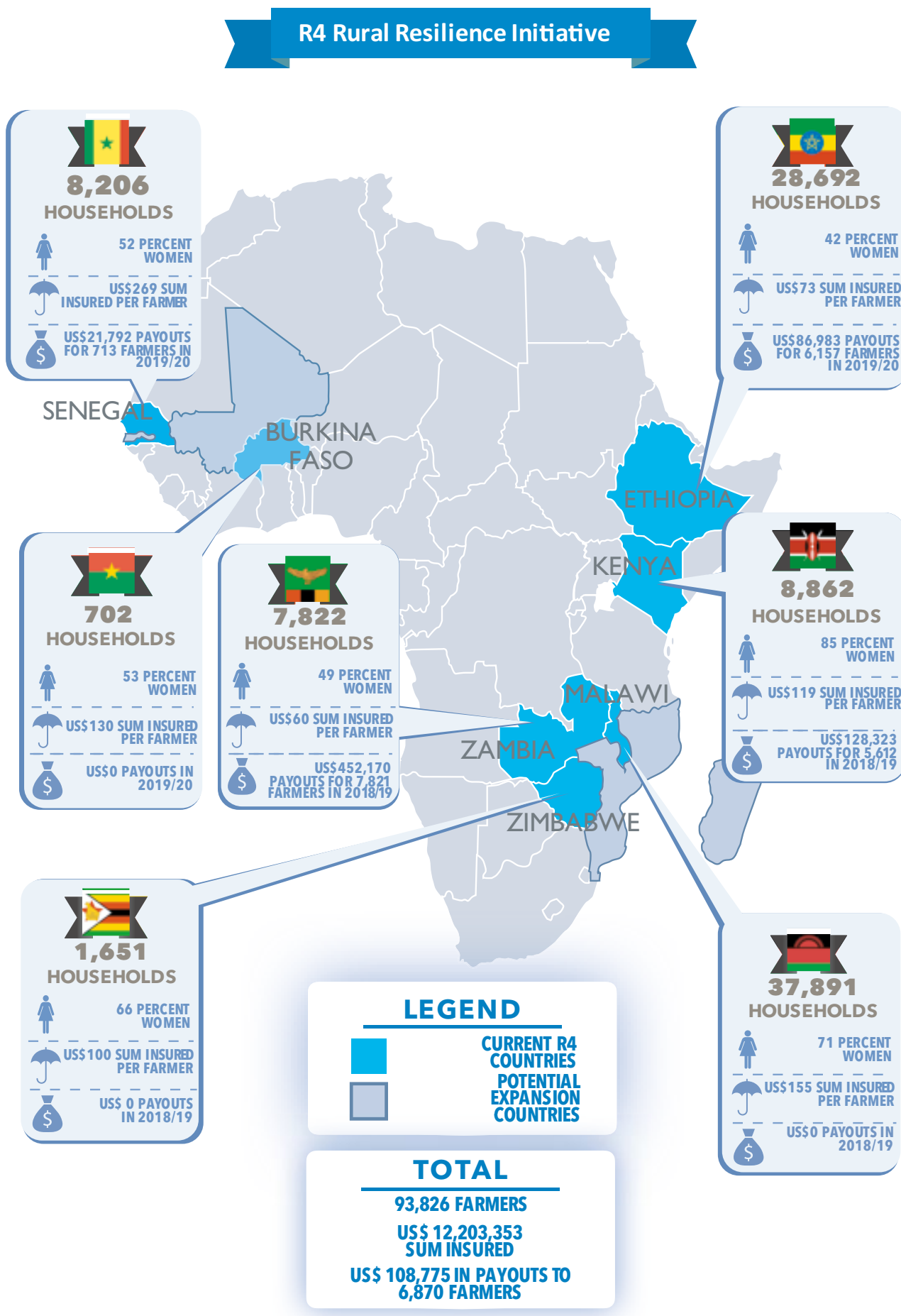


# R4 Rural Resilience Initiative

QUARTERLY REPORT | OCTOBER - DECEMBER 2019



Figure 1. R4 Countries Map



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**Cover:** Brhan Giden indicates which years her and other smallholder farmers from her village identified as the worst for crop failures due to drought in Tigray, Ethiopia. This will inform the rainfall index design of a microinsurance product.

*WFP/ Michael Goode*

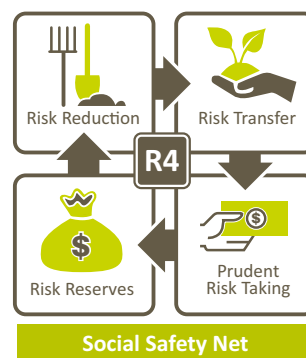






## EXECUTIVE SUMMARY

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).



The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya, Zimbabwe, and Burkina Faso, and will be piloted in Mozambique this year. R4 reached over 93,000 farmers, (60 percent women) in 2019. Of these farmers, over 5,000 accessed insurance products developed by the R4 initiative, either delivered through non-WFP programmes or by paying their insurance premium fully in cash.





















































Farmers participate in a focus group in Kaya, Burkina Faso. In 2019, R4 was implemented in the Central North and East Regions, insuring a total of 702 farmers.

WFP/Mathieu Dubreuil

During the final quarter of 2019, the initiative focused on finalizing insurance enrolments in Malawi, Zambia, Zimbabwe, and Kenya. In Ethiopia, the initiative reached over 28,000 farmers (42 percent women) with weather index insurance. Moreover, under the Satellite Index Insurance for Pastoralists in Ethiopia (SIIPE), 7,816 pastoralists accessed index-based livestock insurance in the Somali region of Ethiopia. In Senegal, a total of 8,206 farmers (52 percent women) were insured for

the 2019 agricultural season. In 2019, R4 expanded into Burkina Faso, where the initiative insured 702 farmers (53 percent women). 2019 also marked the expansion of R4 to Mozambique, where in 2020 the initiative will pilot interventions in Tete, Gaza, Nampula and Zambezia provinces. During this quarter, Mozambique's first Green Climate Fund (GCF) proposal for the expansion of R4 in the country was approved during the 24th Meeting of the GCF Board in Songdo.

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\$109,000
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\$56,000
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



**28,692** households (144,033 persons)



**42 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, 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 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 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

During this quarter, a total of 24,189 farmers (43 percent women) participated in long-term risk reduction activities, including building of trench bunds, runoff flood diversion canals, hillside terraces, and seedlings cultivation. Moreover, 2,000 Female-Headed Households (FHHs) engaged in micro-gardening practices and 110 rainwater harvesting systems (RWHs) were installed for 95 FHHs and for 15 male-headed households with disabilities.

Under the risk transfer component, 28,692 farmers (42 percent women) were insured for the 2019 agricultural season for both long and short cycle crops. Of these farmers, 24,189 (43 percent women) paid 25 percent of their premiums in

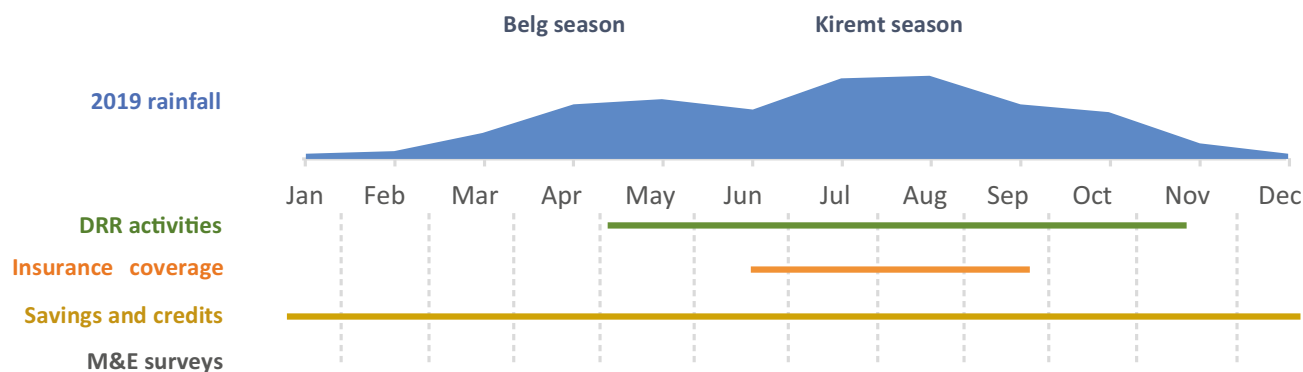
cash and 2,312 farmers (31 percent women) paid for their premiums fully in cash. Moreover, a total of 2,191 have accessed insurance through other donor funded programmes.

Under the risk reserves and prudent risk taking components, 9,150 farmers (40 percent women) participated in 404 VESAs, with a total capital held amounting to US\$35,021 (ETB1,128,131). Moreover, 19,851 farmers (38 percent women) saved a total of US\$757,353 (ETB 24,394,345) in RUSACCOs and 946 farmers (7 percent women) accessed loans from the Revolving Loan Funds (RLFs) totalling US\$53,033 (ETB1,708,173) for different Income Generating Activities (IGAs).

### Satellite Index Insurance for Pastoralists in Ethiopia (SIPE)

WFP began offering insurance to pastoralists in 2018 through the Satellite Index Insurance for Pastoralists in Ethiopia (SIPE). In 2019, a total of 7,816 pastoralists have registered for the index-based livestock insurance in the Somali region of Ethiopia. Following dry spells during the 2019 season, 1,721 pastoralists received a total payout of US\$97,508.

Figure 3. Ethiopia 2019 seasonal calendar



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