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Cover: At a community meeting in Michael Debir village in Ethiopia’s Amhara region, farmers look back to the 1980s as they recall which years had the most severe droughts. Through this exercise farmers are helping to design insurance contracts that will work best for them.

Geoffrey McCarney / International Research Institute for Climate and Society (IRI)
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, launched the R4 Rural Resilience Initiative, known as R4, referring to the four risk management strategies that the initiative integrates. Initiated in 2010, December, 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), together with Ethiopian farmers and several other national and global partners1 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).

After two successful years of implementation, in 2013, R4 enters its third year of operations in Ethiopia and Senegal.

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1. See Appendix I: ‘R4 partners and institutional roles’ for full list of R4 partners and institutional roles.
In Ethiopia this agricultural season, R4 plans to expand to a new region Amhara with a pilot implementation in one village while continuing to work in the 76 villages in Tigray. The Amhara pilot will be implemented in partnership with the Organization for Rehabilitation and Development in Amhara (ORDA); the Relief Society of Tigray (REST) will continue to implement R4 in Tigray.

In Senegal, R4 has entered the implementation phase for the 2013 agricultural season. Local partners have been identified and a Technical Committee, representing the implementing partners for the four R4 components, has been established for the local coordination and management of the project. The R4 Senegal team also launched its national policy engagement work in Senegal this quarter which aims to support both R4 implementation and national policy for long-term food security and rural resilience.

In this report we share key accomplishments during the January-March 2013 quarter, including the 2012 end-of-season assessment conducted in Ethiopia, and present the R4 Senegal national policy analysis.
ETHIOPIA

The HARITA project, initiated by Oxfam America, REST, and other partners in 2009, expanded from 200 farmers in the pilot village, Adi Ha, to over 19,000 farmers in 76 villages in 2012, in eleven districts in the Tigray region of Ethiopia.

This agricultural season, R4 will continue its delivery in the 76 villages in the Tigray region, and explore a new region, Amhara where a pilot will be implemented in Michael Debir village with 350 farmers.

In the 2013 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). In Amhara, farmers will have the option to cover their wheat crop. Insurance enrollment has begun in 77 villages including 76 villages in Tigray that were covered in the previous agricultural season and one village in Amhara. 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 2013 index contracts will be shared in the next quarterly report.

Figure 1. R4 Ethiopia timeline for 2013 season

2. 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.

3. 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 pilot in Senegal entered the implementation phase this quarter. The project design phase, carried out from early 2012 to February 2013, enabled identification of implementation and research partners, establishment of the 2013 work plan and setting up of the local coordination and implementation mechanisms.

In 2013, the project will enroll 500 participants in 12 villages in the Koussanar communauté rurale⁴. The main activities planned this year are the design and dry run of an agricultural index insurance product, which will be tested among local farmers during the 2013 rainy season; community works carried out through WFP’s Food For Assets (FFA) programme, including lowland rehabilitation for rice production, gardening, and soil conservation activities; building on Oxfam’s Saving for Change (SfC) program in Koussanar by creating new women’s savings groups and introducing training on small businesses in existing groups; and testing a credit system linked to cereal banks (known as “warrantage”) and putting in place non-financial services to facilitate access to credit.

Figure 2. R4 Senegal timeline for 2013 season

<table>
<thead>
<tr>
<th>Status</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Jan</td>
<td>Feb</td>
</tr>
<tr>
<td>Planning</td>
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<td></td>
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<tr>
<td>National assessments</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Local context analysis and planning</td>
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<td></td>
</tr>
<tr>
<td>Financial package design for dry-run</td>
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<td></td>
</tr>
<tr>
<td>Financial education and outreach</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Insurance dry-run</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Risk reduction activities</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Creation of women’s savings groups and testing of warrantage</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>End-of-season assessment</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

4. A communauté rurale is the smallest sub-regional administrative unit in Senegal; it consists of a group of villages.
ACCOMPLISHMENTS THIS QUARTER

Metrics from the field

ETHIOPIA
- A total of 7,100 farmers in 20 villages attended the educational roll-out conducted by the Relief Society of Tigray.
- So far, 5,500 farmers have signed-up for insurance in 20 villages in Tigray and Amhara region.
- A total of 20 village-level design teams in Tigray were trained to strengthen their knowledge on index design and risk management.
- About 30 farmers in the Amhara pilot village, Michael Debir were trained on insurance, community risk management and financial literacy.
- A total of 15 participants representing insurance companies, MFIs and local government agencies from Amhara were trained on index insurance development.
- A total of 477 households were organized in 25 savings groups formed in the pilot village of Amhara.
- A total of 297 households in the pilot village of Amhara received loans for income generating activities through a local cooperative.

SENEGAL
- A Risk Transfer product design workshop was held in Dakar in February, bringing together 30 participants including the various international and national partners involved in the Risk Transfer component.
- A Risk Perception Study was carried out with 400 households in the 12 pilot villages of Koussanar in February and March by CERDI (Université d’Auvergne, France), in collaboration with Senegal’s Université Gaston Berger. The study aims at understanding local communities’ perceptions of the various risks they face in their daily lives: climate shocks, pests, health issues etc.
- Community work management committees were established in each of the four main Risk Reduction activity sites. Each committee comprises five sub-committees, in charge of work participant management (enrollment and taking attendance); conflict resolution; lowland restoration and rice production activities; gardening activities; and soil conservation activities.
- Awareness raising activities were carried out amongst community members on lowland restoration and rice production activities.
- A topographic map of the valley where risk reduction activities will be undertaken has been developed; soil samples have been collected and are being analyzed.
- Of the total 1400 m of stone bunds planned, a total of about 400 m of stone bunds have been created so far, as part of risk reduction activities.
- An R4 Simulation and Briefing event5 was held in Dakar in March. The event was attended by 40 participants including representatives from bilateral aid agencies and embassies, the Senegalese government and UN agencies.

R4 was highlighted in several high-level publications this quarter:

- The United Nations International Strategy for Disaster Reduction (UNISDR) has chosen R4 as one of the cases to be highlighted in its 2013 Global Assessment Report (GAR). GAR is a major initiative of UNISDR which contributes to the achievement of the Hyogo Framework for Action (HFA) through monitoring risk patterns and through providing guidance, to governments and non-governmental actors on why and how they can, together, reduce disaster risks.

The 2013 GAR report ‘Creating Shared Value: the Business Case for Disaster Risk Reduction’ focuses on the interactions between business investments and disaster risk. It highlights how disasters are becoming a growing global challenge to business and country competitiveness, sustainability and resilience - and why business will have to play a central role in efforts to reduce disaster risk. The GAR 13 report will be launched in May at the Global Platform.

5. For more details on the R4 Simulation event see the section “R4 Rural Resilience in Senegal: National Policy Analysis”
• In a joint Disaster Risk Financing and Insurance Program (DRFIP) and Global Facility for Disaster Reduction and Recovery (GFDRR) publication titled “Senegal: Disaster Risk Financing and Insurance Country Note”, R4 is highlighted as a viable effort and a complementary risk transfer mechanism:

“Recommendation 4: Investigate possible modalities for the provision of contingent financing at the micro-level to groups beyond the scope of CNAAS and in complement to the R4 Rural Resilience Initiative pilots (such as urban, flood-exposed populations)”.  

• The World Bank has selected R4 as a case study for a high profile publication meant to be a part of their social protection/social safety net and disasters/climate change learning materials. The main audience for this publication is the World Bank staff working on social safety nets and the various country governments and multi-lateral/bi-lateral donors. This work will be disseminated in various high level forums.

The case study will be published in the near future, however, as part of initial dissemination of the work, R4 was presented in the World Bank’s Human Development Learning Week event in February. During this event, the World Bank staff working on Human Development issues including social protection, health, and education, came to Washington DC from all of the Bank’s country offices to learn and share experiences.
BACKGROUND
In Ethiopia, for the 2012 agricultural season, R4 extended insurance services to more than 70 villages, covering nearly 19,000 households in Tigray region. The insurance product offered through the program was designed with farmers and in conjunction with knowledge of the local climate to target risks and vulnerabilities specific to these farmers. Tigray experienced a drought which affected different regions to varied extents. In some parts of Tigray, certain farmers experienced one of their worst years on record, whereas other farmers experienced minimal losses and others had a relatively normal year. The drought triggered the first-ever set of large weather index-insurance payouts to small scale farmers in Ethiopia. The payout was triggered by rainfall estimates measured by advanced satellite technology. Over 12,200 farmers benefited from drought protection through insurance payouts, receiving money when they needed it the most.

The International Research Institute for Climate and Society (IRI) of Columbia University conducted an end-of-season assessment to understand farmers’ satisfaction with index insurance coverage during the 2012 growing season, and to gain insights for future product development. To assist in the assessment, the IRI team visited several project villages in the eastern highland districts of Ethiopia.


Women listen and take notes as villagers from Michael Debir in Ethiopia’s Amhara region discuss weather patterns from the past three decades. R4 is now expanding into this region.
Geoffrey McCarney / International Research Institute for Climate and Society (IRI)
Kinte Awelo and Saesi Tsadaemba, in the western midland districts of Kola Tembien and in lowland districts in the southwest, Tanqua Abergele, and south, Raya Azebo. This section provides summary results of the assessment.

**SUMMARY RESULTS**

- Overall, the indexes essentially matched the farmers’ experiences. Where the rainfall had been low during the season there has generally been an appropriate payout from index insurance.

- In the eastern highland districts of Kinte Awelo, Saesi Tsadaemba, and Atsbi, farmers received meaningful to full payouts. The IRI team visited some villages in these districts to have discussions with the farmers. Farmers tended to expect large payouts because they suffered major losses in the late season. For example, in Abraha Atsbaha, a village in Kinte Awelo, the rainfall started late and ended early. Also the rainfall events were unevenly distributed and small. The farmers bought the long cycle contracts for wheat, a dominant crop for this village. Wheat crops require high rainfall to survive and due to this year’s drought there was essentially no grain yield on rainfed land. The farmers considered the 2012 drought worse than other bad drought years for this area, since the rains started later than the rains that occurred during previous droughts and they didn’t have a chance to plant other crops as they had been able to in the past. In this village, farmers received a full payout, consistent with the experience described.

- IRI team also visited two villages in Saesi Tsadaemba district, Agazi and Hadush Adi. In both the villages, farmers suggested a very early end of the rainy season. In Agazi, farmers indicated that the early cessation of rain caused a loss in their barley/wheat crops, which are the main crops in this village. It also affected the teff crop. However, 2012 was not as bad as the worst years on record, both in terms of rainfall and crop production, because the farmers were able to produce hay and still get some grain production from the wheat/barley. The farmers expected a small partial payout for the early window but a larger payout for the late window. These villages received medium sized payouts, consistent with the less severe losses that the farmers spoke about.

- In the districts of Kola Tembien and Ahferom, farmers received small payouts. The farmer reports in some of the villages visited by IRI indicated an expectation for small payouts because the farmers suffered only minor losses due to the late season. In Adi Ha, a village in Kola Tembien, the farmers described the rainfall as medium, with somewhat late onset, early cessation and uneven distribution. Farmers felt the early end to the rains would lead to modest reductions in teff and wheat harvests. The farmers did expect a payout, but not a large one, and reported that 2012 did not rank among their worst drought years overall.

- In the southern region of Tigray, farmers in the lowland districts of Raya Azebo and Alamata experienced one of their worst years on record. Payouts in this region were relatively large, with many of the villages receiving full payouts.

- Out of the 76 villages purchasing insurance in 2012, IRI has received complaints from about eleven villages. Following up on the complaints, most were found to concern minor logistical or communications issues. Upon investigation, five complaints merited more meaningful follow up actions. The four most serious concerns expressed were about the size of the payouts from four villages which had relatively low payouts from the southern region of Raya Azebo; Hawelti, Bala, Adiskigni and Tsigea. The IRI team visited these villages to understand how much their experience differed from their neighbors with larger payouts. Both of these villages experienced very little rain. The farmers’ reports indicated that they expected to receive large payouts because they suffered one of their worst drought years in memory. The farmers in these villages mainly planted sorghum and teff but had no production from either of those crops this year due to both a late start and early end to the rainfall season. Although these farmers did receive payouts, they found their payouts to be unexpectedly low.

- The investigation of the index payments in the two villages with the most serious concerns suggests that the concerns were not the result of error in satellite rainfall estimation, but instead the differences in the insurance packages offered between these villages and the neighboring villages. First, because these villages were offered insurance through a cash-only option, out
of cost considerations, they were only offered the very low cost, low payout, high deductible version of the insurance, the extra dry option. Other villages in the region were offered an option of a higher payout, lower deductible version of the insurance, the dry option. If the farmers in Hawelti and Tsegea had purchased the dry insurance option, they would have had much higher payouts this year. If both options were always made available to farmers in the future that may address the issues raised. Second, other nearby villages to Hawelti and Tsegea, including some in the same satellite pixel, experienced higher payouts driven by the differences in the timing of the coverage windows selected in the village level design discussions. These differences in the timing of coverage between nearby villages will be more closely examined in the future.

The third village with concerns meriting more meaningful follow up was Imba Rufael, of Tanqua Abergele district. In Imba Rufael, there was a small payout. Initial reports indicated that farmers in this village expected to receive a larger payout. From discussions with farmers it appears that although they felt the year was not one of their most severe years, the rainfall was not sufficient. Options to explore for improvements in the index for future years were discussed, and more detailed work will be done to determine if improvements will be possible, and if these improvements would be appropriate for other villages in the region.

LESSONS FOR FUTURE AGRICULTURAL SEASONS

The end-of-season assessment suggests that overall the 2012 indices effectively represented the local experiences during the growing season, and the contracts performed well for the vast majority of farmers. Index insurance allowed farmers to share risks and thus effectively reduced the amount of risk each farmer was individually exposed to. Since the payouts were different across the region, about three quarters of the payouts received by farmers were paid for by farmer premiums in 2012, providing a classic example of the risk sharing benefits of insurance.

The concerns raised by farmers in Hawelti, Tsegea and Imba Rufael, have generated some lessons. It would be important to understand the differences in the windows selected by nearby village design teams, and to possibly make contracts more uniform regionally. Also, it is important that a uniform and predictable training occurs for all communities so that there is a deep understanding of the risks that are covered by the insurance and the pitfalls insurance may have.

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7. The extra dry option is set to have a meaningful payout about one in nine or 10 years.
8. The dry option is set to have a meaningful payout about once in four or five years.
In December 2012, the R4 team launched its national policy engagement work in Senegal, which aims to support both R4 implementation and national policy for long-term food security and rural resilience. In line with the mandates and objectives of both WFP and OA, the R4 policy agenda provides a platform for strategic engagement with local and national institutions to build a robust, sustainable and long term solution to rural food insecurity by strengthening the resilience of smallholder farmers.

As the groundwork for R4 implementation gained momentum in Senegal in 2012, WFP and Oxfam began integrating a policy engagement agenda to support ongoing R4 program objectives and build collaboration with the government of Senegal.

National, regional and international level policy engagement work has the potential to influence key global actors and institutions, bilateral and multilateral donors and regional bodies. R4 also aims to influence national and regional policies to focus on long-term, sustainable strategies for food security. R4 recognizes that the key to sustaining an effective initiative for high impact is institutional ownership over the long-run, and WFP and Oxfam are committed to working with the government of Senegal. Oxfam commissioned a study in January to conduct a national level policy analysis in Senegal. The following section presents the key findings from the study and ways forward.

Representatives of the Senegalese government and members of the donor community attend an R4 simulation in Dakar, Senegal, in March. Here, attendees participate in a panel discussion.

Mansi Anand / Oxfam America
KEY FINDINGS
This national level policy analysis enabled WFP and Oxfam to identify the key policy engagement opportunities in Senegal and draft a two-year policy engagement plan for food security and rural resilience in Senegal. The key findings of the study include the following:

• While the poor in Senegal are highly vulnerable to food insecurity, there exists no comprehensive government-owned strategy or policy on food security, and populations continue to be dependent on cereal imports and food stocks. Short-term solutions to food insecurity such as subsidies, tax exemptions, price controls, and emergency food aid, are often pursued.

• Senegal is committed to joining the African Risk Capacity, which holds great promise to pool country-level risk to provide risk financing in times of country-wide catastrophes and provide a solution at the national-level to respond to climate-related crises that lead to food insecurity.

• Although there is an abundance of microfinance institutions in Senegal, totaling 620, they reach only about 12% of the population (mostly urban men), leaving rural populations and women largely without access to credit. There are also demand-side constraints preventing rural populations from accessing credit, including transportation and social costs, and financial illiteracy.

• There is only one agricultural insurance provider in Senegal: the Compagnie Nationale d’Assurance Agricole du Sénégal (CNAAS), which, with technical assistance, improved infrastructure and financing, has the potential to expand.

• There is significant national and regional interest in agricultural microinsurance within government, agricultural, private-sector and research institutions, and the regional insurance regulatory body (Conférence Interafricaine des Marchés d’ Assurances, CIMA) has begun to adjust its code to regulate this type of insurance.

The Senegal National Policy Engagement Plan seeks to build synergies between Oxfam and WFP programs and policy initiatives in Senegal and in West Africa more broadly; influence and obtain new investment flows; build national and global capacity to avert and respond to food crises and invest in smallholder farming, enable communities to advocate for their needs and rights; and facilitate the creation of an actionable government strategy for policy on food security and rural resilience in Senegal.

This Plan builds on the research and analysis conducted in Senegal and has been informed and guided by internal (Oxfam and WFP) and external (government stakeholders and experts) discussions. It is an ambitious effort to generate an actionable policy response within the government of Senegal, transform the Senegalese private sector, influence regional institutions and regulators and global actors to improve the food security and resilience of rural communities, through strategic initiatives at both the community and national levels.

To achieve R4’s policy engagement goals in Senegal, WFP and Oxfam have committed significant resources, including adding a Boston-based global Policy Advisor, a Senegal-based Senior Policy Advisor, and Senegal-based consultants to its team.

BUILDING MOMENTUM
The Senegalese government has recently initiated the process of elaborating a national resilience strategy, and has requested WFP and Oxfam’s assistance in this. Indeed, the government has acknowledged that the lessons learnt from R4 and other similar projects will provide valuable insights for the development of a comprehensive national resilience strategy.

In the next quarter, the R4 team will be working closely with the government to draft this strategy, including by helping organize a national resilience workshop tentatively scheduled in June 2013. The workshop will set a roadmap for drafting the national strategy, and will bring together the various national and international stakeholders involved in food security and resilience in Senegal, including government ministries, UN agencies, bilateral aid agencies, NGOs and civil society.
WFP and Oxfam held an R4 Simulation and Briefing event in Dakar on March 7, to share practical experience on R4’s approach to resilience building. The event was attended by about 40 representatives from the donor community, UN agencies and the Senegalese government. The attendees participated in an interactive simulation in which they each played the role of a subsistence farmer, organized into “villages” of five or six farmers.

The simulation was designed to convey the challenges, crises and rewards that shape the risk-taking and risk reduction decisions of food insecure farmers. The participants weathered catastrophic regional droughts, pest invasions and delayed emergency aid appeals. Finally, winning farmers and villages (those that had managed to accumulate the highest food surplus individually and collectively, respectively) were declared.

The event culminated in a panel discussion featuring Dr. Moussa Bakhayokho, Agricultural Technical Advisor to the Senegalese Prime Minister; Inge Breuer, WFP Senegal Country Director; Ebrima Sonko, Country Director of Oxfam in Senegal; and Niels Balzer, WFP Policy Officer in charge of R4’s Risk Transfer component. The panel was moderated by Richard Choularton, WFP Senior Policy Officer and R4 Global Manager.

A recurrent theme in the discussion was the idea that, in addition to directly improving the livelihoods of rural communities, R4 aims to catalyze structural changes extending beyond the Initiative itself. In Senegal, the Initiative will contribute to the development of a comprehensive planning approach for food security, adaptation, and resilience by the government and its partners.
With its successful inplementation on the ground, the R4 partnership is set to enable many more vulnerable people to graduate from food insecurity through a community-oriented, risk management-focused, and market-based approach to achieve rural resiliency. In 2013, R4 is exploring new regions within Ethiopia to continue its efforts in expanding insurance and other financial services using safety nets as a delivery mechanism to create an enabling environment for pro-poor insurance market, an essential factor in ensuring farmers’ livelihoods and food security. In Senegal, the pilot implementation will help the adaption and testing of the R4 model as it scales up to new areas and communities. It will also contribute to the development of a comprehensive planning approach for food security, adaptation, and resilience building by the government of Senegal and its partners.

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. The program leverages the respective strengths of its partners: WFP’s capacity to build innovative partnerships and WFP’s global reach and extensive capacity to support government-led safety nets for the most vulnerable people.

By combining HARITA’s successful model for participatory design and capacity building with WFP’s global capacity, R4 will help accelerate the scale-up and testing of this innovative approach in Ethiopia, Senegal, and two other countries by 2016.

CONCLUSION

Ethiopian farmers participate in a workshop where their input is helping International Research Institute for Climate and Society (IRI) to design an insurance product for a new region—Amhara.
Selome Kebede / Oxfam America
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 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.
- **Organisation 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 pour l’Aviation Civile et de la Météorologie (ANACIM)** - National Meteorological and Civil Aviation Agency. Will help with the design of insurance product(s) by providing historical and current climate data, and installing and maintaining weather stations.
- **Centre d’Appui au Développement Local (CADL)** - Support Center for Local Development. A body of the Ministry of Regional Development and of local government, it is responsible for coordinating rural development projects in each Communauté Rurale. Chairs the R4 Local Technical Committee in Koussanar, and is responsible for the coordination between the various local partners and for the overall coordination of all R4 components on the ground.
- **Crédit Mutuel du Sénégal (CMS)** – Mutual Credit of Senegal. A microfinance institution with an important national coverage, including in the Tambacounda region. In Koussanar, it will be the implementation partner for the Risk Taking (credit) component.
- **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 will be 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.
- **La Lumiére**. 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 will be the implementation partner for the Risk Reserves component in Koussanar.
- **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.
- **PlaNet Gurantee**. Insurance broker specializing in micro-insurance for development and poverty reduction. In Koussanar, it will help 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).** Will help 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 will provide the enumerators for FERDI’s Risk Transfer studies.

**OUR GLOBAL PARTNERS**

• **Fondation pour les Etudes et la Recherche sur le Développement International (FERDI):** 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 (WINTER 2013)

<table>
<thead>
<tr>
<th>Event Name</th>
<th>R4 role</th>
<th>Organizer</th>
<th>Focus</th>
<th>Expert Panel/Speakers/Attendants</th>
<th>Event Date &amp; Location</th>
</tr>
</thead>
</table>
| R4 Rural Resilience Initiative: Briefing and Simulation Exercise | Facilitators: David Satterthwaite and Richard Choularton  
Panel participants: Niels Balzer, Wanja Kaaria (WFP Senegal) and Purnima Kashyap (WFP Ethiopia). | Swiss Agency for Development and Cooperation (SDC), WFP and Oxfam America | To share practical experience on R4’s approach to resilience building. | 40 representatives including missions based in Geneva, UN agencies, and NGOs. | Geneva, January 28. By invitation only. |
| Policy makers’ workshop on Loss and Damage      | Sophia Belay (OA), Resource person for the training on loss and damage. | International Centre for Climate Change and Development (ICCCAD).          | To better understand loss and damage in the national context of Bangladesh as part of a global project initiated by the Government of Bangladesh, and to facilitate discussions and generate inputs on the national studies being undertaken in Bangladesh on the subject. | International experts to promote South-South exchange of approaches to address loss and damage. | Dhaka, February 10-13. By invitation only. |
| R4 Simulation and Briefing                      | Organizer                         | World Food Programme and Oxfam America                                   | To share practical experience on R4’s approach to resilience building. | 40 representatives from the donor community, UN agencies and the Senegalese government.       | Dakar, March 7. By invitation only. |
| The Dublin Conference on Hunger Nutrition Climate Justice | Sophia Belay, (OA), Speaker Desta Gebremichael, Relief Society of Tigray (REST). | The Mary Robinson Foundation - Climate Justice together with the Irish Government in partnership with the World Food Programme and the CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS). | To facilitate a respectful dialogue and learn from practical experience and robust evidence to inform a new approach to addressing hunger, nutrition and climate justice, in the context of the new international development agenda. | Key policy makers and global thought leaders with local people and practitioners facing the realities of rising food prices, failed crops, undernutrition and voicelessness. | Dublin, April 15-16. By invitation only. |
APPENDIX III: MEDIA CITATIONS AND RESOURCES

IN THE NEWS

- Lisa Friedman, “Companies Begin to See Necessity and Profits in Adapting to Climate Change”, ClimateWire (July 11, 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.
- Alertnet, Index Insurance in East Africa, a video produced by the International Research Institute for Climate and Society (Sept. 2011).
- “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).
- 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).
• Omer Redi, “Insurance Firm Sows Seeds,” Addis Fortune (June 14, 2009).
• Newsweek, “Coping with Climate” (Dec. 29, 2008).

ACADEMIC JOURNALS AND PUBLICATIONS
• 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).
• 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.

PARTNER REPORTS
• 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 indexes.
• 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 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 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**

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, on average, WFP feeds more than 90 million people in more than 70 countries.

www.wfp.org/disaster-risk-reduction

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

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