

R4 Rural Resilience Initiative

QUARTERLY REPORT | JANUARY – MARCH 2012



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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 climate-related shocks is a constant threat to food 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 climate-related risk is critical for addressing global poverty.

In response to this challenge, Oxfam America and the UN World Food Programme have launched the R4 Rural Resilience Initiative, known as R4, referring to the four risk management strategies that the initiative integrates. R4 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), and their partners to enable poor farmers to strengthen their food and income security through a combination of improved resource management (risk reduction), insurance (risk transfer), microcredit (prudent risk taking), and savings (risk reserves).

The first example of this pioneering approach is the HARITA project, which brought together a network of partners, including Ethiopian farmers, REST, Nyala Insurance Share Company, Africa Insurance Company, Dedebit Credit and Savings Institution

(DECSI), Mekelle University, the Government of Ethiopia, the International Research Institute for Climate and Society (IRI), Swiss Re, and Oxfam America. The project is funded by the Rockefeller Foundation and Swiss Re.

HARITA has broken new ground in the field of rural risk management by enabling Ethiopia's poorest farmers to pay for crop insurance with their own labor. In its three years of delivery in Ethiopia, HARITA has shown promising results for replication. The project has scaled from two hundred households in one village in 2009 enrolled in the financial package to over 13,000 enrolled households in 43 villages in 2011—directly affecting approximately 75,000 people.

R4 represents a new kind of partnership, bringing public- and private-sector actors together in a strategic, large-scale initiative to innovate and develop better tools to help the most vulnerable people build resilient livelihoods. R4 promises to leverage the respective strengths of its partners: Oxfam America's capacity to build innovative partnerships and the World Food Programme's

Samson Abrha (middle) of the Relief Society of Tigray (REST) answers questions from farmers in the village of Hade Alga. They are playing a game created by the International Research Institute for Climate and Society (IRI) to help local farmers understand risks and decision making.

Bristol Mann / University of Louisville

global reach and extensive capacity to support government-led safety nets for the most vulnerable people. This partnership will enable thousands more poor farmers and other food insecure households to manage weather vulnerability through an affordable, comprehensive risk management program that builds long-term resilience.

The R4 partnership will test and develop a new set of integrated tools that extend the risk management benefits of financial services, such as insurance and credit, to the most vulnerable populations. R4 focuses on mechanisms that can be integrated into social protection systems, including productive safety nets, so that the results can be applied at a much larger scale by governments and international organizations, if successful. For example, insurance for work—a key part of the R4 approach and an innovative food assistance tool—can be used not only to expand access to insurance, but also can be added to labor-based safety nets to protect beneficiaries and reduce costs for governments and donors from the disruptions caused by climate disasters.

By combining HARITA's successful model for participatory design and capacity building with the World Food Programme's global capacity, R4 will help accelerate the scale-up and testing of this innovative approach in Ethiopia, Senegal,¹ and two other countries in the next five years. R4 also constitutes a first step toward developing a sustainable insurance market for poor people, an essential factor in ensuring farmers' livelihoods and food security over the long term.

In this report we share key accomplishments during the January–March 2012 quarter, present the Senegal pilot rollout plan, and provide summary results of the customer satisfaction survey conducted in December 2011 to assess farmers' satisfaction with the index insurance products offered by HARITA for the 2011 agricultural season in Ethiopia.

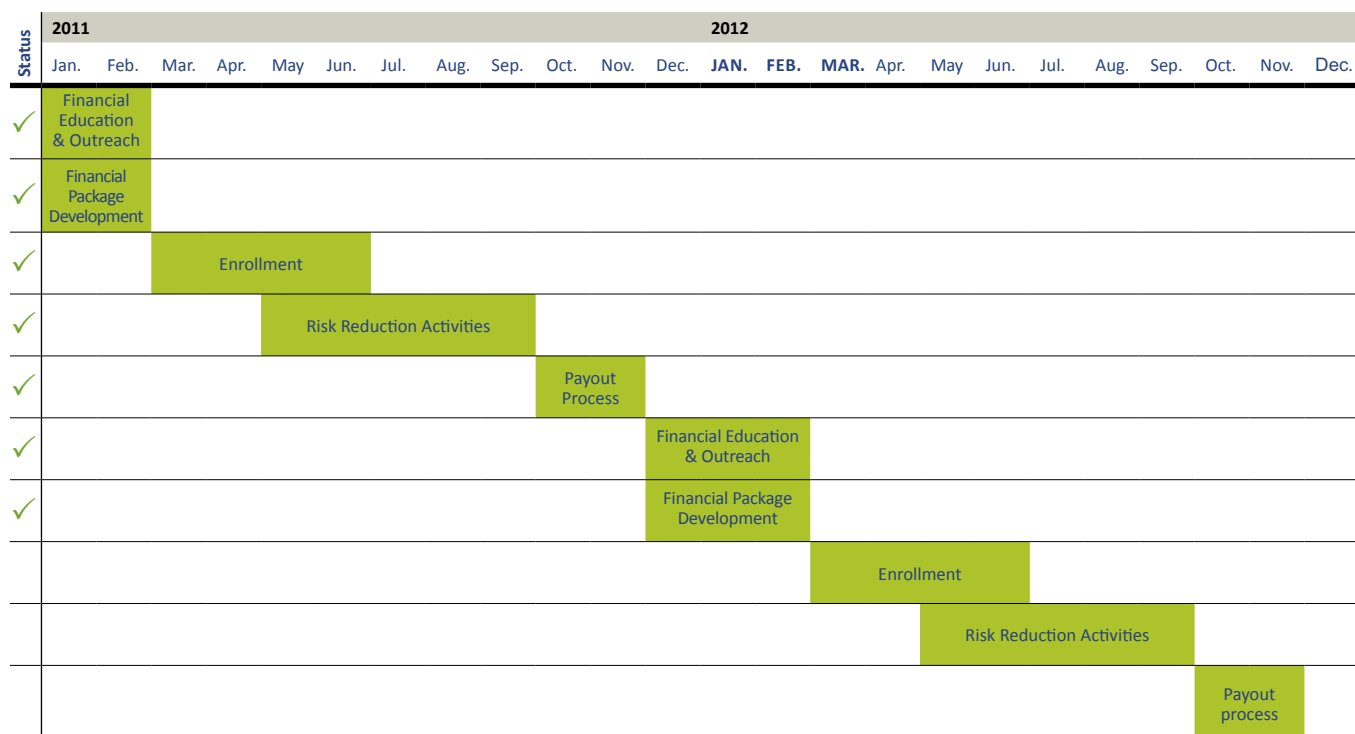
STATUS SUMMARY

ETHIOPIA

The HARITA project, initiated by Oxfam America, REST, and other partners in 2009, expanded from 200 farmers in the pilot village,¹ Adi Ha, to over 13,000 farmers in 43 villages in 2011, in nine districts² in the Tigray region of Ethiopia. Going forward, the operations will continue in Ethiopia as part of the R4 Rural Resilience Initiative.

In the 2012 agricultural season, the weather index insurance options for farmers will include short-cycle crops (teff and beans) and long-cycle crops (maize, wheat, barley, and sorghum). Insurance enrollment has begun in the same 43 villages that were covered in the previous agricultural season. The enrollment process will continue up to June, which is the beginning of the planting season. Eligible farmers will continue to have the option to pay for insurance premiums with their labor through risk reduction projects in their communities. Also, the farmers will continue to have access to credit for smart risk-taking. Details on the 2012 index contracts will be shared in the next quarterly report.

Figure 1. R4 Ethiopia timeline for 2012 season

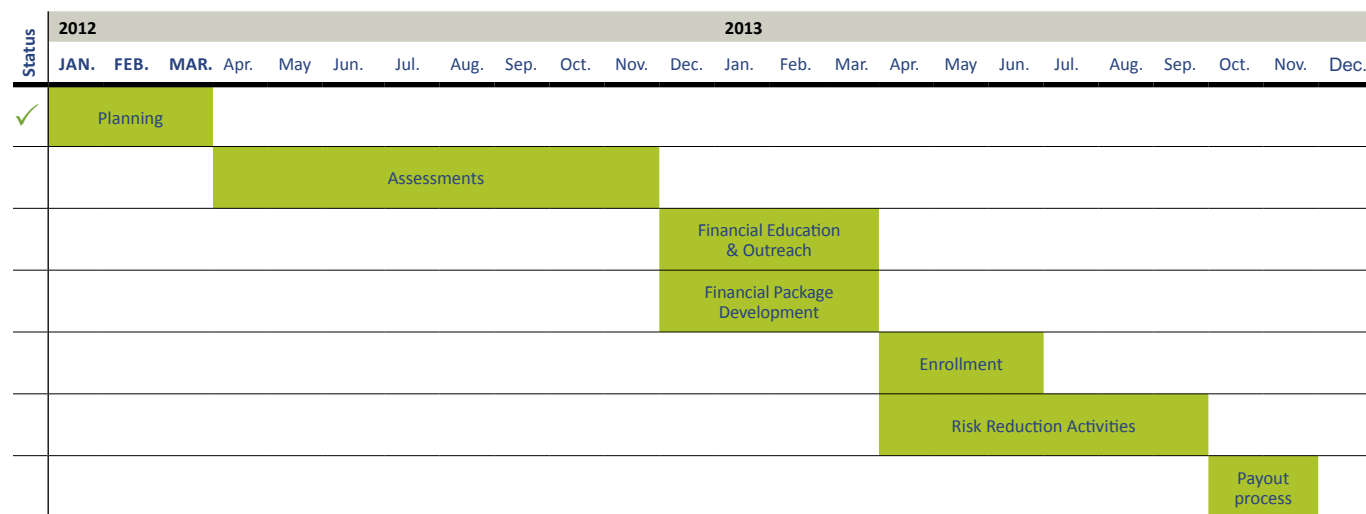


- 1 This report uses the word "village" to refer to the Ethiopian term *tabia*, or subdistrict. *Tabia* is the Tigrigna language name for *kebele*, that is, the smallest administrative unit of the Ethiopian federal government (UN Emergency Unit for Ethiopia, 2003). Ethiopia's administrative unit structure hierarchy follows region (e.g., Tigray) > zone (e.g., Eastern Tigray) > *woreda*/district (e.g., Kola Tamben) > *tabia*/subdistrict (e.g., Adi Ha) > *kushet*.
- 2 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).

SENEGAL

The R4 team, composed of staff from both the World Food Programme and Oxfam America, has begun the joint planning process for the R4 2013 pilot roll-out in Senegal. The team has been convening a series of consultations with weather experts, insurance experts, agricultural experts, and academic institutions to identify pilot opportunities in Senegal and to develop a strategic plan for implementation. More details on the planning process appear in the “Senegal pilot rollout 2013” section of this report.

Figure 2. R4 Senegal timeline for 2013 season



ACCOMPLISHMENTS THIS QUARTER

Metrics from the field

The metrics below provide a snapshot of field activities conducted in Ethiopia in the reporting period.

- A total of 12,845 farmers from 21 villages, including 2,870 women, participated in awareness and education programs on community risk management and insurance through video shows.
- Ninety-five farmers in two villages participated in a customer satisfaction survey by the International Research Institute for Climate and Society (IRI) to assess satisfaction with the index insurance products offered in the 2011 agricultural season.
- Weather data from three automatic rain gauges was collected, and a weather data report was developed by field agents.
- One hundred and eighty development agents were trained on community risk management and insurance.

HARITA was highlighted as a “participatory micro-insurance” model in a research paper titled “[Insurance-Related Instruments for Disaster Risk Reduction](#),” co-authored by Pablo Suarez and Joanne Linnerooth-Bayer for the International Strategy for Disaster Reduction (UNISDR).

HARITA/R4 was presented at the Skoll World Forum organized at Oxford March 28–30 in the session “Managing Risks in a Warming World” facilitated by Pablo Suarez. About 30 high-profile individuals from institutions like Skoll Foundation, US Agency for International Development, and Open Society Institute joined the session.

The R4 Senegal Stage-gate workshop was held March 13–15 in Rome for joint planning, team building, and establishing ways of working. The Senegal country teams from Oxfam America and World Food Programme, as well as the global R4 team from Boston and Rome, were in attendance. The output of the workshop was a country-level work plan for the Senegal pilot for 2012–13.

A teaching case titled “[Building and Scaling a Cross-Sector Partnership: Oxfam America and Swiss Re Empower Farmers in Ethiopia](#),” featuring Oxfam America/Swiss Re collaboration on climate risk management in Ethiopia (HARITA), won the second prize in the [oikos Global Case Writing Competition](#). The case study was co-authored by Jonathan Doh of the Villanova School of Business and Ted London of the University of Michigan Ross School of Business. The authors were awarded CHF 2,000 (approximately \$2,200) in prize money.

R4 was featured in *Momentum* magazine in an article titled “[Weather Insurance Builds Resilience for Farmers](#),” contributed by David Satterthwaite, the R4 Global Program Manager for Oxfam America.

SENEGAL PILOT ROLLOUT 2013

EVOLUTION OF R4

The R4 Rural Resilience Initiative leverages and expands on the lessons of HARITA to bring together four key risk management tools in a holistic approach that empowers food-insecure families. This innovative approach is designed to continuously grow and evolve, based on evaluation and ongoing learning, to provide further protection and empowerment to food-insecure households.

The R4 Rural Resilience Initiative strives to empower half a million food-insecure people to improve their lives and livelihoods in the next five years. The overriding strategic objective of the Rural Resilience Initiative is to achieve long-term impacts well beyond the initial program. This will be accomplished through the dual sustainability outcomes of building a sustainable commercial market for risk management and strengthening government support for rural resilience.

DEVELOPMENT OF SENEGAL PILOT FRAMEWORK

The Senegal pilot framework and subsequent R4 country pilots will be based on the initial identification of pilot opportunities and subsequently exploring mechanisms (such as reinsurance) to spread the risk across multiple pilot projects.

The R4 Senegal team, comprising Oxfam America/World Food Programme Senegal country teams and global coordination teams, is going through the national planning and assessment phase, which will lead to program implementation in 2013.

Critical parameters for the initial assessment will focus on opportunities identified during the joint planning phase, which include relative food security, areas of high climate variability, population

reliance on subsistence agriculture, suitable population density, and political stability of the region. Other possible factors under consideration are the availability of a suitable agricultural product for insurance, existence of suitable infrastructure, and access to appropriate distributions channels.

Overview of Assessment and National Planning:

1. National-level analysis and preliminary selection: This incorporates geographical selection of possible R4 regions within Senegal and initial engagement of national partners.
2. Detailed regional/local analysis and mapping: This includes detailed understanding of local conditions (infrastructure, livelihoods, markets, local capacity, rainfall, etc.), and validation of findings in consultation with regional/local authorities and partners.
3. Community assessment and identification: This includes community-based seasonal livelihoods assessment/mapping and market and value chain mapping, engagement of communities with regional/local authorities, and partners.
4. R4 program design: This includes tailoring R4 tools to the Senegal context (technical design of community disaster risk reduction activities, design of risk transfer solution, and development of livelihoods and credit package).

The assessments will lead to the implementation of an effective community-driven R4 pilot in 2013. Periodic details on the planning process will follow in the subsequent quarterly reports. The assessments process will include national and local partners throughout to ensure effective coordination and local ownership of the R4 process and policy-level engagement.

Figure 3. Evolution of R4





CUSTOMER SATISFACTION SURVEY 2011

The International Research Institute for Climate and Society (IRI) conducted a rapid customer satisfaction survey in December 2011 with a total of 95 farmers from Adi Ha and Hade Alga villages, in conjunction with a risk-simulation game to understand farmers' behavior and decision-making processes. The purpose of the survey was to assess farmers' satisfaction with the index insurance products offered in the 2011 agricultural season, wherein 13,195 farmers in 43 villages had purchased insurance, and to gain insights for future index product development. In 2011, the total number of farmers who purchased insurance in Adi Ha was 314 and that of Hade Alga was 242. The survey respondents included 43 farmers from Adi Ha and 52 farmers from Hade Alga. This section presents summary of the key survey findings.

Figure 4. Survey sample

	Adi Ha	Hade Alga	Total
Female	13	26	39
Male	30	26	56
Total	43	52	95

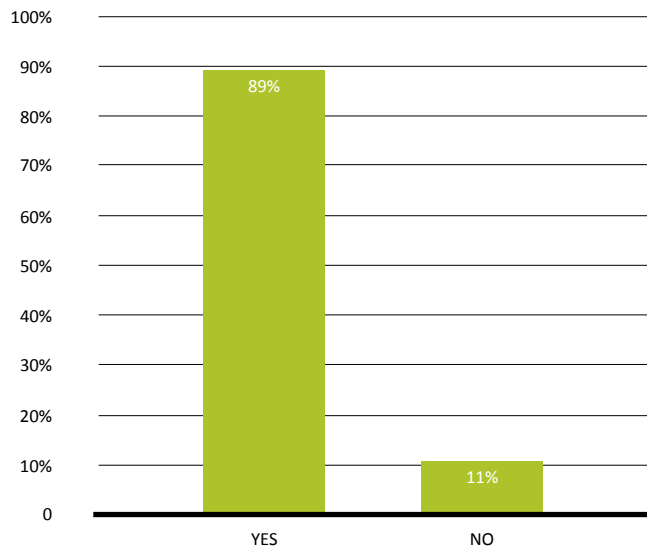
SUMMARY RESULTS

- All 52 out of 52 respondents (100 percent) who bought index insurance said that they were happy that they bought index insurance. The remaining 43 respondents did not buy insurance in the 2011 agricultural season. When these farmers were given a chance to voice feedback on parts of the insurance with which they were not satisfied, three respondents indicated that they were unhappy with the rainfall measurement (i.e., the use of satellite data for estimating rainfall), and three respondents indicated that the premiums were too expensive.

Medhin Reda, a farmer in Adi Ha, has bought weather insurance for her teff.
Eva-Lotta Jansson / Oxfam America

- When explicitly asked whether farmers are satisfied with the use of satellite data for estimating rainfall and determining whether the insurance should pay out or not, 89 percent of the respondents said yes.

Figure 5. Farmers' responses on whether they are satisfied with the use of satellite data for determining insurance payout



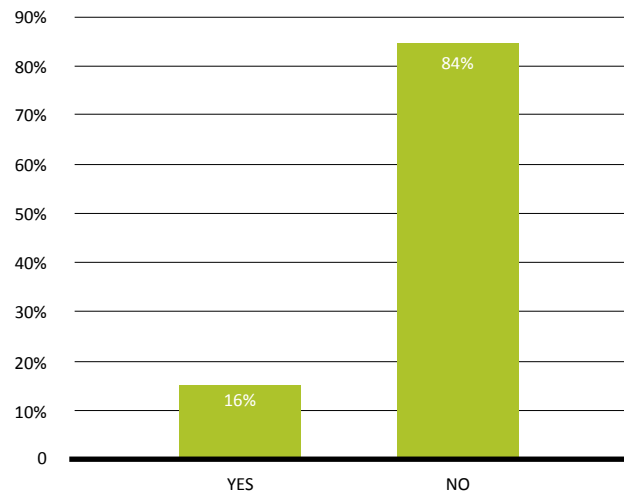
- In 2011, 1,810 of 13,195 farmers enrolled (14 percent) received a payout. In the Adi Ha and Hade Alga villages no payouts occurred because the weather index for those villages was not triggered. When farmers in Adi Ha and Hade Alga were asked whether they thought they should have received an index insurance payment in

2011, 84 percent said no while the remaining 16 percent of respondents thought that there should have been a payout in 2011. These results do not vary significantly by village.

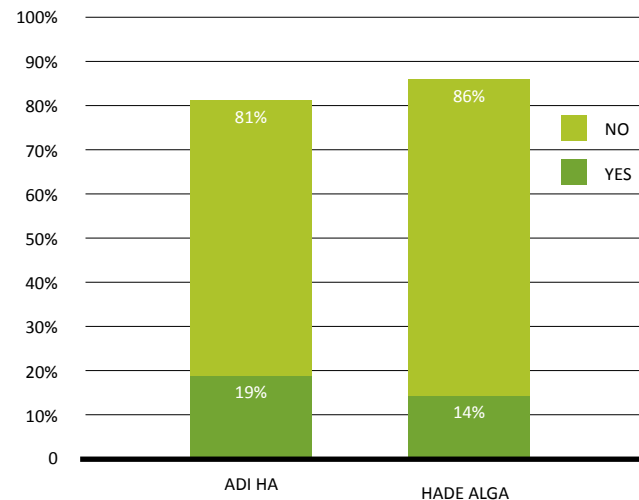
- The farmers who did not purchase insurance were asked whether they were happy that they did not buy insurance in 2011. Sixty-two percent were unhappy that they did not buy insurance, and 80 percent witnessed others benefiting from insurance.
- Survey respondents were asked if they will buy insurance in 2012. Fifty-three percent said yes and 47 percent said no. The two most common reasons for not planning to buy insurance are that they are not able to afford the premium (15 percent) or that they have other means to cope with crop loss (13 percent).
- In a question on whether insurance caused any hardships or problems for farmers' households, one issue raised by farmers was that the existing products do not cover risks like frost, disease, pests, etc. Another issue raised by farmers is the variance between the rainfall on their farm and the rainfall estimated by the weather index (i.e., basis risk). The project team has been working to minimize basis risk—which is inherent to any index insurance product—through the integration of community-savings mechanisms.
- Out of 48 respondents who bought insurance in 2011, 65 percent said they would have bought insurance if they had to pay only with cash. This includes 12 of the 28 people (43 percent) who were enrolled in the PSNP program and paid for their insurance in labor.

Figure 6. Farmers' response on whether they think they should have received an index insurance payment in 2011

Overall response



Response by village



In summary, the customer satisfaction survey has provided important insights to the R4 team on farmers' perceptions and preferences with regard to future insurance contracts. While these satisfaction surveys provide a valuable layer of rapid feedback, the team also recognizes the critical importance of thorough, long-term, impact-evaluation research.

The satisfaction surveys indicate that farmers who bought insurance are generally happy that they did so. The surveys also indicate that farmers' main concerns about the product are uncovered risks and basis risk, which will be priorities for the R4 team in improving products in subsequent agricultural seasons.

An interesting observation is the high percentage (65 percent) of farmers who bought insurance who would be willing to pay with cash. While surveys of anticipated behavior are not as reliable as actual behavior, these results do indicate that R4 may be able to expand the proportion of farmers who pay with cash by adjusting the threshold for farmers who are eligible to pay with labor. These options will require further study and will be important for achieving a sustainable market for agricultural insurance.

A second customer satisfaction survey is planned in the villages where farmers received a payout for the 2011 agricultural season to understand the satisfaction level of farmers who received insurance payments. The findings of this survey will be reported in subsequent quarterly reports.



CONCLUSION

R4 represents a new kind of partnership, bringing public and private sector actors together in a strategic, large-scale initiative to innovate and develop better tools to help the most vulnerable people build resilient livelihoods.

By combining HARITA's successful model for participatory design and capacity building with the World Food Programme's global capacity, R4 will help accelerate the scale-up and testing of this innovative approach in Ethiopia, Senegal, and two other countries in the next five years. This partnership will enable thousands more poor farmers and food-insecure households to manage weather vulnerability through an affordable, comprehensive, risk management program that builds long-term resilience.

Farmers in Tigray, Ethiopia, are working on a community project in exchange for insurance for their crops.

Mengesha Gebremichael / Relief Society of Tigray (REST)

APPENDIX I: R4 PARTNERS AND INSTITUTIONAL ROLES

OUR LOCAL PARTNERS

- **Local communities:** Central participants in the design of the pilot.
- **Local farmers' cooperative:** Primary organizing body for farmers in the community.

OUR NATIONAL AND REGIONAL PARTNERS IN ETHIOPIA³

- **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 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 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.
- **Relief Society of Tigray (REST):** Local project manager for HARITA, responsible for operating the Productive Safety Net Programme (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 GLOBAL PARTNERS

- **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 and 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 in the field of insurance and reinsurance.
- **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.
- **The Rockefeller Foundation:** Foundation that funds strategies that help communities build resilience to the impacts of current and imminent climate change.

³ R4 national and regional partners in Senegal will be identified in 2012 for pilot enrollment in the 2013 season.

APPENDIX II: SCALING UP IN SENEGAL— PRESS RELEASE, SEPTEMBER 2011

Published September 19, 2011

NEW YORK, NY – The United Nations World Food Program (WFP) and Oxfam America, supported by the United States Agency for International Development (USAID) and Swiss Re respectively, today committed at the Clinton Global Initiative to expand their ground-breaking “R4 Rural Resilience Initiative” to help the rural poor to protect their crops and livelihoods from the impacts of climate variability and change, including drought.

This innovative public-private partnership will be expanded from Ethiopia to Senegal over the next five years. It empowers farmers and food-insecure rural households with integrated risk management tools to develop long-term resilience.

“For the 1.3 billion people living on less than a dollar a day who depend on agriculture for their livelihoods, natural disasters are a constant threat to their food security. The most vulnerable people in the world are being hit by more frequent and intense climate-related disasters. The world knows how to do this: Proven tools have broken the cycle of emergency hunger for millions, building resilience in the face of repeat disasters,” said WFP Executive Director Josette Sheeran.

R4 will enable poor farmers in Senegal to strengthen their food and income security by managing risks through a four-part approach—improving natural resource management (community risk reduction), accessing micro-credit (“prudent” risk taking), gaining insurance coverage (risk transfer), and increasing savings (risk reserves).

USAID has just announced a new \$8 million award to WFP to support the expansion of R4 to Senegal and the global development of the initiative.

“We are pleased to help take this innovative program to the next level, scaling it up to reach thousands of farmers,” said USAID Administrator Rajiv Shah. “We see this as a promising approach to tackling hunger and climate vulnerability in an integrated way that will deliver real results for rural communities.”

Swiss Re is supporting the R4 initiative as the exclusive insurance sector partner and will lead the design and implementation of risk transfer solutions. These innovative solutions form part of a comprehensive risk management program that will give thousands of poor, small-holder farmers the means to manage weather vulnerability and enable the risk-taking essential to economic development. Swiss Re will contribute \$1.25 million to the initiative.

“Insurance is a cornerstone of economic growth and stability, and we are proud to contribute our expertise to this project which allows the poorest farmers and their families to cope when crops are ruined by drought, flood or other climate related impacts. Through the pilot in Ethiopia, we have seen that even farmers with no monetary income can build a better future by trading labour for insurance, in ways that also help to strengthen their communities. We are pleased that the model which began with just 200 households in Ethiopia three years ago, has been successfully scaled up and will now be replicated as R4 in other countries, including Senegal, to help thousands more,” said Michel Liès, Chairman Global Partnerships, Swiss Re.

R4 builds upon the highly successful growth of a multi-year pilot in Ethiopia known as the Horn of Africa Risk Transfer for Adaptation (HARITA) project, which involved a network of global and local partners including Oxfam America, Swiss Re, the Rockefeller Foundation, the Relief Society of Tigray, Dedebit Credit and Savings Institution, Nyala Insurance Company, Africa Insurance Company and the International Research Institute for Climate and Society at Columbia University. In its three years of delivery this pilot, HARITA, has scaled up from 200 enrolled households in one village in 2009 to over 13,000 enrolled households in 43 villages in 2011.

“Expansion to Senegal will allow Oxfam to build upon our success in Ethiopia and test this model in a new country. Having insurance will 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” said Raymond C. Offenheiser, President of Oxfam America.

The R4 Rural Resilience Initiative is a strategic collaboration between the World Food Programme and Oxfam America, with no co-mingling of funds. Each partner has its own sponsors: WFP is sponsored by USAID, and Oxfam America by Swiss Re.

HOW IT WORKS

Gebru Kahsay is a 52-year-old farmer in the Adi Ha area of Tigray in northern Ethiopia, who depends on rain to grow teff, a staple grain. In 2009, rains came late to Adi Ha, but Kahsay had a backup plan if the rain didn’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.

In the absence of functioning financial markets in most rural areas, poor households adopt conservative risk taking stances and cope with disasters in ways that often compromise their livelihoods resulting in long term negative consequences. To survive, households are often forced to reduce food consumption, remove children from school, or sell productive assets.

Through R4, farmers will be able to pay for their insurance premiums through labor in food-and-cash-for work programs. Their labor will contribute to community projects such as irrigation or forestry to reduce the impacts of climate change on their villages.

More prosperous farmers will pay their insurance premiums in cash. Over time, as the poorest farmers become more prosperous, they can “graduate” from the need to pay through labor, and begin paying in cash, helping to ensure the project’s commercial viability and long-term success.

Over the next five years, Oxfam America and WFP plan to scale up and evaluate the R4 approach in 4 countries. In addition to continuing efforts in Ethiopia and the new work in Senegal, this will include two additional countries as the initiative progresses.

APPENDIX III: RURAL RESILIENCE EVENT SERIES (WINTER 2012)

Event name	Oxfam America participation and role	Organizer(s)	Focus	Expert panel/speakers/attendees	Event date and location
Sustainability as a Key Factor for Mitigating Risk in Agricultural Supply Chain Finance	David Satterthwaite, Speaker	The Rainforest Alliance and Citi Foundation	To build on the conclusions and recommendations of the first Sustainable Value Chain Finance Workshop, held in 2011, with a focus on risk mitigation in agricultural supply chains.	Key players from the agriculture sector, including buyers, exporters, retailers, producers, insurers, the financial sector, civil society, and development partners.	New York City, January 30. By invitation only.
2012 Social Enterprise Conference	Mansi Anand, Participant	Students of Harvard Business School and Harvard Kennedy School of Government	To showcase innovative ideas, trends, and people within social enterprise to encourage better solutions to the world's most pressing social problems and to expand participants' understanding of various disciplines and models within social enterprise.	Keynote speakers included Dr. Judith Rodin of Rockefeller Foundation, Dr. Bill Drayton of Ashoka Foundation, and David Blood of Generation Investment.	Boston, February 25–26. Open to public. http://socialenterpriseconference.org/
First Annual Climate Leadership Conference	Mansi Anand, Participant	Climate Counts	To bring together leaders from business, government and academic institutions, and the nonprofit community interested in exchanging ideas and information on how to address climate change while simultaneously running their operations more competitively and sustainably.	Public and private sectors, including federal and state government officials, industry leaders, and nonprofit experts.	Miami, February 29–March 1. Open to public. http://3blmedia.com/theCSRfeed/2012-Climate-Leadership-Conference
Skoll World Forum 2012	Pablo Suarez, Facilitator	Skoll Foundation	To bring together 900 distinguished delegates from the social, finance, private, and public sectors in Oxford for three days and nights of critical debates, discussions, and work sessions aimed at innovating, accelerating, and scaling solutions to social challenges.	Speakers are drawn from the world's most impactful and influential social entrepreneurs, thought leaders, and those creating large-scale social change.	Oxford, March 28–30. By invitation only. http://skollworldforum.org/
Forum 2012	Stephane de Messieres, Participant	InterAction	To bring together nongovernmental organizations, governments, philanthropy, corporations, and civil society and forge common solutions that focus on improving the lives of the world's poor and marginalized.	One thousand professionals from more than 350 organizations representing the international nonprofit community, government, corporate, and philanthropic sectors.	Washington DC, April 30–May 2. Open to public. http://www.interaction.org/2012-forum-workshops

APPENDIX IV: MEDIA CITATIONS AND RESOURCES

IN THE NEWS

- David Satterthwaite, [“Weather Insurance Builds Resilience for Farmers.”](#) *Momentum* (March 2012).
- Jim French, [“Ethiopian Crop Insurance and Secret Farm Bill.”](#) *Hutchnews* (December 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* (December 15, 2011).
- Agnieszka Flak, [“Games Wake People Up to Climate Change.”](#) *Reuters* (December 2, 2011).
- Laurie Goering, [“Insurance Aims to Help Herders Avoid ‘Downward Spiral’ from Drought.”](#) *AlertNet* (November 30, 2011).
- Lisa Jones Christensen, [“Case Study: Swiss Re and Oxfam.”](#) *Financial Times* (November 1, 2011).
- DesMoinesRegister.com, [“Crop Insurance Can Pay off for Small African Farms”](#) (October 13, 2011).
- Global Washington blog, [“Reforming Aid: Transforming the World”](#) (September 8, 2011).
- Alertnet, “Scaling Up Innovative Climate Change Adaptation and Insurance Solutions in Senegal” (September 19, 2011).
- [Alertnet, Index Insurance in East Africa](#), a video produced by the International Research Institute for Climate and Society (September 2011).
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- Omer Redi, “Insurance Firm Sows Seeds,” *Addis Fortune* (June 14, 2009).
- 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” (November 6, 2009).
- James F. Smith, [“World’s Poorest Farmers Now Offered Insurance.”](#) *The Boston Globe* (October 13, 2009).
- Evan Lehmann, “Africa Experiments with Climate Insurance—for \$5 a Year,” *The New York Times* (September 30, 2009).
- [“Swiss Re, Oxfam America, Rockefeller Foundation, and Columbia’s IRI Expand Joint Risk Initiative in Tigray, Ethiopia.”](#) Swiss Re press release (September 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).
- *Newsweek*, [“Coping with Climate”](#) (December 29, 2008).

IN 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).
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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 in this quarterly report.

PARTNER REPORTS

- [HARITA IRI Report to Oxfam America March 2012:](#) This report is a deliverable by International Research Institute for Climate and Society (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 indexes, 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 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 1961–2009. This methodology is intended to be further developed and packaged into tools for contract design and evaluation.
- [HARITA IRI Report to Oxfam America October 2010:](#) This progress report is a formal deliverable by IRI to OA that summarizes the 2011 scaling process and presents the education materials developed to support the scaling process.

OTHER REPORTS

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- 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 co-mingling of funds. Each partner has its own sponsor or 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, on average, WFP feeds more than 90 million people in more than 70 countries.

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