

SAVING
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R4 Rural Resilience Initiative

QR 2
2020

APRIL | JUNE 2020



September 2020



R4 farmers showing their harvest in Gaza, Mozambique.

WFP/Helder Cululo

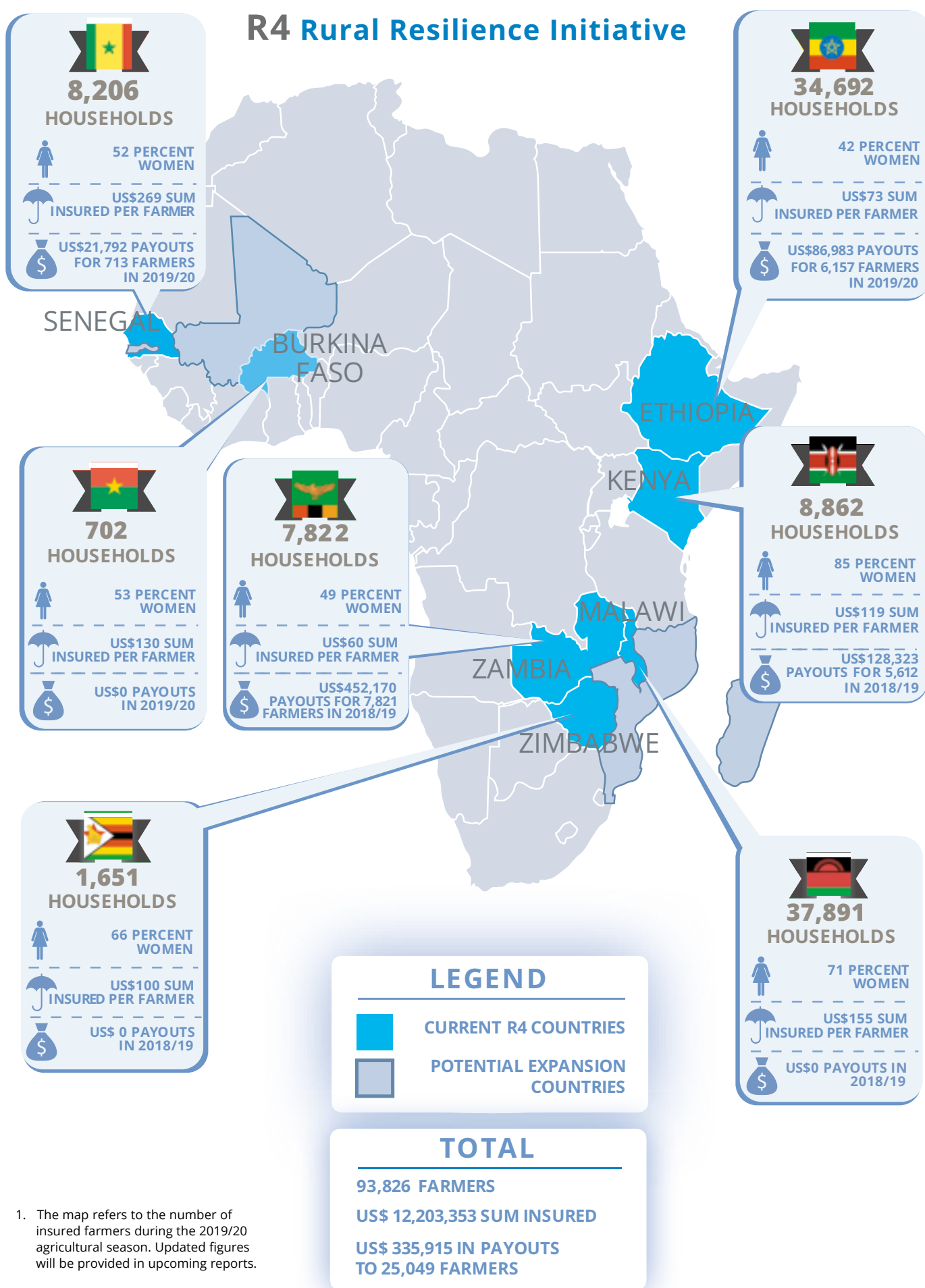
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Photo cover: WFP/Jaona Rafanomezantsoa

Enumerators setting up boxes to conduct Crop Cuts Exercises (CCEs) to measure harvest for the Area Yield Index Insurance (AYII) dry run in Behara, Madagascar

Figure 1. R4 Countries Map¹



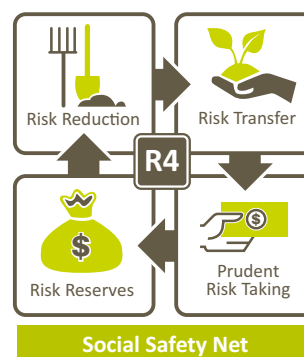


R4 female farmer watering her micro-garden in Ethiopia. Under the risk reduction component of R4, Female Headed Households (FHHs) engage in homestead gardening to improve their nutritional status and income generation.

WFP/Kires Ybrah

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).























































R4 reached over 93,000 farmers (60 percent women) during the 2019/20 agricultural season in Burkina Faso, Ethiopia, Kenya, Malawi, Senegal, Zambia and Zimbabwe. In 2020, R4 expanded to Bangladesh, where the initiative launched an index-based flood insurance product, in partnership with Oxfam Bangladesh and Green Delta Insurance Company Ltd, protecting 2,000 casual labourers engaged in agricultural work from catastrophic flood events. This year, the initiative is also being rolled out in Madagascar, where R4 is targeting 3,500 farmers with insurance and a set of integrated risk management

strategies. During the quarter, R4 programme activities were adapted to follow respective countries' COVID-19 preventive measures. This resulted in some changes with regards to conditionality mechanisms for farmers to access insurance policies, with some countries modifying or removing the conditionality. COVID-19 preventive

messages were disseminated leveraging existing project structures and systems, such as radio platforms used for climate services, bulk messaging, or through savings groups. Despite the challenges posed by the pandemic, R4 countries are preparing for the 2020/21 agricultural season.

Figure 2. 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**



54,625 households (245,812 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 builds its risk reduction component on 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 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 Component

Under the risk reduction component, 2,585 Female Headed Households (FHHs) engaged in homestead gardening to improve their nutritional status and income generation. During the reporting period, 450 lead farmers (10 percent women) received trainings and started practicing Climate Smart Agriculture (CSA) measures. 326 farmers (20 women) received Disaster Risk Reduction (DRR) trainings combined with practical demonstrations. In Amhara, 75 Integrated Watershed Management (IWM) plans were developed. These IWM plans provide guidelines for water and soil conservation measures as well as the implementation schedule led by village-level watershed management committees. Training of Trainers (ToT) was conducted at district level to develop IWM plans, which was further cascaded to 602 participants (12 percent women).

Moreover, 1,434 FHHs prepared 2,868 compost pits for soil fertility management and 105 Roof Rainwater Harvesting Systems (RRWHs) were installed for 105 households (80 percent women) in water scarce areas.

Risk Transfer Component

A total of 54,625 farmers (36 percent women) were insured for the 2020 long cycle agricultural season in Amhara and Tigray. Due to the COVID-19 pandemic, farmers were not able to work on their Income Generating Activities (IGAs) and usual farming practices. The Government of Ethiopia (GoE) declared a 5-month State of Emergency which hindered farmers' free movement and rural market, affecting households' ability to generate income for their livelihoods. Most of the trainings planned for the period were also postponed.

As part of the insurance handover process, a joint workplan was prepared by WFP to identify cost sharing and discreet tasks to be undertaken by the two insurance companies that WFP is working with under R4 – Africa Insurance Company (AIC) and Oromia Insurance Company (OIC). This has been shared with the insurance companies for their comments and feedback.

A new distribution channel was set up in Amhara, with Amhara Saving and Credit Association (ACSI), with OIC and ACSI signing a Memorandum of Understanding (MoU) during the reporting period.

In the next quarter, 10,652 beneficiary households are due to be insured for the short cycle insurance period both in Amhara and Tigray. Terms of Reference (ToR) for an Index Design Team have been finalized to build in-country capacity to design and develop index insurance solutions, building on the training sessions that took place end of 2019. The Index Design Team will start to engage on the process for next year's index data collection and field testing. To assess the current index performance, a mid-season assessment will be conducted in selected kebeles of Amhara and Tigray. In collaboration with the International Food Policy Research Institute (IFPRI), a Picture Based Insurance exercise will be implemented for the second time in both regions to provide further input on basis risk.

Risk Reserves and Prudent Risk-Taking Components

Through the risk reserves component, the initiative aims to improve farmers' access to savings services through VESAs, improving their awareness in financial literacy and income generating skills. A total of 9,500 farmers (39 percent women) are participating in 436 VESAs to date, mobilizing a total of US\$68,222 which is used as

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