

# R4 Rural Resilience Initiative

QUARTERLY REPORT | APRIL - JUNE 2015





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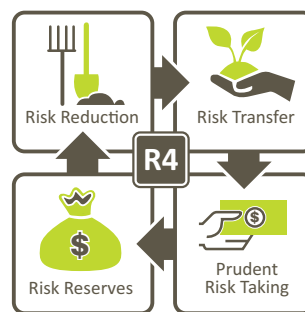


## EXECUTIVE SUMMARY

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 four risk management strategies: **improved resource management through asset creation** (risk reduction), **insurance** (risk transfer), **livelihoods diversification and microcredit** (prudent risk taking) and **savings** (risk reserves).

This quarter marked the beginning of the R4 implementation phase in Malawi and Zambia, and continued expansion in Ethiopia and Senegal.



In **Ethiopia**, R4 exceeded this year's goal of reaching 25,000 farmers by successfully extending insurance to over 27,000 farmers in 86 villages in Tigray and Amhara. Of the total farmers who enrolled for insurance, 10 percent paid their premium fully in cash while the rest contributed 10 - 20 percent in cash and the remaining in labor. In Amhara, R4 is being implemented in partnership with the Organization for Rehabilitation and Development in Amhara (ORDA), while REST continues to implement R4 in Tigray, where it initially started. The average sum insured per participant has shown a four percent increase from 52 USD (1,082 ETB) last year to USD 54 (1,125 ETB) this year.

Coco McCabe, a writer for Oxfam shows Medhin Reda and her daughter Tekleweini pictures from her last visit at their home in Tigray, Ethiopia. *Oxfam America / Eva-Lotta Jansson*
























In **Senegal**, R4 is being implemented in three regions- Tambacounda, Kolda and Kaffrine, reaching more than 6,000 farmers. Weather Index Insurance was introduced for the first time in Kolda to cover farmers' rice crop. This new product was developed by Planet Guarantee, R4's partner, as part of the USAID Development Innovation Venture (DIV) Award granted to the program in 2014. Over 3,200 farmers purchased insurance this season under the Insurance for Assets (IFA) scheme, including 287 farmers in Kolda. The average sum insured per participant has increased by 55 percent from USD 101 (61,070 FCFA) last year to USD 157 (94,729 FCFA) this year. In addition, in Tambacounda, a partnership has been established with the IFAD-funded program PADAER, allowing 233 members of PADAER-supported

farmers' organizations to access R4's weather index insurance product. These partnerships are an example of R4's efforts to increase impact and effectiveness by integrating R4 with other existing resilience building programs.

In **Malawi and Zambia**, the R4 teams formalized partnerships at local level, completed baseline surveys and started registering participants.

In this report, we share updates from the April - June 2015 quarter, and present a case study on *warrantage*, an inventory credit scheme successfully tested in Senegal.

Figure 1. R4 achievements

<b>Payouts</b>			 \$ 17,000	 \$ 320,000	 \$ 24,000	 \$ 38,000	
<b>Value of premiums</b>	 \$ 2,500	 \$ 27,000	 \$ 215,000	 \$ 275,000	 \$ 283,000	 \$ 306,000	
<b>Total sum insured</b>	 \$ 10,200	 \$ 73,000	 \$ 940,000	 \$ 1,3m	 \$ 1,2m	 \$ 1,5m	
<b>Farmers insured</b>	 200	 1,300	 13,000	 18,000	 20,000	 26,000	 31,000
	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Countries</b>	Ethiopia	Ethiopia	Ethiopia	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Senegal	Ethiopia Malawi Senegal Zambia

# STATUS SUMMARY

## ETHIOPIA

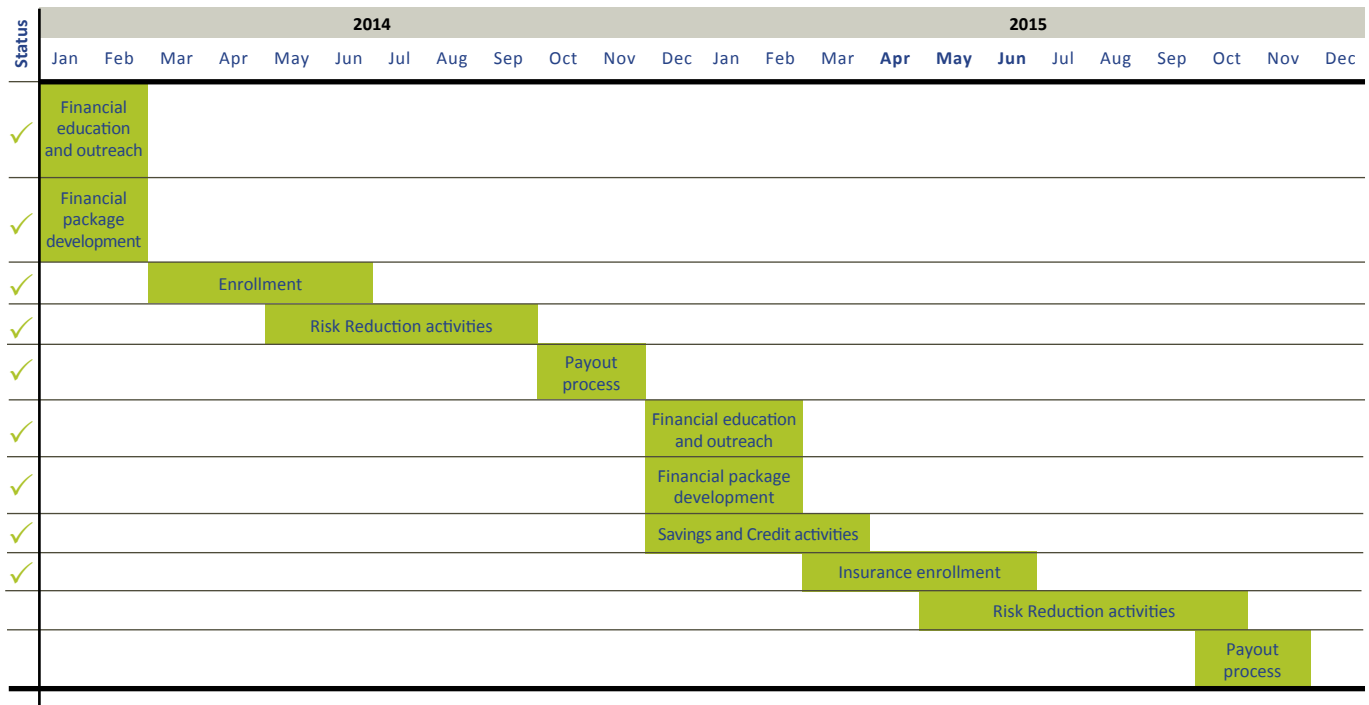
During the 2015 agricultural season, insurance was offered in 81 villages in Tigray, and in five villages in Amhara. A total of 27,668 farmers purchased insurance (25,773 farmers in Tigray and 1,895 farmers in Amhara) including 33 percent women, exceeding the program goal of reaching 25,000 farmers. The percentage of women farmers who purchased insurance has increased by 2 percent compared to last year. Farmers had the option to purchase insurance through labor or cash. Of the total farmers who enrolled for insurance, 10 percent (2,796 farmers) purchased insurance fully in cash whereas the rest contributed 10-20 percent of the premiums in cash and the remaining in labor.

In Tigray, all the farmers who enrolled for the Insurance for Assets (IFA) scheme contributed 15 percent in cash. In Amhara, based on farmers' graduation status within the government-run Productive Safety Net Programme (PSNP) and the number of years they have been enrolling for insurance under the R4 program, farmers were encouraged to pay 10 percent to 20

percent of the premium in cash, whereas farmers who are part of the PSNP program and enrolling for the first time were offered the option to fully pay for insurance with their labor through the IFA scheme. This strategy promoting incremental cash contribution has been designed to ensure a smooth transition as farmers graduate from the PSNP. It also aligns with R4's sustainability strategy of creating an insurance market in Ethiopia by increasing the number of cash-paying farmers.

Under the risk reduction component of the program, a total of 15 Participatory Capacity and Vulnerability Assessments (PVCA) were undertaken in Tigray and Amhara to identify the appropriate soil and water conservation activities that farmers will undertake as part of the IFA scheme. As part of the risk reserves and prudent risk taking components, 83 savings groups in Amhara saved 2,045 USD (40,903 ETB) and lent 4,334 USD (86,738 ETB) to 920 members in this quarter. A total of 1,903 farmers, 35 percent of which are women, received loans to finance income-generating activities (IGA). REST also offered trainings on savings, credit and IGA to 2,502 farmers.

Figure 2. R4 Ethiopia timeline for the 2014-2015 agricultural season



## SENEGAL

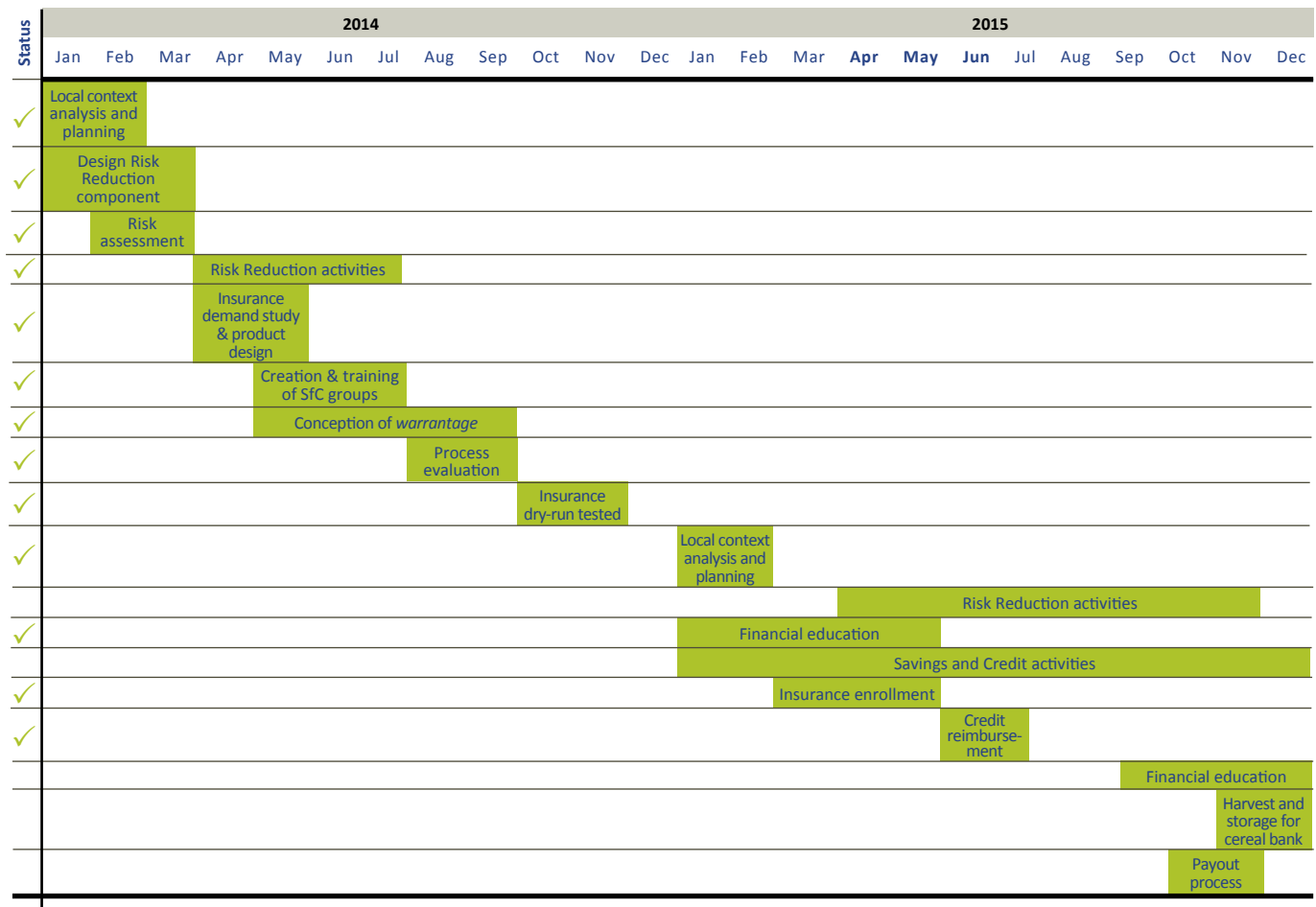
This quarter marked the completion of Food for Assets (FFA) dry season activities in the Tambacounda and Kolda regions with more than 6,000 participants. These risk reduction activities support rehabilitation of the low-lying lands through the construction of stone bunds to protect fields from sand, the dredging of ponds, and the construction of small dikes. The rainy season activities are ongoing in Kolda, Tambacounda and in the Kounghoul department of the Kaffrine region. This year, the R4 team is testing Saving for Change (SfC) associations as the main delivery channel for insurance. By the closing date of insurance registration (June 30), a total of eight associations had signed insurance policies on behalf of their members.

More than 3,200 farmers purchased the weather index insurance product in exchange for labor on risk reduction activities under the

Insurance for Assets (IFA) scheme. This was also achieved through partnerships with other resilience building programs. For example, a partnership was established with the IFAD-funded programme PADAER, allowing 233 members of PADAER's supported farmers' organizations to access R4's weather-based insurance product. In addition, this season, insurance was offered for the first time in Kolda where 287 farmers of Medina El Hadji purchased insurance to cover their rice crop. The product was developed by Planet Guarantee, R4's partner (in partnership with the USAID / Naatal Mbay project) as part of the USAID Development Innovation Venture (DIV) Award granted to R4 in 2014. This agricultural season, the sum insured per participant has increased by 55 percent from USD 101 (61,070 FCFA) to USD 157 (94,729 FCFA).

Under the risk reduction component, farmers constructed stone bunds, rehabilitated gullies, and dug ponds in the project villages

Figure 3. R4 Senegal timeline for the 2014-2015 agricultural season





as part of the IFA scheme. Under the risk reserves and prudent risk taking activities, a total of 15 savings groups in Koussanar participated in a savings layaway system, provided by myAgro, to purchase seeds and inputs. myAgro sells agricultural inputs (fertilizer and seed) on layaway via a mobile phone platform and a network of local village vendors. In addition, five associations of savings groups gained access to revolving credit through U-IMCEC, a partner microfinance institution (MFI). In addition, the *warrantage* scheme piloted in 2014 has shown successful results.<sup>1</sup>

## MALAWI

During this quarter, the R4 program entered the implementation phase in Malawi. The Balaka District Council, Concern Universal, CUMO Microfinance, and NICO Insurance are the key operating partners at the local level. The team is also working at the national level with the Department of Disaster Management Affairs (DoDMA), the Department of Climate Change and Meteorological Services (DoCCMS), the Ministry of Agriculture (MAL), and the Ministry of Finance, Economic Planning and Development (MoFEP&D).

The team completed a baseline survey using the Household Economy Approach (HEA) with structure-based household (HH) surveys. The data analysis and report will be finalized by the end of July, 2015.

Under the risk transfer component, the country team has been holding community consultations together with the R4 insurance experts and the International Research Institute for Climate and Society (IRI) to develop the index for the insurance product. The target for this year is to reach 1,000 households. The product will be rolled-out in the next quarter once the index is finalized. Risk reduction activities will also begin in the next quarter.

The team is exploring the integration of the SCOPE management information system in the R4 insurance registration process, a tool already used by WFP for registering FFA participants in Malawi.

## ZAMBIA

This quarter marked the beginning of the pilot implementation phase in Zambia with partnerships established with local organizations, baselines finalized, awareness-raising on index insurance for key stakeholders, and registration of participants initiated.

Partnerships were formalized with Development Aid from People to People (DAPP) and the microfinance institution Vision Fund Zambia. At institutional level, the team is in the process of establishing partnerships with the Government's Disaster Management and Mitigation Unit (DMMU), Ministry of Agriculture and Livestock (MAL), as well as with the UN Food and Agriculture Organization (FAO).

Similar to Malawi, a baseline survey was conducted using the HEA.

Preparations are ongoing to conduct the registration of R4 participants during the next quarter, with the goal of enrolling 500 households this year.

Linkages to markets are being fostered through the development of a multi-purpose aggregation center in Kanchomba South, based on the experience of WFP's Purchase for Progress Programme (P4P). The center will act as a market outlet for cowpeas and beans produced by R4 farmers in Pemba. The aggregation center will also act as a one-stop shop for other agricultural services such as provision of agricultural inputs (seed and fertilizer), and veterinarian services.

The Purchase for Progress (P4P) program links WFP's demand for staple food commodities (cereals, pulses and blended foods) with the technical expertise of a wide range of partners to support smallholder farmers boost their agricultural production and sell their surplus at a fair price. By providing a market to smallholder farmers and supporting them to improve crop quality and increase their sales to WFP as well as other buyers, the initiative has transformed WFP's local procurement into a vital tool to address hunger.

1. For more details on the *warrantage* pilot and its results, see chapter "Warrantage in Senegal: Promoting farmers' income security and prudent risk taking" on page 11.



Figure 4. R4 Malawi and Zambia timeline for the 2014-2015 agricultural season

Status	2014												2015											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
							Inception			Design			Pilot Implementation											
	Rainy Season												Rainy Season								Rainy Season			
✓	Project preparation & national assessments																							
✓							Local context analysis																	
✓							Design and planning																	
✓							Insurance testing																	
✓										Interactive games			Financial education											
																Insurance enrollement								
																			Risk reduction activities					
																			Savings and credit activities					

Women member of a Village Savings Group in Moyo (Pemba District, Zambia).  
WFP / Micol Mulon

# ACCOMPLISHMENTS THIS QUARTER

## METRICS FROM THE FIELD

### ETHIOPIA



#### Risk Transfer

- In Tigray, 25,773 farmers enrolled for insurance this season of which 2,440 farmers paid 100 percent of the premiums in cash and the remaining 23,333 farmers contributed 15 percent of the premiums in cash; 34 percent (8,778 farmers) were women farmers compared to 31.5 percent last year.
- In Amhara, 1,895 farmers enrolled for insurance this season; 356 (18 percent) of whom paid fully in cash for the first time (9 percent women); 716 farmers contributed 20 percent of the premium in cash and 823 farmers contributed 10 percent of the premium in cash; 24 percent (462 farmers) were women farmers compared to 18 percent last year.
- A total of 35,500 farmers in Tigray and 3,026 farmers in Amhara received financial education before the insurance product was rolled-out.
- In Amhara, 34 district experts (5 women) including development agents and experts from the Bureau of Agriculture received training on index insurance.



#### Risk Reduction

- 10 Participatory Vulnerability and Capacity Assessments (PVCAs) and 5 PVCAs were completed in Tigray and Amhara, respectively.
- 158 farmers and 32 experts were trained on Disaster Risk Reduction (DRR) activities in Amhara.



#### Prudent Risk Taking and Risk Reserves

- In Tigray, 19 savings groups were established in 2014 which hold a cumulative total capital of 794 USD (15,890 ETB); 1,903 farmers, of which 35 percent were women, took a loan to finance IGAs.
- In Amhara, 83 savings groups are functioning and have accumulated a total of 20,381 USD (407,618 ETB). This quarter, members saved 2,045 USD (40,903 ETB) and lent 4,334 USD (86,738 ETB) to 920 members.
- Farmers in Amhara repaid a total of USD 850 (17,000 ETB) to a local cooperative, RIB Union, for the loan accessed from a revolving fund. This revolving fund of USD 22,950 (ETB 459,000) was set up last year to facilitate loans for R4 participants.
- 2,502 farmers in Tigray received trainings on credit, IGAs and savings.

### SENEGAL



#### Risk Transfer

- A total of 3,006 farmers, including 874 women, purchased insurance in Tambacounda; in Kolda 287 farmers purchased insurance.
- Total sums insured in Tambacounda and Kolda are 499,223 USD (284,755,764 FCFA) and 16,007 USD (9,130,601 FCFA), respectively. 775 participants paid a cash contribution of 0.8 USD (500 FCFA) each.
- In Tambacounda, the total premium amounted to 73,194 USD

(41,749,780 FCFA), of which 679 USD (387,500 FCFA) was contributed by farmers in cash as part of the IFA scheme.

- In Kolda, the total premium amounted to USD 948 (574,000 FCFA).
- This year, Saving for Change (SfC) associations are being tested as a delivery channel for insurance; 8 associations signed insurance policies on behalf of their members.
- *La Lumière* field staff, community agents, and SfC association managers were trained on management procedures.
- Posters explaining the concept of insurance were designed and installed in the villages where insurance is being offered.
- A partnership was finalized with the IFAD-funded programme PADAER in Tambacounda to integrate insurance products into PADAER's package, which includes credit and agricultural inputs.



## METRICS FROM THE FIELD

### SENEGAL



#### Risk Reduction

- A total of 18,460 linear meters (lm) of stone bunds were constructed, gullies were rehabilitated by constructing gully bunds, and ponds were dug by participants in Tambacounda as part of the risk reduction activities.
- A total of 6,492 farmers in 133 villages, including 83 percent women, participated in awareness sessions on DRR; 28 *relais* (trainers) were trained on construction of stone bunds; 21 field agents were trained on cash and voucher distribution; 74 retailers were trained on food coupon transactions so farmers can buy food in exchange for food coupons.
- A total of 5,169 participants from Tambacounda have participated in FFA activities; 3,009 participants (1,933 households) from Kolda and 7,477 participants (4,583 households) from Kounghoul have expressed interest in participating in the FFA program.
- In Tambacounda, farmers received food coupons worth USD 221,528.
- Participants from 74 villages in Kolda took part in DRR training; 10 *relais* including one woman participated in training and sensitization on agricultural practices.
- In Kolda, 1,456 participants worked on FFA activities by building 1,665 linear meters of stone bunds, small dykes and 2 wells. The rainy season activities are ongoing.
- A total of 11,520 kg of rice seeds certified by the local government extension services- *Direction Régionale du Développement Rural* (DRDR) were distributed to farmers in Kolda.
- In Kounghoul, 480 lm of stone bunds were built and 14 ha of land in the valleys and lowlands were protected through soil and water conservation interventions.



#### Prudent Risk Taking



#### Risk Reserves

#### Prudent Risk Taking and Risk Reserves

- A total of 552 savings groups are engaged in the risk reserves component in Tambacounda, Kolda, and Kounghoul regions including 457 women's groups and 95 men's groups. These groups cover 12,558 members including 10,406 women and 2,152 men.
- The cumulative savings of the 552 savings groups amount to USD 76,200 (46,146,265 FCFA).
- Of the total 12,558 members, 7,748 members took out loans from the savings groups amounting to a total of USD 54,700 (33,156,681 FCFA).
- 15 savings group associations were established in Tambacounda and Kolda under the status of GIE (Economic Interest Group) and are serving as a delivery channel for insurance.
- A total of 15 savings groups in Koussanar participated in a savings layaway system, provided by myAgro, between December and May, to purchase seeds and inputs for a value of USD 2,200 (1,345,000 FCFA).
- A total of 6,842 savings group members received the "SfC + Business" training on how to better manage income-generating activities and generate profits.
- 5 associations of savings groups have gained access to revolving credit through U-IMCEC, a partner MFI, for a total amount of USD 4,100 (2,500,000 FCFA); in addition, members borrowed a total of USD 10,400 (6,325,000 FCFA) to rent small agricultural equipment like ploughs and seeders.
- Under the *warrantage* scheme (inventory credit system) 24 tons of cereal were placed as collateral in two cereal banks, allowing 17 households to access credit from U-IMCEC worth USD 4,300 (2,625,000 CFA).



## WARRANTAGE IN SENEGAL: PROMOTING FARMERS' INCOME SECURITY AND PRUDENT RISK TAKING

In 2012, the R4 team conducted a national assessment in Senegal to understand the country context and to inform the design of the R4 program. The assessment showed that while the microfinance sector was growing rapidly, the services offered by the existing Microfinance Institutions (MFIs) were still not available to a large portion of the rural population. Credit in particular was out of reach for smallholder farmers in rural Senegal, partly because of their lack of collateral. Lack of credit leads to low yields because of low investment in inputs and seeds; and ultimately the result is a low income for the farmer.

To facilitate prudent risk taking among smallholder farmers, the R4 team piloted an inventory credit system in late 2013 with the communities in the Kouthiacoto village. The idea was to set up a simple mechanism that would help farmers store their harvests in a safe place and allow them to use these as collateral for loans instead of selling soon after harvest when they usually have a greater need of cash but prices are low. This inventory credit system is known in French as *warrantage*.<sup>2</sup> R4's local partner, *La Lumière*, negotiated a deal with an MFI in nearby Koussanar, U-IMCEC, allowing farmers to borrow cash with a relatively low interest rate using their stored grain as collateral.

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2. *Warrantage* is the financing system first introduced and tested by FAO in several West African countries including Senegal to support farmers in improving their income and livelihoods.

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A woman in her vegetable garden, Tambacounda, Senegal.  
WFP / Azzurra Massimino



The results have been encouraging. Depending on which cereal they harvested and stored, farmers who joined the *warrantage* scheme sold their harvest at a higher price (from 4 - 25 percent more). At the same time they were able to take out loans on 80 percent of the value of their stored grains from the MFI with an interest of 1 percent/month. In 2014, a total of 49 members from 10 surrounding villages joined the cereal bank and stored 15,150 kg of cereals including maize, millet, sorghum and rice. Fifteen of them, including one woman, requested loans worth a total of approximately USD 1,450 (850,000 FCFA). They invested them in petty trade and livestock rearing and selling, and reimbursed all their loans and interest on time.

In 2015, the Kouthiacoto cereal bank membership has grown to 58 farmers, almost half of whom are women. Following the success of Kouthiacoto, eight other rural communities in Tambacounda have shown interest in the *warrantage* scheme. The members of the cereal bank contribute labor, sand and water to rehabilitate the building into a concrete warehouse for safe storage. R4 provides cement and steel for construction and hires a mason to train communities in construction. This year, due to the lack of rainfall experienced during the past season, only 17 members of two cereal banks out of the total nine had sufficient surplus stock to participate in the *warrantage* scheme.

### How does an R4 *Warrantage* scheme work?

1. The communities, together with agricultural extension **workers identify an existing storage building that can be rehabilitated into a concrete warehouse** to safely store cereals. The cereal bank members provide labor to rehabilitate and maintain the structure to the MFI's safety and security standards.
2. **The cereal bank members elect a cereal bank management committee** of six members, including a woman representative. The members are organized into savings groups based on the Saving for Change (SfC) methodology to enable them to cover the storage related costs including purchase of grain bags, insecticide and fees for opening an account with the MFI.
3. **An annual agreement is signed between a local MFI, the local partner- *La Lumière*, and the cereal bank management committee** in the presence of local authorities. The agreement clarifies the roles and responsibilities of each party and the credit terms.
4. **The local partner conducts awareness trainings for field agents on *warrantage* and stock management.** The field agents then organize village meetings with members of the cereal bank. Four members of the cereal bank management committee are also trained on inventory management. Information on *warrantage* is regularly communicated through radio broadcasts.
5. Soon after the harvest, in December and January, **members of the cereal bank bring their stock to the warehouse.** The stock is verified by the management committee in presence of the field agent. Each sack of cereals is weighed and labeled with the name of the farmer. Each member receives a deposit slip for their bag(s).
6. **The loan officer of the MFI verifies the quantity and quality of the stocks.** After verification the storage is closed with three locks – a first one owned by the MFI, a second one by *La Lumière's* field agent, and a third one by the cereal bank management committee.
7. **Each member opens an account with the MFI** in order to receive credit.
8. **The MFI grants loans on 80 percent of the value of their stored grains at the time of storage** in the presence of *La Lumière's* field agent. The terms of the loans are one percent monthly for six months maximum.
9. **The R4 field agents meet with the members each month to take stock of the activities they are undertaking with the loan.**
10. At the end of the loan period, in July/August **each member repays the full loan and collects his/her cereal stock from the cereal bank.**



### Banking on grain

Throwing open the heavy metal door of the cereal bank, Bady Ndao, a local farmer leads a visitor inside the concrete building. Sacks of rice, maize, millet and sorghum, each labeled with its weight and a farmer's name, fill only about a third of the space. If the rains had been better—and the harvest bigger—the bank would have more grain, Ndao says.

Most farmers in Kouthiacoto do not own trucks so they cannot transport their grain to local or regional markets. In the past, they had no choice but to sell their surpluses to whomever drove up.

Right after harvest, most people are lucky to get 100 francs (about 30 cents) a kilo for their grain, says Bady Ndao. But if they were able to keep their surpluses for a few months, the price could be as much as triple. Now, they can. With a new cereal bank to store their millet and sorghum safely, farmers are holding out for a better return on their hard work.

*“Instead of selling to middle men at a low price, in June or July we can either use it ourselves or sell it and make more profit,”* says Ndao, noting the price can climb to 250 or 300 francs per kilo.

In the beginning, few women joined the bank. Now, almost half of its 58 members are women farmers, says Ndao proudly. Among the advantages of joining a cereal bank is access to credit, something that can be hard for farmers in remote regions to get—particularly if they are women.

Ndao reports that in 2014 the 50 or so farmers depositing their grain in the bank borrowed a total of 1.2 million francs (about \$2,500).

Ndao is proud of the building and the opportunities it has brought. The storage facility is “up to standard,” he says, so when MFI officials come to evaluate the stored grain they feel confident about loaning cash to farmers.

*“It’s a way for us to fight hunger,”* Ndao says.

*Excerpted from “Banking on grain” by Chris Hufstader*  
[\[http://www.oxfamamerica.org/explore/research-publications/banking-on-grain/\]](http://www.oxfamamerica.org/explore/research-publications/banking-on-grain/)

Bady Ndao, 52, outside the grain bank he manages in Kouthiacoto Village, Senegal.  
*Oxfam America / Jane Hahn*

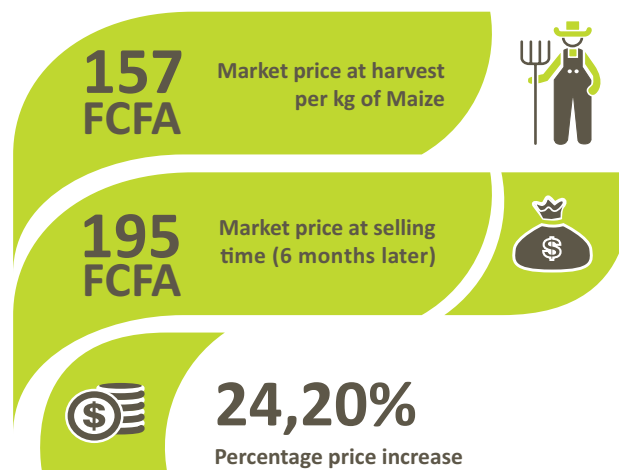
## PROFITS FROM WARRANTAGE

Based on the data collected from participants, the R4 team did a cash-flow analysis to better understand the benefits farmers gain by participating in the *warrantage* scheme.

The analysis below presents an example of a farmer selling 100kg of maize. It suggests that if a farmer participates in the warrantage scheme, he/she benefits in two ways:

1. Increases his/her profit by 12 percent on the value of maize;
2. The loan gives farmers cash on hand to pay for any expenses soon after harvest and invest in other income generating activities.

If a farmer stocks his/her maize produce in the cereal bank to avoid early sale, he/she will earn a larger profit of 17 percent on the value of harvest, had he/she sold it right after harvest.



### Example of a farmer selling 100Kgs of Maize

	Start Month 1	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Total
<b>Scenario 1: If a farmer sells the cereals soon after harvest</b>								
Income from sale of harvest	15,700							15,700
<b>Scenario 2: If a farmer sells the cereals 6 months after the harvest and takes out a loan through <i>Warrantage</i> scheme</b>								
Loan ( <i>warrantage</i> ) 80% of harvest value	12,560							12,560
Interest on loan 1% per month		125.60	125.60	125.60	125.60	125.60	125.60	753.60
Cost of sack (one bag per 100kg grain)	350							350.00
Insecticides for safe storage		137.00	137.00	137.00	137.00	137.00	137.00	822.00
Total cost of <i>warrantage</i> (interest plus storage fee)								1,925.60
Income from sale of harvest							19,500	19,500
<b>Profit on the value of harvest (difference in sale price - storage cost - interest)*</b>								<b>1,874</b>
<b>Percentage of profit on the value of harvest</b>								<b>12%</b>
<b>Scenario 3: If a farmer sells the cereals 6 months after the harvest but does not take out a loan</b>								
Cost of sack (one bag per 100kg grain)	350							350
Insecticides for safe storage		137	137	137	137	137	137	822
Total cost of <i>warrantage</i> (storage fee)								1,172
Income from sale of harvest							19,500	19,500
<b>Profit on the value of harvest (difference in sale price - storage cost)</b>								<b>2,628</b>
<b>Percentage of profit on the value of harvest</b>								<b>17%</b>

\*The profit on the value of harvest (12%) is in addition to the benefits farmer gains by investing the loan amount in other income generating activity.

## LESSONS FROM THE WARRANTAGE PILOT

To gather farmers' and other stakeholders' feedback on the warrantage pilot, the R4 team conducted a satisfaction survey at the end of the first year. The results generated important reflections:

- **Awareness and farmer training is key to the success of the scheme.** The R4 team adopted several outreach and education strategies including peer learning, exposure visits, radio shows and trainings to sensitize farmers on *warrantage*, inventory management and storage practices.
- **A secure storage facility has to be in place for MFIs to feel confident about loaning cash to farmers.** The R4 team provided technical assistance to turn old structures into adequate warehouses.
- **Well-functioning cereal bank management committees play a critical role in implementation of *warrantage*.** Through trainings and technical assistance, R4 ensured that the cereal bank management committees were capable of managing the warehouse's safety from fire hazards, rains and infestation.

## LOOKING AHEAD

While the initial results of the *warrantage* pilot have been encouraging, additional data for subsequent growing seasons is essential to understand the overall impact of the *warrantage* on farmers' livelihoods, income, and food-security. It is also important to understand how cereal banks and *warrantage* are influencing local markets and commodity pricing. About 50 percent of the members in the existing cereal banks are women. What type of activities they are investing in; how are they benefiting differently from the *warrantage* scheme- socially and economically- are some of the key questions the team will be investigating in the coming years.





## CONCLUSION

After the successful planning during the first quarter to prepare for the 2015 agricultural season in the four countries- Ethiopia, Senegal, Malawi and Zambia- this quarter, the R4 team focused on activities on the ground. Registration of participants indicates successful expansion in Ethiopia this season, exceeding the goal of reaching 25,000 farmers. In Senegal, over 6,000 farmers are involved in R4 so far, with insurance being offered for the first time this season in Kolda. Savings groups associations are being tested as a new delivery channel for insurance this year. In addition, new partnerships are being formed to integrate R4 risk management tools with existing resilience building programs in Senegal. Pilot implementation has begun in Malawi and Zambia; the next quarter will show enrollment results in this first year of implementation.

At global level, R4 was featured in several high-level events, and in [The New Economy publication on G7](#) in the chapter titled “Innovations, Creativity and Action at Scale to Build Resilience are Essential to a Zero Hunger World”. Authored by Richard Choularton, Chief, Climate and Disaster Risk Reduction, WFP, the article calls for significant investments in resilience building and livelihoods programs to address climate change and reduce disaster risks. In light of the World Conference on Disaster Risk Reduction held in Sendai in March and the upcoming COP 21, both, WFP and Oxfam America are focused on leveraging the opportunities these global forums present to help people adapt to climate change and fight hunger.

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Tsedal Gebru, 12, prepares coffee as part of the traditional ceremony, in the farming region Adi Ha, in Tigray, Ethiopia. Her brother, Kiflom, 2, looks on.  
*Oxfam America / Eva-Lotta Jansson*



# APPENDIX I: R4 PARTNERS AND INSTITUTIONAL ROLES

## OUR LOCAL/NATIONAL PARTNERS IN ETHIOPIA

- **Africa Insurance Company:** Private insurer in Ethiopia operating in the Tigray, Amhara, and Oromiya regions.
- **Dedebit Credit and Savings Institution (DECSI):** Second-largest microfinance institution (MFI) in Ethiopia with nearly comprehensive coverage of Tigray. Named by Forbes magazine as one of the top 50 MFIs in the world.
- **Ethiopian Farmers' Cooperative:** Primary organizing body for farmers in the community.
- **Ethiopian National Meteorological Agency (NMA):** Agency offering technical support in weather and climate data analysis.
- **Institute for Sustainable Development (ISD):** Research organization dedicated to sustainable farming practices.
- **Mekelle University:** Member of the National Agricultural Research System providing agronomic expertise and research.
- **Nyala Insurance Share Company:** Private insurer in Ethiopia with a strong track record of interest in agricultural insurance.
- **Organization for Rehabilitation and Development in Amhara (ORDA):** Established in 1984 with a focus on natural resource management, food security and agricultural development in Amhara.
- **Relief Society of Tigray (REST):** Local project manager for HARITA, responsible for operating the Productive Safety Net Program (PSNP) in six districts of Tigray and overseeing all regional coordination. Established in 1978. Working with Oxfam since 1984 on development issues. Largest nongovernmental organization in Ethiopia (and one of the largest in Africa).
- **Tigray Regional Food Security Coordination Office:** Office with oversight of the PSNP in the pilot area.
- **Tigray Cooperative Promotion Office:** Office responsible for helping organize farmers at the village level.

## OUR LOCAL/NATIONAL PARTNERS IN SENEGAL

- **Agence Nationale de Conseil Agricole et Rural (ANCAR) - National Agency for Rural and Agricultural Assistance.** Technical agency affiliated with the Ministry of Agriculture. In Koussanar, it is responsible for leading community awareness and mobilization activities, and providing seeds as well as technical advice to farmers. Like PAPIL and INP (listed below), ANCAR is a key partner for the Risk Reduction component.
- **Agence Nationale pour l'Aviation Civile et de la Météorologie (ANACIM) - National Meteorological and Civil Aviation Agency.** ANACIM helps with the design of insurance product(s) by providing historical and current climate data, and installing and maintaining weather stations.
- **Union des Institutions Mutualistes d'Épargne et de Crédit (U-IMCEC) - Savings and Credit Cooperatives' Union.**

A microfinance institution with which we are currently implementing the risk taking component particularly the warrantage and other financial products tailored to the needs of rural women. It is a growing institution seeking to expand its network in rural areas especially.

- **Compagnie Nationale d'Assurance Agricole du Senegal (CNAAS) - National Agricultural Insurance Company of Senegal.** Senegal's only agricultural insurance company (public-private company founded in 2008 by the government). It is the insurance provider for the product(s) offered under the Risk Transfer component.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.
- **BAMTAARE.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Tambacounda.
- **PASA.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kongehuel.
- **Caritas Kolda.** Religious organization carrying out DRR projects on access to water and sanitation, production and processing, and migration management, and leading voucher distribution in Kolda.
- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam's Saving for Change program in Senegal, and the implementation partner for the Risk Reserves component.
- **Projet d'Appui à la Petite Irrigation Locale (PAPIL) - Project to Support Small Local Irrigation.** Technical agency affiliated with the Ministry of Agriculture, in charge of lowland rehabilitation and rice production activities in Kolda.
- **PlaNNet Guarantee.** Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it helps CNAAS commercialize R4's insurance product(s) by conducting awareness-raising and marketing activities among clients.
- **Regional Research Centre for the Improvement of Drought Adaptation (CERAAS).** CERAAS helps with the design of insurance product(s) by helping create the rainfall index (including by contributing to studies on the use of remote sensing tools), and by carrying out crop monitoring.
- **Université Gaston Berger de Saint Louis (UGB).** The second university established in Senegal, specialized in Social Sciences, Economics and Business Management, Political Science and Applied Science. UGB provides the enumerators for FERDI's Risk Transfer studies.

## OUR LOCAL/NATIONAL PARTNERS IN MALAWI

- **Balaka District Council.** The local government administrative authority responsible for the implementation of FFA in the district, which includes activities like community mobilization and training, distribution of project inputs, supervision and monitoring, as well as liaising with other relevant District authorities.
- **Concern Universal (CU).** Long term presence in the country with a strong community-oriented approach, and experience in agriculture and savings projects. Supports R4 with sensitization, targeting, registration, monitoring and implementation of DRR activities and provides supervision and monitoring of R4 activities at district level.
- **CUMO Microfinance.** A well-established microfinance institution in Malawi with the widest rural outreach which seeks to improve low income entrepreneurs with access to sustainable and integrated financial services to unlock their potential. Responsible for the delivery of the risk reserves and saving components of R4 and provides operational support on insurance.
- **Department of Disaster Management Affairs (DoDMA).** An institution mandated to plan, coordinate and monitor disaster risk reduction, preparedness and response activity in country. Provides overall strategic oversight and guidance for R4 in Malawi and supports R4 implementation and coordination through its local structures.
- **Insurance Association of Malawi.** An association of technical experts in the insurance. Approver of insurance products and manages insurance risk in the insurance market.
- **Malawi Meteorological Department.** Responsible for climate change assessments, weather forecast, early warning information and works in collaboration with DoDMA and MOA in the dissemination of early warnings to the people of Malawi.
- **Ministry of Agriculture (MOA).** Responsible for agriculture policies and programs at national and local level. It supports provision of extension services in the R4 project areas.
- **Ministry of Finance Economic Planning and Development (MoFEP&D).** Oversees the National Social Support Policy that governs the establishment of sub-programs including Social Cash Transfer Scheme (SCTS), Public Works Programme (PWP), School Meals, Village Savings and Loans (VSL) and Microfinance. Strategic partner to establish technical and operational synergies with existing programs.
- **NICO Insurance Company.** Main insurance underwriter for index-based insurance products in Malawi.

## OUR LOCAL/NATIONAL PARTNERS IN ZAMBIA

- **Development Aid from People to People (DAPP).** Key R4 implementation partner with a strong community-oriented approach, long-lasting presence in the country, and experience in agriculture and savings projects. Ensures collaboration with Food and Agriculture Organization (FAO) and Ministry of Agriculture and Livestock (MAL) implementing the Conservation Agriculture Scaling Up (CASU) program.

- **Disaster Management and Mitigation Unit (DMMU).** The central planning, coordinating and monitoring institution for all Disaster prevention, preparedness and response activity implementation in the country. Supports R4 implementation and coordination at national level through the Disaster Management Consultative Forum (DMCF) and at local level through the Office of the District Commissioner.
- **Food and Agriculture Organisation (FAO).** Implements the CASU program together with the Ministry of Agriculture and Livestock (MAL), which aims at increasing crop production and productivity while at the same time ensuring sustainable use of natural resources amongst farmers practicing Conservation Agriculture (CA).
- **Ministry of Agriculture and Livestock (MAL).** Implements the CASU program together with FAO, and provides extension services to farmers.
- **Vision Fund Zambia Limited (VFZ).** Zambia's second largest microfinance institution with the widest rural outreach. VFZ offers credit, operational support on insurance and supports financial education trainings as part of R4.

## OUR GLOBAL PARTNERS

- **Fondation pour les Etudes et la Recherche sur le Développement International (FERDI) - Foundation for Studies and Research in International Development.** The Foundation for International Development Study and Research was created in 2003 on the initiative of CERDI- the *Centre d'Etudes et de Recherches sur le Développement International (Université d'Auvergne, France)* to support research in the field of international economic development.
- **Goulston & Storrs, and Weil, Gotshal & Manges:** Law firms providing pro bono legal expertise.
- **Index Insurance Innovation Initiative (I4) at University of California, Davis (UC Davis):** Research partnership on index insurance between academia and development organizations, with UC Davis, the Food & Agriculture Organization, International Labour Organization, and the US Agency for International Development.
- **Swiss Re:** Global reinsurer and leader on climate change advocacy with funding and technical expertise.
- **The International Fund for Agricultural Development (IFAD):** A specialized agency of the UN focused on rural poverty reduction, hunger and malnutrition.
- **The International Research Institute for Climate and Society (IRI):** Member of Columbia University's Earth Institute offering research and technical expertise in climate data and weather index design for rural farmers.

# APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Atelier de capitalisation des bonnes pratiques sous le thème: "De la Protection Sociale à la Promotion Economique Inclusive".	Carla De Gregorio (WFP), Panelist	Delegation General a la Protection Sociale et a la Solidarité Nationale (DGPSN), WFP and French Coopération	Development of productive assets, financial inclusion and value chains approach and resilience.	Representatives of stakeholders (government, private sector, civil society, representatives of technical and financial partners) involved in the implementation of ongoing interventions (FAO, WFP, CNAAS, PADAER, CNCAS).	Dakar, Senegal, 15-16 June 2015
"Enhancing food security and resilience to climate change: what role for microfinance?"- 12th "University Meets Microfinance" Workshop.	Sophie Romana (OA), Panelist	European Microfinance Platform (e-MFP)/Action Group	To debate about the relationship between climate change, food security and microfinance. Innovative financial services were presented and discussed in order to understand their potential to mitigate the impact of climate change on smallholder farmers and ensure food security.	Practitioners and academicians.	Bergamo, Italy, 11-12 June 2015
"Climate Smart Agriculture Advantage: better returns for smallholders" Bonn Climate Change Conference - 42nd session of the Subsidiary Body Scientific and Technological Advice.	Rupak Manvatkar (WFP), Presenter	United Nations Framework Convention on Climate Change	The UN's Rome Based Agencies showcased the latest results from the field in working with farmers in developing countries to adapt to climate impacts.	UN Agencies, Governments, NGOs.	Bonn, Germany, 1-11 June 2015
Working Group meeting of the Global Action Network on agricultural insurance.	William Dick (WFP) Panelist	ILO, USAID and UC Davis through the Global Action Network	To discuss key issues and arrive at specific outputs on the topics of contract design, risk pricing, and market development and consumer education.	Insurance experts and practitioners.	London, UK, 28-30 April 2015
Realizing Rural Resilience and Inclusive Growth by Reducing Risk: Is Agricultural Insurance the Key?	Richard Choularton (WFP), Presenter	USAID	To discuss the potential for agricultural insurance to promote resilience and inclusive agricultural growth as part of an integrated risk management approach.	Governments, NGOs, international organizations, civil society representatives.	Washington DC, US, 23 April 2015
Creating an Action Agenda for Private-Sector Leadership on Climate Change.	Jonathan Jacoby (OA), Panelist	UN Foundation and CERES	To discuss how the private sector is advancing climate solutions in the lead-up to the COP21 climate talks this December in Paris. It also highlighted the importance of robust climate finance for resilience/adaptation on the "Road through Paris" and highlighted the R4 Rural Resilience Initiative as a model.	Representatives from private sector, government, and civil society.	Washington DC, US, 22 April 2015

# APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Agricultural Insurance Workshop Day.	Mathieu Dubreuil (WFP), Presenter	USAID	To gather all actors working on Agricultural Insurance in Senegal and discuss potential collaboration.	Government representatives, NGOs, UN agencies.	Dakar, Senegal, 1 April 2015
Third UN World Conference on Disaster Risk Reduction.	Richard Choularton (WFP), Presenter	United Nations General Assembly	To facilitate the development of a post-2015 framework on disaster risk reduction.	Governments, NGOs, International organizations, civil society representatives.	Sendai, Japan, 14-18 March 2015
Global Climate Observing systems (GCOS) Workshop.	Tania Osejo (WFP), Presenter	United Nations Framework Convention on Climate Change	To share experiences on climate services to reduce vulnerability in food insecure population while enhancing resilience capabilities.	Parties to the Convention, UN bodies, and institutes working on climate / weather data and observational needs in climate services.	Bonn, Germany, 10-12 February 2015
Disaster Risk Management Training for Government.	Munaye Tesfaye (OA), Presenter	WFP	To build the capacity of Government staff and WFP field staff on DRM policy, priority areas and current projects/activities.	Government institutions and WFP sub-office staff.	Bahirdar, Ethiopia, 10-12 December 2014
Climate Change Negotiations (COP 20).	Richard Choularton (WFP), Presenter	United Nations Framework Convention on Climate Change, The Government of Ethiopia, The NEPAD Agency and AFRACA	Within the broader discussion on climate change, WFP discussed the issue of food security and climate resilience in a number of formal and informal forums.	Governments, NGOs, International organizations, civil society representatives.	Lima, Peru, 1-12 December 2014
Evaluation committee WRMF, Remote Sensing Methodologies.	William Dick (WFP), presenter, Mathieu Dubreuil (WFP), member of evaluation committee	IFAD / WRMF	To assess the 2 first campaigns that were covered by the RSS study, give feedback on the outcomes of each methodology.	IFAD, VITO, CIRAD, ISRA (SN), CSE (SN), Swiss Re, GILF.	Rome, Italy, 1-2 December 2014

# APPENDIX III: MEDIA CITATIONS AND RESOURCES

## IN THE NEWS

- Climate Change The New Economy (CCTNE), Green Awards, UNFCCC, "[G7 Climate Change: The New Economy](#)" (June, 2015).
- Greatrex H, Hansen JW, Garvin S, Diro R, Blakeley S, Le Guen Rao KN, Osgood, DE. 2015. [Scaling up index insurance for smallholder farmers: Recent evidence and insights](#). CCAFS Report No. 14 Copenhagen: CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS). Available online at: [www.ccafs.cgiar.org](http://www.ccafs.cgiar.org)
- The International Research Institute for Climate and Society. [Using Satellite Data to Improve Index Insurance](#) (August 2014).
- Zambia: Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, AllAfrica (September 23, 2014) <http://allafrica.com/stories/201409231508.html>
- Leaders at UN summit take steps to ensure food security for 9 billion people by 2050, Medi For Freedom (September 23, 2014) <http://mediaforfreedom.com/readarticle.php?AID=18583>
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- Disaster Risk Financing and Insurance Program (DRFIP), Global Facility for Disaster Reduction and Recovery (GFDRR), "[Senegal: Disaster Risk Financing and Insurance Country Note](#)" (November, 2012).
- Agence de Presse Sénégalaise, "[Sénégal: Le projet R4 veut aider les agriculteurs à faire face aux changements climatiques](#)", AllAfrica (Nov. 13, 2012).
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- David Bornstein, "[News Flash: Progress Happens](#)", The New York Times (Dec. 15, 2011).
- Agnieszka Flak, "[Games Wake People Up to Climate Change](#)", Reuters (Dec. 2, 2011).
- Laurie Goering, "[Insurance Aims to Help Herders Avoid 'Downward Spiral' from Drought](#)", AlertNet (Nov. 30, 2011).
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## STORIES/BLOGS

- [“Dear G7 Leaders: Insurance is hardly enough. Trust us, we know from experience”](#)
- [“Ethiopian Farmers Get a Payout, Easing Effects of Drought”](#)
- [“With Insurance, Loans, and Confidence, This Ethiopian Farmer Builds Her Resilience”](#)
- [“In Northern Ethiopia, Weather Insurance Offers a Buffer Against Drought”](#)
- [“Weather Insurance Offers Ethiopian Farmers Hope—Despite Drought”](#)
- [“Medhin Reda’s Best Asset Is Her Own Hard Work”](#)
- [“Gebru Kahsay Relies on Rain But Has the Security of Insurance”](#)
- [“Selas Samson Biru Faces Uncertainty with the Seasons”](#)

## VIDEOS/MULTIMEDIA

[Africa’s Last Famine](#), a documentary co-produced by Oxfam America and Link TV, featuring HARITA

[R4: The Rural Resilience Initiative](#)

[A Tiny Seed and a Big Idea](#)

[A New Tool for Tackling Poverty](#)

## PHOTOGRAPHY

Project photos are available upon request. See examples of photos used in the enclosed quarterly reports.

## ACADEMIC JOURNALS AND PUBLICATIONS

- Pablo Suarez and Joanne Linnerooth-Bayer, [“Insurance-Related Instruments for Disaster Risk Reduction”](#), Global Assessment Report 2011, International Strategy for Disaster Risk Reduction (October 2011).
- Joanne Linnerooth-Bayer et al., “Drought Insurance for Subsistence Farmers in Malawi,” *Natural Hazards Observer* 33, no. 5, Natural

## PARTNER REPORTS

- [IRI FINAL 2013 End of Season Assessment Report](#): This report provides an assessment of the 2013 rainfall season for the R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2013 indices.
- [HARITA IRI Updated 2012 HARITA Initial End of Season Assessment October 2012](#): This report is a deliverable by the International Research Institute for Climate and Society (IRI) to Oxfam America. It provides an early, exploratory assessment of the 2012 rainfall season for the HARITA/R4 project in Ethiopia in terms of satellite rainfall estimates and their implication for the 2012 indices.
- [HARITA IRI Report to Oxfam America March 2012](#): This report is a deliverable by the IRI to Oxfam America on the 2012 index development processes and presents the final indices offered in the project villages.
- [HARITA IRI Report to Oxfam America May 2011](#): This report is a deliverable by IRI to Oxfam America on the 2011 index development processes. It provides a description of the indices, their structure, their data sources, the design process, and action plans for the project as well as a separate section with the educational materials used to support the 2010/2011 index development process.
- [HARITA IRI Report to Oxfam America June 2010](#): This progress report is a formal deliverable by IRI to Oxfam America and presents an overview of the scalable index insurance product development process for the 2010 growing season. It explains the economic risk simulation games conducted with farmers to understand their risk-management decisions/preferences and also to educate them about index insurance packages.

- [Technical Annex: HARITA IRI Report to Oxfam America June 2010](#): IRI has been working to build a formal statistical methodology that will systematically compare and integrate information on remote sensing of rainfall, ground-based data measurements, and other data sets. This report presents a preliminary analysis that focuses on Adi Ha—the pilot village—modeling rainfall at five neighboring sites, where daily rainfall amounts have been recorded during different intervals for each site over the course of a 49-year time period, from 1961 to 2009. This methodology is intended to be further developed and packaged into tools for contract design and evaluation.
- [HARITA IRI Report to Oxfam America October 2010](#): This progress report is a formal deliverable by IRI to OA that summarizes the 2011 scaling process and presents the education materials developed to support the scaling process.

## OTHER REPORTS

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- Nicole Peterson, “Livelihoods, Coping, and Microinsurance in Adi Ha, Tigray, Ethiopia” (2009).
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Farmers discuss their community's priorities during a CBPP in Balaka, Malawi.  
WFP / Rachael Wilson



# Collaboration

The R4 Rural Resilience Initiative is a strategic collaboration between the World Food Programme and Oxfam America, with no commingling of funds. Each partner has its own sponsors as listed. R4 is inviting donors to support expansion.



The World Food Programme is the world's largest humanitarian agency fighting hunger worldwide.

Each year, WFP assists some 80 million people in around 75 countries.

[www.wfp.org/disaster-risk-reduction](http://www.wfp.org/disaster-risk-reduction)

*With support from*



Oxfam America is an international relief and development organization that creates lasting solutions to poverty, hunger, and injustice, working with individuals and local groups in more than 90 countries. Oxfam America does not receive funding from the US government.

[www.oxfamamerica.org/r4](http://www.oxfamamerica.org/r4)

*With support from*

