughout the year with increasing severity and catastrophic consequences. In East Africa, a combination of heavy flooding and locust invasions has led to food system breakdowns in great parts of the region. Several

countries in Asia and Africa have experienced damages from cyclones, extreme rainfall and flooding events. In Central America, the 2020 Atlantic hurricane season was unparalleled, registering 30 destructive storms with sustained high windspeeds and causing a combined cost of US\$41 billion in losses and damages. Heatwaves and wildfires have affected Australia, the USA and South America.³

These climate hazards keep reminding us that we do not live in a single-hazard world. Today's challenges and threats for countries do not arise separately but simultaneously, reaching across national borders and multiplying their respective impacts on populations and national economies. The interconnected nature of these challenges calls for a better integration and layering of interventions to manage increasingly compound and dynamic risks.

To help communities build resilience in a riskier and more uncertain environment, WFP promotes the

1. World Meteorological Organization. 2021. The State of the Global Climate Report 2020. <https://public.wmo.int/en/our-mandate/climate/wmo-statement-state-of-global-climate>.

2. WFP. 2020. WFP Global Response to COVID-19: September 2020. <https://reliefweb.int/report/world/wfp-global-response-covid-19-september-2020>.

3. Christian Aid. 2020. Counting the cost 2020: A year of climate breakdown. <https://reliefweb.int/sites/reliefweb.int/files/resources/Counting%20the%20cost%202020.pdf>.

principle of integrated climate risk management. This approach refers to a combination of strategies that address both the climatic as well as non-climatic drivers of vulnerability and enables people to manage different levels of risk. Against this backdrop, WFP has led the way in developing and testing innovative microinsurance solutions, which - when integrated with better access to financial services and nature-based solutions for risk reduction - help to diversify livelihoods, unlock investment potential, and provide vulnerable communities with an effective protection against different types and levels of shocks.

Now in its 9th year of operation, the R4 Rural Resilience Initiative continues to be WFP's flagship program to demonstrate an effective approach to integrated climate risk management. The programme integrates and combines four strategies:

- 1) Reducing the impact of climate shocks through nature-based solutions and improved agricultural practices;
- 2) Transferring the risk of potentially catastrophic climate hazards to private insurance markets;
- 3) Enabling better risk absorption of households and communities through the promotion of group savings and integration with social protection systems; and
- 4) Promoting prudent-risk taking through a combination of financial education, livelihoods diversification, and easier access to credit to enable better investments.

In 2020, despite the challenges posed by COVID-19, the R4 Rural Resilience Initiative has allowed nearly 180,000 farmers (55 percent women) to access index insurance products and a range of complementary risk management services in ten countries. This represents a growth of nearly 90 percent from the previous report. The initiative has expanded to three new countries (Bangladesh, Madagascar and Mozambique), supported the development of WFP's first flood index insurance policy in Bangladesh, supported the launch of a new livestock insurance scheme in Zambia, and laid the groundwork for expansion into the Latin American and Caribbean region in 2021.

In 2020, WFP has intensified its engagement with global insurance networks and platforms - notably the

InsuResilience Global Partnership (IGP), the Insurance Development Forum (IDF) and the Micro Insurance Network (MIN). The WFP Risk Transfer team, which is hosted by the Climate and Disaster Risk Reduction Programmes Unit (PRO-C), kept strengthening partnerships with other international agencies and institutions, including the International Fund for Agricultural Development (IFAD), the German Agency for International Cooperation (GIZ), the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) and the United Nations Development Programme (UNDP). These partnerships enable the scaling-up of insurance solutions for the most resource-poor and food insecure households and communities.

Unlike for COVID-19, there will be no vaccine to protect vulnerable communities around the world from the worsening climate crisis. Its consequences can be expected to go far beyond the scale of the public health crisis of 2020. Integrated risk management approaches and layered solutions to address climate risk can enable governments, communities and individuals to better prepare for, respond to, and recover from climate-related disasters - and thereby enhance their capacities to manage compound risks in other areas as well.

In 2021, WFP will aim to continue the consistent growth trajectory of R4, scaling up the reach of investments in existing program countries and transferring the programming model to the Latin America and Caribbean region. At the same time, efforts will be intensified to codify and document the evidence related to the sustainability of microinsurance solutions. Making insurance accessible to large numbers of resource-poor households requires long term investments, predictable resources, and a balance between public and private sector financing. WFP is making every effort to improve this balance so that the R4 program can continue to operate with maximum impact.

We are grateful for the continuous support of our partners and donors who are committed to the R4 program and to the mainstreaming of microinsurance as part of integrated climate risk management. We look forward to continuing this important work in 2021.

Gernot Laganda

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A village in the Androy region, Madagascar.

WFP/Mathieu Dubreuil

Executive summary

2020 was a year of compound and cascading shocks. The COVID-19 pandemic was an unprecedented test of governments' abilities to manage risks, which are continuing to be challenged by compounding climate-related disasters and economic crises. Today, more than ever, the need for risk financing solutions and integrated and layered approaches that provide an early response after a shock, while reinforcing the ability of food insecure communities to cope with future shocks seems evident – humanitarian assistance and government response budgets cannot provide enough assistance to meet the increasing demand.

Despite the challenges posed by the COVID-19 pandemic, WFP has continued to support vulnerable and resource-poor communities to better manage climate risks and build their resilience against climate and other shocks. In 2020, the R4 Rural Resilience Initiative reached nearly 180,000 farming households (55 percent women), benefitting approximately

solutions to ensure farmers continued receiving information and accessing services; shifting to remote monitoring tools; and ensuring appropriate COVID-19 preventive measures when disbursing payouts and during in-person trainings. Despite the challenging situation, R4 saw a nearly 90 percent growth in the number of farmers insured in 2020.

The initiative has expanded to three new countries, namely Bangladesh, Madagascar and Mozambique. In Bangladesh, WFP introduced its first Index-based Flood Insurance product protecting households from catastrophic flooding, which triggered approximately US\$30 in payouts per participant in its first year. In Madagascar, R4 introduced an Area Yield Index Insurance (AYII) product to 3,500 farmers (72 percent women), while in Mozambique R4 insured 2,400 farmers (79 percent women) against drought and dry spells for the 2020/21 agricultural season.

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