



RURAL RESILIENCE SERIES

Horn of Africa Risk Transfer for Adaptation

HARITA quarterly report: January 2011–March 2011



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Members of the Adi Ha design team discuss weather insurance. Eric Holthaus / IRI

▲ Executive summary

For the 1.3 billion people living on less than a dollar a day who depend on agriculture for their livelihoods, vulnerability to weather-related shocks is a constant threat to security and well-being. As climate change drives an increase in the frequency and intensity of natural hazards, the challenges faced by food-insecure communities struggling to improve their lives and livelihoods will also increase. The question of how to build rural resilience against weather-related risk is critical for addressing global poverty.

In response to this challenge, Oxfam America has developed a holistic risk management framework to enable poor farmers in Ethiopia to strengthen their food and income security through a combination of improved resource management (risk reduction), microcredit (“smart” risk taking), risk transfer (insurance), and risk reserves (savings). The Horn of Africa Risk Transfer for Adaptation (HARITA) project implemented in Ethiopia is the first example of this pioneering approach. Initiated in 2007 through an innovative partnership that brought together Ethiopian farmers, the Relief Society of Tigray (REST), Nyala Insurance Share Company, Dedebit Credit and Savings Institution (DECSI), Mekelle University, the International Research Institute for Climate and Society (IRI), Swiss Re, the Rockefeller Foundation, and six other organizations including a farmers’ cooperative, local government agencies, a local agriculture research organization, and global legal experts, the project has broken new ground in the field of risk management by enabling Ethiopia’s poorest farmers to pay for their insurance with their own labor.

In its two years of delivery in five villages¹ in Ethiopia, HARITA has shown promising results for replication. More than 1,300 households participated in HARITA in 2010, up from 200 in its first year. In 2011, HARITA will scale up to serve between 10,000 and 13,000 households. HARITA's early success led, at the end of 2010, to Oxfam America and the World Food Programme (WFP) reaching an agreement to launch a joint five-year rural resilience program modeled on HARITA in additional regions of Ethiopia and three other countries. The partnership is called the Rural Resilience Initiative, or R4, referring to improved resource management (risk reduction), microinsurance (risk transfer), microcredit (prudent risk taking), and savings (risk reserves). Announced at the 2010 United Nations Climate Change Conference by Jeremy Hobbs, executive director of Oxfam International, and Sheila Sisulu, WFP deputy executive director for hunger solutions, R4 promises to leverage the respective strengths of Oxfam and the WFP: Oxfam's capacity to build innovative partnerships and the WFP's long history of supporting state-run safety nets for poor farmers. This partnership will enable thousands more poor, small holder farmers to manage weather vulnerability through an affordable, comprehensive risk management program. (See Appendix I for the press release.)

Before embarking on such a new model of risk management, it was vital to test a transaction in one area with the full range of institutional players. The first season of results in Adi Ha, in the chronically food-insecure, drought-prone northern region of Tigray, demonstrated that the HARITA model can effectively reach vulnerable families, most of whom had once been viewed as uninsurable. Given the positive results from the pilot, the HARITA model was expanded into four other villages in Tigray—Geneti, Hade Alga, Hadush Adi, and Awet Bikalsi—along with Adi Ha, the original test site. After the expansion, Adi Ha showed a 9 percent increase from the previous year's take-up rate—demonstrating that expanding HARITA is viable. Additionally, of the 1,300 households that purchased the insurance within the five villages, 39 percent were female-headed and 73 percent were participants of the Productive Safety Net Program (PSNP), a well-established government program that serves eight million chronically food-insecure households in Ethiopia.

Oxfam America and the World Food Programme, as part of the partnership, are gearing up to develop program strategies and plans to expand HARITA's reach to small-scale farmers throughout Ethiopia and to other potential countries. To attract additional insurance and reinsurance companies to the agricultural market in Ethiopia, HARITA is identifying farmers and agricultural cooperatives in other regions of Ethiopia. Insurance companies, by expanding their market share into these areas, will be able to diversify their risk: weather index insurance payouts are unlikely to be triggered in different climatic areas in the same year. This diversification is the means by which more insurance companies will be enticed to enter agricultural insurance markets. In turn, farmers will benefit from an increasingly broad array of insurance products from which to choose and competitive pricing that should bring down premium rates over time.

In this report we share detailed information on project expansion in Ethiopia for the 2011 agriculture season along with overall project updates and key accomplishments from this quarter.

¹ This report uses the word "village" to refer to the Ethiopian term *tabia*, or subdistrict. *Tabia* is the Tigrigna language name for the Amharic word *kebele*, the smallest administrative unit of the Ethiopian federal government (United Nations Emergency Unit for Ethiopia, 2003). Ethiopia's administrative unit structure has the following hierarchy (in descending order): region (e.g., Tigray), zone (e.g., Eastern Tigray), *woreda*/district (e.g., Kola Tembien), *tabia*/sub-district (e.g. Adi Ha), *kushet*/village.

Status summary

The HARITA project launched in the Tigray region of northern Ethiopia by Oxfam America and its local and international partners,² will expand to approximately 35–45 villages in 2011, with a target of reaching between 10,000 and 13,000 households in Tigray. In preparation for the scale-up, a series of trainings were conducted by the International Research Institute for Climate and Society (IRI) on weather index insurance design for national insurance companies and nongovernmental organizations (NGOs) in Ethiopia. Additionally, more rigorous, hands-on trainings were conducted for our local partners, who will be directly involved with the development of weather index insurance for expansion villages. Farmer design teams have been formed in each village, and the members of the design team, together with the Relief Society of Tigray (REST), are working with experts to develop product options that meet their needs. Insurance enrollment will take place in May and June 2011, at the beginning of the planting season. Farmers will continue to have the option to pay for insurance premiums with their labor through risk reduction projects in their communities. For more details, please see the section “Scaling up in Ethiopia: Rollout 2011” of this report.

Table 1. HARITA timeline for 2011 season

Status	2010												2011											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
X	Planning																							
X						Needs assessments																		
X						Financial education & outreach																		
X													Financial package development											
																	Enrollment							
																		Risk reduction activities						

Note: The above chart represents only the activities related to 2011 enrollment and does not cover overlapping activities that occurred for 2010 enrollment.

Definition of terms mentioned in the above timeline:

Planning	Planning and strategy development for the HARITA scale-up.
Needs assessment	Exploratory visits to determine expansion villages.
Financial education & outreach	Education and building awareness of farmers on insurance and insurance products.
Financial package development	Design and development of index insurance contracts.
Enrollment	Farmers enroll for the HARITA insurance program.
Risk reduction activities	Activities farmers undertake to pay for insurance as long-term risk reduction measures, like small-scale water harvesting, increasing soil moisture retention through improved agronomic practices, and other agricultural methods to improve crop production.

² Please see Appendix II on partners and institutional roles.



▲ *Adi Ha villagers participate in an experimental game to help develop the weather insurance initiative. Eric Holthaus / IRI*

Accomplishments this quarter

Metrics from the field

The project team is gearing up for the upcoming rollout activities in scale-up villages in Ethiopia. The metrics below provide a snapshot of field activities conducted in the reporting period.

- Seventy villages participated in HARITA-run awareness and education programs on community risk management and insurance.
- One thousand farmers were educated about insurance.
- Two training modules were developed on weather index insurance design by the IRI to train insurance companies and other stakeholders including NGOs in Ethiopia.
- Five capacity-building trainings were conducted by IRI for insurance companies and local stakeholders in Addis Ababa and Tigray in Ethiopia, covering 64 trainees. As a part of these trainings, trainees developed 166 draft indices for expansion villages during initial scoping exercise. These indices were used as a base for the development of actual insurance policies for 2011.

The Rockefeller Foundation extended its commitment to HARITA through 2012 by supporting expansion of the HARITA model to additional villages.

Oxfam America organized an expert roundtable on price risk transfer in Washington, DC, on January 13-14. The two-day conference brought together global experts to explore price risk transfer mechanisms in agriculture for poor farmers.

Oxfam America partnered with Africa Insurance Company, a local insurance company in Ethiopia, to deliver insurance products alongside Nyala Insurance Share Company in scale-up villages.

The HARITA/R4 team developed a participatory game simulation of the HARITA/R4 model to be used as a tool to educate stakeholders, including donors, of the complex processes and decisions that a farmer faces as she allocates her precious resources to subsist in an increasingly risk-prone environment. This game has proved to be an effective medium to communicate how the HARITA/R4 model operates on the ground toward reducing long-term risks of future food insecurity.

Oxfam America's microinsurance team has been participating in and/or convening a series of events on various developmental themes like climate change adaptation, disaster recovery, cross-sector partnerships, and disaster risk financing as a part of its Rural Resilience Event Series. The objective is to contribute to global policy-level discussions related to innovative insurance solutions, safety nets, public-private partnerships, food security, and humanitarian practice. (See Appendix III on the Rural Resilience Event Series, for further details.)



Scaling up in Ethiopia: Rollout 2011

Mengesha Gebremichael, of REST, checks the automatic rain gauge to gather weather data in Raya Azebo.
Eric Holthaus / IRI

Background

In Ethiopia's crop-dependent northern highlands, including the Tigray region, a significant proportion of the population is chronically food insecure. Farmers are highly reliant on seasonal rains for agriculture, their main source of income and food. The main *meher* growing season corresponds with the June-through-September rainy season. Farmers plant long-cycle crops, such as maize (corn), sorghum, and millet in April and May, and harvest in late September through November. Short-cycle crops, such as teff and barley, are planted in June or July and harvested in October and November.

Traditionally, farmers' primary risk management strategy has been to invest any extra income in livestock such as cattle and goats. When the main rains appear good, farmers plant long-cycle crops like maize in early April and May. If those rains fail, farmers may plant teff (a staple grain used to make the daily bread, called *injera*) in June and July as backup against expected losses of long-cycle crops. If those rains fail, farmers cope by selling livestock. Although selling livestock ensures immediate survival, the loss of savings and productive assets undermines farmers' future ability to build sustainable livelihoods.

Table 2.
Tigray normal
rainfall pattern and
cropping calendar

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Rainfall						Main Meher rains						
Long-cycle crops (maize, sorghum, wheat, and millet)				Planting		Midseason			Harvesting			
Short-cycle crops (teff and barley)						Planting		Midseason		Harvesting		

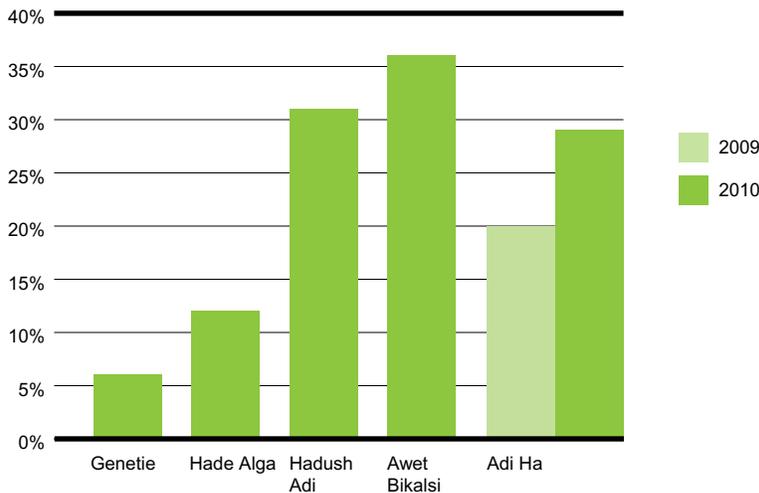
Adapted from FEWS NET, "Ethiopia: Food Security Framework," Famine Early Warning Systems Network, accessed April 20, 2011, <http://www.fews.net/ml/en/info/Pages/fmwkfactors.aspx?loc=1&l=en&gb=et&fmwk=pop>.

Moving from pilot to replication

With an aim to strengthen farmers' long-term food and income security, in 2009 a pilot of the HARITA model was conducted in Adi Ha, a village in Ethiopia's northern Tigray region. The pilot offered a robust risk management package that integrated disaster risk reduction, affordable insurance, and credit. An index-based weather insurance product was designed to insure farmers' teff crops. In 2010 this model was expanded to four additional villages. Several adaptations were implemented based on participatory design discussions with farmers. Two crops, wheat and barley, were covered in addition to teff. In response to requests for a more aggressive option, HARITA experimented with offering farmers two different index options: dry³ and very dry⁴. The majority of farmers (93 percent) purchased the dry (and more expensive) option, which offered them more frequent payouts.

HARITA's high insurance take-up rates from the first two years have been a promising indicator for scaleup. In its second year, Adi Ha showed a 9 percent increase from the previous year's take-up rate. In 2010, take-up rates ranged between 6 and 36 percent across five villages, an average of 19 percent.

Figure 1.
Insurance take-up
rates by village



³ The dry (and more expensive) option would have had payouts about one-third of the time in the past 15 years.

⁴ The very dry option (based on the index established in 2009) would have had payouts about one-fifth of the time in the past 15 years.

Figure 2. HARITA scale-up: households enrolled

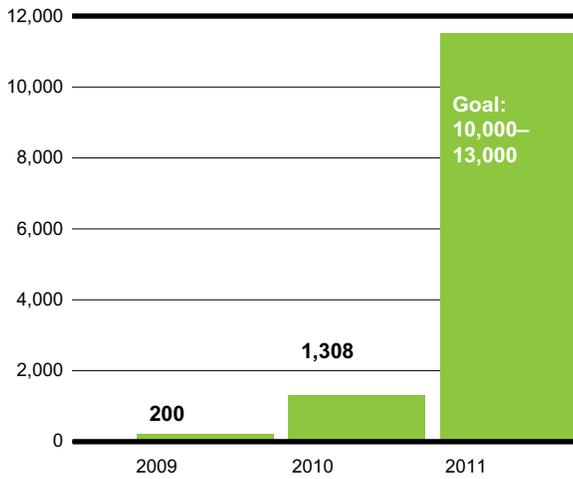
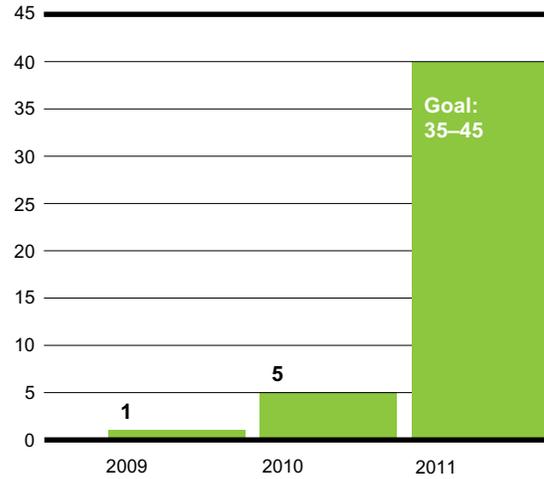
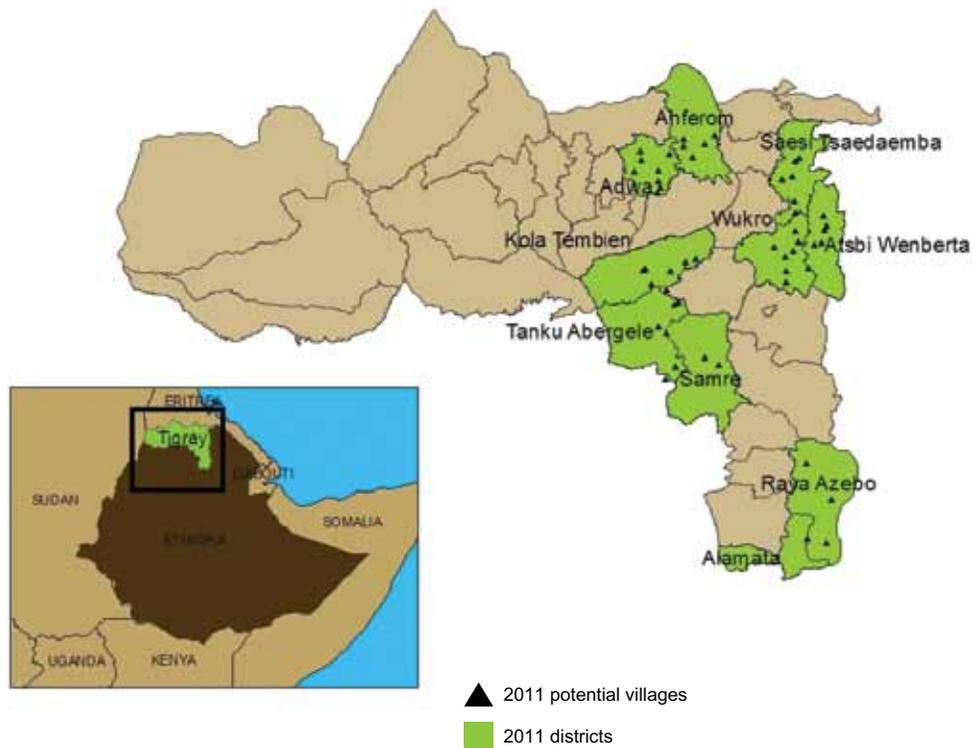


Figure 3. HARITA scale-up: villages



The above charts show HARITA's growth from its pilot stage to replication. In 2009, HARITA provided crop insurance to 200 households in Adi Ha. In 2010, 1,308 households across five villages accessed insurance. In 2011, HARITA's goal is to enroll between 10,000 and 13,000 households across approximately 35 to 45 villages. Exploratory visits were made during the reporting period to additional sites within the 2010 implementation districts,⁵ namely Kola Tembien, Raya Azebo and Saesi Tsaedaemba, as well as to new areas. The map below shows the potential expansion areas for 2011.

Figure 4. HARITA Tigray 2011 expansion districts and villages



⁵ The word "district" here refers to the Ethiopian term *woreda*. It is approximately equivalent to a district in other countries (Food and Agriculture Organization, 2010).

Rollout 2011

The 2011 scale-up process is driven by a series of trainings for farmers, local partners, and stakeholders to build technical capabilities in farmer-driven index development processes. Training modules on weather index insurance design were developed by the IRI to educate and train insurance companies, local partners, and other stakeholders. A series of workshops and capacity-building trainings were conducted in Addis Ababa and Tigray in Ethiopia. Hands-on trainings were held for REST's microinsurance team, which will be directly involved in the design and development of weather index insurance in scale-up villages. As a part of these trainings, the trainees produced draft indices for the potential scale-up villages; these indices were used to develop the actual insurance policies.

Local community members in the new villages in Tigray have formed design teams. The IRI and REST have been working closely with the design teams to develop the 2011 index, based on lessons learned from the previous two years. Farmers have expressed interest in insuring both long-cycle crops and short-cycle crops. The design teams have thus developed two separate index contracts to insure against the two dominant drought perils of late onset and early end to rainfall. The Early Index will target weak or late onset of rainfall, which impacts sowing and the establishment of long-cycle crops, like sorghum and maize. The Late Index will target weak or early end of rainfall, which impacts flowering and grain filling of all crops. Farmers growing a crop that is vulnerable to both perils (e.g., long-cycle sorghum, maize, or wheat/barley) will have the option to purchase both indices, whereas farmers growing crops that are vulnerable only to the second index (e.g., teff) will only have the option to purchase the Late Index. The contracts for long-cycle crops (such as sorghum and maize) are designed to result in a payout about once in three years, whereas the contracts for more drought-resistant short-cycle crops (such as teff) are designed to result in a payout about once in five years. For each village, both indices are calibrated to the local crop calendar and rainfall amounts in the village. The start and end of each index is set by local experts through discussions with the farmer design teams in each village.

The following figure provides an example of the contract window for both the Early and Late Index for the villages of Adi Ha, Geneti, and Hadush Adi. The windows for each index are divided into 10-day periods known as *dekads*.

Table 3. Sample contract window calendar

Village	District	21-Apr	1-May	11-May	21-May	1-Jun	11-Jun	21-Jun	1-Jul	11-Jul	21-Jul	1-Aug	11-Aug	21-Aug	1-Sep	11-Sep	21-Sep	
Adi Ha	Kola Tembien		Early Index											Late Index				
Geneti	Raya Azebo	Early Index													Late Index			
Hadush Adi	Saesi Tsaedaemba							Early Index						Late Index				

Oxfam has partnered with another Ethiopian insurance company, Africa Insurance Company, which will be delivering the index product alongside Nyala Insurance Share Company to farmers in expansion villages. The insurance enrollment phase will take place in approximately 35-45 villages in May and June 2011. A series of festive events, at which farmers register their interest in the risk management program, follows intense months of financial literacy training, including educational workshops and stimulated games. After planting, farmers who plan to pay for their premiums with their labor and who participate in the Productive Safety Net Program (PSNP), will perform disaster risk reduction work in their communities.

Appendix I: Oxfam-World Food Programme partnership—press release—December 2010



Oxfam and the World Food Programme announce R4 partnership for resilient livelihoods in a changing climate

Published 4 December 2010

Cancun, Mexico – Oxfam and the United Nations World Food Programme (WFP) today announced they are seeking \$28 million from public and private investors for their ground-breaking five-year partnership to help poor rural people protect their crops and livelihoods from the impact of climate change.

The innovative new R4 partnership is based around the idea of managing 4 risks - community risk reduction, productive risk taking, risk transfer and risk reserves. R4 will address the communities most vulnerable to climate variability in Ethiopia and three other countries, starting in 2011. The aim is to give farmers and rural communities in developing countries the resources they need to manage their own risk in the face of a changing climate.

Through R4, farmers will be able to take out weather-indexed insurance and pay for their premiums through labor in WFP's food-and-cash-for work programs. Community members will work on irrigation and forestry projects that will reduce the impact of climate change for their villages.

Having insurance will in turn make it easier for poor people to access credit on better terms, so that farmers can buy the tools and the drought-resistant seeds needed to grow bigger and better crops and poor families can protect their savings in tough times.

"We continue to bring the non-profit and private sectors together to focus on helping communities most vulnerable to climate change," said Jeremy Hobbs, Executive Director of Oxfam International. "It's clear that substantial new public funds are desperately needed to help poor communities build resilience to a changing climate, but working together to create sustainable, market-based solutions can also play a vital role in helping poor people reduce their risks of falling deeper into poverty because of weather-related disasters."

The R4 partnership builds on the success of the Horn of Africa Risk Transfer for Adaptation (HARITA) program, supported by global reinsurer Swiss Re, Oxfam and a dozen other partners. Piloted in Ethiopia in 2008, HARITA broke new ground with its holistic approach and in supporting cash-poor farmers to pay for their insurance with their own labor. The number of poor households taking out insurance policies grew from 200 in the first year to 1,300 in 2010.



▲
A community trainer shows villagers how to read a rain gauge. Marjorie Victor Brans / Oxfam America

R4 integrates the HARITA model with WFP's global food-and-cash-for-work programs in an "insurance-for-work (IFW)" innovation which makes risk reduction insurance products available to the poorest of poor.

"Our food-for-work programs around the world are already making vulnerable communities stronger and more food-secure. This innovative new partnership will enable poor people to act now to manage the new risks that come with a changing climate," said Sheila Sisulu, WFP Deputy Executive Director for Hunger Solutions.

Appendix II: Partners and institutional roles

Local

- **Local communities.** Central participants in the design of the pilot.
- **Local Farmers Cooperative.** Primary organizing body for farmers in the community.

National/regional

- **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).
- **Nyala Insurance Share Company.** Private insurer in Ethiopia with a strong track record of interest in agricultural insurance.
- **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.
- **Mekelle University.** Member of National Agricultural Research System providing agronomic expertise and research.
- **Ethiopian National Meteorological Agency (NMA).** Agency offering technical support in weather and climate data analysis.
- **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.
- **Institute for Sustainable Development (ISD).** Research organization dedicated to sustainable farming practices.

Global

- **Oxfam America.** International relief and development organization that creates lasting solutions to poverty, hunger, and injustice. Lead project manager for HARITA.
- **Swiss Re.** Global reinsurer and leader on climate change advocacy with funding and technical expertise.
- **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.
- **Rockefeller Foundation.** Foundation that supports strategies and services that help communities cope with the impacts of current and imminent climate change.
- **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.
- **Goulston & Storrs, and Weil, Gotshal & Manges.** Law firms providing pro bono legal expertise.

Appendix III: Rural Resilience Event Series (spring-summer 2011)

Event name	Oxfam America participation and role	Organizer	Focus	Expert panel/ speakers/attendants	Event date and location
Disaster Response and Recovery Summit	David Satterthwaite, panel speaker	Global Investment Summit	To bring key decision makers in the aid and development community together with government policy-makers and partnering contractors looking to assist in the aftermath of disasters around the globe	David Stillman, founder of Public-Private Alliance Foundation; Sam Rosania, director of Malcolm Pirnie; Christopher Perry, president and founder of National Disaster Response Team, and more	Orlando, Florida, March 1–2. Open to public. See http://www.investmentsummits.com/past-events/disaster-response-recovery-summit-2011/ .
Presentation on the HARITA project at the World Bank (WB) headquarters	David Satterthwaite, presenter	Africa Region Disaster Risk Management Team and Global Facility for Disaster Reduction and Recovery (GFDRR)	To conduct preliminary discussions to set the stage for the disaster risk financing program session at the World Reconstruction Conference in Geneva	Disaster Risk Management Team members from all regional WB units, members from the Africa unit, and members from the WB Treasury and International Finance Corporation	Washington, DC, April 27. Attendance by invitation only.
World Reconstruction Conference	David Satterthwaite, speaker for thematic session on risk financing	World Bank, GFDRR, and UN International Strategy for Disaster Reduction (UNISDR)	To share disaster reconstruction and recovery experiences and take forward the policy dialogue for an effective international disaster recovery and reconstruction framework	Assembly of more than 2,000 leaders, policy makers, and practitioners from government, international organizations, NGOs, academia, and the private sector from around the world	Geneva, May 10–13. Attendance by invitation only.
Second World Conference on Humanitarian Studies	David Satterthwaite, panel speaker and paper presenter for the theme “Innovations in Humanitarian Practice”	International Humanitarian Studies Associational (IHSA); hosted by Tufts University	To ratchet up the understanding of the dynamics of societies in crisis, the resultant greater use of evidence-based humanitarian programming, and the professional approach to humanitarian work	Assembly of nonprofits, academicians, and government agencies	Boston, June 2–5. Open to public. See http://www.humanitarianstudies2011.org/ .
The 2011 Principles for Sustainable Insurance (PSI) Regional Consultation Meeting	David Satterthwaite, expert participant	United Nations Environment Programme Finance Initiative	To develop globally applicable best practice principles, including concrete actions for success in core insurance company business strategies and operations	Insurance industry participants and global intergovernmental organizations	Ontario, June 12–13. Attendance by invitation only.
National stakeholder conference on development of agriculture micro-insurance sector	Conference organizer	Oxfam America, Swiss Re, and World Food Programme (WFP)	To increase awareness and dialogue among key stakeholders in the agriculture sector within Ethiopia as well as globally on the viability of index-based products and how these products can be used effectively to mitigate risk	Assembly of Ethiopian insurance companies, lending institutions, Ethiopian government agencies, corporations in the agriculture value chain, NGOs, bilateral and multi-lateral donor organizations, academicians, and agro economists	Addis Ababa, July 18. Attendance by invitation only.
2011 Academy of Management Annual Meeting: Professional Development Workshop (PDW): Cross-Sector Partnerships for Sustainable Development	David Satterthwaite, active participant and co-designer of the Professional Development Workshop Program	Academy of Management	To provide a dynamic interaction between academics and practitioners interested in cross-sector partnerships whose goals are economic development for the disadvantaged and the sustainability of natural resources	Academy members (scholars at colleges, universities, and research institutions) and practitioners with scholarly interests from business, government, and not-for-profit organizations	San Antonio, August 12–16. Open to public. See http://meetings.aomonline.org/2011/ .

Appendix IV: Farmer profiles



Medhin Reda's best asset is her own hard work

Medhin Reda, 45, is a farmer in Adi Ha, a collection of small villages in Tigray, a rocky region of northern Ethiopia. Work is Reda's currency. "It's good for me to have the insurance as long as I can work and pay with labor," says Reda. "That is the only asset I have." In 2009, Reda and 199 other small-scale farmers in Adi Ha signed up for weather insurance offered by Oxfam America and its partners. This project enabled Reda and the other farmers to pay for their insurance through work.

[For the full story, click here.](#)

Photo: Medhin Reda, 45, a farmer, with her daughters Abbadit and Tekleweini Girmay in their cornfield in Adi Ha. *Eva-Lotta Jansson / Oxfam America*



Selas Samson Biru faces uncertainty with the seasons

Set on a post in the yard of Selas Samson Biru's compound is one of 23 rain gauges now scattered across the Adi Ha area of Tigray in northern Ethiopia—measuring precipitation in different spots across Adi Ha where rainfall is becoming increasingly unpredictable. "Our season is changing. We don't know when there will be a bad year and when there will be a good year," says Biru. "I believe, after taking the training, this [weather] insurance will be helpful during the bad season. This will pay me."

[For the full story, click here.](#)

Photo: Selas Samson Biru in the grain storage room at her home in Adi Ha. *Eva-Lotta Jansson / Oxfam America*



Gebru Kahsay relies on rain but has the security of insurance

Gebru Kahsay, a 52-year-old farmer in the Adi Ha area of Tigray in northern Ethiopia, and farmers like him depend on rain to grow teff. Rains came late in 2009 to Adi Ha, but this year Kahsay has a backup plan if the rain doesn't cooperate: weather insurance. "According to my belief, this insurance is important to protect us from migrating in a drought in search of food," says Kahsay.

[For the full story, click here.](#)

Photo: Gebru Kahsay in the fields near his house in Adi Ha, Tigray. *Eva-Lotta Jansson / Oxfam America*

Appendix V: Media citations and resources

In the news

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[“Weather Insurance Offers Ethiopian Farmers Hope—Despite Drought”](#)

[“A Tiny Seed and a Big Idea”](#)

[“Medhin Reda’s Best Asset Is Her Own Hard Work”](#)

[“Gebbru Kahsay Relies on Rain But Has the Security of Insurance”](#)

[“Selas Samson Biru Faces Uncertainty With the Seasons”](#)

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*Women in Adi Ha participate
in a focus group.
Paul Block / IRI*

▲ Abbreviations

DECSI	Dedebit Credit and Savings Institution
HARITA	Horn of Africa Risk Transfer for Adaptation
IRI	International Research Institute for Climate and Society
MFI	Microfinance Institution
NGO	Nongovernmental Organization
PSNP	Productive Safety Net Program
R4	Rural Resilience Initiative
REST	Relief Society of Tigray
WFP	World Food Programme

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