

SAVING  
LIVES  
CHANGING  
LIVES



# R4 Rural Resilience Initiative

**QR 1**  
**2020**

JANUARY | MARCH 2020





*Farmer Josephine Mutwii standing next to a water pan on her farm in Kitui County, Kenya*

WFP/Alessandro Abbonizio



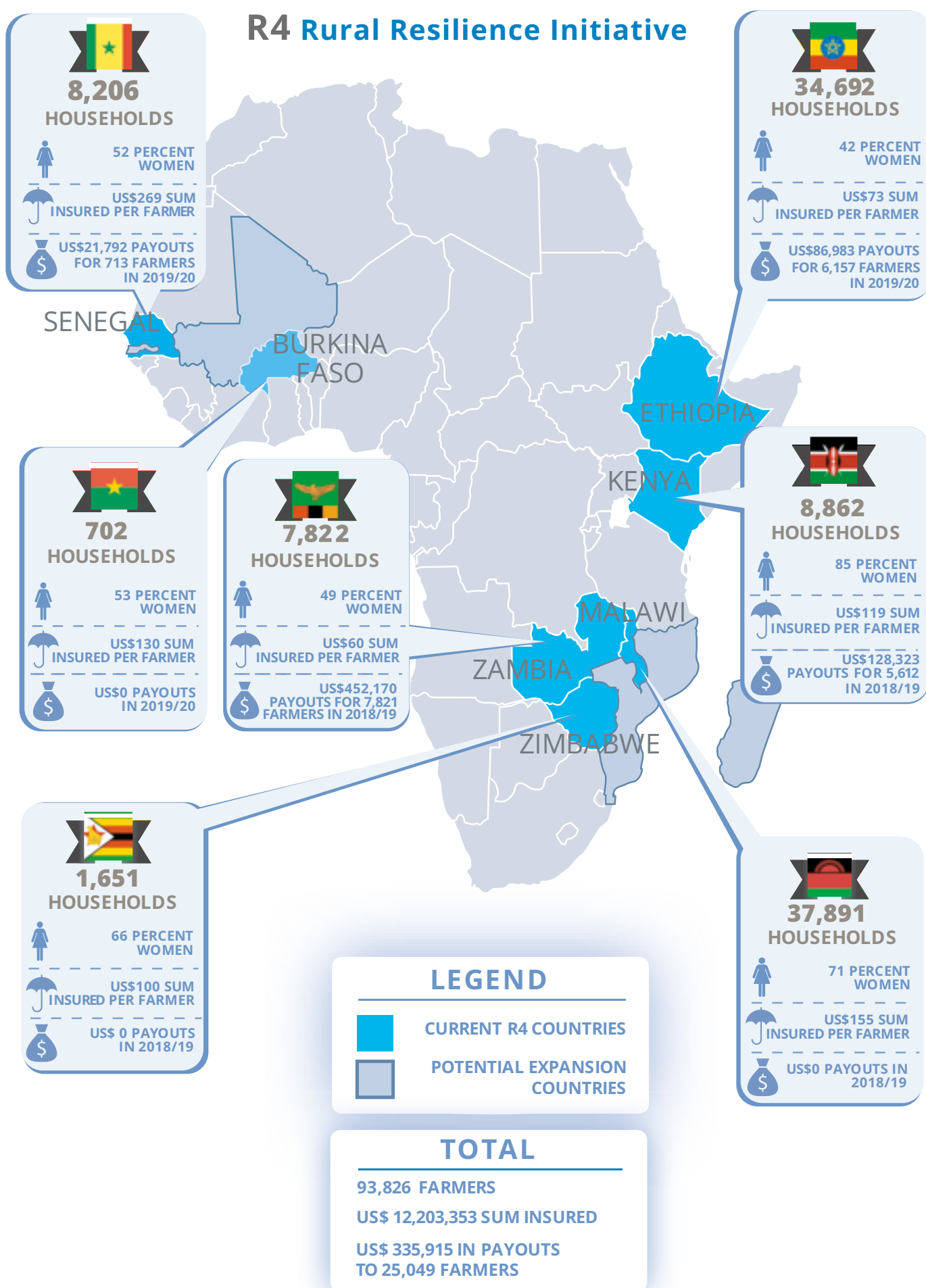
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**Photo cover:** WFP/Alessandro Abbonizio

*Farmer Kavemba Nzuki holds freshly harvested cowpeas  
on her farm in Kitui County, Kenya*

Figure 1. R4 Countries Map





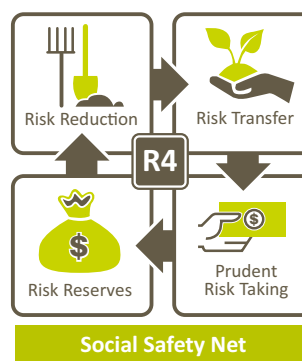
*Farmers receiving insurance payouts due to late onset of rains in Tigray, Ethiopia*

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 currently reaches over 93,000 farmers, (60 percent women) in Burkina Faso, Ethiopia, Kenya, Malawi, Senegal, Zambia and Zimbabwe. The initiative will also introduce insurance in Mozambique this year.

Following the outbreak of the COVID-19 pandemic, during the first quarter of 2020, R4 gradually started adapting its field activities in response to the emergency. Many Country Offices developed business continuity plans, Standard Operating Procedures (SOPs) and

contingency plans to ensure continuity of programme implementation. Through programme implementing partners, WFP shared advocacy material focused on COVID-19 mitigation measures (i.e. social distancing, hand washing stations) in local languages. Due to restrictions of movements and gatherings in all the R4 countries, training activities and interactions with farmers were limited to only small groups to ensure COVID-19 preventive measures were being observed. The use of technology has been promoted to disseminate

capacity strengthening messages and for monitoring activities, replacing the need for in-person interactions. Restriction of movements and social distancing measures have affected some programmatic activities, leading to revisions of some risk reduction and public works activities, especially those based on community level works that require large gatherings. As a result, shifts in programme activities are currently being assessed, particularly with regard to the conditionalities for beneficiaries to access insurance.

**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.**





*Farmer working in a sweet potato field  
in Malawi*

WFP/Badre Bahaji



# R4 Ethiopia

 Since 2009



**34, 676** households (159,509 persons)<sup>1</sup>



**36 percent** women



Tigray and Amhara regions



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



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,



**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**

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