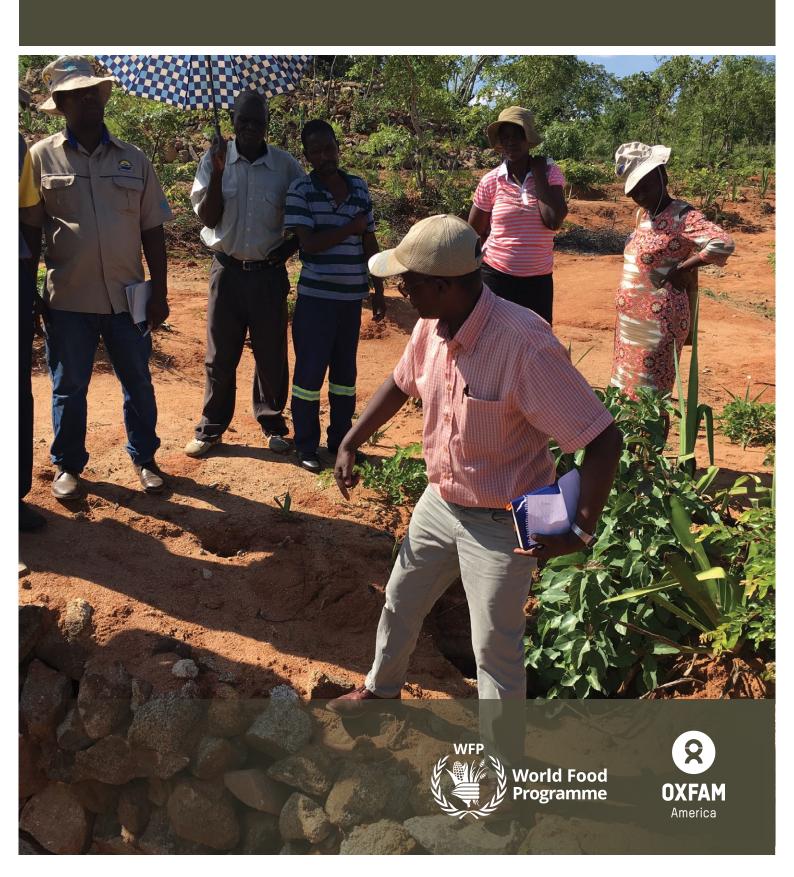
# **R4 Rural Resilience Initiative**

QUARTERLY REPORT | JANUARY - MARCH 2019

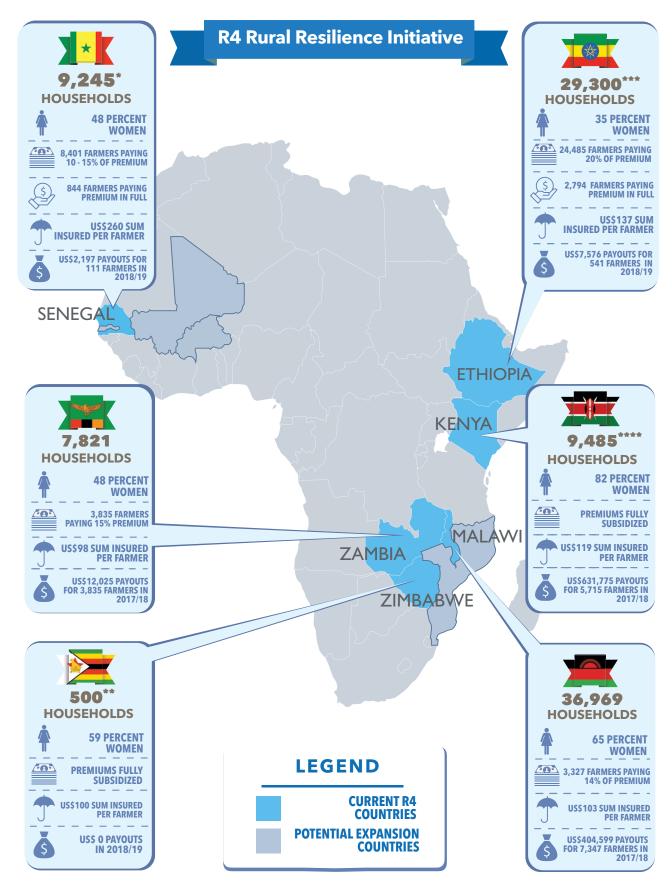




# **CONTENTS**

Executive summary	5
R4 Ethiopia	7
R4 Senegal	9
R4 Malawi	11
R4 Zambia	13
R4 Kenya	15
R4 Zimbabwe	17
Conclusion	19
Appendix I: Metrics from the field	20
Appendix II: Rural resilience event series	24
Appendix III: R4 partners and institutional roles	25
Appendix IV: Media citations and resources	29

Figure 1. R4 Countries Map



- \* The figure refers to the number of insured households during the 2018 agricultural season.
- \*\* Four farmers dropped out after registration.
- \*\*\* The figure refers to the number of insured households during the 2018 agricultural season.
- \*\*\*\* The figure refers to the number of insured households during the 2018 short rains season.



## **EXECUTIVE SUMMARY**

The R4 Rural Resilience Initiative (R4) is a strategic partnership between Oxfam America (OA) and the United Nations World Food Programme (WFP). R4 was initiated in 2011 to respond to the challenges faced by food insecure communities enduring increasingly frequent and intense climate disasters and other shocks. The program builds on the initial success of HARITA (Horn of Africa Risk Transfer for Adaptation), an integrated risk management framework developed by Oxfam America, the Relief Society of Tigray (REST), Ethiopian farmers and several other national and global partners. R4 refers to the four risk management strategies integrated in the project to 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 farmer participating in asset creation activities in Blantyre, Malawi.  $WFP/Badre\ Bahaji$ 

The initiative is implemented in Ethiopia, Senegal, Malawi, Zambia, Kenya and Zimbabwe reaching over 87,000 farmers, (benefitting around 545,000 people). 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.

During this quarter, the initiative focused on commencing activities in each of the R4 countries. Following dry spells during the 2018 agricultural season, the indexes were

triggered in Ethiopia and Senegal. In Kenya, assessment of farmers' average yields took place in January to analyse the level of payouts for the 2018 short rains season. In Zambia, the index triggered and payouts will be disbursed during the following quarter. In Malawi, the R4 team focused on monitoring of interventions and planning activities for 2019. In Zimbabwe, an outcome monitoring exercise was conducted to determine the effects of the initiative on household resilience. Results from the survey will be presented in the next Quarterly Report.

Figure 2. R4 achievements

Planting year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Payouts			<b>U</b> S\$17,000	\$ US\$320,000	\$ US\$24,000	\$ US\$38,000	\$ US\$450,000	\$ US\$74,000	\$ US\$1.5m	<b>5</b> US\$9,800
Value of premiums	<b>S</b> US\$2,500	<b>S</b> 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
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
Cash contribution							<b></b> US\$43,000	US\$86,000	<b>7</b> 8 US\$78,000	US\$128,000
R4 Farmers insured through WFP	<b>T</b>		<b>#</b>	W.				Ÿ.	W.	
(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)
Non-R4 Farmers insured*							3,918	4,448	6,603	5,763
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

<sup>\*</sup> Farmers accessing insurance developed through the R4 Initiative, either subsidized through other programmes or paying fully in cash.

Our vision: 500,000 insured farmers in 2022.

### **R4 ETHIOPIA**







28,615 households (140,213 persons)\*



38 percent women



Tigray and Amhara regions



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



KfW, Oxfam America, Swiss Re, Margaret A. Cargill Foundation, Norway

#### **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 crop insurance coverage. The activity is completed by the implementing partners.



Risk Transfer component: By building assets, farmers gain access to weather index-based insurance (WII). To receive the insurance policies, farmers engage in asset creation activities between two and seven days as their contribution to the premium, depending on the sum insured the participants require. 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) and then paid to the insurance company branch. In 2018, participants contributed a 20 percent cash contribution to the total amount of the premium.

**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 must become members of RUSSACOs to access loans. Subsequently, the local partners, such as REST and ORDA, provide trainings to the participants before distributing the loan through RUSACCOs. The participants repay the loan to the RUSACCOs and then it revolves into loans for other members through the RUSSACOs.

The figure refers to the number of insured households R4 Ethiopia plans to register for the 2019 season.

#### **PROJECT STATUS**

In 2019, R4 in Ethiopia plans to reach a total of 28,615 farmers (38 percent women) in Amhara and Tigray regions. During the quarter, the R4 team attended a consultative meeting on nutrition sensitive practices organized by the implementing partner REST. Among the participants were Health and Agriculture experts from the Federal and Regional Bureau, REST coordinators and officers, as well as WFP staff. The meeting included a one-day field visit to two woredas of Tigray where livelihood interventions are implemented by REST. During the visit, discussions were held with households engaged in food security and livelihood-related initiatives as well as with R4 VESA groups.

The meeting started with a regional nutrition overview by the Health Bureau where the nutrition status and main challenges were presented, highlighting the high rate of undernutrition in the region, with stunting affecting 39 percent of children under five, wasting affecting 11 percent of children, and 23 percent of children classified as underweight.

Main recommendations of the meeting indicated:

- the need to assess the linkages between livelihood development-based interventions with improved household nutritional status;
- activities should be focused on growing nutrient-dense and fast-growing plants for household consumption;
- nutrition-based monitoring of the household needs to be well designed and applied on a regular basis;
- an increased focus on agricultural development initiatives and their role in enhancing the nutrition status of households is essential;

- the need to standardize the various micro-gardening initiatives in the region, including R4 micro-gardening activities, and;
- the need to provide technical support in enabling VESAs to discuss nutritional issues in their regular meetings.

As part of the risk transfer component, implementing partners REST and ORDA conducted different trainings on WII concepts in Tigray and Amhara with a total of 3,018 (33 percent women) and 288 local experts. Local partners also conducted awareness raising activities and community discussions for the 2019 insurance enrolments with 683 farmers and 81 local experts in 11 districts of Tigray and with 213 VESA leaders in one district of Amhara. Lower than average rainfall during the 2018 season triggered payouts of US\$7,576 for 541 farmers, with REST and ORDA announcing a season payout in 11 districts of Tigray and in one district of Amhara during the quarter.

Under the risk reserves and prudent risk taking components, 3,959 farmers (39 percent women) participated in 186 savings groups in Tigray, saving a total of US\$8,882 from VESAs and US\$7,676 from RUSACCOs. A total of 124 farmers accessed loans worth US\$1,948. In Amhara, a total of 3,926 farmers (34 percent women) participated in 213 saving groups, saving a total of US\$4,243 from VESAs and US\$338 from RUSACCOs. A total of 792 farmers accessed loans worth US\$8,023. During the quarter, a training on Income Generating Activities (IGA) and Nutrition Gap assessment was conducted by ORDA with 19 farmers and 44 Development Agents.

FIGURE 3. Ethiopia 2019 seasonal calendar

Pola coccon

Viromt coacan

预览已结束,完整报告链接和二维码如下:

https://www.yunbaogao.cn/report/index/report?reportId=5 4551

