

R4 Rural Resilience Initiative

QUARTERLY REPORT | JANUARY - MARCH 2015



CONTENTS

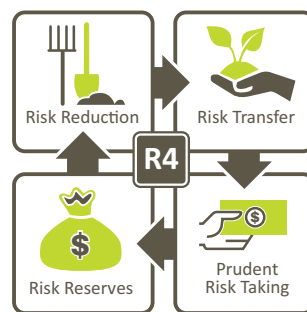
Executive summary	2
Status summary	4
Accomplishments this quarter	7
R4 Rural Resilience Initiative: R4 design and planning in Malawi and Zambia	8
Conclusion	12
Appendix I: R4 partners and institutional roles	13
Appendix II: Rural resilience event series	15
Appendix III: Media citations and resources	18



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 through the project to strengthen farmers' food and income security. The initiative combines risk reduction (improved resource management), risk transfer (insurance), prudent risk taking (microcredit), and risk reserves (savings). In 2014, R4 successfully expanded in Ethiopia and Senegal, while kick-starting in Malawi and Zambia. During this quarter, localized dry conditions led to insurance payouts in both Senegal and Ethiopia for a total of \$38,116. The initiative also continued to make progress in putting in place

the mechanisms, resources and partnerships needed for the operational launch of the programme in Southern Africa during the next agricultural season.



In 2015, R4 **Ethiopia** will reach 25,422 farmers (24,280 farmers in Tigray and 1,142 in Amhara). Insurance enrollment has begun in all the project villages where farmers enrolled in the Ethiopian Government's Productive Safety Nets Programme (PSNP) will have the option to pay for their insurance premiums by working

Community meeting before enrollment activities in Adi Ha, Ethiopia.
Oxfam America / Michelle Talukdar
























on risk reduction activities, while partially contributing in cash. In order to minimize basis risk in eastern Tigray, an improved index incorporating Enhanced Vegetation Index (EVI) datasets has been developed. Farmers in Tigray and Amhara will also be able to access credit for prudent risk-taking.

In **Senegal**, R4 is conducting the preparatory work for the 2015 agricultural season. Field level agreements have been signed with local implementing partners on the four R4 components. A preliminary registration of potential participants showed a higher than expected demand for participation in the Tambacounda

region. In Senegal, as well, the index has been improved to address 2014's challenges and better take into account dry spells. In March, the teams from USAID and Margaret A. Cargill Foundation, who are both supporting R4 in Senegal, visited the project and met with local staff and R4 participants.

In **Malawi and Zambia**, the design of R4 is well underway with key partnerships being finalized. Local level planning has started in anticipation of the 2015-2016 agricultural season. Analysis and planning for the design of the weather-index insurance product has started.

Figure 1. R4 achievements

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

STATUS SUMMARY

ETHIOPIA

R4 Ethiopia plans to reach 25,422 farmers during the 2015 agricultural season, of which 24,280 farmers are in Tigray and 1,142 in Amhara. In Amhara, the initiative is expanding to two additional villages beyond Michael Debir, which was added in 2014. Insurance cover for both long and short cycle crops will be offered only in Michael Debir village, while in the two new villages cover for short cycle crops only will be offered in 2015.

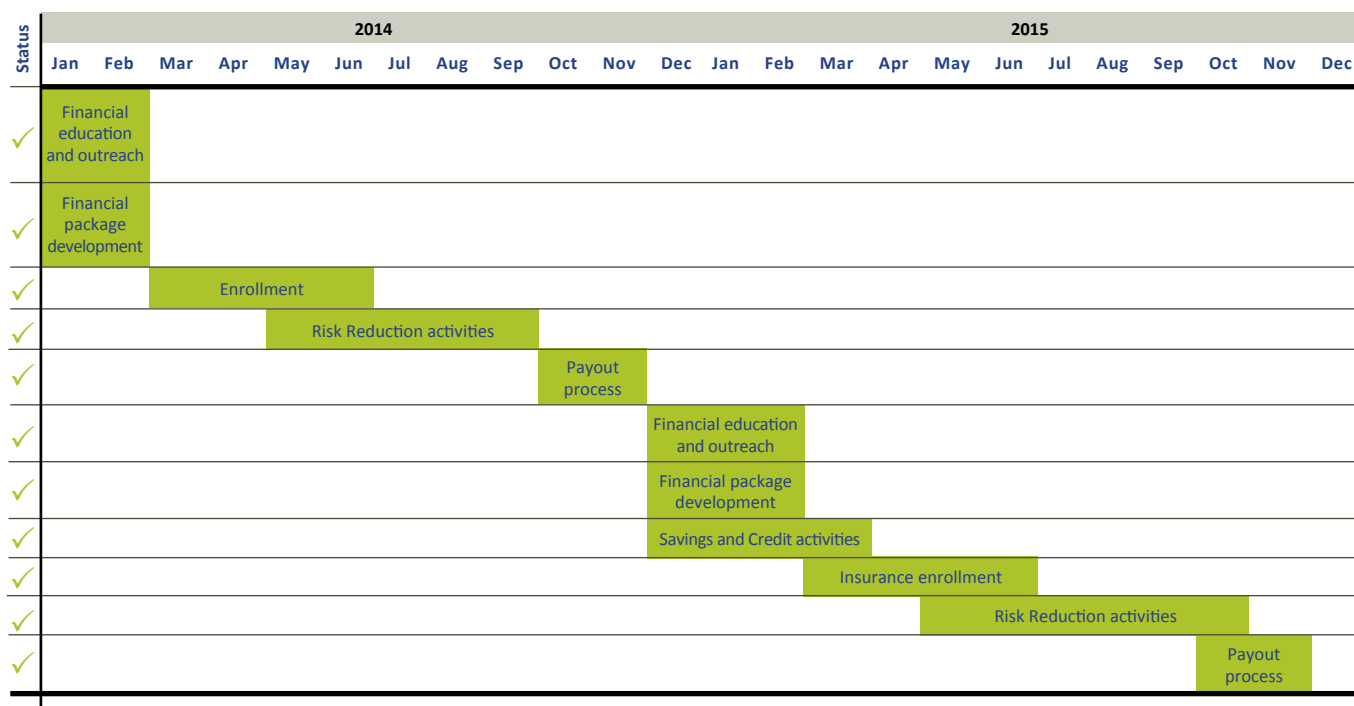
Insurance enrollment has begun in all 84 R4 villages in Tigray and Amhara. Similar to the past season, eligible farmers (those enrolled in the PSNP), have the option to partially pay for insurance premiums with their labor, by working on risk reduction activities in their communities; however, modalities will differ in Tigray and Amhara. In Amhara, farmers enrolled in R4 for the past years will contribute 10% of the premium in cash, while new participants will pay 100% of the premium through the Insurance for Assets (IFA) scheme. In Tigray, both new and returning farmers will contribute

15% of the premium in cash. Going forward, the approach on cash contributions will be standardized across the two regions.

Enrollment information, detailing the number of enrolled farmers, type of crop insured and sum insured will be shared in the next quarterly report. In 2015, an improved index combining ARC2 and Enhanced Vegetation Index (EVI) datasets will be used to address the basis risk challenges experienced in Eastern Tigray in 2014.

In addition to the risk reduction and risk transfer components, farmers in Tigray have access to credit under the prudent risk taking component of R4. In Amhara, preparatory work to link up R4 risk reduction component with Income Generating Activities (IGA) are ongoing. This effort will include developing foras for beekeeping in the watershed, as well as planting an improved variety of fodder to support those engaged in sheep and cattle fattening and rearing, an activity that also helps avoiding uncontrolled grazing.

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



SENEGAL

In 2015, R4 will be implemented in 22 communes in the regions of Tambacounda, Kaffrine and Kolda, with six new communes in the recently incorporated region of Kaffrine, and 2 additional ones in Tambacounda, covering approximately 12,000 participants. Registration data on prospective participants in Tambacounda show higher than expected intentions to join the initiative. Final data will be collected next quarter during the execution of the risk reduction activities. Contracts with implementing partners were signed for the insurance component. Standard operating procedures on Food for Assets were developed and training on work norms was organized for WFP staff and implementing partners.

Under the risk transfer component, contracts with implementing partners were signed and IRI finalized an improved index that better captures dry spells. The first 2015

meeting of the Risk Transfer Working Group (RTWG) took place, presenting partners with the results of the 2014 agricultural season and the objectives for 2015, focusing on insurance distribution channels and cash-collection mechanisms.

A gender analysis was conducted in Kolda and Kounghoul to understand gender dynamics' influence on community resilience. In addition, a training session on R4-related monitoring and evaluation tools was conducted for WFP staff and partners. Finally, in March, teams from USAID and Margaret A. Cargill Foundation visited the initiative to meet R4's participants and witness some of the activities, including IRI sensitization games with R4 participants and saving groups.

Figure 3. R4 Senegal 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
✓												Plan- ning work- shop												
✓											Process evaluation												Evalu- ation & plan- ning work- shop	
✓	Local Context Analysis and Planning												Insu- rance payout											
✓																								Horticulture
✓	Financial education																							
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								
✓																								

MALAWI

With the R4 pilot implementation scheduled for the second quarter, the R4 team focused on finalizing the design and planning activities this first quarter.

A workshop was held in Balaka for capacity building and implementation planning. During the workshop, a one-day training on microinsurance was delivered for all partners and key stakeholders. In addition, an implementation plan was developed to ensure that the R4 components are linked effectively with the current Food for Assets (FFA), providing insurance and access to savings to 1,000 households in the areas of TA Kachenga during the 2015-2016 agricultural season. In consultation with CUMO, the microfinance partner, the prudent risk taking component is expected to become operational next season as households are in a better position to take on credit.

R4 has engaged with key players in the insurance sector to identify a local partner for the implementation of the risk transfer component, including the Insurance Association of Malawi and the main insurance company underwriting index-based products, NICO Insurance. The Malawi Country Team has ongoing consultations with others with experience on index insurance in the country, including the World Bank and MicroEnsure.

A mission led by R4's global insurance advisors and supported by Columbia University's IRI, collected data for the design of the index insurance product and trained local staff on its data collection method. IRI applies a participatory methodology for data collection that takes into account farmers knowledge and experience.

ZAMBIA

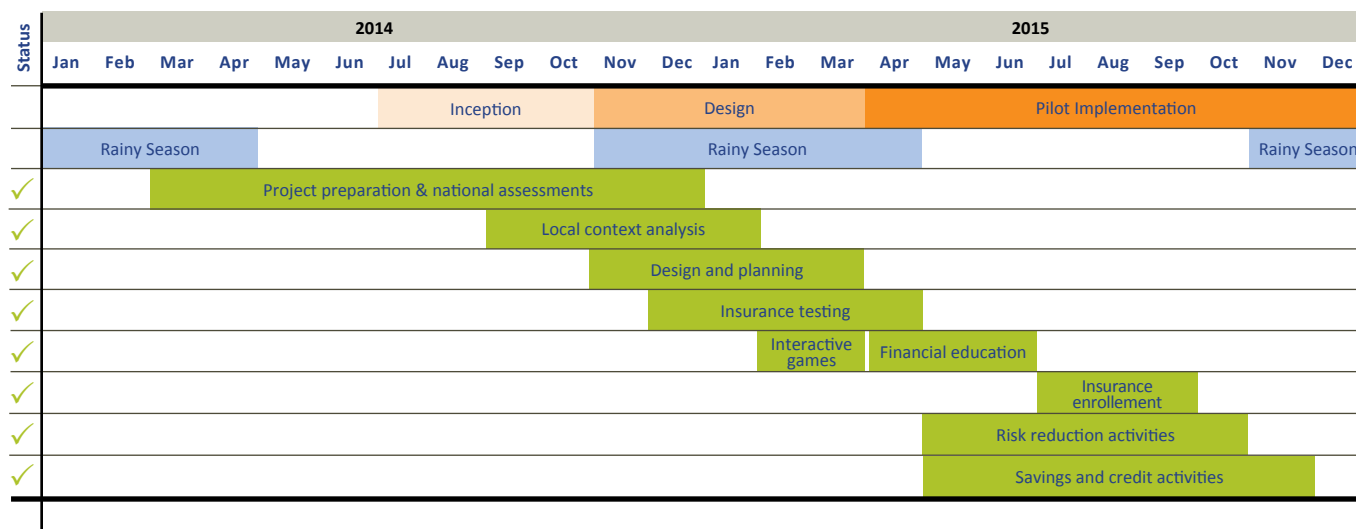
R4 Zambia will start the implementation of the pilot in June 2015. In the first quarter of 2015, the team has finalized the initiative's implementation framework, to serve as the basis for consultation with potential partners and local stakeholders. Based on the outcomes of these consultations, potential collaborations and partnerships are being confirmed.

The partnership agreement has been finalized with Development Aid from People to People in Zambia (DAPP), as a key implementing partner. The details of the collaboration with FAO's Conservation Agriculture Scaling Up (CASU) programme are also being finalized.

A workshop in the district of Pemba brought together key local partners to start implementation planning as well as data collection for the insurance product. IRI also conducted a field mission to collect key information from farmers to inform the development of the draft index product and structure. Local staff and partners were trained in this methodology.

Also linked to the preparations of the risk transfer component, the Country Team participated in a workshop titled "Microinsurance Business Models for Africa – Learning Sessions" organized by the Zambia Microinsurance Technical Advisory Group (TAG) in collaboration with the Financial Sector Deepening Zambia (FSDZ), Munich Re Foundation, and ILO's Impact Insurance Facility. The workshop was attended by international and regional participants and experts from insurance and reinsurance companies, governments and regulation bodies, consultant companies, and development agencies. Agricultural insurance was a key theme of the workshop.

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



ACCOMPLISHMENTS THIS QUARTER

METRICS FROM THE FIELD

ETHIOPIA

- The insurance index has been designed and priced by the re-insurer and local insurance companies and has been delivered to REST and ORDA.
- IRI presented the draft hybrid index, to be piloted in Tigray and has delivered training to REST and WFP staffs on the EVI-ARC2 index.
- Focus group discussions were held in Amhara for the design of insurance index for the two newly selected villages (Tara-Gedama and Genaza).
- In Tigray, discussions on basis risk were held with farmers and administrators in the three woredas of the Eastern zone, where basis risk has been experienced in the past.
- A total of 360 farmers from six pilot villages have received Income Generating Activities (IGA) training packages.
- 19 Village Economic and Social Associations (VESAs) were established in Tigray. VESAs are solidarity groups meeting regularly and contributing fixed amount to a social fund.
- Farmers' registration is underway both in Tigray and Amhara; at the end of March, about 25% of target participants (5,811) had registered for the insurance.
- In Amhara, ORDA together with the local cooperative, Rib Union, started registration and cash collection for the insurance premiums; the final figure on the number of registered farmers will be known after the completion this work.

SENEGAL



Risk Reduction

- Field level agreements were finalized with PAPIL Kolda (Kolda), PASA (Kaffrine), and Bambaare (Tamba).
- Training of animators from La Lumière on participants' registration through the use of smartphones was conducted.
- Training of partners on M&E tools and work norms was conducted.

Tambacounda

- A first registration of participants was conducted to understand willingness to join the programme. Analysis by the M&E unit shows a total of 10,167 potential participants.
- Beginning of the DRR activities (stone bunds) in Sinthiou Maléme and Koussanar with 600 lm realized.
- The characterization study for new sites (Sarégayo, Sirimandiala in the rural community of Sinthiou Maléme) started.
- The new partner Bambaare participated in the training on Index Insurance and Saving for Change (SfC), M&E tools and work norms conducted by WFP and OA.



Risk Transfer

- The Field Level Agreement with CNAAS was signed.
- IRI conducted a field visit in Tambacounda, collecting data in 5 clusters.
- La Lumière agents and relais were trained by CNAAS and PG on IFA promossion.
- The property insurance product was finalized to integrate the inventory credit package.



Prudent Risk Taking



Risk Reserves

Risk Reserves and Prudent Risk Taking

- The Field level agreement with La Lumière was signed.
- 7 new animators for the new rural communities in Tambacounda and Koungheul were recruited and trained.
- 115 new SfC groups were created between February and March 2015. There are 98 women's groups in Koungheul, 9 in Tamba and 5 in Kolda, as well as 3 men's groups in Kolda.
- The savings mobilized by all savings groups in R4 intervention areas in Senegal amounted to \$55,157 (27,578,610 FCFA). Group members have taken out a total of 5,943 loans, representing 87% of the cumulative savings.
- 16 new SfC groups associations were created and trained in each rural community in Tambacounda and Kolda region.
- New cereal banks in St-Maleme and Ndamé started warrantage activities.



R4 RURAL RESILIENCE: R4 DESIGN AND PLANNING IN MALAWI AND ZAMBIA

INTRODUCTION

In 2014, the R4 Initiative expanded to Southern Africa, with an initial three-year focus on Malawi and Zambia. The expansion supports the central objective of R4 to test the effectiveness of its integrated approach across different locations and contexts, evaluate different implementation approaches, and collect lessons for further scale up. A careful assessment of the contexts and adequate design of the approach are crucial in the initial stages of the project. For this reason, Phase I of the R4 Southern Africa initiative had a strong emphasis on context analysis and project design.

This section provides an overview of these efforts, including an overview of the countries' context, R4's relevance and potential,

as well as outlining how the programme approach has been established in both countries, particularly looking into the planning and context analysis activities that have helped define the framework for implementation.

SOUTHERN AFRICA: THE MALAWI AND ZAMBIA CONTEXT

In Southern Africa, agriculture plays a critical role in sustaining rural livelihoods and it is crucial in government efforts towards development. However, in most countries in the region, agriculture is mostly rainfed, exposing rural population to climate-related shocks. This has severe implications for food security, nutrition and poverty in the region and increases the severity of climate change impacts.

A community shows the result of a CBPP exercise in Malawi.
WFP / Rachael Wilson

In Malawi, food insecurity results from several factors, including chronic poverty, high exposure to climate shocks, natural resource degradation, insufficient access to agricultural inputs and extension services, gender inequality and widespread diseases such as HIV/AIDS. On average 1.5 to 2 million people (over a population of 16 million) were food insecure on a seasonal basis during three out of the past five years (2010, 2012, and 2013). In 2015, rural households in the southern region are expected to suffer from food deficits due to poor harvest caused by the combined effects of floods and dry spells across the agricultural season.

In Zambia, in spite of steady economic growth over the past decade, poverty and food insecurity remain high, with 60 percent of the population living below the poverty line and 42 percent in extreme poverty. Food insecurity is caused by a range of factors from reliance on rainfed agriculture, to lack of crop diversification and livestock disease, to inadequate infrastructure and markets. As a result, many Zambians are resource constrained and have few resources to cope with an increasingly unpredictable climate.

PLANNING AND DESIGNING FOR R4

The design of R4 in these two countries was informed by analysis and planning exercises guided by WFP's Three-Pronged Approach to Resilience Building (3PA). The 3PA places people and partners at the center of planning, using converging analyses, consultations, and consensus at three different levels: national, sub-national, and community. Such broad engagement in the beginning stages of the program helps establish lasting involvement of relevant actors, as well as the buy in necessary for the sustainability of the initiative during and beyond the program cycle. This process also allows for R4 to be contextualized, building on existing mechanisms and leveraging local opportunities.

The 3PA has three tools to guide planning:

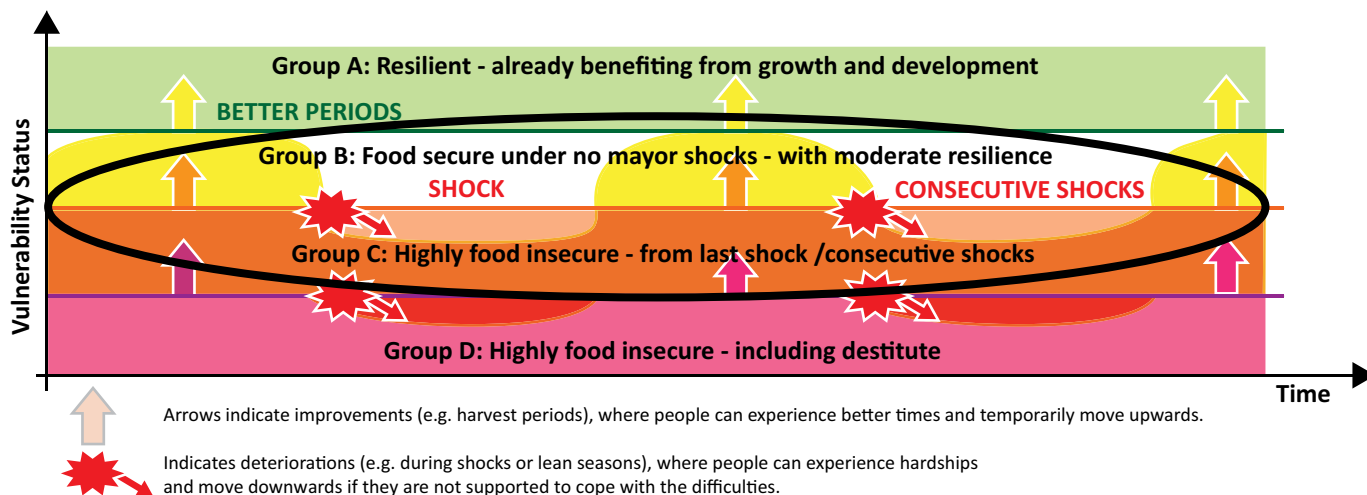
At the national level, the **Integrated Context Analysis (ICA)** is used to collect, overlay, and interpret temporal and geographical data

on food insecurity, natural shock trends, and land degradation to guide the identification of priority areas for programming. Data is collected on food security trends, historical and spatial data on slow- and rapid-onset shocks (with a focus on floods, including landslides and mudslide, and droughts) and on land degradation, where the impacts of natural shocks will naturally be more hard felt on the local livelihoods and food security condition. The ICA is a participatory process as it involves partner consultation and participation in the analytical and interpretive phases so findings reflect collective knowledge and experience.

R4 priority geographic areas, identified through the ICA, are characterized by recurring food insecurity, natural slow-onset shocks likely to be triggered by a changing climate. In addition, land degradation is an important consideration for prioritizing these specific areas for R4 intervention. For greater detail on the feasibility of conducting R4 in these areas, the SLP is conducted.

At the subnational level, the **Seasonal Livelihood Programming (SLP)** is based on an informed conversation with sub-national governments and partners, that, upon the review of past typical and bad years, identifies the times of year when specific programs and activities can best help people prepare for coming hardships, manage difficult periods, and invest in their own future, thus, creating a concerted plan aimed towards responding to shocks and building resilience. The scope of the SLP is broader than R4, by looking at all the spectrum of activities in a particular context, but in this way it is able to identify the appropriate entry point for R4.

The SLP is also a tool to determine target groups, since its household profiling ascertains the food security and vulnerability status of households for their inclusion in relevant and suitable projects (See graph below). For R4, the target group falls under the SLP profiles B and C, indicated in the graph, which means they are food insecure and affected by climate shocks, but still able to participate in productive activities that enable them to become resilient.



Through the SLP, an entry point and suitable target group is identified for R4. From there, the CBPP can be conducted in the specific context to further detail the activities of the intervention with the participating communities.

At the community level, the **Community-based Participatory Planning (CBPP)** mirrors the process of the SLP with a focus on collectively defining the community and their environment, identifying the most pressing problems and solutions, selecting and designing the activities of the intervention, building the necessary partnerships for action, and establishing a plan to be operationalized through the program. For R4, the exercise feeds into the planning and design of each of the four Rs. The CBPP therefore has an important role to play in selecting the adequate risk reduction activities, suitable risk transfer mechanisms, and tailoring the microfinance services, both saving and credit, required to support local livelihoods.

PLANNING OUTCOMES AND R4 APPROACH: MALAWI

Context Assessment and Planning

An ICA was conducted to determine WFP resilience programming in the country. From this analysis, and based on operational considerations, ten key districts were identified and four - Zomba, Balaka, Karonga and Phalombe - were prioritized given their high levels of food insecurity, exposure to climate shocks and land degradation.

The ICA in Malawi identified the following climate risks, aggravating factors and constraints as the most serious:

- Seasonal dry spells affecting the yield of rain-fed crop, depending on the stage of the growing process.
- Intense rainfall as a result of annual rainfall being disproportionately distributed, which disrupts growing cycles
- River line floods and flash floods during the rainy season due to heavy rains
- Land degradation caused by unsustainable land and water management practices
- Limited access to credit and savings limiting household ability to avoid, respond, and become resilient to shocks
- Limited access at the household level to weather and climate information and advisory services to inform livelihood choices in face of a changing climate.

For R4, Zomba and Balaka were identified as potential districts for implementation, given presence of complementary initiatives (Purchase for Progress, P4P) and partners. SLPs and CBPPs were conducted as part of an initial assessment.

The outcome of the assessments concluded that Balaka was the more suitable context for initial piloting of R4, with conditions more conducive for the testing of the insurance product. Balaka is an area prone to climate shocks with a high number of food insecure farmers, who are dependent on rainfed agriculture and have the capacity to work on asset creation. In addition, availability of climate data and existing government and partners' capacity can support the design of the insurance component.

The Malawi 3PA products were used to inform the Risk Assessment for the design of the risk transfer component. The assessment looked at both the risks and constraints faced by R4 farmers and pointed at weather shocks as a key risk, and lack of access to value chains, credit and extension services as key constraints leading to low agricultural productivity. More specific data collection for product development was conducted in April 2015 to obtain key information from potential R4 households for the design of the index insurance product.

R4 Implementation Model

The R4 approach aligns with the country's efforts on social protection, disaster risk reduction and the government's Resilience agenda. During Phase I, the cornerstone of R4 programming will be WFP's FFA serving as a base for IFA, savings, and credit. R4 will also assess how these tools can be mainstreamed into the national programs that are being developed.

FFA will be implemented in Zomba, Balaka, Karonga, and Phalombe over the next three years (2014-2017). In Balaka, FFA activities started in 2014 and R4 will capitalize on the existing structures and mechanisms, particularly for the IFA. R4 expects to reach 1,000 households in 2015 with IFA and savings and 2,500 households the following year with the four components. For IFA, the weather index insurance prototype and product is being piloted in 2015. This prototype has been tailored to the local context following specific data collection for product development.

Through their participation in IFA, R4 participants will gain access to not only the insurance product, but also the savings and credit component. Concern Universal, together with the Balaka District Council, are already the implementing partners of FFA in Balaka and are to become R4's implementing partners, along with CU's micro-finance partner, CUMO. CUMO will provide financial education and trainings on credit and savings, while also offering avenues to expand participants' access to small-scale savings and credit options through the formation of Village Savings and Loan (VSL) groups.

PLANNING OUTCOMES AND R4 APPROACH: ZAMBIA

Context Assessment and Planning

R4 Zambia was informed by a 2013-14 national assessment conducted by WFP, FAO and the Government of Zambia's Disaster Management and Mitigation Unit, which identified potential resilience interventions in the country. The analysis provided an overview of the main risks and challenges, policy and implementation recommendations for resilience interventions, as well as a preliminary identification of potential geographic areas for intervention. This analysis fed into a full-fledged ICA exercise currently ongoing.

In this national-level analysis, Southern Province was identified as a key area for resilience interventions, specifically the districts of Choma, Pemba and Monze. These districts fall under agro-ecological zone IIa with expected seasonal rainfall between 800 mm to 1,000 mm and, with rainfall deficits leading to widespread yield reductions. An important number of households within these areas have high poverty levels, which pose challenges to their overall food and nutrition security.

Among the three districts, Pemba was selected to implement R4, based on operational considerations and partners' presence. In November 2014, the SLP was rolled out. The exercise looked in detail into the past 14 years, from 2000 to 2014, to determine the shocks negatively affecting food security and livelihoods. The worst years identified were 2000 to 2003, and 2006 to 2009, with the biggest shock during these times being erratic rainfall and dry spells resulting in bad harvests. Other shocks commonly experienced include drought, livestock disease, human disease, and land degradation.

To complement the SLP assessment, in February 2015, focus group discussions with farmers were conducted in three agricultural camps in Pemba - Demu, Bulanda, and Kanchomba South. Kanchomba South was selected as the camp for R4 implementation in 2015. A CBPP exercise will be conducted in Kanchomba South in June 2015 to further detail the resilience building activities to address needs, risks, and constraints of the community, which amounts to 1,200 farmers.

R4 Implementation Model

Through R4, farmers will have access to a package of risk management services such as access to insurance, credit, and savings for agricultural productivity, and the improvement of linkages to markets and climate information services.

The risk reduction component will be implemented in two ways:

1. Promotion of Conservation Agriculture (CA): CA, a set of agricultural practices aiming at the sustainable use of natural resources (soil, water) and promoting, among others, minimal soil disturbance and crop rotation, is one way of addressing the land degradation and soil fertility problem that farmers face in Zambia.
2. Asset building and other DRR activities: The CBPP will identify other risk reduction activities (e.g. re-/afforestation, vegetable gardens, etc.) to be implemented gradually between Phase I and II of the project.

In addition, the project will explore ways to provide climate information services to participants in order to help inform investment and agricultural decisions at different times of the year.

R4 will support access to credit and savings, by providing financial education and trainings on credit, expanding participants' access to small-scale savings and community based savings as well as crowding in input loan products for smallholder farmers willing to apply conservation agriculture. R4 will partner with an MFI to ensure an adequate credit product is developed.

In terms of risk transfer, the type of insurance relevant to the programme in Pemba has been selected based on an assessment of needs and the potential for integration into the overall R4 programme. As a first step, a weather index insurance scheme will be designed. Other types of micro insurance could be added later on.

Finally, the programme will support farmers' link to markets by tapping into existing initiative such as WFP's P4P.



CONCLUSION

During the first quarter of the year, activities focused on the preparation for the upcoming agricultural season including the finalization of field level agreements and the process of index design and improvement. During the next quarter, R4 2015 will be in full implementation mode with the execution of risk reduction

activities and the sale of insurance. This year, the R4 team registered an improvement in the timeliness of the preparation activities conducted in the first quarter, which will allow for better assets creation and more time available to market insurance.

Woman sewing maize bags at a Food Reserve Agency warehouse in Southern Province, Zambia.
WFP / Micol Mulon

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'Epargne et de Credit (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 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
“Climate Smart Agriculture Advantage: better returns for smallholders” Bonn Climate Change Conference - 42nd session of the Subsidiary Body for Scientific and Technological Advice.	Rupak Manvatkar (WFP), Presenter	United Nations Framework Convention on Climate Change	The UN’s Rome Based Agencies will be showcasing 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) Panellist	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.
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.	Ezimelese Teclab (WFP), 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	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, 1-2 December 2014.
Agricultural Insurance Conference: How can we make it work to contribute to food security?	William Dick (WFP), Panellist	German Ministry for Economic Cooperation and Development (BMZ), IFC Global Index Insurance Facility (GILF), and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH.	To explore the nexus between agricultural insurance and food security and the ways in which they are linked. To present the opportunities and challenges in mainstreaming agricultural insurance into agricultural and rural development policies, as well as food security.	Representatives from the agriculture insurance and reinsurance industry, donors and international development organisations.	Berlin, 27-28 November 2014.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
Workshop "Strengthening coherence between agriculture and social protection".	Mouhamadou Moustapha Fall (CNAAS), Panelist	FAO, UNICEF, the African Institute for Health and Development (AIHD), the Africa Platform for Social Protection (APSP), the African Union (AU), and New Partnership for African Development (NEPAD), WFP, and the World Bank.	The relationship between social protection and agriculture including potential synergies and trade-offs in reducing poverty and food insecurity, context specific challenges.	Ministries of agriculture, social welfare and finance from African countries, representatives of civil society, development agencies and subject experts.	Cape Town, 24-26 November 2014.
Policy Forum on Integrating Agriculture and Food Risk Management and Innovative Financial Services.	Muna Tesfaye (OA), Teshome Erkinch WFP, Presenters.	The Government of Ethiopia, The NEPAD Agency and AFRACA	A policy forum on integrated risk management with special focus on innovative financial tools.	Key Government institutions and parastatals/public enterprise; development partners and NGO's; NEPAD, COMESA, CIRAD, IFAD, FAO, WFP, IFAD; Academia.	Addis Ababa, 11-13 November, 2014.
Promoting climate resilient development within SDC programs in East and Southern Africa.	Fabio Bedini (WFP), Presenter	Swiss Agency for Development and Cooperation (SDC)	To analyse the implication of climate change for development cooperation and humanitarian aid, with a focus on East and Southern Africa, and propose how to mainstream climate change and DRR into project and programs.	SDC representatives and project implementing partners.	Nairobi, 8-12 September, 2014.
Capacity Development to support National Drought Management Policy, Eastern and Southern Africa Region.	Ezgameles e Tecleab (WFP), Munaye Tesfaye (OA), Presenters.	UN Water, WMO, FAO, UNCCD, the secretariat of the Convention on Biological Diversity (CBD).	To develop capacities of stakeholders on national drought management policies.	Participants from 10 African countries including NGOs, policy makers, and experts in agriculture, water, environment, biodiversity and meteorological services.	Addis Ababa, 5-8 August, 2014.
Alternative Financing Sources for Climate Change Adaptation.	Munaye Tesfaye (OA), Presenter	UNEP	To promote constructive dialogue to foster collaboration between public and private institutions, as well as international development organisations on alternative financing for climate change adaptation.	Public and private organizations, multilateral banks, cooperation agencies and NGOs.	Lima, 28-29 August, 2014.
Social Innovation Summit 2014.	Richard Choulartton (WFP), Presenter	United Nations	The Social Innovation Summit gathering innovative thinkers who play at the nexus of technology, investment, philanthropy, international development, and business to investigate solutions and catalyze inspired partnerships.	Public and private organizations, multilateral banks, cooperation agencies and NGOs.	New York, 29 May, 2014.
MCI/GIZ Workshop on "Innovative Insurance Solutions for Climate Change in a Comprehensive Risk Management Approach - Developing a Toolkit".	Azzurra Massimino (WFP), Presenter	Munich Climate Insurance Initiative (MCI).	To inform the policy discussion on comprehensive risk management approaches and to support climate negotiators in their short and long-term strategies to address loss and damage.	Public and private organizations, multilateral banks, cooperation agencies and NGOs.	Bonn, 12-13 May, 2014.
Adaptation Futures 2014: Third International Climate Change Adaptation Conference).	Mansi Anand (OA), Presenter	Earth System Science Center of the National Institute for Space Studies, Brazil and UNEP.	To share insights into the challenges and opportunities that adaptation presents, and strategies for decision making from the international to the local scale.	Over 300 participants from 50 countries including researchers, policy makers and practitioners from developed and developing countries.	Fortaleza, 12-16 May, 2014.

APPENDIX II: RURAL RESILIENCE EVENT SERIES

Event Name	R4 role	Organizer	Focus	Expert Panel/Speakers/Attendants	Event Date & Location
<p>"Harnessing Community Savings Groups for Integrated Risk Management" as part of the Webinar Series: Taking Savings Groups on the Road".</p>	Tenin Fatima Dicko (OA), Fabio Bedini (WFP), Presenters.	Oxfam America, SEEP Network, Carsey Institute	To discuss the role of saving groups in expanding financial inclusion and development.	Saving group practitioners and development community in general.	Remotely via WebEx, 23 April, 2014.
<p>ODI Shockwatch Social Protection Workshop "Responding to a crisis: The design and delivery of social protection".</p>	Cecilia Costella (WFP), Presenter	Overseas Development Institute (ODI)	To discuss the policy design and implementation features that facilitate timely and adequate social protection response in the event of a covariate shock and the financing and planning mechanisms that help secure shock response preparedness. Workshop agenda and concept note are attached.	Social protection specialists and humanitarian emergency response experts from the UN, the World Bank and other NGOs and think tanks.	London, 2 April, 2014.
<p>Market Based Solutions: From Concept to Evidence Based strand at The 7th International AfREA conference</p>	Asmelash Haile Tsegay (Independent Consultant for Oxfam America, HARTIA), Presenter, Retta Gudisa (Monitoring, Evaluation & Learning Coordinator, Horn of Africa Regional Office- Oxfam America), Moderator.	African Evaluation Association & Rockefeller Foundation with Oxfam	<p>Market Based Solutions Methodology Panel: To assess the strengths, challenges and impacts of market based solutions to development and to share the various approaches in selecting an appropriate methodology.</p> <p>AfREA Conference: To promote and advocate AfREA's "Made in Africa" approach to evaluation and supporting the culture of evaluation in Africa.</p>	<p>Market Based Solutions strand: J-PAL, CARE, FHI 360.</p> <p>AfREA conference 600-700 global participants and African policymakers.</p>	Yaounde, Cameroon 3-7 March, 2014. Proposal accepted.
<p>International Congress on Insurance and Reinsurance of Agricultural Risks</p>	Cecilia Costella (WFP), Presenter	The African Centre for Catastrophe Risks, ACCR, supported by the African Insurance Organisation, AIO, in collaboration with the Société Central de Réassurance, SCR, Maroc and The World Bank.	To highlight significant risks that threaten the agriculture sector, and discuss this issue in the presence of experts and speakers in the field.	Representatives from the agriculture insurance and reinsurance industry.	Marrakech, 29-31 January, 2014.

APPENDIX III: MEDIA CITATIONS AND RESOURCES

IN THE NEWS

- Greatrex H, Hansen JW, Garvin S, Diro R, Blakeley S, Le Guen M, 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
- 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>
- Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi and Zambia, Insurance NewsNet (September 23, 2014) http://insurancenewsnet.com/oarticle/2014/09/24/innovative-climate-risk-solution-expands-to-insure-farmers-in-malawi-and-zambia-a-559233.html#_VCKMC_I_uPt
- Innovative Climate-Risk Solution Expands to Insure Farmers in Malawi And Zambia, Thomson Reuters Foundation (September 23, 2014) <http://www.trust.org/item/20140923121822-ag1pc/>
- Adreinne Klasa and Adam Rober Green, [“Africa’s catalytic agricultural innovations”](#), This is Africa (July 30, 2013).
- Becker-Birck, C., Crowe, J., Lee, J., & Jackson, S., [“Resilience in Action: Lessons from Public-Private Collaborations Around the World”](#), (July, 2013).
- World Bank, [“Ethiopia - Using a social safety net to deliver disaster insurance to the poor: case study”](#), (June, 2013).
- Climate Change The New Economy (CCTNE), The Guardian and United Nations Environment Programme (UNEP), [“G8 Climate Change: The New Economy”](#), (June, 2013).
- United Nations Office for Disaster Risk Reduction (UNISDR), [“From Shared Risk to Shared Value –The Business Case for Disaster Risk Reduction. Global Assessment Report on Disaster Risk Reduction”](#) (May, 2013).
- 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).
- Sénégal – Humanitaire, [“Lancement au Sénégal d’une initiative de résilience rurale”](#), *SousLeManguier* (Nov. 14, 2012).
- [“Sécurité alimentaire: L’assurance agricole pour réduire les risques en zone rurale”](#), *Le Soleil* (Nov. 14, 2012).
- Stephan Faris, [“Seeds for Change”](#), *Time* (Sept. 24, 2012).
- Lisa Friedman, [“Companies Begin to See Necessity and Profits in Adapting to Climate Change”](#), *ClimateWire* (July 11, 2012).
- Victoria Eastwood, [“Insurance Helps Kenya’s Herders Protect Against Drought”](#), CNN (June 18, 2012).
- Forum for Agricultural Risk Management in Development (FARMD), [“Oxfam & WFP’s R4 Initiative Begins Expansion into Senegal, Fueled by Success in Ethiopia”](#), FARMD Member Updates (June 5, 2012).
- David Satterthwaite, [“Weather Insurance Builds Resilience for Farmers”](#), *Momentum* (March 2012).
- Jim French, [“Ethiopian Crop Insurance and the Secret Farm Bill”](#), *Hutchnews* (Dec. 22, 2011). This was also posted by: TreeHugger.com, All Voices: Local to Global News, and the World Food Programme.
- 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).
- Lisa Jones Christensen, [“Case Study: Swiss Re and Oxfam”](#) *Financial Times* (Nov. 1, 2011).
- DesMoinesRegister.com, [“Crop Insurance Can Pay Off for Small African Farms”](#) (Oct. 13, 2011).
- Alertnet, [“Scaling Up Innovative Climate Change Adaptation and Insurance Solutions in Senegal”](#) (September 19, 2011).
- Global Washington blog, [“Reforming Aid: Transforming the World”](#) (Sept. 8, 2011).
- Alertnet, [Index Insurance in East Africa](#), a video produced by the International Research Institute for Climate and Society (Sept. 2011).
- Reuters, [“Swiss Re Joins Ethiopian Micro-Insurance Project”](#) (June 10, 2011).
- Tina Rosenberg, [“To Survive Famine, Will Work for Insurance”](#), *The New York Times* (May 12, 2011).
- IRIN Humanitarian News and Analysis, [“Ethiopia: Taking the Disaster Out of Drought”](#) (Nov. 24, 2010).

- [“Global Insurance Industry Statement on Adapting to Climate Change in Developing Countries”](#), ClimateWise, in collaboration with the United Nations Environment Programme Finance Initiative, the Geneva Association, and the Munich Climate Insurance Initiative (MCII) (September 2010).
- Evan Lehmann, “Supporters of Global Insurance Program Hope to Rebound After Dreary Copenhagen Summit,” *ClimateWire* (Aug. 4, 2010).
- *MicroRisk*, “Swiss Re Climate-Linked Crop Insurance Takes Off” (July 2010).
- Deborah Kerby, “Climate Covered,” *Green Futures* (July 2010).
- Lloyd’s News and Features, [“Microinsurance to Mitigate Climate Change Impact”](#) (June 4, 2010).
- Anne Chetaille and Damien Lagrandré, [“L’Assurance Indicielle, Une Réponse Face aux Risques Climatiques?”](#) *Inter-réseaux Développement rural* (March 31, 2010).
- Pablo Suarez and Joanne Linnerooth-Bayer, [“Micro-Insurance for Local Adaptation”](#), *Wiley Interdisciplinary Reviews: Climate Change* (March 12, 2010).
- New England Cable News, “Oxfam Provides Farm Insurance in Africa” (Nov. 6, 2009).
- James F. Smith, [“World’s Poorest Farmers Now Offered Insurance”](#), *The Boston Globe* (Oct. 13, 2009).
- Evan Lehmann, [“Africa Experiments with Climate Insurance— for \\$5 a Year”](#), *The New York Times* (Sept. 30, 2009).
- [“Swiss Re, Oxfam America, Rockefeller Foundation, and Columbia’s IRI Expand Joint Risk Initiative in Tigray, Ethiopia”](#), Swiss Re press release (Sept. 25, 2009).
- *The Guardian*, [“Climate Insurance: What Kind of Deal Can Be Made in Copenhagen?”](#) (July 24, 2009).
- Jeff Tollefson, [“Insuring Against Climate”](#), *Nature* (July 22, 2009).
- Catherine Brahic, [“An Insurance Plan for Climate Change Victims”](#), *New Scientist* (July 1, 2009).
- Omer Redi, “Insurance Firm Sows Seeds”, *Addis Fortune* (June 14, 2009).
- *Newsweek*, [“Coping with Climate”](#) (Dec. 29, 2008).
- Molly E. Hellmuth, Daniel E. Osgood, Ulrich Hess, Anne Moorhead, and Haresh Bhojwani, “Index Insurance and Climate Risk: Prospects for Development and Disaster Management,” International Research Institute for Climate and Society (IRI), Columbia University (2009).
- Peter Hazell, Jamie Anderson, Niels Balzer, Andreas Hastrup Clemmensen, Ulrich Hess, and Francesco Rispoli, “Potential for Scale and Sustainability in Weather Index Insurance for Agriculture and Rural Livelihoods,” International Fund for Agricultural Development (IFAD) and World Food Programme (March 2010).
- Marjorie Victor Brans, Million Tadesse, and Takeshi Takama, “Community-Based Solutions to the Climate Crisis in Ethiopia,” *Climate Change Adaptation and International Development: Making Development Cooperation More Effective*, Japan International Cooperation Agency (JICA) Research Institute (December 2010).

STORIES

- [“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 Jaanne 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 Hazards Center, University of Colorado (May 2009).

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

- Million Tadesse and Marjorie Victor, “Estimating the Demand for Micro-Insurance in Ethiopia,” Oxfam America (2009). A report commissioned by the International Labour Organization and the United Nations Capital Development Fund.
- Woldeab Teshome, Nicole Peterson, Aster Gebrekirstos, and Karthikeyan Muniappan, “Microinsurance Demand Assessment in Adi Ha” (2008). A study commissioned by Oxfam America.
- Nicole Peterson and Conner Mullally, “Index Insurance Games in Adi Ha Village, Tigray Regional State, Ethiopia” (2009). A study commissioned by Oxfam America.
- Nicole Peterson, “Livelihoods, Coping, and Microinsurance in Adi Ha, Tigray, Ethiopia” (2009).
- Tufa Dinku et al., “Designing Index-Based Weather Insurance for Farmers in Adi Ha, Ethiopia,” IRI (2009). Report to Oxfam America.

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

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

With support from

