

## R4 Rural Resilience Initiative in Southern Africa (Phase II)



Midterm Review 2019

Final Report

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Lastly, the views and conclusions in this report are entirely those of the MTR team and do not represent the views and positions of SDC nor WFP.

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## Acronyms

CPs	Cooperating Partners
DFID	Department for International Development
FAO	Food and Agriculture Organization
FFA	Food For Assets
FISP	Farmer Input Support Programme
IPs	Implementing Partners ( also called cooperating partners)
KOICA	Korea International Cooperation Agency
M&E	Monitoring and Evaluation
MOU	Memorandum of Understanding
MTR	Mid Term Review
NGO	Non-Governmental Organisation
SMART	Specific, Measurable, Achievable, Realistic and Timely
SDC	Swiss Agency for Development and Cooperation
SNV	Netherlands Development Organisation
UN-Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UP	United Purpose
USAID	United States Agency for International Development
VDC	Village Development Committees
VfM	Value for Money
VSL	Village Savings and Lending
WFP	World Food Programme
WII	Weather Index Insurance
ZMD	Zambia Meteorology Department



## Executive Summary

### Introduction.

This report presents findings of the Mid Term Review (MTR) of the Rural Resilience Initiative in Southern Africa (hereafter referred to as R4). R4 is currently in its second phase in Malawi and Zambia while it has completed a pilot phase in Zimbabwe. The Swiss Agency for Development and Cooperation (SDC) is the main funder of R4, contributing US\$6,579,000 for the first phase (2014-2017) and US\$9,691,542 for a second phase (2017-2021). However, the respective World Food Programme (WFP) Country Offices (COs) also receive funding from other donors to finance specific components or rollout to new districts. This MTR covers the two- and half-year period of R4 second phase from January 2017 to April 2019.

### Background

**Project background:** R4 is an integrated risk management approach aimed at helping individuals and communities better equip against climate shocks and steadily build resilience. More frequent droughts, flooding and other extreme weather events are disproportionately affecting the poor, diminishing their ability to sustain livelihoods in the short to long-term and further entrenching their poverty. The overall aim of R4 is to reduce smallholder farmer households' vulnerability and food insecurity caused and intensified by climate change and associated hazards. R4 integrates four risk management strategies namely: a) improved natural resource management through asset creation or improved agricultural practices (Risk Reduction); b) risk transfer through micro insurance; c) increased investment, livelihoods diversification and micro credit (prudent risk taking) and, d) savings (risk reserves).

**Objectives of the MTR:** The aim of this review was to assess the effectiveness, efficiency and sustainability of the program activities. The review also aimed to assess the implementation of transversal themes of gender and HIV, and the programme's monitoring, evaluation and reporting systems.

### Methodology

The MTR was primarily qualitative in design drawing from key informant interviews, focus group discussions and case study interviews with WFP, Cooperating Partners (CPs), Government counterparts, community leaders, beneficiaries, and non-beneficiaries. However, to measure progress on the numerical targets, as well as efficiency parameters, some quantitative approaches to track performance and cost efficiency were employed, although to a limited extent due to partial availability of data.

The MTR adopted a process and outcome design. The full scope MTR was undertaken in Zambia and Malawi while in Zimbabwe the study was limited to a process evaluation because activities were only launched in 2018. The MTR was conducted from May to June 2019.

Data was triangulated through the engagement of a diverse range of beneficiary and non-beneficiary representatives and through interactive engagements with WFP COs in Zambia and Malawi, SDC and a combined meeting of SDC, WFP Rome and WFP COs.

The findings and conclusions of this MTR should be considered in light of the following limitations:

1. **Methodological limitation:** The nature of the specific study questions, as guided by the Terms of Reference, would have been better responded to using a mixed methods approach that combined primary qualitative and quantitative methods for data

collection and data analysis. However, as a result of limited resources, primary data was collected through qualitative methods with an understanding that complementary quantitative data would be sourced from R4's existing monitoring system. Unfortunately, after carefully reviewing all the quantitative data from R4's monitoring system, the reviewers established that existing quantitative data was insufficient to allow for a range of statistical tests, such as correlation analysis. Correlation analysis is a statistical test that can show the strength of the relationship between two variables. The 'effectiveness' component of the MTR would have benefited immensely from such tests.

2. **Absence of cost data:** The inability to undertake a value for money (VfM) assessment, as cost data for R4 implementation was not availed in time to the evaluators. This data included financial data from other donors which required necessary approvals in WFP.
3. **Absence of data on the Integration Approach:** R4 monitoring system captures data on the individual components of R4. However, data available was not in a format that could permit the reviewers to determine the effect of different combinations of components on the achievement of outcomes, given that, in some cases, beneficiaries did not adopt all four components simultaneously.
4. **Not all R4 outcomes are monitored in Zambia and Malawi:** In both Zambia and Malawi, the monitoring systems are skewed towards some outcomes, not all. This affected the reviewers' ability to measure progress of R4 project at midterm.

In mitigation, and in lieu of all these listed limitations, the reviewers have suggested recommendations for improving reporting and monitoring processes for the final evaluation.

## Findings

### *Effectiveness*

- Consultations with beneficiaries revealed that, the different risk management components indeed contribute to the overall results. When implemented together, R4 interventions provide synergies and complementarities which cannot be achieved if each component were to be implemented in isolation.<sup>1</sup>
- Case studies from Zambia and Malawi show that, R4 has led to increased resilience to drought spells and VSLs are contributing to the strengthening of social capital and enhancing financial inclusion of targeted beneficiaries (see cases studies in Annex 1).
- Conversely, WFP programming still needs to demonstrate value addition. Despite COs having elaborate monitoring and reporting systems in place, there are significant information gaps that include: analyzing and reporting the extent to which components of R4 are integrated at the household level, and 2) data on the expected changes occurring in technical capacities of host country governments and private sectors to facilitate mainstreaming of R4 into country systems.

<sup>1</sup> For example, using data from the most recent outcome monitoring report for Zambia, the average land under conservation farming has increased from one to almost two hectares per household while numbers of household paying cash premiums has increased from zero to 49 Percent. Other performance indicators that confirm the beneficiaries' experiences are:

- a) The livelihoods coping strategy index that has significantly improved from 37 Percent at baseline to 97 percent at Midterm, implying that majority of the households are not adopting coping strategies;
- b) Household asset score has also improved from 14 Percent at baseline to 19 Percent at Midterm reflecting improved resilience at household level
- c) Proportion of household with marketable surplus has also improved from 47 Percent at baseline to 69 Percent at midterm, reflecting increased incomes, which is available for investments.
- d) Proportion of households using credit to invest in agriculture has increased from 10 Percent at baseline to 50 Percent at midterm.

- In relation to scaling up R4, the main barriers for scaling up this integrated approach are centred around:
  - Insufficient evidence of R4's added value as an integrated approach at household level;
  - Weak engagement of government institutions and lack of effective coordination mechanisms at district and national levels; and
  - Absence of minimum standards that define the basic requirements for the model to work and guide implementation in terms of non- negotiables on design and roll-out of R4's integrated approach<sup>2</sup> for cross country comparisons.
- While partner coordination was strong in Zimbabwe, it is weak in Malawi and Zambia and needs to improve to enhance implementation of the integrated model.

### *Efficiency*

- When compared to other climate shock resilience building initiatives in Malawi, R4 in Malawi has significantly higher administrative costs. The cost of transfer of a dollar value is US\$0.16 in R4 compared to US\$0.05 per every US\$1 benefit to beneficiaries for the NGO Consortium on Resilience Malawi Vulnerability Assessment Committee (MVAC) Response. Further the total cost per beneficiary was US\$97.19 for R4 compared to US\$52.02 for NGO Consortium on Resilience under the MVAC Response.
- With insurance excluded from the costs of R4 the cost of transfer doubles to US\$0.32 per US\$1 transferred to beneficiaries while the share of overheads increases to 13 Percent. However, as the number of beneficiaries remains the same even without insurance, the cost per beneficiary reduces to US\$50.21 a figure lower than that of the NGO consortium.
- Therefore, with insurance excluded from R4, the cost of R4 is comparable and even lower to that implemented by the NGO Consortium on Resilience under the MVAC Response.
- In terms of benefits, insurance has potential to contribute to reducing a household's food gap in the event of a moderate to severe drought. Analysis of insurance payouts triggered in the 2017/2018 in Balaka Malawi for R4 showed the payout covered at least 28% of the target groups minimum food needs. However, the payout in Blantyre only covered 2% of the minimum food needs despite a moderate drought.
- Given these mixed results, the full value of insurance can only be determined with time series data that matches its costs and benefits.
- Establishment of partnerships with private sector insurance companies that have social objectives, enabled the beneficiaries to access insurance services that they normally would not have had access to due to their low attractiveness and perceived high risk as a target market. Despite the positive benefits of these partnerships, insurance companies' limited presence on the ground and their reliance on the CPs to directly interact with the beneficiaries is inducing reputational risks for other CPs hence has the potential to undermine effectiveness of the insurance component.
- Findings indicate that the insurance component works well when certain conditions are met, namely:

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<sup>2</sup> Evidence from R4 in Ethiopia has shown that resilience can be strengthened with the different four components are delivered as a package. Acknowledging that COs have flexibility in their approach, care should be made to ensure that the benefits of adopting R4 integrated approach are not lost when beneficiaries are given an option to choose some components and not all.



- a broad network of stakeholders is involved, including farmers working together to collect and verify information used for claims;
  - affordable and staggered insurance premiums<sup>3</sup> are available;
  - insurance payouts are made to beneficiaries regularly; and
  - insurance that covers other hazards in addition to drought are made available.
- WFP COs in all the three operational countries are not measuring the cost efficiency against the long-term benefits of R4's integrated resilience package in order to build a progressive business case for host governments to take up R4.
- While all three COs were able to bring on board other donors to complement the funds available for the implementation of R4, there are distinct differences in the way such funds and options have impacted R4. For Malawi six months cycles of FFA have affected continuity of staffing in partner organisations. In Zambia additional funding from the Korean government has enhanced implementation of the integrated model as the funds are not ear marked for specific activities.
- Findings of the MTR show that having multiple donors is good when funding commitments are predictable, pooled together and long term as is the case for Zambia and Zimbabwe where different funding pipelines finance implementation of the integrated model rather than financing specific components.

### *Sustainability*

- In all three countries, the program has engaged and collaborated with different stakeholders with mixed results across levels.
- In Malawi and Zambia, direct reporting to WFP is not being matched by horizontal engagement between CPs. This is exhibited by minimal information sharing and insufficient coordination between and amongst the partners.
- Governments' inadequate resourcing of agriculture extension presents the greatest risk for the continuity of R4 beyond donor support.
- While R4 has developed a graduation strategy for each country that allows for three year cycles of benefits from the programme, this still to be communicated to beneficiaries to promote household planning for adaptive and transformative resilience capacity building.
- The leadership and coordination role of the government is recognized in all three countries. However, there is currently insufficient financial and technical institutional capacity strengthening of government to take up this role by WFP.
- In all countries, among the main barriers and challenges towards scaling up and sustainability of the integrated approach is the lack of a business strategy for scaling the insurance component. A business strategy that would ensure large-scale take up by beneficiaries and non-beneficiaries alike for profitability is required.
- Recognizing that the private sector is profit oriented there is need for R4 to demonstrate a reasonable business case that will keep private players continuing to provide services beyond subsidies offered in implementation by R4<sup>4</sup>.

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<sup>3</sup> Farmers under the FISP insurance initiative currently stagger the payment of insurance premium, which currently stands at K200 per farmer. Staggering the payment is helping farmers to afford insurance. Based on such experiences, WFP- Zambia- CO plans to advocate for a similar kind of payment modalities as part of the graduation strategy for R4 beneficiaries.

<sup>4</sup> These subsidies mainly centre on mobilisation support.

- Among considerations to ensure sustainability, facilitating market access to smallholder farmers has potential for enabling graduation from the WFP safety net. However, this is only possible if production levels are sufficient to meet market demand and expected quantity and quality standards. In Zimbabwe for example, R4 has managed to facilitate off taking 10 MT of white sorghum from farmers in two (2) different R4 wards.

### *Monitoring and Evaluation*

- R4 has an elaborate monitoring and evaluation system that captures outcome and output data. However, the current R4's performance management system does not measure all expected outcomes<sup>5</sup>, in particular those related to institutional capacity strengthening of the private and public sectors.
- Annual reports largely show progress on activities and outputs but do not appear to include specific progress on log frame's performance indicators.
- While the annual reports' purpose is to provide information for all donors funding R4, separate information on the progress of the project against agreed R4 log frame indicators with SDC would enhance their responsiveness to donor needs.
- COs need to adopt system-wide level thinking that emphasise and embraces complexity in R4 implementation. This includes considerations about R4 system holistically, including its overlaps and the interconnectedness between the different components that make up R4's integrated approach.

### *Transversal themes*

#### Gender

- Review findings show that women constitute the majority of beneficiaries under R4. However, in all three countries, there is no gender analysis conducted to contribute to the development of specific gender mainstreaming strategy and action plans.
- Further, R4 mainly uses quantitative methods and data to report on gender dynamics. This limits the ability to understand the differential and gendered impacts of the programme on women, men, girls and boys.
- WFP COs are making some adjustments to address gender in implementation of R4 but this is being weakened by the absence of gender expertise within some WFP CO. Existing gender capacity within the UN system could have been leveraged for the benefit of R4 across all the review countries.

#### HIV/AIDS

- None of the sampled countries has an action plan for mainstreaming HIV and AIDS. As a result, mainstreaming HIV and AIDS in R4 remains ad hoc in Zambia and Malawi.
- In Zimbabwe, HIV and AIDS is mainstreamed in the FFA with regards communication on prevention, testing and treatment. Beyond the FFA, HIV mainstreaming is not present.

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<sup>5</sup> In Zambia, only the **OUTCOME 2**: Targeted smallholders in prioritized areas of Zambia will have increased livelihood resilience in the face of weather related shocks while **OUTCOME 1**: An integrated resilience and risk management strategy for rural households in Zambia is recognized and adopted by the government and other development stakeholders; and **OUTCOME 3**: Enhanced capacities of public and private sector institutions and systems in Zambia to deliver risk management services at national and local levels do not have any performance measurement indicators hence both are neither monitored nor reported.

## Nutrition

- Findings indicate that R4 promoted a suite of measures to enhance nutrition such as nutrition (vegetable) gardens, which are mandatory for all FFA beneficiaries. In Zambia, the nutrition activities are still being developed and much of the work has been on promoting the cultivation, marketing and utilization of legumes. R4 in Malawi and Zimbabwe has also established growing of nutritious crops such as fortified sweet potato and cassava and promotion of aquaculture (through fishponds as a source of protein);
- Despite current efforts, a comprehensive, systematic and country specific approach will be required to make R4 nutrition sensitive. This will be aided by a sound understanding of the root causes of malnutrition in each country.

## **Recommendations**

This section presents priority recommendations of the review. A full list of recommendations can be found in section 5.3.

### *Zambia*

- ❖ **Recommendation 1:** The monitoring system currently measures indicators under Outcome 2. WFP needs to revise the log frame to include performance indicators for Outcomes 1 and 3.
- ❖ **Recommendation 2:** Despite that R4 has been implemented in Zambia since 2014 not much evidence-based lessons have been systematically documented, yet the MTR has identified several examples of some positive results of R4. It is therefore recommended that the Zambia CO establishes and implements a learning framework aimed at capturing and communicating outcomes that will be used to develop a business case for R4's integrated approach based on evidence based data.
- ❖ **Recommendation 3:** Considering that building resilience is a long-term initiative and that the time remaining for the project is limited, it is recommended that the Zambia CO revise the targets downwards to ensure no new enrolments are undertaken while the focus is shifted towards consolidating the gains and supporting sustainability plans.

### *Zimbabwe*

- ❖ **Recommendation 1:** The conclusion of the pilot phase requires in-depth lesson learning on the implementation of the pilot to inform the roll out which should also be buttressed with lessons from Malawi and Zambia. It is recommended that the Zimbabwe CO undertakes a lessons learnt assessment that incorporates beneficiary feedback on implementation (local context, preferences, cultural barriers, partnerships, and integration). This information would be in addition to data already gathered through the partner quarterly meetings.
- ❖ **Recommendation 2:** As the Zimbabwe CO is rolling out R4, it needs to accompany this with a learning framework for R4 in Zimbabwe. The learning framework will provide key questions that the monitoring system has to answer to fulfil the objectives of demonstrating the effectiveness of R4 components and the integrated approach. Such questions will drive the data collection approaches and analysis of outcome monitoring data. These questions should be jointly developed with donors, partners, government counterparts and beneficiaries, to ensure they inform needs of different stakeholders in R4.

### *Malawi*

- ❖ **Recommendation 1:** To ensure uptake of the insurance component by beneficiaries, the Malawi CO needs to demonstrate with practical examples from the project, and communicate widely the benefits of insurance for households to enhance buy in for sustainability.
- ❖ **Recommendation 2:** Partnership coordination is currently weak and undermining implementation of the integrated model. It is recommended that the Malawi CO set up and strengthen partner coordination and engagement. Lessons in this regard can be learned from the partner coordination approach in Zimbabwe; specifically, the quarterly meetings.
- ❖ **Recommendation 3:** Agreements for IPs under the FFA are in six months cycles, which undermines staff retention, and project continuity. The Malawi CO should consider revising partner agreements to support long term planning and resourcing which will in turn minimise loss of institutional memory in IPs as well as reduce work stoppages.
- ❖ **Recommendation 4:** R4 in Malawi is planning to expand into other districts. Given the time required to set up and initiate activities in new districts and the time remaining for the project, it is recommended that scaling up occurs within the current districts.

#### *Global Office*

- ❖ **Recommendation 1:** R4 is a regional programme. The review found that each country is learning important lessons that the other two countries could benefit from. There is need for the Global office to facilitate cross country learning by the COs implementing R4.
- ❖ **Recommendation 2:** The absence of minimum standards and guidelines for R4 has undermined quality of interventions in some cases. It is important for WFP to develop “how to” guides or best practice guides for various components of R4 including those tailored specifically for transitioning of responsibilities to government.
- ❖ **Recommendation 3:** The structure of R4’s annual reports is currently very simplified given that the same copy is prepared and shared with each donor organisation. However, while doing so has administrative benefits, it is resulting in other progress measurements for sdg funding not to be adequately reported. For example, not all logframe performance indicators are reported to SDC. It is recommended that WFP considers providing summary reports on performance of R4 on log frame indicators so as to enhance the value of reporting to SDC.

#### *General Recommendations*

- ❖ **Recommendation 1:** R4 is being funded by multiple donors each with specific interest in some of the components but not all. This approach undermines implementation of an integrated approach. It is therefore recommended that, WFP creates a multi-donor basket fund to fund the model instead of each donor financing some components of R4.
- ❖ **Recommendation 2:** In its current design, the insurance component is geared towards beneficiaries. There is need for WFP to start considering enrolling non-beneficiaries in the insurance and start considering what design that would entail if this has to attract and sustain the provision of insurance services. Attracting non- beneficiaries will ensure that numbers paying insurance premiums are sufficient to guarantee profits that will in turn ensure continued provisioning of services by the insurance firms for project close-out.
- ❖ **Recommendation 3:** There were challenges in accessing data from WFP COs to undertake the review which limited scope of analysis in the review. Log frame indicators were not populated and cost data was not readily available. It is recommended that for the final evaluation of R4, WFP Rome office supports and ensures adequate preparation, including the generation of cost information including performance indicators. This should be made available from the onset of the evaluation.

- ❖ **Recommendation 4:** Given the complexity of the accompanying learning framework for R4 in all countries and strong need for continued cost effectiveness analysis of R4, SDC and WFP need to consider enhancing capacity building efforts of the COs to ensure the learning objectives are fully met.

## 1 Introduction

This report presents findings of the MTR of the Rural Resilience Initiative in Southern Africa (hereafter referred to as R4). The MTR was commissioned by the Swiss Agency for Development and Cooperation (SDC). In terms of structure, this report starts by describing the project background that includes a description of the project and the context in which the MTR was conducted. Thereafter, the report proceeds to provide the objectives of the review. The Methodology adopted for the MTR is presented in Chapter 3 of the report, while Chapter 4 provides details of the review's findings. The last Chapter presents the review's conclusions and recommendations.

## 2 Background

### 2.1 Project Context

An estimated 10 percent of the world's population - about 736 million people, lived in extreme poverty in 2015, a decline from 1.85 billion in 1990. This progress has been uneven with East Asia, Central Asia, Europe and Pacific registering significant progress reducing poverty below 3 Percent, while in Sub-Saharan Africa (where half of the extremely poor reside), the number of extremely poor people increased. There is increased risk that nearly nine (9) out of ten (10) extremely poor people will be found in this region if the current trends are not slowed or reversed (World Bank, 2019). The majority of the global poor live in rural areas and largely depend on agriculture. In Sub-Saharan Africa, about 70 Percent of the extremely poor depend on agriculture for their survival. Furthermore, the poor are exposed to multiple risks, both environmental and socioeconomic. The poor typically live on marginal lands characterized by low and or erratic rainfall, fragile and often infertile soils, insufficient access to credit, insurance and financial institutions, and poor labour and market access-all of which combine to increase their exposure to risks. Consequently, crop yields are typically at or below subsistence levels and susceptible to frequent natural and man-made disasters, often resulting in depletion of strategic assets and erosion of coping capacity.

Increased incidence of shocks and stressors driven by climate change and various other pressures operating at the global and local scales, including population growth and HIV/AIDS, is exacerbating the inability of the poor to improve their well-being in the short and long term. In Southern Africa, agriculture plays a critical role in sustaining rural livelihoods and food security. However, most agricultural production systems are rain-fed, and, therefore, highly exposed and susceptible to the impacts of weather and climate fluctuations and extremes, including dry spells, droughts, heat stress, floods, and cyclones, all of which are increasingly more common and intense due to climate change. The impacts of these changes are disproportionately felt by the poor, and among them, women. Enhancing the capacity of these communities and households to cope with and adapt to uncertainty, through interventions that build resilience across scales, is the best bet for achieving development results.

### 2.2 Project Description

In response to these challenges, the Swiss Agency for Development and Cooperation (SDC) has made two (2) important contributions to WFP to support the roll out and scale-up of R4 Rural Resilience Initiative<sup>6</sup> in Southern Africa. R4 is aimed at building long-term resilience of food-insecure and vulnerable populations in Malawi, Zambia, and Zimbabwe by implementing, scaling-up, expanding, and strengthening the capacity of government and national actors to deliver a comprehensive set of risk management services in the region. SDC contributed US\$ 6,579,000 for the Phase 1 of the initiative (2014-2017) and US\$ 9,691,542 for a Phase 2 (2017-2021). Phase 1, which took place in Malawi and Zambia, focused on the following actions:

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<sup>6</sup>Initiative broadly involves activities around: **Risk taking, Risk reduction, Risk transfer and Risk reserves**

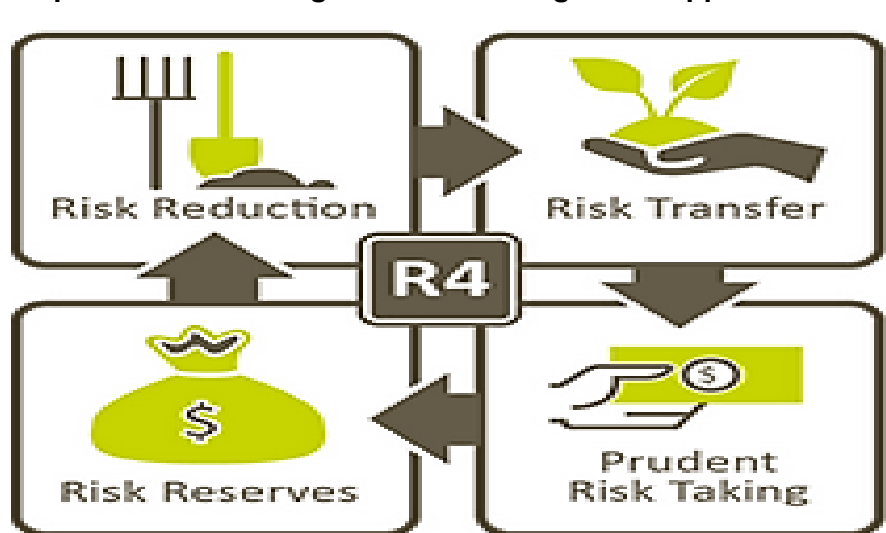


- a) Testing the replicability of R4 model;
- b) Tailoring the mechanisms of this risk management approach innovation for rural resilience building in different contexts.

Further, Phase 1 supported national and regional level capacity building and established partnerships with required public and private actors. Phase 2 of the support is aimed at scaling-up activities in Malawi and Zambia, while testing and adapting model components in Zimbabwe over a period of four (4) years from 2017 to 2021.

R4 promotes a suite of integrated measures (Figure 1), the combination of which depends on country specific contexts and priorities, intended to empower communities to manage successfully extreme weather shocks and adapt to climate change and variability. The programme also aims at demonstrating how social safety nets could be conceived to protect vulnerable people while simultaneously reducing and or transferring the risk of disasters on food systems, communities and productive ecosystems. The programme is premised on a pre-emptive approach, as opposed to reactive, comprising of Risk Transfer, Risk Reduction, Prudent Risk Taking and Risk Reserves (R4).

**Figure 1: Components of R4 Integrated Risk Management Approach**



The main components of R4's integrated approach are summarized below:

1. **Risk Reduction:** Enables vulnerable farmers to improve their natural resource base and management (including asset creation, conservation agriculture and/or promotion of appropriate agricultural practices and seed varieties). Climate services would be considered a *tool* contributing to the Risk Reduction component. Access to markets implies various activities contributing to Risk Reduction (e.g. reducing the price risk).
2. **Risk Transfer:** Enables vulnerable farmers to purchase insurance (weather-index insurance) against their labor on risk reduction activities. Payouts are triggered by pre-specified patterns of the index rather than actual yields thus eliminating the need for in-field assessments. Rapid compensation for weather related losses reduce the compulsion by farmers to sell their productive assets and resort to other negative coping strategies, like taking children out of school.
3. **Risk Reserves:** Through individual or group savings, a household can build up a financial base that can be used to invest on the livelihood or serve as a buffer in case of idiosyncratic shocks.

4. **Prudent Risk Taking:** Increased investment, livelihoods diversification and microcredit.

### 2.2.1 Activities of R4

Each country implements a set of activities for each R4 component. Although there are similarities in activities between countries each country has flexibility to implement R4 in a way that enhances its effectiveness in the country. Table 1 shows activities implemented in each country.

**Table 1: Activities of R4**

R4 Component	Zimbabwe	Zambia	Malawi
Risk Reduction	Conservation agriculture  Promotion of small grains  Promotion of agriculture output markets  Promotion of agricultural output markets  Community asset creation (weirs, gully reclamation etc)  Livelihood diversification (aquaculture, apiculture etc)	Conservation agriculture  Promotion of agriculture output markets  Improvement of post-harvest management  Climate services	Conservation agriculture  Promotion of small grains  Promotion of agriculture output markets  Community asset creation (weirs, gully reclamation etc)  Climate services
Risk Transfer	Weather Index Insurance (WII)	WII	WII
Risk Savings	Village savings and lending (VSLs) groups	Village savings and lending (VSLs) groups	Village savings and lending (VSLs) groups
Prudent Risk Taking	Loans from VSLs Livelihood diversification (aquaculture, apiculture etc)	Loans from VSLs and microfinance institutions	Loans through VSLs  Livelihood diversification

### 2.2.2 Geographic Area of R4

Table 2 shows the districts in which R4 is being implemented in the three (3) countries. In 2018, the program was reaching 17,347 beneficiaries out of which 55 percent are female.

**Table 2: Geographic coverage of R4**

Country	Districts with SDC support	Number of Beneficiary	Additional comments
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Households (2018/19)			
Malawi	Zomba, Balaka	9,012	R4 expanded to Blantyre, Chikwawa, Mangochi and Nsanje in 2018 with funding from other donors, bringing the total number of beneficiaries to about 39'000.
Zambia	Pemba, Monze, Namwala, Mazabuka, Gwembe	7,835	Pemba is the pilot district while the others are roll-out districts
Zimbabwe	Masvingo (Ward 17)	500	These numbers will be increased from 2019 onwards as R4 is rolled to more wards and a second district, Rushinga.

### 2.2.3 Funding for R4

While SDC is currently the primary donor for R4, WFP's COs have been strongly encouraged to secure other complementary funds from other donor agencies to enhance the management and implementation of R4. Complementary funds have been used to implement the following activities: a) roll-out of R4 to new districts; and b) address other emerging needs such as climate services, marketing, post-harvest and under-five nutrition activities among others. Table 3 and 4 show funds that have been secured by each respective CO as at the time of the MTR.

**Table 3: Additional funding for Malawi and Zimbabwe**

Donor	Period of Funding	Budget, USD	Activities funded	Districts covered
Malawi				
Flanders	2017 – 2019	2.7500 million	VSL, Credit, Insurance, Climate Services	Mangochi, Chikwawa, Blantyre
Flanders	2014 – 2019	2.0053 million	SAMS	Mangochi, Zomba, Machinga, Salima, Dedza, Mchinji, Mzimba, Blantyre, Dowa, Kasungu, Lilongwe, Dedza, Phalombe, Chiradzulu, Nkhata-bay
DFID	2019 – 2022	12.9762 million	VSL, Credit, Insurance, Climate Services, SAMS	Mangochi, Chikwawa, Balaka, Phalombe
USAID	Up to December 2019	10.1202 million	FFA, VSL, SAMS	Machinga, Zomba, Nsanje, Phalombe
NORAD	Up to December 2019	0.560 million	Climate Services	Zomba & Balaka

Donor	Period of Funding	Budget, USD	Activities funded	Districts covered
German Embassy	2014 – 2021	8.3261 million	FFA	Chikwawa, Blantyre, Zomba, Balaka
Zimbabwe				
USAID	FFA Cycle 2019 and 2020	Coverage for four (4) R4 wards (2019) and 12 wards (2020)	FFA	Masvingo (2019) (ward 17 and 18) and Masvingo and Rushinga (2020)
USAID	October 2019 – April 2021	3.8000 million	VSLs, Conservation Agriculture, Access to Markets, Social Cohesion, Livestock activities in specific communities.	Masvingo, Rushinga, Mwenezi
GCF	Jan 2020 – Dec 2023	8.8600 million	Insurance, Asset Creation, VSLs, Conservation Agriculture, Climate Services, Access to markets	Masvingo and Rushinga

**Table 4: Additional funding in Zambia**

Donor	Total funds committed (USD)	Funding Period	What is funded
Korean International Cooperation Agency (KOICA)	3,000,000	October 2017 to September 2020	All four components and markets and climate services
Green Climate Fund	4,459,828	January 2019 to 2025	Credit, Savings, Insurance and market development including post-harvest Only Gwembe and Namwala.
International Fund for Agricultural Development (IFAD)	120,000	June 2019 to December 2019	Insurance including assisting development rural financial markets to provide insurance services.
Swedish International Development Agency (SIDA)	4,860,000	2018 to 2022	Integrated Nutrition and smallholder support(GAP, Credit ,market access, PHL ,Savings, climate services )

### 2.3 MTR Purpose and Objectives

The review's aim was to assess the effectiveness, efficiency and sustainability of the program initiatives. It also aimed to assess the implementation of transversal themes of gender and HIV, and the programme's monitoring, evaluation and reporting systems.

Specifically, the MTR addressed the following overarching three questions:

1. Is the programme on track to achieve its phase II goals and objectives?
2. What structural and/or programmatic adjustments are needed for the second half of the current phase to achieve goals and objectives and maximize effectiveness and efficiency?
3. What can be learned from the emerging evidence to inform a potential third phase with a stronger focus on sustainability and policy/market uptake?

The MTR was conducted in Malawi, Zambia and Zimbabwe covering the first two years of the second phase of R4. Despite some of the activities, such as asset creation, being funded by other donors, the MTR assessed all components to capture the value of the integrated approach. Specifically, the MTR objectives were to:

- **Evaluate the Effectiveness of activities** in achieving objectives by identifying factors influencing the achievement or non-achievement of objectives. This also assessed the efficacy of targeting criteria, linking of initiatives to private sector (Micro-Insurance, savings) and complimentary support structures at national levels.
- **Determine Efficiency of programs** by focusing on the appropriate utilization of resources and time in achieving set objectives to assess cost efficiency of programming approaches used.
- **Predict the Sustainability of the project** to reflect the capacity of the program to continue functioning independently from donor intervention when program activities cease.
- **Explore the transversal themes and assess whether the project has gender and HIV mainstreaming strategies.**
- **Assess the programme's monitoring, MTR and reporting systems.** In particular, data availability and reliability and systematic check of accuracy, consistency and validity of collected data and information and knowledge drawn from the data.

More details on the Terms of Reference are presented in Annex 2.

## 3 Methodology

### 3.1 MTR Design

The MTR was designed within the framework of qualitative methods and as a process for understanding the shared interpretation of how R4 has progressed based on the observations, practical experiences, ideas, motivations and opinions of the beneficiaries and all relevant stakeholders. However, the full scope MTR was limited to Malawi and Zambia where R4 has been implemented since Phase I and Phase II; and beneficiaries had more than one agriculture season of implementing R4. In Zimbabwe, the scope of the MTR was limited since activities began in 2018, while beneficiaries have had just one agriculture season to review.

The MTR was primarily qualitative in nature and involved a cross section of R4 stakeholders in the three countries. Norms and standards that guide quality reviews were adhered to during the conduct of the review. These are: (1) independence, impartiality and credibility; (2) evidence based conclusions; (3) triangulation and validation of conclusions; and (4) adherence to ethical considerations.

External third-party reviews are premised on impartiality, independence and credibility of findings. As external reviewers, the team had no interest in the outcome of the MTR but more critically, ensured that our whole approach was underpinned by independence from the programme under assessment, its funders and its beneficiaries, which is a defining condition for a quality MTR output. Therefore, the findings represent an independent opinion. The MTR team had no prior interaction with the project or interests during its implementation. To enhance credibility of findings, data collection and reporting was based on evidence obtained from the field. This evidence was triangulated between other sources including a validation process with stakeholders of the project in the respective countries. Any divergence from the review's view required to be supported by evidence. Where there were points of disagreements, project staff were requested to respond through a management response.

### 3.2 Tools and Techniques

#### 3.2.1 *Documentary review*

Extensive document review was undertaken for the review. Documentary review enabled the team to better understand the project design, its implementation including challenges and recorded successes and failures. Reviewed documents comprised: 1) project design document(s); 2) annual reports; 3) baseline reports; 4) outcome monitoring reports; and 5) other literature on resilience and context of Southern Africa.

#### 3.2.2 *Data collection in R4 countries*

Primary data collection was undertaken in all three countries and comprised: (a) key informant interviews at national, district and community levels; (b) focus group discussions with beneficiaries, non-beneficiaries and community leaders; and (c) case study interviews with beneficiaries and non-beneficiaries. In addition to data collected during face-to-face interviews, the MTR team also undertook transect walks<sup>7</sup> to inspect works completed under FFA, gardens, and beneficiaries' assets procured from increased incomes and harvests that demonstrate increased production.

Table 5 provides a summary of the respondents for the MTR while Annex 3 provides details of the key informants interviewed in all three countries.

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<sup>7</sup>A transect walk is a systematic walk along a defined path (transect) across the community/project area together with the local people to explore the conditions of the interventions observing, asking questions and listening.



**Table 5: Respondent and sample size**

Level	Category	Method	Global/Regional	Malawi	Zambia	Zimbabwe
National	Government	KII		2	2	0
	IPs	KII		3	3	3
	WFP-	KII	1	4	4	1
	SDC	KII	2	0	0	0
District	Government	KII		10	7	3
	IPs	KII		5	8	2
	WFP	KII		3	0	1
Community	Beneficiaries	FGD Participants		97 (14 FGDs)	567 (30 FGDs)	12 (2 FGDs)
	Non beneficiaries	FGD Participants		0	2	0
	Community leaders	FGD/KII Participants		14	9	10
	Government (extension)	KII		4	5	2
	Beneficiaries	Case Study		9	1	
	Non beneficiaries	Case Study		8	1	

Table 6 provides the districts and sites visited in each country.

**Table 6: List of areas visited for the review**

Country	District	Site
Malawi	Balaka	TA Kachenga (GVH Hambahamba, GVH Zalengera, GVH Silika)
	Zomba	TA Ngwelerero (GVH Chimbalanga, GVH Taulo)
	Mangochi	TA Makanjira (GVH Lukoloma)
		TA Mponda (GVH Nkuchira)
Zambia	Pemba	Kasiya Agricultural Camp Muzoka Agricultural Camp Siamuleya Agricultural Camp (Comparative Group)
	Gwemba	Munyumbwe Agricultural Camp Lukonde Agricultural Camp Lumbo Ward (Comparative Group)
Zimbabwe	Masvingo	Ward 17

### 3.3 Data analysis

All qualitative interviews were recorded and transcribed in an excel data entry template organised by the MTR criteria. Sub-themes were also captured based on the MTR framework's main questions. Discourse analysis was used to identify emerging commonalities in the data on sub-themes between data sources.

**Triangulation of data:** Data for this MTR was collected from multiple data sources. This approach allowed the MTR to triangulate and validate information from different sources

before conclusions were reached. Three validation meetings were held – one at national level with WFP COs in Malawi and Zambia, a regional presentation to SDC and presentation to WFP Rome, COs and SDC. These processes and methods ensured the data was properly triangulated and validated.

### 3.4 Ethical considerations

Safeguarding and ethical standards that ensure the “do no harm” principles were adhered to. This included seeking prior informed consent from all those that were interviewed, ensuring all data remained secure and confidentiality of responses was protected. The MTR was gender-sensitive in the scheduling of interviews by considering the timing of women’s daily productive and responsibilities, as well as, consulting men and women in mixed or separate groups. No formal ethical approval was sought for the MTR, as this was deemed not required for the nature of research undertaken.

### 3.5 Limitations of the review

Generally, the MTR team received adequate support from the WFP COs. However, there were some factors that limited the review:

The four main limitations for the MTR were:

- 1) The nature of the specific study questions as guided by the Terms of Reference would have been better responded to using a mixed methods approach that combined primary qualitative and quantitative methods for data collection and data analysis. However, as a result of limited resources, primary data was collected through qualitative methods with an understanding that complementary quantitative data would be sourced from R4’s existing monitoring system. Unfortunately, after carefully reviewing all the quantitative data from R4’s monitoring system, the reviewers established that existing quantitative data was insufficient to allow for a range of statistical tests, such as correlation analysis. Correlation analysis is a statistical test that can show the strength of the relationship between two variables. The ‘effectiveness’ component of the MTR would have benefited immensely from such tests.
- 2) **Absence of cost data:** The inability to undertake a value for money (VfM) assessment as cost data for R4 implementation was not availed in time to the evaluators. This data included financial data from other donors which required necessary approvals in WFP.
- 3) **Absence of data on the Integration Approach:** R4 monitoring system captures data on the individual components of R4. However, data available was not in a format that could permit the reviewers to determine the effect of different combinations of components on the achievement of outcomes, given that in some cases beneficiaries did not adopt all four components simultaneously.
- 4) **Not all R4 outcomes are monitored in Zambia and Malawi:** In both Zambia and Malawi, the monitoring systems are skewed towards some outcomes but not all. This affected the reviewers’ ability to measure progress of R4 project at midterm. In mitigation, and in lieu of all these listed limitations, the reviewers have suggested recommendations for improving reporting and monitoring processes for the final evaluation.

## 4 Findings

This section presents findings according to the review criteria of effectiveness, efficiency and sustainability, monitoring and evaluation, transversal themes and sustainability in accordance with the requirements of the Terms of Reference.

### 4.1 Effectiveness

1. How do the different risk management components contribute to the observed overall results? What is the added value of R4's integrated approach? How can it be maximised by strengthening synergies and optimizing synergies between the components?
2. Are there any information gaps that prevent the question above to be answered, and if so, how could they be addressed?
3. What are the main barriers or challenges towards scaling-up the integrated approach in the three countries? Are barriers similar across countries? What are potential avenues to overcome them?

**How do the different risk management components contribute to the observed overall results? What is the added value of R4's integrated approach? How can it be maximised by strengthening synergies and optimizing synergies between the components?**

**Finding: The different risk management components indeed contribute to the overall results by their synergies and complementarities but added value needs to be demonstrated by WFP.**

In Zambia, beneficiaries revealed that there are strong links between natural resources management /conservation and Village Savings Lending groups (VSL), insurance and farm productivity. For example, insurance is a “push activity” that provides incentives for beneficiaries to adopt new technologies or techniques. Adopting new technologies or techniques is resulting in increased productivity. This increased productivity is creating marketable surplus and subsequently increased incomes. Increased incomes are used to bolster savings or reinvested in agriculture. For example, key government officials in the study districts reported that only farmers that employed conservation agricultural technologies had a harvest despite the severe drought that hit the district (see text box). In addition, incomes from VSL activities are used to buy inputs and/or to pay insurance premiums. Further, insurance payouts are used to buy inputs to boost crop harvests, or purchase maize to supplement low harvest and/or are invested in VSL activities (see Annex 1.1). The combination of these activities has led to increased resilience of households within two seasons of support unlike the time it would take for other interventions with similar objectives<sup>8</sup>.

*“Its only farmers that used conservation agriculture practices such as ripping and potholing that have harvested maize despite the severe drought that hit our Pemba and other districts”*

For example, using data from the most recent outcome monitoring report for Zambia, the average land under conservation farming has increased from one to almost two hectares per household while numbers of household paying cash premiums has increased from zero to 49 Percent. Other performance indicators that confirm the beneficiaries' experiences are:

<sup>8</sup> Marimo, N. Mlambo, H. Jackson, J. Chagwena, D. (2018) Endline Survey of the Food, Nutrition and Income Security Project. An evaluation prepared for SNV and the European Commission.

- a) The livelihoods coping strategy index <sup>9</sup> that has significantly improved from 37 Percent at baseline to 97 Percent at Midterm, implying that majority of the households are not adopting coping strategies.
- b) Household asset score has also improved from 14 Percent at baseline to 19 Percent at Midterm reflecting improved resilience at household level.
- c) Proportion of households with marketable surplus has also improved from 47 Percent at baseline to 69 Percent at midterm, reflecting increased incomes which can be used for investments.
- d) Proportion of households using credit to invest in agriculture has increased from 10 Percent at baseline to 50 Percent at midterm.

Similarly in Malawi, the proportion of households adopting negative coping strategies decreased from 60 Percent to 28 Percent by the end of the second season in 2019, with coping strategy index decreasing by more than half from 9.49 to 4.72. The proportion of households with improved Resilience Capacity rose from 27.2 Percent to 44 Percent. Annex 4 provides a detailed list of indicators showing performance of R4 for Malawi and Zambia where this data was sought.

In Malawi and Zimbabwe, the beneficiaries reported using cash payments from FFA activities to invest into their VSLs thereby improving the effectiveness of these VSLs. Further, in Malawi, where the VSL groups are more developed, beneficiaries who took loans from the groups were able to buy productive assets, as well as, farm inputs.

Both key informant interviews (KII) and FGDs revealed that the different risk management components have contributed to the observed overall results and that there is added value of R4's integrated approach. Case studies in Annex 1.1 and Annex 1.2 show how beneficiaries are using the difference risk management components to respond to the effects of drought in Malawi and Zambia.

Despite, the value addition of R4, current outcome reports do not provide sufficient monitoring information that demonstrates causality of observed changes in food security outcomes for target households. This is denying WFP COs the opportunity to demonstrate the effectiveness of R4 or communicate authoritatively on R4's theory of change. A key limitation to demonstrating change due to R4 is the highly quantitative nature of the outcome monitoring reports. To add value, the outcome monitoring reports should be complemented with 1-2 in-depth qualitative studies e.g. to understand the gendered ownership of assets at household level or gendered negative coping strategies.

**Finding: The review confirms the synergies between the components as any positive action in one R4 component is resulting in corresponding changes in several others.**

The synergies between the different components can be maximised by continuously identifying and addressing any emerging constraints. For instance, addressing the weak market linkages in Malawi would subsequently improve the beneficiaries' incomes that can then be used to invest in other components, such as, savings and crop production.

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<sup>9</sup> The Livelihood coping strategy index is used to measure the behaviour i.e. coping strategies employed by a household when they face inadequate access to food. Understanding the behaviour households engage in to adapt to food crises provides insights into the severity of their situation and how likely they will be able to meet similar challenges in the future (Source: Zambia R4 Phase II Outcome Report One). Coping strategies monitored include:

- a) Stress strategies such as, food rationing, borrowing money or spending savings
- b) Crisis Strategies such as selling productive assets
- c) Emergency strategies such as selling land
- d) Neutral strategies are insurance strategies that demonstrate household's improved ability to cope with shocks or crises.

Similarly, when one component fails to work it undermines effectiveness of the other components. In Zambia, the component on the delivery of micro-credit was designed to provide farm input loans aimed at boosting crop harvests. Unfortunately, that has not worked very well because of unsuitable and unfavorable repayment conditions. FGDs with beneficiaries at various locations revealed that they were very reluctant to take up farm input credit because the recovery methods being practiced by existing private microfinance organizations are very harsh and are often insensitive to the practical experiences on the ground i.e. repayments must start the next month immediately after loans have been disbursed. Any delays, for varying reasons, attract very high interests on the total outstanding amounts, failure to which household assets would be seized to repay the loan. As this issue was also raised in the phase 1 evaluation report, it may seem that the credit system through microfinance institutions may not be adaptable to the circumstances of the beneficiaries of R4 in Zambia.

In Malawi and Zimbabwe, FFA was used to manage community level risk through constructing watershed management structures such as weirs reducing risks of flooding and moisture stress. However, market linkages are still very weak especially for the horticultural crops cultivated in the community group gardens. Weak market linkages are affecting the optimization of benefits to farmers. Nonetheless, Zimbabwe has been able to offtake 6.5 MT of white sorghum from R4 communities in Ward 17 and 18 right after 1 year of R4 intervention showing potential of the benefits that could be heard with well-developed market systems.

**Finding: Zambia demonstrates that R4 has indeed led to increased resilience to drought spells.**

Annex 1.1 provides a detailed case study of the added value of R4 in Zambia. The case study demonstrates how beneficiaries of R4, despite a crop failure in the district, are responding better to the drought without external support as non-beneficiaries are reducing the number of meals and quantity of food they take. Overall, through the case study it can be concluded that:

- R4's integrated approach delivers to the communities a practical model that draws together a network of actors involving NGOs, government and private sector to introduce a set of risk management interventions that are context specific and directly intersects with local capacities and realities hence the popularity on the ground;
- R4 is assisting the beneficiaries to prepare, plan and think creatively, taking advantage of new business opportunities that come with the shocks to strengthen their individual and community resilience; and that
- More work should focus on market development, strengthening entrepreneurial and financial management skills. Doing so will assist the communities to prudently use their loans to grow their businesses and their local economies.

**Finding: VSLs are contributing to strengthening social capital and financial inclusion in target communities.**

Across all countries, making VSLs non-exclusive to beneficiaries<sup>10</sup> of the programme, helped cement social capital by strengthening bridging social capital<sup>11</sup> which is important for community based social safety nets (see Annex 1.2). It also enhanced the effectiveness of the groups as members with more disposable incomes contributed to sustaining the pool (see Annex 1.2). That R4 targeted mostly women, and that women were more willing to join VSLs

<sup>10</sup> FGD revealed that although clearly the VSL are dominated by women, the majority of the men are de facto members through their wives. The men are largely responsible in raising the money being saved and or helping their wives in repaying loans.

<sup>11</sup> **Bridging social capital** is a type of social capital that describes connections that link people across a cleavage that typically divides society (such as race, or class, or religion). It is associations that 'bridge' between communities, groups, or organisations.

compared to men, means that the benefits likewise accrued directly to more women, with men indirectly benefiting in cases where their spouse was participating.

**Are there any information gaps that prevent the question above to be answered, and if so, how could they be addressed?**

**Finding: Despite COs having elaborate monitoring and reporting systems in place, there are significant information gaps that prevent the value added of R4 to be adequately determined.**

As shall be detailed under Monitoring and Evaluation, the monitoring systems are in place at the COs, as well as for Cooperating Partners (CPs) in all the three countries. These systems enable collection of both output and outcome monitoring data. Despite this elaborate monitoring system, the following gaps were identified:

- In all three countries, there is noticeably an absence of databases that show the number of beneficiaries that have adopted or are benefiting from more than one of R4 component. Also, no information exists in all COs on the number of beneficiaries benefiting from R4 integrated model in totality. Currently, data is collected on number of beneficiaries that are implementing each risk management component and not those that have adopted R4's integrated model. Such analyses would be important in demonstrating the efficacy of R4 model whose effectiveness is premised on all the four components intersecting with each other at the household level. This information will be crucial in exemplifying the impact, as well as, providing concrete evidence for policymaking and advocacy.
- Cost effectiveness analysis information on delivering R4 as an integrated approach to the beneficiaries is not being undertaken. Such analysis would be crucial in identifying the most effective combination of the respective R4 components in terms of their Return on Investments and Value for Money (VfM). Establishing a comparator with WFP's other humanitarian efforts will help in answering the question on the long term value of R4 compared to short term humanitarian emergency response types of interventions.
- Information on the capacity building (at individual level) and institutional strengthening (at organisational level) to the government is not being collected and reported on. Governments in the three countries have not yet been sufficiently capacitated and empowered to take over the management of activities under R4. This is due to the limited participation by government which is currently only in the form of periodic monitoring as opposed to playing a stronger leadership role. It is also important to note that the lack of monitoring of the capacities that are being built is affecting WFP's plan to capacitate the Government to assume the leadership role in the management of R4.

**What are the main barriers or challenges towards scaling-up the integrated approach in the three countries? Are barriers similar across countries? What are potential avenues to overcome them?**

**Finding: The main barriers for scaling up are centred on lack of evidence of R4's added value, weak engagement of government, and absence of minimum standards for implementation.**

Based on the main findings of questions above, this MTR has identified the following as the main barriers or challenges towards scaling-up the integrated approach in the three countries:

- **Lack of evidence of the integrity of R4's integrated approach.** Malawi CO has developed a brochure on the effects of R4 during the first phase, 2015 to 2017. This is still to be done for Zambia and Zimbabwe. This MTR has established that in particular



Zambia and Malawi, where R4 has been operational for over four years, there is certainly a missed opportunity for constructing a knowledge management, learning and documentation system which is evidence based; and using the concrete evidence from R4 to secure Government buy-in, uptake and scaling up and out of the various components of R4. *The potential avenue for overcoming this constraint is to setup knowledge management systems and learning frameworks that capture and establish the integrity of R4's integrated approach with concrete evidence based results.*

- **Weak engagement and lack of effective coordination at national and district levels:** Across the three countries, the government's governance system follows a top down bureaucratic management style. Therefore, strengthening engagement and coordination of government officials at district level has very little impact as, under such top down systems, the subordinates are given directives from seniors and not vice versa. In addition, the government's planning and budgeting procedures are still very centralized and do not involve in any significant way, if at all, all the district public officials. Usually, centralized planning and budgeting procedures tend to emphasize blueprint approaches, whereby targets and budgets are dictated from above with little or no consideration of prevailing circumstances at district levels. Hence, WFP should strengthen its engagement efforts at national level while at the same time ensuring that effective coordination mechanisms are established at both national and district levels. *The potential avenue for overcoming this constrain is for WFP to prioritize and formalize the engagement with key decision makers and establishing coordination mechanisms at district and national levels or finding ways through which R4 could be coordinated through the existing government structures.*
- **Minimum standards, guidelines or non-negotiables on design and implementation of R4's integrated approach.** The absence of minimum standards, guidelines or non-negotiables on the design and implementation of R4 integrated resilience building programme are a potential constraint in scaling up and achieving the desired results.
  - Adapting the integrated model to country and local specific contexts ensures programme is fit for purpose. However, there should be clear limits on the extent to which this can be done in order to retain the effectiveness of the integrated approach and ensure delivery of desired results. For example, in Malawi the option of choosing whether or not a beneficiary signs up for insurance inadvertently weakens the model as the household loses potential resources for coping with dry spells thereby undermining their progress towards achieving resilience. *The potential avenue for overcoming this constraint is for WFP CO in Malawi to design and deliver R4 as an integrated approach or in consultation with the beneficiaries identify the most effective, workable and or appropriate risk management combinations anchored in the local context and realities.*
- **Insurance companies have no models for continuing to provide WII to smallholder farmers beyond the project life:** In all countries, models for phase out are still being explored. *The potential avenue for overcoming this constraint is for WFP COs to work through a wide stakeholder network involved or with interest in resilience programming and smallholder farmer insurance in particular to design a model that can be replicated in wider population of smallholder farmers.*
- **The graduation strategy in all three countries needs to be fully operationalised:** All three countries have graduation strategies but these are yet to be shared with beneficiaries and fully operationalised in all countries. This has meant that

beneficiaries are not adequately prepared for self-reliance within a mutually agreed timeframe<sup>12</sup>. This is particularly a challenge for FFA beneficiaries who often borrow in lieu of the food or cash expected after work. Further, lack of a graduation strategy from the FFA is encouraging beneficiaries to use their earnings on consumption (focus on short term) instead of investing creatively to increase their resilience to climate induced shocks. *The potential avenue for overcoming this constraint is to ensure the graduation strategy is communicated to beneficiaries i.e. how long should a beneficiary participate in R4 before they can be graduated to their next upward level. This will enable beneficiaries to plan for life after support from R4.*

- **The loss of institutional memory:** As highlighted earlier, in Malawi, the high staff turnover for IPs implementing FFA is undermining continuity of activities and integration of the components. Frequently recruiting new employees for an on- going project often leads to their inability to fully understand and master the skills sets required to efficiently and effectively deliver on the different R4 components. In addition, frequently changing IPs employees compromises the effectiveness of engagement with the beneficiaries and other relevant stakeholders. This staff turnover is not only peculiar to CPs but WFP as well. The R4 lead in Zimbabwe was about to depart at the time of the review at a time R4 was about to be scaled from the pilot phase while Malawi had experienced a high staff turnover. International R4 staff in WFP COs have restrictions on longer term stay in country due to WFP's contracting procedures and management culture of the organisation which is still oriented to manage short term emergency responses. However, resilience programming is long term and requires a shift in the contracting of staff to ensure continuity in implementation. *The potential avenue for overcoming challenges in IPs is to commit to longer term relationships with IPs after due diligence and by securing long term and stable funding. Similarly WFP needs to reform staff contracting to align with the requirements for longer term resilience programming.*
- **Concentrating the knowledge of R4 on few CO and Government officials.** In all the three countries, the knowledge of R4 is in a few officers. It is not systematically shared adequately within the COs and the government. Doing so, while a very good strategy for building subject matter specialists, in project management it is a weakness; especially in the event that the particular officer with all the knowledge and expertise decides to leave the organisation. *The potential avenue for overcoming this constraint is to encourage information sharing within the organisation and creating platforms for knowledge management and learning.*

**Finding: In all three countries, coordination between the partners needs to improve to enhance implementation of the integrated model**

R4 is an integrated model in which no one partner implements all components. While this approach provides advantages of ensuring CPs with specialised expertise implement relevant components, weak coordination of the partners undermines integration of the components. These challenges were experienced in all countries. Joint work plans, sharing of beneficiary databases and activity schedules and an increased role of WFP in facilitating and ensuring a coherent implementation of the project across partners are required. In Zimbabwe, joint review meetings of the partners have helped increase coordination albeit with challenges. Of concern is that participation in the quarterly meetings is predominantly by junior staff which can lead to lack of accountability and follow through on agreements reached.

<sup>12</sup>WFP needs to establish the maxim period required through which a beneficiary can participate in R4 project. This is the length of time when a beneficiary needs to graduate to permit new entrants.

## 4.2 Efficiency

This section answers the following questions

1. How does R4 model compare to other insurance initiatives and to resilience initiatives without insurance in terms of cost-benefit? What is the value for money, and are there opportunities for improvement?
2. What evidence is emerging regarding the cost versus the long-term benefits of R4's integrated resilience package compared to conventional emergency assistance in case of shocks?
3. How do the different, often non-aligned funding timelines of other donors affect the performance of the programme in the different countries?

### How does R4 model compare to other insurance initiatives and to resilience initiatives without insurance in terms of cost-benefit? What is the value for money, and are there opportunities for improvement?

**Introduction:** This MTR confirms that smallholder farmer insurance is being implemented in all the three countries as part of R4 model. However, the operational approaches are different in Zambia and Malawi, while in Zimbabwe, insurance has only been introduced during the 2018/19 farming season, therefore, there is insufficient information and data to assess the achievements of the current operational model, or assess the constraints with its use.

### Finding: The cost of implementing R4 is higher than other resilience initiatives in Malawi.

The administrative costs for implementing R4 are higher than other resilience initiatives in Malawi (See Table 7 and 8). The total share of overheads that include staff salaries accounted for 10.6 Percent of total cost of R4 between July 2017 and May 2019 in Malawi. Other administration costs that include monitoring and evaluation costs account for 22 Percent of the total expenditure during the period. The cost of transfer per dollar direct benefit to the beneficiary translates to approximately US\$0.16 cents (sixteen cents). The total cost per beneficiary during the period was US\$97.19.

**Table 7: Project costs of SDC funded components of R4**

Category	Cost	Share of total	No. of beneficiaries
Overheads	92,779.50	10.6%	
Other admin costs	198,111.00	22.6%	
Direct transfers to beneficiaries	584,985.79	66.8%	9012
<b>Total</b>	<b>875,876.29</b>		

Source WFP Malawi CO Budgets

When compared to the International NGO Consortium on Resilience under the Malawi Vulnerability Assessment Committee (MVAC) Response implemented between 2017 and 2018, the costs of transfer was US\$0.05 cents (five cents) per every US\$1 benefit to beneficiaries. Overheads comprised 4% of the total project costs while the total cost per beneficiary was US\$52.02.

**Table 8: Costs for implementing the INGO Consortium MVAC Response plus Resilience**

Description	Total Cost per Beneficiary (GBP)	Total Cost per Beneficiary (MWK)	Share of total cost
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Value of Cash transfers Distributed	33.54	33,716.29	95%
Total Admin Cost 'MVAC Only'	1.73	1,737.15	5%
Total Cash program costs	35.27	35,453.44	
Value of Cash transfers and seed distributed	52.02	52,294.59	96%
Total Admin Cost 'MVAC plus Resilience'	2.41	2,419.38	4%
Total Cash program costs	54.42	54,713.98	

Source: INGO Cosrotium (2018) Operational Research: Assessing Effectiveness of Resilience Building Activities in the MVAC Response

With insurance excluded from the costs of R4 the cost of transfer doubles to US\$0.32 cents (thirty two cents) per US\$1 transferred to beneficiaries while the share of overheads increases to 13 Percent. However, as the number of beneficiaries remains the same even without insurance, the cost per beneficiary reduces to US\$50.21 a figure lower than that of the NGO consortium above. With insurance excluded the package of services in R4 is comparable to that of the NGO consortium in terms of costs.

**Table 9: Costs of R4 in Malawi excluding insurance**

Category	Cost	Share of total	No. of beneficiaries
Overheads	61,369.50	13.6%	
Other admin costs	198,111.00	43.8%	
Direct transfers to beneficiaries	193,025.00	42.7%	9,012.00
<b>Total</b>	<b>452,505.50</b>		

**Finding: Given the short period of the assessment it is not feasible to assess the true value of insurance in R4.**

While R4 has been ongoing in Malawi since 2015, the period of assessment and for which data was provided for this review was for the second phase which began in 2017. However, pay-outs triggered in Balaka and Blantyre in 2017/2018 season show insurance can contribute to reducing a household's food gap in the event of moderate drought conditions. Analysis from R4 baseline in Malawi shows that the 'Very poor' households face a 28% gap in meeting the minimum acceptable livelihood wellbeing as defined by the livelihood protection threshold in periods of moderate drought conditions. This gap is equivalent to 31% of minimum food needs or MKW149,000 per household, which is the humanitarian cost at household level. Insurance pay-out triggered in the 2017/2018 season in Balaka covered on average 29 Percent (MKW 43,432.52) of this food gap. However, in Blantyre the pay-out triggered only covered on average 2% (MKW2,909.85) of the food gap. Despite these signs of possibilities with insurance, its true value can only be determined with time series data matching cost and benefit.

**Finding: Establishing partnerships with insurance companies that are social enterprises enabled the beneficiaries to access insurance services that they normally would not have had access to due to their low attractiveness and perceived high risk as a target market.**

Overall, R4 in Zambia and Malawi has successfully established partnerships with insurance organisations structured as social enterprises that are offering at subsidised service agreements. They have social objectives as part of their mandates enabling them to reach out to smallholder farmers, a market segment often ignored by traditional insurance companies.

**Finding: Despite the positive benefit of these partnerships, insurance companies' limited presence on the ground has introduced risks for other partners and has the potential to undermine effectiveness of the insurance component.**

While these insurance firms have experience in community mobilization, they are not present on the ground, hence, tend to rely on NGO CPs to reach the beneficiaries. In Zimbabwe and Malawi, the insurance companies have relied on NGO CPs as their interface with farmers which limits farmers from 1) interacting directly with the insurance company; and 2) regular updating of farmers on the index. A point discussed later in this report is that when the insurance does not trigger a pay-out in situations where farmers expect a pay-out because their crop has failed has potential for exposing the NGO CPs to reputational risk. (See Sustainability section for more details.)

In Zambia, R4's insurance service provider, Mayfair, has the advantage of directly interfacing with beneficiaries to, for instance, explain when the rainfall data can trigger pay-outs. Further, when insurance pay-outs are triggered, Mayfair engages with the beneficiaries to communicate how the pay-outs have been computed and how much each would be paid. Due to Mayfair's presence and interactions with beneficiaries, even when challenges with pay-outs occur, beneficiary complaints are limited as they are fully informed on the insurance and process of paying out.

**Finding: R4 insurance initiative performs better than other insurance models especially in Zambia**

Beneficiaries of R4 in Zambia appreciated the insurance component because it paid out an equivalent of amount of ten 50kg bags of cereal at the current subsidized price<sup>13</sup> when there was a severe crop loss. Beneficiaries had a higher level of trust in the insurance as they participated in collecting data and verifying satellite information. They were also fully aware of the insuring company and the system for triggering pay-out. In contrast, the Zambian government is also running its own insurance initiative under the Farmer Input Support Programme (FISP)<sup>14</sup>. To access inputs provided through the FISP, a farmer has to pay K200 upfront as insurance premium. However, the farmers do not know whom the insurance underwriter is and are rarely compensated when there is a crop failure. Among the beneficiaries interviewed, there was a distinct preference for R4 insurance approach than the government model. Despite this fact, farmers still pay the K200 because without paying it, they are denied access to the FISP inputs.

**Finding: The MTR finds that the insurance component works when certain conditions are met across all three countries.**

The MTR concludes that the insurance component works if:

- **It involves a network of stakeholders working together:** In all three countries, the insurance initiative involves multiple stakeholders such as NGO officials, agriculture extension officers, meteorological department officials and community-led climate-monitoring systems (rain gauges and soil thermometers that are placed covering 10km radius). Climate services and early warning systems have to be strong. In Malawi, for example, beneficiaries pointed to poor radio reception as undermining access to broadcast seasonal forecasts which undermined their decision making on insurance.
- **Insurance premiums are affordable, and payments can be paid over a period of time:** When premiums are affordable for the beneficiaries and payments are spread over a period of time, insurance acceptability is higher even among non-beneficiaries.

<sup>13</sup> This is enough to cover the annual cereal needs for a household of five members during the lean season.

<sup>14</sup> This is a government agriculture input subsidy programme aimed at smallholder farmers.

For example, in Zambia, the farmers enrolling for FISP are required to pay K200 as a mandatory insurance premium. Farmers have several months in which to pay to Government before they can access farm inputs for a particular season. Generally, there are few dropouts amongst the eligible farmers who fail to pay. From discussions with non-beneficiaries in Malawi, interest to invest in insurance initiatives amongst non-beneficiaries, predominantly members of aggregator clubs, was higher when premiums payments are spread over time.

- **There is clear and transparent communication between beneficiaries and insurance firms:** When there is trust between the stakeholders premised on transparent and clear communication and evidence of consistent pay-outs as stated on the insurance membership cards, then the insurance initiative is seen to be effective. For example, in Zambia, the beneficiaries know their underwriter insurance firm and how insurance pay-outs are triggered and how much they would be paid in the event that insurance has triggered. In contrast, in Malawi and Zimbabwe beneficiaries did not have the same direct relationship with the insurer. All communication was mediated through the local NGO CP. As such, where beneficiaries intend to challenge the decision around a claim, it is channelled through the IP who in some cases is not fully informed on the challenges and complexities of conditions that trigger a pay-out.
- **Insurance pay-outs are being triggered often:** In Zambia, the higher numbers of beneficiaries receiving pay-outs is translating into greater appreciation of crop insurance. Subsequently resulting in increased demand for insurance amongst both beneficiaries and non-beneficiaries. In Malawi, the experience has been variable with some districts having a better history of successful insurance claims than others. For those beneficiaries yet to receive any payment for insurance, motivation to pay for insurance was significantly lower.
- **Insurance covers other hazards in addition to drought:** In Malawi, the beneficiaries suggested that they would prefer the current insurance cover to include other hazards such as major pests and diseases outbreaks, floods and dry spells in addition to drought. Addressing these interests will enhance beneficiaries' willingness to invest in insurance. However, this would either increase the cost of the insurance or reduce the quality of the coverage. Therefore beneficiaries would have to be provided such information for them to make informed decisions.

### **What evidence is emerging regarding the cost versus the long-term benefits of R4's integrated resilience package compared to conventional emergency assistance in case of shocks?**

**Finding: WFP COs in all the three operational countries are not measuring the cost efficiency against the long-term benefits of R4's integrated resilience package.**

As R4 seeks to influence policy makers and other stakeholders to adopt R4's approach, cost efficiency and effectiveness analysis is important. This analysis is not currently included in the outcome monitoring reports but may help add value and meet stakeholders' information needs for decision making. As a way forward, there is an urgent need for WFP to prioritize computation of actual cost efficiency and effectiveness and consistently seek its comparability with alternatives. Such analysis would form a crucial part of the evidence required to influence policy makers in the three countries and beyond.

### **How do the different, often non-aligned funding timelines of other donors affect the performance of the programme in the different countries?**



**Finding: This MTR finds there are distinct differences in the manner in which funding from other donors has affected R4.**

For instance:

- In Malawi, the MOUs between WFP and CPs are in six months cycles with gaps of three months in between each MOU in line with implementation of FFA. This situation has posed several challenges. First, the six-month contracts provide limited time for effective community mobilisation and stakeholder engagement, which undermines relationship building, an important factor in resilience building. Second, the short period for implementation limits processes for ensuring integration of activities with other CPs working on the other components of R4. Third, staff contracts for CPs follow the MOUs cycles and three months breaks. The breaks have meant staff continuity on R4 is not achieved which is undermining implementation of R4 integrated model.
- In Zimbabwe, this arrangement has not had a similar effect as in Malawi as staff in the CP are reassigned to other projects during three months break period and that WFP CO has been one of the first countries across the whole of WFP to have in place a multi-year (4 years) contract (field Level agreement) with a cooperating partner (SNV), ensuring better continuity to the programme.
- In Zambia, additional multiple donor funds enabled the CO to have sufficient financial resources to issue-out longer-term contracts to the various CPs.

**Finding: The differences in program delivery had an influence on how the components of R4 produced desired results.**

For example, under FFA in Malawi, DFID had a cash transfer approach while USAID favoured the in-kind modality. In the former case, beneficiaries revealed that VSLs performed very well due to the direct cash injection into communities which helped beneficiaries to purchase productive assets.

**Finding: Having multiple donors is appropriate when funding commitments are predictable, long term as in the case for Zambia and financed through a “basket”.**

Joint funding by SDC and KOICA of R4 in Zambia has strengthened the integrated model as the funding is not earmarked for certain activities. On the contrary, in Malawi and Zimbabwe, donor preferences and “cherry picking” components e.g. financing just the FFA is undermining integral implementation of the four-dimension model. Further, decisions by DFID to withdraw from the two districts, in Malawi, will certainly pose a high risk that the gains made might be reversed.

**Other findings**

1. While of low scale, in Malawi, delays in disbursement of cash transfers led to loss of personal assets accrued through the FFA, as the beneficiaries had to borrow against pending payments from their participation in the FFA. Interest rates for borrowing food and money in some cases exceeded 20-30 Percent and with a very short turnover period. Failure to comply resulted in household assets being confiscated. Despite it not being a large-scale occurrence, with observations made in all three districts covered by the MTR in Malawi, it is important for WFP COs’ to monitor these negative unintended results which can negate the positive influence of R4.
2. Late deliveries of program inputs constrained the achievement of results. In Malawi, rain gauges were only distributed in January 2019 despite the farming season having started in October 2018. Farmers have interpreted such delay as having undermined their chances of receiving insurance pay-outs, since the dry spell was experienced

more intense and severe during the first window period which was from October-December 2018.

### 4.3 Sustainability

This section answers the following questions:

1. How does the programme engage and collaborate with stakeholders at local, district/province and national level? What opportunities and risks are associated with this sustainability strategy? What is and what could be the role of Governments and how can they be engaged to assume these roles?
2. How does the programme engage and collaborate with private sector entities? What opportunities and risks are associated with this sustainability strategy?
3. Is providing market access outlets to smallholder farmers a suitable/sufficient sustainability strategy for farmers who have graduated or will graduate from WFP safety net? What other considerations should be considered to ensure sustained uptake and resilience?
4. Are appropriate strategies, structures and competences in place for successfully promoting private and public uptake?

**How does the programme engage and collaborate with stakeholders at local, district/province and national level? What opportunities and risks are associated with this sustainability strategy? What is and what could be the role of Governments and how can they be engaged to assume these roles?**

**Finding: The program has engaged government at national and district level leading to progress in adoption of some R4 components but the lack of a systematic capacity building approach for governments is undermining progress towards government leadership.**

The programme has engaged government in different ways. In Malawi, significant inroads have been made with respect to contributing towards a national resilience framework. At district level, government has been engaged as part of a joint monitoring process, although there are concerns around the resourcing for activity monitoring and how likely it is to continue without WFP financial support. Further the CO has undertaken joint training with Reserve Bank on capacity building for government officials on R4 insurance model and is currently in discussion with the World Bank to scale this up. In Zambia, the government has taken up R4's insurance model as part of the FISP.

Despite these positive initiatives, a systematic engagement of government is lacking especially in view of building institutional capacity for transition. Various stakeholders believe WFP's role has been entrenched, and in the absence of sufficient capacity within government, they do not envisage the government sustaining the momentum. For example, evidence from stakeholder consultations in all three countries demonstrates that with sufficient investments and resourcing, Government can potentially play a leadership and coordination role. The MOUs between WFP and the host governments reflect such a leadership role. However, there appears to be insufficient capacity for the Government to assume its rightful position. In Malawi, the Government plays a monitoring function but has limited capacity, budget and incentives at the grassroots levels.

Mapping of capacity gaps within Government and developing a capacity-strengthening programme that cuts across levels, from national to community level, would have to be prioritised. A capacity strengthening plan showing clearly how the skills and capabilities would

be transferred or built to ensure government is able to deliver would be essential. Capacity building processes must be complemented with active and effective lobby and advocacy campaigns by WFP, especially after information on R4's impact has been captured, proven and publicised widely beyond the current audiences including with key decision makers within the government.

**Finding: Governments in the host countries are involved in joint monitoring and development of key programme documents and interventions but challenges of under-resourcing of the Ministries of Agriculture undermine sustainability of these initiatives.**

In Malawi, the government and WFP have jointly developed the graduation strategy. In all countries the insurance component is jointly implemented by private sector, government and WFP COs. In all countries, government has been engaged in several joint monitoring missions but these have been limited in scope with concerns over availability and commitment of government staff at the district and community level, to participate especially in Zimbabwe and Malawi in the absence of financing of these by WFP.

At implementation level, government partners expect to receive a daily subsistence allowance before they can participate in these monitoring missions, which is against WFP policy. There are already concerns on how such monitoring missions will function and be resourced after the phasing out of the program as Ministries of Agriculture in all countries are under-funded. This under-funding has led to weak government led agriculture extension systems; particularly in Malawi and Zimbabwe, where agriculture extension staff are overburdened and without the resources needed to undertake their job.

**Finding: Faced with weak agriculture extension systems, the programme has supported the strengthening of community based agricultural extension systems at the expense of government led extension delivery.**

Despite working through the government structures in all three countries, evidence from the MTR suggests that the level of effective engagement of the formal extension system has been relatively low mainly in Malawi and Zimbabwe. In response to the inaccessibility of the government extension staff, emanating from a combination of low motivation and under-resourcing by the relevant ministries, the programme has supported extension delivery through lead farmers in Zambia and Zimbabwe who are capable of demonstrating good practice, and through community monitoring champions in Malawi. In the latter case, the community monitoring champions were drawn from the FFA beneficiary list and provide their extension support as part of their duties under the FFA. This presents sustainability concerns for the programme as the likelihood of continuation without direct benefits is likely to be very low. In fact, the programme should be cautious on the risks of being seen to create parallel extension structures that could get in the way of supporting sustainable extension systems. For example, community monitoring champions were sometimes operating in competition with the Village Development Committees (VDCs) and in some locations in Malawi, the NGO partners were directly delivering extension support to communities without direct government input. In Zambia, in addition to the lead farmers, the programme has engaged with government extension officers at the camp level.

**Finding: Strong direct reporting to WFP is not being matched by horizontal engagement between CPs.**

The MTR found that while all partners were performing relatively well in terms of reporting to WFP in a majority of cases there was very peripheral inter-partner communication with the exception of Zimbabwe. For example, opportunities for information and knowledge sharing are very minimal in Zambia and Malawi. Partners were not coordinating their work plans or activities, with potentially missed opportunities for delivering R4 at higher cost-effectiveness than achieved. There is evidence of partners not being supportive of each other's modus operandi or status of implementation of project activities.

**Finding: Linkages with other resilience building programmes in host countries will enhance knowledge sharing and potential for scale up of R4 components.**

In Malawi, WFP leads the resilience coordination platform. In Zimbabwe, while WFP leads humanitarian efforts there is no interaction between organisations implementing resilience initiatives especially among the main initiatives led by World Vision and UNDP. The situation is the same in Zambia. Enhanced coordination with other resilience programmes and potential players and stakeholders would potentially provide avenues for WFP COs to 1) learn from other resilience initiatives and enrich implementation of R4; and 2) influence adoption of R4 components and scale up.

**Finding: While a graduation strategy is available in all three countries it is yet to be communicated to beneficiaries and other community level stakeholders.**

Cooperatives and aggregators provide an opportune platform for R4 beneficiaries to graduate to self-reliance. However, the criteria for graduation needs to be clarified with beneficiaries. Beneficiaries should be able to understand the benefits of graduation, rather than continue to prefer the safety net provided through FFA. The current sustainability strategy needs to be linked to graduation and it should be possible to inform beneficiaries for how long they will receive support.

**How does the programme engage and collaborate with private sector entities? What opportunities and risks are associated with this sustainability strategy?**

**Finding: Private sector in all three countries are engaged in various ways beyond delivery of insurance and provide potential for sustainability but there are several risks.**

R4 adopted a multi-stakeholder approach that engages private (corporate), social enterprises, government (at national, district and community levels), multi-lateral institutions, donor organizations, NGOs and beneficiary communities at different levels. MOUs that define roles and responsibilities of partners, e.g. as related to microfinance institutions and insurance, are the modus for engagement of these partners. Social enterprises such as Vision Fund and CUMO Malawi, are vital in VSLs and credit provision and work closer with beneficiaries as compared to the corporate sector. Private marketing players such as NWK and Tiger Feeds in Zambia are also part of R4. Since these various partners are all linked to R4 through WFP, there are concerns the government is not being prepared to play such a similar role. In Zambia and Malawi, the absence of effective coordination platforms at national level and some extent district levels is undermining the sustainability of R4.

Consultation with beneficiaries revealed that there are instances in Zambia where farmers have been left indebted after failing to pay back loans from the microfinance institution (also see details in Phase 1 evaluation report). This happened in a context where farmers were not ready for credit. There is need to ensure that the farmers have; a) adequate knowledge about loans; b) are ready to use such costly resources in productive ways; and c) that microfinance companies are responsible in providing the loans as part of the integrated approach.

Further, insufficient feedback mechanisms to provide updates on index performance throughout the season resulted in poor perception of the process of determination of claims for insurance leading to reputational risks for all stakeholders involved and can have more detrimental consequences for WFP in politically sensitive context as in Zimbabwe.

**Finding: R4's CPs face variable levels of reputational risk depending on how they interface and engage with the private sector and beneficiaries.**

The private sector partners do not have any presence at the community level. For example, insurance companies are dependent on NGO partners for interfacing with beneficiaries on their behalf, including: a) community sensitization and awareness raising; b) providing information about the services being provided; and c) general liaison functions.

Playing such intermediary roles is exposing the NGO CPs to potential reputational risk whenever private sector partners fail to deliver the agreed upon services at the expected quality and levels. The risks are further compounded by low knowledge of insurance services and general mistrust of the insurance system given recent history with insurance pay-outs not being triggered (even when farmers faced total crop loss). This was particularly true for Malawi where decisions on insurance pay-outs by the insurer were viewed as unfavourable, misunderstood and unpopular. Consequently, Concern Worldwide, the IP in Malawi had to address the complaints of the beneficiaries who had not received their payments via Airtel whereas the insurer was insisting that payments had already been made as per schedule. Lack of pay-out from the insurer in a season deemed “bad” by beneficiaries exposed SNV in Zimbabwe to potentially significant reputational risk in a district known to be politically sensitive and where other NGOs have been banned in the past when beneficiaries complained about an NGO’s operations. Focusing on managing such risks would help ensure that in Zimbabwe WFP maintains its solid reputation in both Masvingo district and province.

**Finding: The private sector is profit oriented and there is need for R4 to demonstrate a reasonable business case that will keep private players continuing to provide services beyond the life of the project.**

The various stakeholders consulted on the feasibility of developing the business case for the private sector partners revealed that it cannot be done without WFP’s intervention. Chief among these was the argument that R4 was targeting districts with high exposure to extreme climate risks, mostly drought. Thus, the viability of providing insurance where the probability of a drought or dry spell event occurring was higher, it meant that the business model would be difficult to justify continuation of insurance provisioning outside WFP financing.

The second argument concerned the level of crop production for the targeted farmers given that they were enrolled for their inability to produce for own consumption. The time required to bring them to produce excess for marketing maybe insufficient to obtain viable markets without R4 subsidising market access costs. Using existing bulking systems (where possible) that leverage on access by non-beneficiaries as well can reduce this challenge.

**Is providing market access outlets to smallholder farmers a suitable/sufficient sustainability strategy for farmers who have graduated or will graduate from WFP safety net? What other considerations should be considered to ensure sustained uptake and resilience?**

**Finding: Providing market access to smallholder farmers has potential for enabling graduation from the WFP safety net and ensuring sustainability but only if production levels are sufficient to meet market demand and expected quality (All Countries).**

The MTR found evidence that the program had put, albeit at different levels, measures to link farmers to markets. In Zambia, Tiger Feeds, NWK and other aggregator organisations, were seen as having a strong potential for raising farmer incomes and viability of their agri-businesses. In Malawi, WFP has linked farmers to a supermarket chain. However, in both countries feedback from respondents interviewed in this MTR suggests that per capita incomes have remained low despite the market orientation. Further, production levels have remained low and the farmers are yet to produce crops with the consistency, quantity and quality requirements, as well as preference, to ensure market retention and expansion. In Zambia, the variety of cowpeas produced by farmers was not the one preferred by buyers whereas quantities remain very low generally. Perhaps the construction of storage sheds might improve bulking for markets in future. In Malawi, the volatility of the pigeon pea market is discouraging farmers from its production. In contrast, in Zimbabwe WFP has purchased more than 6.5MT of white sorghum from farmers. Such achievement in the first season has instilled significant enthusiasm across farmers, and the WFP CO expects sales in the following season to be higher as more people will participate.

**Finding: Aggregators are a viable pathway to sustainability.**

The project's theory of change posits that if beneficiaries are capacitated to produce more from their farming using the climate smart agriculture practices promoted, and can access finance and credit, including through VSLs, then they can raise their production to levels that could enable them to join and market their produce through cooperatives or aggregators. Aggregators tend to have capacity to leverage credit for inputs, can negotiate better prices, and are a viable pathway for graduating R4 beneficiaries. Existing evidence does not articulate precisely the proportion of beneficiaries that are at this point of graduating. In Malawi, some of the beneficiaries interviewed indicated a low willingness to graduate from the program as they would lose out on the FFA transfers that are increasingly perceived as regular cash income.

**Finding: Roads rehabilitated under FFA are enhancing market access by farmers.**

Under the FFA, beneficiaries rehabilitated and constructed roads within their local areas. Roads as community assets have facilitated access to ambulance services besides improving farmers' access to better input markets. While improved road quality may have benefited local mobility, poor feeder road networks linking targeted communities to the major markets still remain a constraint to beneficiary access to better markets, with negative implications for incomes of beneficiaries. This issue was raised by communities in Balaka and Zomba in Malawi, and seconded by district level stakeholders in the respective locations.

**Finding: Scheduling of start of components of R4 integrated model needs to be improved.**

In Malawi and Zambia, evidence from the MTR suggests that the implementation of the various components of R4 was phased as opposed to implementation of the whole package at once. In Zimbabwe, the phased approach is intentional since different activities need to happen at different times. For example, the FFA activities run from June to November; VSL starts in April; Conservation agriculture is implemented from September to May and insurance from October to April. While this was rationale, especially with regards to credit and output marketing where farmers require the capacity to engage with these markets, there was need to ensure integrity of the model from the onset e.g. starting to engage farmers about markets to ensure production is aligned to market demands. Farmers have different resource endowments and hence progress at different speed. Hence, depending on their response capacities others are ready to engage with markets in shorter periods. Therefore, in planning R4, especially for Malawi and Zimbabwe, which are planning to roll out to new areas, careful consideration of introducing the integrated approach at the onset need to occur but with better profiling of farmers. The design of R4 was, therefore, such that the early emerging farmers were able to transition to the next phase, as the market infrastructure was developed.

In Malawi, the market linkages component has not yet been implemented in Mangochi despite the program's impact pathway which suggests that when beneficiaries raise their production and can market their produce, then their incomes and food security situation will be improved. The implication of this appears to be the delay in the delivery of intended results for the beneficiaries, as well as constraints to the realisation of the program goals.

**Finding: Producer markets in all three countries are highly volatile with the risk of undoing progress made in resilience building.**

Despite evidence from R4 beneficiaries suggesting improved and stable incomes due to better links with markets, when beneficiaries were inadequately supported or capacitated to engage with the market, the level of exposure to market shocks and stresses was also elevated. In Malawi, the withdrawal of an Indian buyer resulted in massive slumping of pigeon pea prices and associated income loss and subsequently, the waning of interest in that particular crop. The resilience approach is yet to demonstrate viable and practical measures on how to build resilience to market shocks for the benefit of its beneficiaries.

**Finding: Programme targeting should start by assessing farmer capacity to participate in the various programme activities through farmer profiling before engagement in R4 countries (Zimbabwe and Malawi).**

In Zimbabwe and Malawi, profiling of beneficiaries prior to engagement appears to be vital in ensuring that the targeted beneficiaries have the capacity to absorb the program activities. In Zimbabwe, this was achieved through effective profiling of FFA beneficiaries, while in Malawi, potential beneficiary households had to have basic assets such as garden, toilet with hand washing facility and a dish drier, prior to engagement. Since, in Malawi and Zimbabwe, the programme is based on the FFA, the beneficiaries had to further demonstrate that they possessed sufficient labour to participate in the FFA activities.

**Are appropriate strategies, structures and competences in place for successfully promoting private and public uptake?****Finding: There is strong government commitment to take up the resilience approach, but capacity still needs to be strengthened (Zambia and Malawi).**

In Malawi and Zambia, the Government has demonstrated strong commitment to supporting the resilience building approach, through the Office of Disaster Risk Management, as shown by the development of the National Resilience Strategy, and in which WFP is a key partner. Significant progress has been made to institutionalize various products under climate services, and seasonal forecast are routinely tailored and communicated to farmers to support decision-making. Despite the infrastructure being set up, there are capacity gaps that would need to be addressed to facilitate effective implementation at scale. In particular, training and resourcing teams at district and sub-district levels will be crucial for building and sustaining the momentum.

In Zimbabwe, stronger engagement with government is required in the roll out phase to progressively build interest and ownership in the project and model. These aspirations should be incorporated in the roll out results for R4 in Zimbabwe. This needs to build on the plan to embed R4 within the new social protection system in Zimbabwe<sup>15</sup>. In the short term, political and economic challenges will make this difficult, but it is expected to gain momentum in the second to third year of the roll out when the political and economic situation might have stabilized.

**Finding: The level of government and private uptake is variable depending on the specific components under R4 (Malawi and Zambia).**

In Zimbabwe and Malawi, the insurance component of R4 was piggybacked on the FFA such that only beneficiaries of the FFA could be covered by insurance. As such, especially in Malawi where the insurance has been in operation for longer, there is a missed opportunity in expanding the insurance to other community members exposed to the same risks. This is also important considering the current low coverage of insurance. The review found that in Malawi and Zambia, there was a willingness to pay for insurance by non-beneficiaries of higher income capacity than R4 beneficiaries after learning about the benefits of insurance from beneficiaries. Beneficiaries had willingness to pay for insurance only on condition of receipt of FFA benefits.

**Finding: Standards are inconsistent between government, CPs and WFP for working on some initiatives such as watershed management.**

There is evidence of inconsistencies in standards between government and the CPs particularly with respect to watershed management in Malawi. There were concerns that implementers, including community monitoring champions, were using standards that differed

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<sup>15</sup> Zimbabwe is in the process of revising the social protection framework including public works programme, harmonised social cash transfer and contributory and non-contributory social pensions.



with government regulations, e.g. some swales were five meters long against a government standard of six meters, and in another case, swales had been constructed along rather than across the slope resulting in government requiring that this be corrected, often leading to difficulties in working relationships. If coordination around standards has been achieved at national partner levels, then this is yet to be achieved at the district levels. Joint designs and guidance could be a potential approach for ensuring harmonization of standards for long term planning and implementation.

**Finding: There is a significant appetite for R4 as a climate risk management approach and WFP is strategically placed to take leadership and support Governments on policy and implementation of resilience initiatives.**

Across a wide spectrum of respondents in all three countries, a firm narrative is emerging that the resilience approach was showing significant potential for addressing underlying vulnerabilities and facilitating transformation of livelihoods while delivering food and income security. Despite this appetite for resilience programming, including within Government, there is scant evidence that documents the economics of the R4 approach compared to other measures, such as providing relief in the post-exposure period in particular. There is scope for documenting the evidence, including through qualitative approaches, as well as producing guidance documents and policy briefs, by WFP and its partners, to facilitate uptake and scaling up.

**Finding: Building R4 on FFA in Malawi undermines graduation and resilience building if built as a multi-year predictable instrument.**

FFA is built as a lean season food/cash transfer modality. It is not meant to be a perpetual instrument for households because of the risk of building dependence. In R4, it has been built as a multi-year instrument for the same cohort of beneficiaries. While it can be argued that a multi-year and predictable social transfer can positively influence household's planning to reduce risk to climatic hazards, evidence from the MTR points to the contrary. Multi-year predictable access to FFA benefits is building a year on year predictable source of employment for beneficiary households. Because of its predictability, some households in Malawi were borrowing money and food from traders in anticipation to pay back from proceeds of the FFA when it eventually returns. This undermines households' planning for resilience to shocks outside the FFA. Further, the FFA, for some households, has become a disincentive for graduation. Households, while actively aware that the programme will phase out, do not plan to be weaned off the FFA or R4 and consider it as their social safety net and therefore are unwilling to fully adopt the project. In fact, a dominant narrative emerging from across FGDs in Malawi was that "we do not want WFP to leave us".

#### 4.4 Transversal Themes

The MTR questions for this section were:

1. To what extent and how has the programme implemented its HIV and gender mainstreaming strategy? What are the results so far?
2. What context and programme related challenges have emerged and how could they be overcome?

In 2015, the WFP conducted a Gender, HIV&AIDS Assessment of R4 to inform the development of a regional strategy to mainstream Gender and HIV and AIDS in the project. The Gender, HIV, and AIDS Strategy for Southern Africa was developed to guide integration of these transversal themes in R4 implementation.



#### 4.4.1 Gender

**Finding: There is no specific gender mainstreaming strategy and action plan for R4 in all countries.**

This MTR did not find evidence of a specific gender action plan in all three countries despite the existence of the regional strategy. There was no common understanding among implementers (CPs and WFP staff) of what the gender strategy entailed. The review concludes that the design and implementation of R4 was done on a very peripheral interpretation and application of 'gender' as a concept in programming with analysis and indicators used being confined to proportions of men and women reached by programme activities and, in some cases, the participation of women and men in decision making. In all three countries, there is no evidence that results of the gender, HIV and AIDS assessment were being used to inform the country specific interventions and a deeper understanding of the impact pathway. For example, such an analysis would have shed understanding of how gender and various other factors were intersecting to influence vulnerabilities, determine access to and entitlement over resources and decisions, and examine how the interventions would impact women and men, as well as the effect of this on outcomes for both women and men. A comprehensive understanding of gender equality and equity issues would have informed R4 on strategic entry points for impact optimisation. For example, understanding who makes decisions at household level would assist in determining the extent to which whether the programme is having substantial gender transformative outcomes. Such interventions as VSLs which were dominated by women did, to some extent, allow R4 to achieve some substantial gender outcomes<sup>16</sup>. However, the programme should be cautious that where prior gender awareness training at community level has not been done, there is risk of new assets owned by women fuelling gender-based violence.

**Finding: The use of only quantitative indicators limits ability to understand the gendered impacts of the programme on beneficiaries.**

While R4's monitoring system collects sex-disaggregated data to understand the distribution of benefits, this monitoring system is predominantly quantitative in nature. While this may serve immediate programming data needs, the review team asserts that more could be learnt from unpacking what this data means through focusing on the qualitative dimensions of the experiences of beneficiaries. By expanding the monitoring system in ways that allow the programme to capture some qualitative indicators, it is envisaged that R4 could more effectively understand the extent to which interventions affect men, women, boys and girls, and how that influences or affects the achievement of programme goals.

**Finding: Existing gender capacity within the UN system could be leveraged to support R4 programming across all the review countries.**

In consideration of the gender capacity gaps noted, the programme could have leveraged on gender capacity existing within the UN, including UN-Women, UNDP, UNFPA or other entities to improve gender programming. Notwithstanding, Malawi had a Gender Focal Person (GFP) at CO level, and this person had responsibility over several other transversal themes and several other programmes at the CO level (Annex 1.2.). Clearly, the presence of the GFP in the Malawi CO has contributed to the positive results being reported, a fact that underlines the need for GFP in all other countries.

**Finding: Women constitute the majority of beneficiaries under R4.**

<sup>16</sup> There maybe need to conduct a gender assessment to understand the linkages and pathways between women's participation in VSL and their empowerment and resilience.

Women are deliberately targeted as beneficiaries of R4 in all three countries leading to women making up 55% of the beneficiaries. In project sites where polygamy was practiced, such as Mangochi in Malawi, all the women within the polygamous family were targeted out of concern that targeting the male household head would potentially disenfranchise other wives within the marriage. The concern was that the male partner within the polygamy tends to potentially express favouritism in the distribution of program benefits within the household. While women dominated the program, evidence from community consultations in Mangochi (Malawi) suggests that men still dominated decision making because of the dominant patriarchal cultural values, norms and belief systems. Such evidence is relevant for all the three countries. In FGDs with women only, it was reported that *“while we may have a few men in the programme, they still make all the decisions; our views do not get similar attention. As such, we struggle balancing working on the community assets and our personal lives”*<sup>17</sup>. An official at WFP remarked of the situation in Mangochi that “although, the majority of the participants in the programme are women with a 60:40 ratio, because of the dominant patriarchal value system, most of the decision making is left to the men”. However, this finding is in contrast to the finding of the outcome monitoring report for Malawi for June 2018 which notes a majority of women beneficiaries (between 77% to 85%) reported that the decision on how to use the amount of pay-out received is done by female members or in a consensual manner between male and female members. The difference could be in the small scale nature of the review which may have picked areas where patriarchal decision making is dominant.

“We used to be goal keepers, now we are players too”. As women we no longer play passive roles, we are bringing income and getting respect and recognition. People listen to you when you have money, and now they do”.



Female beneficiary and VSL group leader in Balaka, Malawi

Under a different context, in Balaka (Malawi) for example, the MTR found evidence of some women who have been socially and economically empowered through R4's interventions such as FFA and VLSs (see details in Annex). This also demonstrates the sharp contrasts in gender equality and equity issues even within the same country.

### **Finding: WFP COs are making some adjustments to address some gender issues in implementation of R4.**

There is evidence of some community-initiated adjustments being made to ensure the responsiveness of R4 to the needs and capabilities of women and men beneficiaries. In Malawi, the construction of watershed management structures was initially organised as uniform tasks (e.g. all respondents were required to dig a pit of specific dimensions) for all beneficiaries regardless of sex, but this was adjusted such that instead of an individual doing a specific task, a mixed gender group of men and women was assigned a collective target. Similar arrangements were made in Zimbabwe. Such arrangements were found to have reduced the burden on women beneficiaries under the FFA community asset creation component. In Masvingo, for example, the establishment of a child care centre has resulted in women's improved capacity to participate in various income generating activities without the burden of child care.

With respect to the VSL component, the countries had differences in gender participation. In Malawi and Zambia, these groups were predominantly female in composition. This did not imply lack of interest by men. In a majority of contexts, the weekly meetings meant that men, who frequently travelled for work or in search of food, could not participate on a regular basis. In addition, men beneficiaries argued that their low participation in VSLs was not to be viewed

<sup>17</sup> This situation also demonstrates the impact of Unpaid Care Work as well as intra-household power relationships which are currently neglected in R4.

as a problem as they felt adequately represented by their spouses, and that women were being empowered economically. In Zimbabwe, generally VSLs are viewed as “women’s groups” and therefore the participation by men was limited. An employee of one CP explained this point clearly when he said: *“Men currently view VSLs as women’s groups and hence do not like to join them”*. One clear weakness of this perception by men, is that since VSLs are an integral component of R4, it therefore means that their households will not reap the benefits of adopting the integrated approach. The implications of this narrative on men and women, with respect to social cohesion and financial inclusion, would need to be examined further. R4 should consider innovative approaches for encouraging male participation and exploring further the benefits in encouraging their participation in VSLs.

#### 4.4.2 HIV/AIDS

##### **Finding: There is a significant gap in mainstreaming HIV/AIDS in R4 as implemented in Zambia and Malawi.**

While in Zimbabwe the MTR found evidence that the FFAs were mainstreaming HIV messaging and linkage to service, Malawi and Zambia did not have deliberate interventions through which to mainstream HIV/AIDS within R4. Despite some work in Zimbabwe regards messaging on prevention, testing and treatment, this MTR found that all countries had no clear intervention strategy for HIV across R4 despite the existence of the regional strategy.

##### **Finding: R4 has improved household income with positive effects for HIV/AIDS management.**

Beneficiaries in Malawi reported that their participation in R4 had raised incomes to levels such that, it has become unnecessary for men to migrate to Mozambique or other districts within Malawi in search of casual labour. In fact, in Malawi, focus groups with women only respondents in Zomba revealed that, *“Migration has become a coping strategy for non-beneficiaries”*. Also, women respondents in Mangochi suggested that because of reduced temporary migration which had previously resulted in spousal separation, exposure to risks of HIV infection have been lowered. They further said that incidences of family abandonment by male household members/head were much fewer, a welcome change that is making sufficient male labour available for agricultural and other livelihoods activities. This finding would need to be further explored under different contexts and in different countries to understand better the effect of R4 in this regard.

##### **Finding: Chronic illness was not a deterrent to participation in R4.**

In most FGDs, it was established that the effect of chronic illness (as a proxy for HIV/AIDS) was not considered as a significant constraint to participation in R4 activities. In some cases, this was attributed to the practice of deliberately exempting labour constrained households i.e. those with chronic illness from participating in the FFA i.e. in Malawi and Zimbabwe (where household’s capacity to provide labour was the basis for selection). Also reduced cases of chronic illnesses are perceived to be the results of the effectiveness of Anti-Retroviral Therapy (ART) in the management of HIV/AIDS.

#### 4.4.3 Nutrition

##### **1. How can R4 be nutrition sensitive?**

##### **Finding: R4 promoted a suite of measures to enhance nutrition, but these need to be scaled out.**

In Malawi, R4 supported food preparation demonstrations at community level, fruit tree planting at household and community level, fishponds for dietary protein, and small livestock production supported by FAO. Further, nutrition messages and sensitizations coupled with promotion of social and behavioral change, are all part of the nutrition enhancement approach.

In Zimbabwe, R4 supported establishment of a nutrition garden, fishponds and fruit tree planting. This was buttressed with nutrition messages and sensitization during implementation of the FFA. In Zambia, nutritional activities include the promotion of legume production, marketing and utilization at household level.

This MTR makes the following recommendations for strengthening nutrition sensitivity of R4. These are:

**Finding: Despite current efforts, a comprehensive and systematic approach will be required to make R4 nutrition sensitive**

As shown above, mainstreaming of nutrition is not systematic across countries and stronger in countries where FFA is implemented as part of the interventions of R4 (Malawi and Zimbabwe). Therefore, nutrition in R4 could be enhanced through supporting studies and collating information in each country that enhances WFP COs' understanding of the root causes of malnutrition and what behaviour change messaging and other interventions could be employed within the confines of R4 components.

**Finding: Nutrition (Vegetable) gardens are mandatory for all FFA beneficiaries but must include crops of different food types and provide sufficient quantities to enhance household consumption of nutritious food.**

Nutrition gardens were implemented as mandatory for all FFA beneficiaries in Malawi and Zimbabwe. The nutrition gardens, referred locally in Malawi as 'kitchen' gardens, were perceived as contributing substantially to food at household level particularly through providing of relish. Nutrition gardens were predominantly leafy-vegetable based, therefore contributing mainly to the vitamin component of the diet and lacked diversity. The strongest impact of gardens was the substitution effect, where money was saved by not buying vegetables from the local market, with the savings earned enabling families to purchase other essentials, including non-food items. While other interventions have focused on raising production levels through promotion of climate smart practices, more attention will be required to support improved awareness on food processing and utilisation to boost both interest and consumption, particularly for 'traditional' crops. Some of the respondents interviewed in Zimbabwe pointed out that the size of land available for each individual household was too small to support increased and consistent consumption of diverse foods. Nutrition gardens with smaller beneficiary numbers can enhance the effectiveness of the gardens.

**Finding: Fishponds (source of protein) have potential but quantities are still very low for household consumption and market.**

The MTR found that while fishponds were particularly valued by beneficiaries, management practices could have benefitted from additional training especially in Malawi. Fish production levels, particularly in Malawi, were very low with a fishpond measuring 60m<sup>2</sup> for example, yielding less than 30 kilograms of fish annually. The impact of low fish yields was further exacerbated by the much higher proportion of beneficiary households sharing the harvests. Effectively, yield per household was negligible in Malawi. Regardless, where fish production was at reasonably higher scale, women respondents especially, reported that producing fish locally was allowing for income saving and improving dietary diversity. Some households have constructed their own fishponds within their homesteads. Challenges of production have not been met in Zimbabwe. The contracting of a specialised aquaculture CP (also undertaking the FFA) in Zimbabwe ensured appropriate production techniques for the fishponds that optimise production. The open plan design in both Malawi and Zimbabwe, however, would need to be considered from an environmental sustainability dimension as there are assertions that fishponds consume excessive amounts of water through evapotranspiration.

**Finding: In Malawi, history of volatility in the legume markets discourages farmers from producing crops that have high potential for dietary protein enhancement.**

Pigeon pea is a suitably adapted legume in all the three programme countries. This crop is, however, very sensitive to market fluctuations, leading to massive income loss to farmers. In Malawi, for example, prices of pigeon pea dropped from K100 per kilogram in the 2018 season to an average of K20 per kilogram in 2019, following the withdrawal of an Indian buyer from that market. Farmers have had the same experience previously with soybean, of which very few are growing now. The resilience building model should consider mechanisms for strengthening resilience of markets, coupled with processing and utilisation training.

**Finding: Sweet potato and cassava were strategic crops for household nutrition and food security.**

In Malawi, the programme intended to distribute orange-fleshed sweet potato and cassava for seed multiplication with the intention of reaching out to more farmers in the subsequent seasons. Delays in distribution of planting materials, done in December to January against a November rainfall onset, meant that multiplication could not be done. The varieties distributed by the programme performed poorly compared to local landraces. For example, in Mangochi (Malawi), beneficiaries reported that sweet potatoes planted under R4 yielded very small tubers, and cassava yields were also very low. This may have been linked to the timing of the distribution of planting materials, done in December and January, about a month to two after the onset of the planting season.

**Finding: Strengthened involvement of government nutrition extension staff will enhance mainstreaming of nutrition sensitisation in R4.**

In all three countries, there was limited involvement of government nutrition structures at district and community level, missing an opportunity to situate the project in the wider nutrition programmes of government. Ensuring the support and involvement of government nutrition departments will enhance integration of nutrition in R4.

#### 4.5 Monitoring and Evaluation

The main questions under this MTR criterion were:

1. Is R4's M&E system, including its framework, tools, processes and competencies at country and global levels appropriate to track progress and generate timely, relevant and useful insights for all stakeholders?
2. How could the existing M&E system be improved to more effectively capture the contributions of the different components of the integrated approach towards the final impact?
3. What are the strengths and weaknesses of R4's operational and financial reporting to donors? How can it be improved to better accommodate donor requirements in line with WFP corporate financial reporting structure to the extent possible?

All projects in the three countries have log-frames that provide both outcome and output indicators. Baseline surveys to provide information on most of the log-frame indicators and including WFP's own mandatory indicators have been conducted in all the study countries. All COs prepare monthly, quarterly and annual reports that are written in a timely manner and submitted via the WFP's Global Office for onward processing to SDC. In Zambia and Malawi, the COs collect information on outcomes every six months out of which outcome-monitoring reports are produced. In Zimbabwe, there are plans to do so in Phase II of the initiative.

**Is R4's M&E system, including its framework, tools, processes and competencies at country and global levels appropriate to track progress and generate timely, relevant and useful insights for all stakeholders?**

### **Finding: The monitoring and evaluation system is partially set up to track progress – All countries**

While the monitoring system in all countries collects output and outcome data, in Zambia, the entire monitoring system is heavily skewed towards collecting indicator information for Outcome 2 leaving out Outcome 1 and Outcome 2<sup>18</sup>. In Malawi, the monitoring system excludes Outcome 3<sup>19</sup>. In both instances (Malawi and Zambia) the outcomes relate to supporting capacity of private sector and the government for adoption and scale up.

Despite collecting a suite of data, reporting on this data in the annual report is not according to the log frame indicators and targets for R4 which limits performance measurement and accountability.

Further, the monitoring system is designed for accountability to donors with limited emphasis on learning from practice. For example, in all countries, there is no database on the number of beneficiaries receiving all four components and limited analysis of how that is contributing to resilience at household level. Such data and analysis would be very helpful in further demonstrating the efficacy of the integrated approach in building household resilience in the host countries.

While there are some quantitative indicators for gender and HIV and AIDS in the log frame for Zambia, in general, qualitative indicators that would have been decisive in monitoring the gendered impacts of R4's integrated approach on women, men and youths are missing. Further, there is no monitoring system in place to monitor gender equality and women's empowerment including the HIV/AIDS specific measures in both the annual reports and outcome monitoring reports. These are areas that require improvement in the remaining period of R4.

### **How could the existing M&E system be improved to more effectively capture the contributions of the different components of the integrated approach towards the final impact?**

#### **Finding: Across all review countries, annual reports do not appear to include progress on log frame indicators as well as short-term impacts of the initiative.**

The reporting does not include progress on indicator performance at outcome level but rather the focus is at the output level and does not measure progress of the programme according to agreed log frame indicators. Further for all countries, analysis in the outcome monitoring reports should capture data on R4 as an integrated approach and how that is impacting the beneficiaries i.e. both men and women. Currently, the indicators tracked are predominantly quantitative with limited causal relationship analyses of the actual contribution of R4 against control groups. There is need to include qualitative indicators and data which will add meaning to the quantitative data in all R4 countries.

A learning framework for R4 is required. The respective R4 COs would need to be clear on what they intend to learn. For accountability, tracking would need to be done to examine the extent of uptake of lessons learned by the initiative. As per the programme document, in-country events to foster information exchange, learning and innovations must be organised as well as processes for cross-national learning. This will also strengthen interactions of R4 with the broader resilience programmes in the countries, which needs to be strengthened

<sup>18</sup> In Zambia **Outcome 1:** An integrated resilience and risk management strategy for rural households in Zambia is recognized and adopted by the Government and other development stakeholders. **Outcome 3:** Enhanced capacities of public and private sector institutions and systems in Zambia to deliver risk management services at the national and local level.

<sup>19</sup> In Malawi: **Outcome 3:** Policy frameworks, operational systems, and national capacities are strengthened to support the scale up and take up of R4's integrated risk management approach through productive safety nets.



especially in Malawi and Zimbabwe. There is need for WFP to undertake regular publications and presentations to raise the profile of the initiative and reach new audiences.

**What are the strengths and weaknesses of R4's operational and financial reporting to donors? How can it be improved to better accommodate donor requirements in line with WFP corporate financial reporting structure to the extent possible?**

**Finding: WFP provides operational reports for all donors of R4. While this reduces transaction costs for WFP it excludes donor specific requirements for reporting.**

R4 is not implemented through a pooled funding mechanism but individual donor funding pipelines with specific objectives and targets. It would then follow that each donor would require an operational report that responds to their reporting needs. However, WFP provides one annual report on the progress of the implementation of R4 and an accompanying outcome report for each country. While this is prudent given the multiple donors funding R4 in the three COs on the part of WFP, it inadvertently leads to gaps in reporting for various donors. For example, SDC requires recipients of its funding to report on progress on log frame indicators and targets. This information is not provided in the annual report due to the complexity of reporting to multiple donors.

SDC's funding of R4 is provided in line with its regional approach to development i.e. funding projects that have a promise of being adopted by host governments and eventually by SADC. Therefore project reporting should be able to demonstrate the progress in building country ownership and uptake. This information is presently not included in annual reports which may be a result of the monitoring system that also exhibits this gap.

**Finding: Multiple corporate requirements of funders of R4 are increasing transaction costs for WFP.**

The current agreement between WFP and SDC states three financial reports (one certified and two non-certified) are submitted by WFP to SDC per year. Given the multiple levels for which financial reporting is made (CO, Regional Bureau, and HEad quarters) it may be prudent for SDC to consider one cerified financial report from WFP to reduce the administrative burden on WFP.

## 5 Conclusions, Lessons Learned and Recommendations

This section presents the conclusions and recommendations of the midterm review.

### 5.1 Conclusions

The MTR has shown that R4 has potential value added in the target communities and does contribute to household resilience building. However, its potential positive impacts need to be harnessed and sustained by addressing several challenges that are currently undermining R4's integrated approach as follows:

- limited analysis on the extent to which the integrated model is realised at household level and how this is leading to change. Such information will help WFP COs make changes to implementation if required to maintain integrity of R4;
- inadequate systematic learning and inputting into the feedback loop including the documentation and the publicizing of the impact of the integrated approach to a wider audience including key decision makers in government;
- limited reporting on performance of the project against log frame indicators;
- lack of cross country learning;
- weak partner coordination in Malawi and Zambia to ensure the integrated model converges at beneficiary level;
- weak implementation of a clear and well understood graduation strategy for R4 beneficiaries by all stakeholders; and
- limited measures that support government preparedness to take over the interventions in the medium to long term.

### 5.2 Lessons Learned

- **Lesson 1:** As different partners implement each component of the model, integrity of the model and theory of change can only be achieved with strong horizontal and vertical coordination between and amongst the key CPs and with WFP.
- **Lesson 2:** Resilience building takes time and builds on household's own decision making to reduce future vulnerability to shocks and stressors. It is important to structure the implementation cycle including graduation to ensure adequate time to build households' capacity and ensuring interventions do not undermine the capacity of households to plan for their own long term resilience.
- **Lesson 3:** While evidence from MTR demonstrates that significant progress has been made including clear examples of how R4 is contributing to households' capacity to withstand the effects of droughts in Zambia, the absence of key documents demonstrating causality of R4 for improved resilience makes it difficult to conclude on the state of progress.
- **Lesson 4:** Understanding the environmental, cultural, economic and social context of a particular country and community is very important for appropriate adaptations of R4.
- **Lesson 5:** Flexibility in R4 is important to ensure interventions are appropriate and relevant to local contexts considering heterogeneity of beneficiaries within communities and the broader social and economic environment. However, flexibility without accompanying measures of minimum standards for R4 undermines the theory of change.
- **Lesson 6:** Measuring capacities of government to take up the interventions is an important accompaniment in the monitoring system to ensure interventions in this regard are systematically implemented.



- **Lesson 7:** Reliance of insurance companies on NGO CPs to interface with beneficiaries is introducing significant reputational risks in cases where there are no pay-outs or there are disagreements between the farmers and the insurance companies. For CPs that will need to continue working in the communities, this can prove to be a limitation for future engagement with communities and more serious repercussions in contexts where NGOs are already mistrusted by government.
- **Lesson 8:** Building R4 on FFA presents an efficient entry point for the project but has the risk of undermining resilience if communication on length of beneficiaries' participation in FFA is not clear to beneficiaries. Even where the duration of intervention has been clarified, in the absence of alternative and steady income sources, beneficiaries may opt for continued FFA ahead of graduating out of the programme.

### 5.3 Recommendations

#### 5.3.1 Country specific recommendations

##### 5.3.1.1 Zambia

- ❖ **Recommendation 1:** The monitoring system currently measures indicators under Outcome 2. *WFP needs to revise the log frame to include performance indicators for Outcomes 1 and 3.*
- ❖ **Recommendation 2:** Considering that building resilience is a long-term initiative and that the time remaining for the project is limited, *it is recommended that in the absence of additional funding, Zambia CO should revise the targets downwards to ensure that no new enrolments are undertaken. The strategy should be to focus on consolidating the gains realised so far and supporting sustainability plans.*
- ❖ **Recommendation 3:** Given that R4 has been implemented since 2014 in Zambia, the MTR identified examples of the results of R4 but these are not documented. *It is therefore recommended that the Zambia CO establishes and implements a learning framework aimed at capturing and communicating outcomes that will be used to develop a business case for R4 integrated approach.*
- ❖ **Recommendation 4:** As beneficiaries are establishing business enterprises and moving towards graduation from the programme, *there is need for the Zambia CO to consider entrepreneurship and business skills development for beneficiaries to improve viability of the local enterprises.*
- ❖ **Recommendation 5:** The credit component remains an add-on and is not fully integrated with the other interventions. *It is recommended that the Zambia CO reviews the current credit delivery approach to identify its strengths and weaknesses on both the supply and demand sides so as to ensure that it becomes an integral part of R4 package.*

##### 5.3.1.2 Zimbabwe

- ❖ **Recommendation 6:** The conclusion of the pilot phase requires in-depth lesson learning on the implementation of the pilot to inform the roll out which should also be buttressed with lessons from Malawi and Zambia. *It is recommended that the Zimbabwe CO undertakes a lessons learnt assessment that incorporates beneficiary feedback on implementation (local context, preferences, cultural barriers, partnerships, and integration). This information would be in addition to data already gathered through the partner quarterly meetings.*

- ❖ **Recommendation 7:** As the Zimbabwe CO is rolling out R4, it needs to accompany this with a clear learning framework. *The learning framework will provide key questions that monitoring system has to answer to fulfil the objectives of demonstrating the effectiveness of R4 components and the integrated approach. These questions should be jointly developed with donors, partners, government counterparts and beneficiaries, to ensure they inform needs of different stakeholders in R4.*

#### 5.3.1.3 Malawi

- ❖ **Recommendation 8:** To ensure uptake of the insurance component by beneficiaries, *the Malawi CO needs to demonstrate with practical examples from the project, and communicate widely the benefits of insurance for households to enhance buy in for sustainability.*
- ❖ **Recommendation 9:** Partnership coordination is currently weak and undermining implementation of the integrated model. *It is recommended that the Malawi CO set up and strengthen partner coordination and engagement. Lessons in this regard can be learned from the partner coordination approach in Zimbabwe.*
- ❖ **Recommendation 10:** Currently beneficiaries choose the interventions they would like to be engaged in especially with regards to the insurance component. Doing so compromises adoption and implementation of the integrated approach by beneficiaries. Evidence shows that there are more benefits by adopting and implementing R4 integrated approach rather than when beneficiaries adopt only some of the components. Choice of activities is based on beneficiaries' perceived individual vulnerabilities and constraints and household level requirements to build resilience. *The Malawi CO should therefore consider a mechanism that ensures delivery of the full bouquet without stifling innovation or magnifying current constraints/vulnerabilities.*
- ❖ **Recommendation 11:** There is potential for beneficiary farmers to learn from each other. *The Malawi CO is encouraged to support farmer-to-farmer knowledge exchange within and between the districts.*
- ❖ **Recommendation 12:** R4 in Malawi is planning to expand into other districts. Given the time required to set up and initiate activities in new districts and the time remaining for the project, *it is recommended that scaling up occurs within the current districts. Additional districts should only be added if they are testing effectiveness of the model to different hazards from the ones in the current districts.*
- ❖ **Recommendation 13:** Agreements for CPs under the FFA are in six months cycles, which undermines staff retention, and project continuity. *The Malawi CO should consider revising partner agreements to support long term planning and resourcing which will in turn minimise loss of institutional memory in CPs as well as reduce work stoppages.*
- ❖ **Recommendation 14:** As beneficiaries increase production and engage in viable enterprises, *there is need for the Malawi CO to strengthen agricultural value chains (input and output markets).*

#### 5.3.2 Global Office

- ❖ **Recommendation 15:** R4 is a multi-dimensional programme requiring a multi-skilled complement of staff in the COs. *It is recommended that the Global Office undertakes country specific capacity assessments and develops capacity building plans to ensure effective implementation of R4 across all countries.*

- ❖ **Recommendation 16:** R4 is a regional programme. The MTR found that each country is learning important lessons that the other two countries could benefit from. *There is need for the Global Office to facilitate cross country learning by the COs implementing R4.*
- ❖ **Recommendation 17:** R4 already has a Southern Africa Gender and HIV Strategy. However, specific action plans and an associated monitoring framework have not accompanied this. *It is recommended that the Global Office facilitates within each country, development of a gender and HIV action plan, and a supporting gender and social inclusion monitoring and reporting mechanism. This should be supported by gender and HIV experts able to undertake this mainstreaming at CO level.*
- ❖ **Recommendation 18:** The MTR found that R4's nutrition responsiveness is limited and puts across practical means of enhancing it. *However, the Global Office needs to facilitate nutrition assessments in all countries to identify the underlying causes underpinning depressed nutrition indicators, such as of stunting, and possible nutrition action that addresses these underlying causes within the confines of R4 interventions. COs would also need to be appropriately staffed to support this action.*
- ❖ **Recommendation 19:** R4 has a comprehensive monitoring framework measuring the household resilience but is weak on its reporting. *It is recommended that the Global Office develop a monitoring framework and tools to strengthen reporting on evidence on the adoption and utilization of R4 integrated approach by beneficiaries across countries.*
- ❖ **Recommendation 20:** The same annual reports of R4 are shared with multiple donors. While doing so is evidently beneficial administratively, it has resulted in limiting the quality and quantity of data that is shared. For example, adding results on the log frame performance indicators would enhance value of the report to SDC. *It is recommended that WFP considers providing summary reports on R4 on log frame performance indicators.*
- ❖ **Recommendation 21:** The absence of minimum standards and guidelines for R4 has undermined quality of interventions in some cases. *It is important for WFP to develop "how to" guides or best practice guides for various components of R4 including those tailored specifically for transitioning of responsibilities to government.*

### 5.3.3 General Recommendations

- ❖ **Recommendation 22:** R4 is being funded by multiple donors each with specific interest in some of the components but not all. This approach undermines implementation of an integrated approach. *It is therefore recommended that WFP creates a multi-donor basket fund to fund the model and not separate components of R4.*
- ❖ **Recommendation 23:** The MTR found that confidence and therefore uptake of the insurance is increased when there is a pay-out. If the insurance goes for several seasons without any claims, confidence in the insurance becomes low. *It is therefore recommended that WFP reviews the insurance component with the private sector to determine possibilities of partial "cash back" schemes for beneficiaries in situations where there would be no payments for some years.*
- ❖ **Recommendation 24:** In its current design, the insurance component is geared towards beneficiaries. *There is need for WFP to start considering enrolling non-beneficiaries in the insurance and start considering what design that would entail if this has to attract and sustain the provision of insurance services. Lessons of R4 implementation in Ethiopia can be useful in this regard.*

- ❖ **Recommendation 25:** There were challenges in accessing data from WFP COs to undertake the review which limited scope of analysis in the review. Log frame indicators were not populated and cost data was not readily available. *It is recommended that for the final MTR of R4, WFP Rome office supports and ensures adequate preparation, including the generation of cost information including performance indicators. This should be made available from the onset of the evaluation.*
- ❖ **Recommendation 26:** Given the complexity of the accompanying learning framework for R4 in all countries and strong need for continued cost effectiveness analysis of R4, *SDC and WFP need to consider options for improving the outcome monitoring system. These include rethinking by WFP on how to improve the staffing levels in Country Offices to address the specific needs of the programme or building capacity of M&E employees in WFP Country offices. Outsourcing should be considered only after ascertaining that internal mechanisms are insufficient for addressing the gaps.*
- ❖ **Recommendation 27:** *Programming should be informed by a gender analysis. This will ensure that the programme planning and reporting refrains from making assumptions about the lives of women, men, girls and boys; but instead can better understand their different needs, interests, capacities and priorities, as well as how the interventions impact them.*

## Annex 1: Case Studies

### Annex 1.1: Added Value of R4, the Case of Zambia

The overall aim of these stories of change is to provide a holistic, in-depth exploration of the added value of R4. The MTR was undertaken at an opportune time in Zambia, with a severe drought experienced in the project areas, to determine the response capacity to crop failure for households benefiting from R4 and those not in the programme.

Data for the stories of change was collected from beneficiaries and non-beneficiaries through Focus Group Discussions (FGDs) and In-depth Interviews (II). The same semi-structured questions were administered to both self-selected beneficiaries and non-beneficiaries<sup>20</sup> so as to better understand and compare responses to current food deficits.

**Story of Change One:** focuses on understanding and comparing the planning for and responses to shocks by a non-beneficiary household, while **Story of Change Two:** is by a beneficiary household; and is focusing on understanding the value of R4 integrated approach based on experiences of beneficiaries.

### Story of Change One: Comparing the planning for and responses to shocks by non-beneficiaries

*Case One: Interviews with a non-beneficiary and members of his household –Pemba District.*

*“This year is very difficult for us since we did not harvest anything. To make matters worse, is the fact that the extra income that we get from our seasonal garden; and which we regularly invest into our saving accounts will now go towards buying food. Usually when we have a good harvest, we use the incomes from our garden to save. Even so, what has weakened us further, is the poor wellbeing of our husband. If he were strong, he would have by now gone out to mould bricks for sale or even start cutting trees to make charcoal for the market. We are only women; we cannot undertake such masculine tasks, as we don’t have physical strength like men. Additionally, we also have no goats or chickens to sell as they have all been sold. We can’t sell the few cattle that have remained, because these are oxen that help us in our farming and other works. **This is why we are telling you that we are just waiting for the government to give us relief food or if not, we are going to starve to death**” says Mrs Edith Muchimba.*

### Introduction and Context

Mr Andrew Palicha Muchimba is a 75 years old man - is married to three wives and together with their nine school going grandchildren live in a village located in Siamuleya agricultural camp.<sup>21</sup> In terms of agro-ecological categorization, the camp is located in zone two, which is characterised by mountains and valleys, low rainfall, poor soils and very hot temperatures.

<sup>20</sup>Acknowledging that R4 project interventions are very popular even amongst non-beneficiaries within communities, in the respective districts, for better comparison of responses non-beneficiaries were selected from locations that were at least 60km away from the nearest project operational area.

<sup>21</sup>Siamuleya agricultural camp – 60km from Pemba district is located in the valley areas that are characterised by high temperatures, low rainfall and poor soils in the mountainsides where most fields are located. There are a number of wetlands located mostly the low-lying areas and that’s where the majority of the people grow their vegetables. These vegetables are sold on roadsides to passing motorists and thus form a major livelihoods strategy.



The district has a number of seasonal and perennial streams that provide water for irrigation, livestock use and domestic purposes.



**Figure 2: Evaluators interviewing Andrew and his wives**

The houses around Andrew's compound are made of burnt bricks and iron roofing sheets, which is an indication that they are relatively well off or used to be very wealthy in the past. Other tale-tell signs of wealth include several large granaries though empty and broken (Figure 2). There are also several kraals of many sizes though only one is functional. With regards to livestock, the household's previous strong asset portfolio has gradually shrunk from 500 herds of cattle to just eight, and from over 200 goats to just nine of them over the past five years. This clearly shows that the family's ability to cope with shocks is presently very compromised. The pressure for money is very high because Andrew is suffering from a chronic illness that demands frequent visits to the hospital.

#### *Poor crop performance, planning and response to shocks*

During the 2018/19 farming season, the family planted five hectares of Maize, two hectares of groundnuts and one hectare of cowpeas. The family uses conventional ploughing methods to prepare land for planting. Their fields are located on the hillsides because local experience has shown that low-lying crop fields often flood easily when the rains are heavy. Over the past few years, the area has experienced either drought or flooding, yet the camp does not have access to reliable rainfall information to help farmers make informed decisions. Andrew and his family are not aware of any crop insurance initiatives available for smallholder farmers besides what is paid through the Farmer Input Support Program (FISP).

Because of the drought that hit the district, particularly from January to March 2019, Andrew's household harvested very little, which has lasted relatively longer because the family is eating one meal per day – evening only. Asked on how they will cope after their grain is depleted, the family said that they already have gardens where they have planted some fast-growing vegetables. The most common and easy to grow is a leafy vegetable called rape. But because nearly every other neighbour with access to water planted the same type of vegetables, the local market is flooded, thereby suppressing the prices hence the bulk of the produce harvested for the market often does not sell, resulting in losses. Since the rains were poor, the water available for irrigation is less than usual, hence, the gardens will not be active for a very long time. Consequently, gardens cannot be relied upon as a survival strategy, at least in the longer term.



**Figure 3: Edith Muchimba standing near their empty storage bins and empty kraal**

Another activity that could have helped Andrew and his household to cope with food shortages is their savings<sup>22</sup>. Andrew and his wives are members of Siamuleya savings club. During the November 2018 share outs, Andrew and his wives got considerable amounts of money and were able to use it according to their own individual priorities (Table 1). Sadly, this year, none of the family members will save because earning from their vegetable business are being used to buy food and or medication for Andrew.

<sup>22</sup>The Ministry of Community and Child Development has been tasked to facilitate the establishment of savings groups throughout the country. Thus, the Siamuleya is one of those clubs that was established with the help of the government.

**Table: 1: Amounts of money received by respective members of Andrew's household during the November 2018 savings group share outs**

Name	Amount (K)	How money was used
Edith (Wife)	2,600	Deposit for farm inputs and school fees
Regis (Wife)	800	Deposit for inputs and household groceries
Laila (Wife)	700	Deposit for fertilizers and seeds
Andrew (HH)	1,500	School fees and hospital bills

### **Case Two: Focus Group Discussions with non-beneficiaries - members of Luumbo Cooperative in Gwembe district.**

*"If the government does not bring us emergency relief food, we shall all die because our dependable coping strategies have been exhausted. We don't know what to do?"* says the ward councillor for Luumbo ward in Gwembe district.

Responses to food shortages appear to be similar amongst non-beneficiaries in both districts (Case One and Case Two). Interviews with non-beneficiaries residing in Luumbo agricultural camp<sup>23</sup> of Gwembe district revealed that the majority use conventional land preparation methods. Some of the common crops planted included maize, sorghum, cotton and cowpea but all dried up before they even reached maturity. No one in the cooperative has ever heard of crop insurance and savings groups. There are few people with vegetable gardens although the challenge is that everyone grows the same type of vegetables hence prices are very low, and buyers are very few.

Asked about how they plan to survive, some of their common responses included the following:

- a) relying on edible wild roots (mostly elderly women);
- b) selling goats and chickens to buy food (both men and women);
- c) selling vegetables to buy small pre-packs of maize meal (mostly wives);
- d) selling firewood (mostly men and boys) and
- e) selling their cattle as their last resort (mostly male headed households).

As for the male youths, at the time of the study, the majority of them had already migrated to nearby commercial farms or urban towns to look for employment. It was reported that the majority of children were not going to school because of hunger and or non-payment of school fees and/or other financial demands<sup>24</sup>. The group thinks the only solution so far is emergency food relief.

### **Case Three: Focus Group discussion with beneficiaries in Gwembe**

<sup>23</sup>Luumbo agricultural camp is located about 40km away from the nearest project operational area. The understanding is that non-beneficiaries located within the project area have been exposed to R4R4 interventions such as savings and conservation farming and are also using these risk management strategies. This is the reason why interviews were held with those in more or less very distance locations who had not been exposed to R4R4 project.

<sup>24</sup>Although primary education is free in Zambia, in reality because public schools are insufficiently funded, the school leadership in consultation with Parent Teachers Committees (PTCs) often resort to requesting parents to contribute financial resources towards buying of teaching materials such as chalk and plain papers; cleaning items such as brooms and disinfectants; and or toiletries such as toilet tissues among others. A child, whose parents have failed to pay, is often sent away from school until such a time when they would have paid.

*“We shall use money from insurance pay-outs<sup>25</sup> and profits from our small business to buy food”* say participants from all focus groups in Gwembe district.

Responses to food deficits by beneficiaries were very distinct from non- beneficiaries (Case three and Case Four), a key finding that can clearly be attributed to the new resilience capacities that are being developed and/or strengthened through R4. *For example, in Gwembe, even beneficiaries did not harvest anything but interestingly; nobody demanded that the government provide them with emergency food relief.* They were all talking about withdrawing part of their savings or using profits from their businesses and/or using insurance pay-outs to buy food. In short, R4 has built capacity amongst the beneficiaries take advantage of the risk management strategies by using the benefits to develop themselves by consolidating their assets whilst creatively thinking and taking advantages of new business opportunities that come with some shocks.

In addition, the beneficiaries in Hamunjelwa zone of Munyumbwe agricultural camp of Gwembe district have noticed that the establishment of savings groups is encouraging them to work hard to raise money to save and build-up capital base for engaging in bigger economic activities. Important social networks have been established which are vital in times of need. A focus group participant summed up this observation when he said, *“Our involvement in the savings groups is having positive consequences for individuals and communities; for example, at community level, our social support system that had stopped working has now been revamped. Through the savings groups, we share knowledge and information on what works in our communities; and at individual level, an important change has occurred in my own household, my wife who in the past would just wait for me to raise money for the family, she has joined savings group, got a loan to start a small business that has enabled her to also contribute to the food basket for our home. Now fights, that used to occur when I failed to provide for my family have significantly reduced”*.

## **Story of Change Two: Investigating the value of R4’s integrated approach to beneficiaries**

### **Case Four: Experiences by a beneficiary on the value of R4’s integrated approach – Pemba district.**

*“Before I became a beneficiary, I was a well-known village beggar and casual/piece worker in my community, surviving on food or money paid in exchange for my labour. My older children were unable to start school, because I didn’t have money to buy school uniforms and other school requisites. All that has changed now with the coming of R4 in our community. My participation in R4 has transformed me to become a respected person i.e. am amongst those families known to own cattle and who are able to produce lots of food for own consumption and also a surplus for sale. As a result, I have now been appointed as the chief’s representative for this entire community. I liken R4 to prescriptions that actually cure diseases, in my case it has totally treated my poverty and vulnerabilities”,* says Hendrix.

Mr Hendrix Michelo aged 48 years has two wives and together they have 16 (10 girls) children and 6 (5 girls) young grandchildren. They all reside in Simbulo village, which is located in Kasiya agricultural camp of Pemba district.

Besides being the head of his household, Hendrix is also the representative of Chief Hamaundu and resides in Simbulo village. According to Hendrix, who was interviewed in the presence of his two wives, before R4, Hendrix did not know anything about group savings and

<sup>25</sup>Each beneficiary that enrolled for crop insurance will be paid at K764. This amount can buy about 6 to 7 x 50kg bags of maize grain. Depending on the size of a household, that quantity of grain would be enough for the family up to the next harvest in March the next year. Beneficiaries said that they will use profits from their small businesses boosted by loans from savings groups to buy additional foods and other household necessities such as soaps, salt and cooking oil.



insurance. Although he was aware of conservation farming technologies through another project, the difference is that with R4, he now fully understands the principles behind conservation farming. For example, Hendrix says that he now understands how ripping benefits plants when rains are inadequate.

Hendrix has been a member of Simbulo farmers club since 2016 and is the current chairperson. Through his club, he has been trained on all the four risk management strategies. He has also attended training on post-harvest management, livestock management, tree planting and use of improved and fuel-efficient stoves. Hendrix and his family are using all the risk management strategies except input loans being provided by Vision Fund Zambia, a private micro-financing institution.

*What are Hendrix's main lessons learnt from participating in the project?*

What Hendrix considers having been main lessons from his trainings delivered through R4 are how to:

- Use savings to boost his investments in farming and small businesses.
- Care for small livestock such as goats better i.e. did not know that goats could be dipped to protect them from diseases and pests.
- Plant fruit trees and how to care for them.
- Conserve forests by using fuel-efficient stoves.
- Care for chickens i.e. buying drugs and feed to enhance their growth.

As a result of these lessons learnt and new knowledge gained through R4 project, Hendrix has been able to build up his asset base from no livestock to what he currently owns. These include: 22 herds of cattle, 9 goats, 16 pigs, 30 chickens, 62 guinea fowls and 7 dogs. He has established his herd of cattle and goats using small loans from his savings groups, earnings from vegetable gardens and sale of surplus produce.



*How have Hendrix and his family benefited from R4's integrated approach?*

*"I have no food deficit this year, my granary has about 100 x 50kg bags of maize grain, despite the severe drought. Several other farmers, especially non- beneficiaries that use conventional farming methods did not harvest anything at all. I will use earnings from sale of my surplus maize grain to buy more cattle from households that did not harvest any grain" says Hendrix.*

**Figure 4: Hendrix showing off cobs of**

The last farming season 2018/19 was a drought year. Information from community rain gauge minders revealed that the district had only 24 days of rain, which certainly was inadequate for most crops to mature.

Hendrix used conservation-farming methods on his farm. These practices allowed him to plant on time; and to achieve improved water retention that was important for the crop growth during periods when there was no rainfall. Notwithstanding the severity of the drought that affected the entire district and beyond, amazingly, he has harvested about 100 x 50kg bags of maize grain. Besides using conservation farming practices, Hendrix also took advantage of community climate services i.e. information from rain gauge minders to decide when to plant and what crop varieties to plant. Thus, equipped with information



**Figure 5: Part of Hendrix's maize grain in a storage bin**

from rain gauge minders, Hendrix decided to plant four hectares of early maturing maize varieties i.e. ZM 606 and Pannar 413 respectively. He used loans from the savings group to buy fertilizers, herbicides and seeds. Also, because he employed conservation farming methods on his farm, Hendrix qualified to enrol for insurance. Since the weather index insurance has triggered pay-outs this season, it therefore automatically means that Hendrix will also be eligible to receive K764 as his insurance pay-out. He plans to use his insurance pay-out to buy more cattle that would subsequently expand his crop production through increased manure and farmland under cultivation. In all this, Hendrix says that he is aiming at stabilizing his asset portfolio so that he is better able to respond to shocks in the short and long term. *"We gain more when we implement the various R4 components together"* says Hendrix

Out of the four-risk management strategies being promoted by R4 project, Hendrix considers savings and conservation farming knowledge, insurance pay-outs including gardens as strategies that have been instrumental in changing the fortunes of his family. Actually, Hendrix says he regrets that this project started much later in the life of his older children who have ended up without any schooling. *"Because of my past bad situation, two of my oldest children have never attended school, something that still breaks my heart. In lieu, I have pledged to ensure that all my own younger children including my grandchildren are educated up to university level."* He says other important benefits of the risk management strategies are also shared by Reuben Chinene of Muzoka camp in Pemba.

*"I am using loans from my saving group to invest in property, which I have found to be a better source of stable incomes that is strengthening my ability to respond to shocks, as you can see am an old man who will not be energetic much longer"* says Reuben

Mr. Reuben Chinene aged 50 years is a lead farmer in his savings group located in Mudumo village of Muzoka agricultural camp reports similar positive experiences with the four risk management strategies. Besides conservation farming and insurance, this project has taught us how to make money and use it wisely. He is a member of Mudumo savings group and during the November 2018 pay-outs he got K3, 000 which he has used to construct two additional rooms at his property on the busy roadside junction to Livingstone. He collects K200 per month as rentals from his additional rooms. The monies from rentals are being re-invested into the savings groups so that he can borrow bigger loans to construct big houses that will give him better rental incomes. Reuben is also expected to receive insurance pay-outs that he plans to invest in savings. *"R4 is like a chair, if one leg is broken it will not balance – hence I am taking all components together so that am very prepared when shocks occur"* says Reuben.

### **Case Five: Experiences on Credit provided by Vision Fund Zambia (VFZ)**

On input loans from VFZ, a private micro-financing organisation, there are very mixed experiences as elaborated below. Hendrix has never secured an input loan from Vision Fund because of the unfavourable repayment conditions. However, here are three cases illustrating the differences in experiences over loan packages provided by VFZ.

*Case A: Negative experiences by a female beneficiary in Muzoka Agricultural Camp, Pemba district.*

*"I was constantly in the bush digging wild roots (used in brewing sweet local drink called Munkoyo) to sell, so I could raise money to repay my input loan. I will never ever get such a loan again in my life."* says Joyce Hanjolo

In November 2017, Joyce Hanjolo applied for an input loan from Vision Fund Zambia. She was given 4 x 50kg bags of fertilizer, a 10kg bag of maize seed, 4kg bag of bean seeds

including pesticides as part of her loan. “I don’t know the actual value of my loan, but I have repaid K2, 800. I completed repaying my loan in September 2018” says Joyce. Because of her debt, Joyce was not paid insurance pay-out, which made her very unhappy, so she says. Her repayment plan was as follows: From December to February 2017, she was asked to pay K100, and thereafter pay K400 per month until the loan was repaid in full. “During the period when I was repaying my loan, my children stopped going to school for the whole year. That is because I could not afford to meet my children’s school requirements whilst at the same time repaying the loan”, says Joyce. Based on my bad experience, I have resolved to never borrow from VFZ, but I will be borrowing from my savings group because repayments and debt recovery follow-ups are more manageable.

**Case B. Positive experiences on credit by a savings group in Muzoka Agric. Camp – Pemba district.**

Participants of a focus group discussion on credit with a mixed group of men and women held in Muzoka agricultural camp in Pemba narrated how one of the savings groups borrowed K10, 000 from VFZ and loaned it amongst members. Because of this external fund, the savings group was able to attract some of the better off community members to join. After the loan recoveries, the group made about K51, 000, part of which was used to repay the loan. This case demonstrates that credit works and that the present challenges can be resolved by changing the loan modalities and repayment conditions. Consultation, with officials from VFZ revealed that based on these positive experiences, they plan to give out more loans to savings groups as opposed to input loans, which have proved too risky.

**Case C: Positive experiences on credit by an individual beneficiary in Munyumbwe Agric. Camp- Gwembe district.**



**Figure 6: Estella and her son in their grocery shop**

Estella Mukwangu, a beneficiary in Gwembe got a personal loan from VFZ. Her first loan was K700 and was asked to pay K136 per month for six months. She used the loan to establish a grocery shop. After repaying her first loan, she then got another loan – much bigger this time of K1, 700. She was then asked to repay K386 per month for six months. She used her loan to purchase her grocery and has since repaid her loan in full. She plans to get her third loan of K5, 000. Estella says she has used profits from the shop to sponsor her son’s education up to grade 12. She hopes with increased business she will be able to sponsor her son to college.

Estella is a member of a saving group, practices conservation farming and has benefited from insurance pay-outs and has borrowed from both her savings group and VFZ. Therefore, Estella represents one of those beneficiaries that have enjoyed the full benefits of all the four integrated risk management strategies. According to Estella, implementing all the four risk management strategies has enabled her to significantly improve both her incomes and household food security in a more sustainable way i.e. to use her own words: *“the four strategies have enabled me to address both my immediate, as well as, long term food and incomes objectives in ways that are in harmony with our local realities”*. Although, she employed conservation farming methods, she did not harvest anything but says is not worried about that because she will use profits from her shop to buy food. That is complemented with her insurance pay-out that she will use to construct a building for her shop – she currently rents the building he trades from.

**Case Six: Interviews with a traditional leader on social changes occurring in communities in Pemba.**

*“This project has bought us together – there is more unity and cooperation in our households and communities”* says headman Sinamanjolo, Pemba.

Other benefits associated with R4 from the viewpoints of traditional leaders from both Pemba and Gwembe districts include the following:

- *Reduction in crime by male youths:* before the project, the male youth in particular used to engage in criminal activities such as stealing livestock and violence. The introduction of R4 project has seen the male youths becoming members of the savings clubs. Most of them obtain loans to buy village chickens that they sell at a profit in Livingstone. Other youths are using loans to buy vegetable seeds and have established gardens. After their vegetables are ready, they hire vehicles to go and sell in villages where there are no gardens. Furthermore, other youths are involved in carving – making axes and hoes etc. that they are selling by the roadside. Girls are raising money to save through gardening, pottery (beautiful clay pots that are sold to lodges and hotels), making doormats and selling food such as fritters, scones and bread.
- *The project has introduced the spirit of early land preparations:* “Even now when you go to the villages you will find some people ripping because they understand and know that early planting gives them a better chance of a good harvest”, says Headman Sinamanjolo. This practice is more important to families that do not have oxen, as they are able to spread their work over several months, to make fields ready for planting, as soon as, at the onset of rains<sup>26</sup>. In the past, those without oxen would plant very late because of waiting for those with oxen to plough for them. Usually those with oxen start with their own fields and later those of close relations before they can make their services available for any others. However, with conservation farming methods such as potholing, a person without cattle can use hand hoes but then they have to start preparing land during the dry season.
- *Reduction in conflicts between neighbours:* Both men and women are working together more than before. We, as leaders are witnessing a significant reduction of conflicts of interpersonal nature. This is an indication that families are working together and are developing positive relationships and social networks that are important support system during emergencies.

## Conclusion

- R4 integrated approach delivers to the communities a practical model that draws together a network of actors involving NGOs, government and private sector to introduce a set of risk management interventions that are context specific and directly intersects with local capacities and realities hence the popularity on the ground.
- R4 is assisting the beneficiaries to prepare, plan and think creatively taking advantage of new business opportunities that come with the shocks to strengthen the individual and community resilience.

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<sup>26</sup>Farmers have learnt that only those that planted at the onset of rains had a good harvest this year. Conservation farming is gaining ground because the practices permit farmers to prepare land using ripping for those with oxen or potholing for those without oxen). These technologies can be done even during the dry season, whereas for conventional farming methods, a farmer has to wait for several rains to soften the ground before oxen can be used to prepare land. Over the past couple of years, the rain seasons have been very short in duration hence planting early is recommended.

- More work should focus on market development, strengthening entrepreneurial and financial management skills. Doing so will assist the communities to prudently use their loans to grow themselves and their local economies.

#### 5.4 Annex 1.2: Non-Beneficiaries Taking Up R4 Components, the Case of Malawi

The case studies for Malawi demonstrate that when R4 works, scale up through adoption by non-beneficiaries is a real possibility (see Case Study 1). Nonetheless, not all components can easily be adopted with the insurance component topping this list. Insurance has to demonstrate pay-out with premiums spread over a reasonable period (see Case Study 1 and 3).

The case studies also reveal salient features of R4. The FFA when undertaken during field preparation time has the potential to undermine resilience by reducing the time beneficiaries actually spend on their own fields. The predictability of the FFA has potential to undermine resilience as Case Study 5 demonstrates. R4 should also aim at strengthening existing social safety nets and coping mechanisms for beneficiary farmers. The focus should be on providing beneficiaries with adequate information and skills to make their own decisions on addressing future vulnerability to shocks (Case Study 2 and 4).

#### **Case Study 1: Non-beneficiary who has adopted some of R4 practices (Female)**

**Chimbalanga GVH, Zomba  
Malawi**

The non-beneficiary was in her late 30s and she indicated to have lived in the community her whole life. Within her community, the main livelihood activities for men and women include engaging in casual labour (ganyu) and running small scale businesses. She has not been able to go into any business until the introduction of R4 in her community. She claims to have learned how to set up a garden from her neighbours who were being trained under R4. She copied everything step by step and established her own backyard garden in which she grows mostly leafy vegetables (kale and rape) which she sells locally and rakes in a decent amount weekly. This money has helped her family in a significant way. She now has money to meet her day to day cash needs, like buying cooking oil and sugar, and even items required at school for her children. She has two children in her five-member family. *“This garden has helped her to improve the nutrition status of my family. I have also adopted WASH activities, digging a pit latrine and sweeping the yard to avert cases of cholera which are usually on the rise in the event of flooding in this area”.*

She relies on hand hoes for farming her fields. She and her family usually grow maize and pigeon peas. In 2018/2019 season, she did not harvest as much as she did in 2017/2018 due to the heavy rains that disrupted the production pattern. 2018/19 was a bad year. There was too much rain and that affected the productivity levels of most of the farmers in the area. In most cases, her community experiences alternating extreme cases of weather-related shocks: drought and heavy rains that are sometimes accompanied by floods. The area was also infested with fall armyworms which were resistant to chemicals. These pests also did a great deal of damage to the crop in the area. She and other community members tried to use indigenous knowledge (including using neem, soil and small fish bait) to manage the pests but failed. Further, her land is very small (approximately 0.75acres) so there is a limit to how much she can harvest even in a good year. Just like many others in the area, she did not manage to harvest adequate food for her family due to the heavy rains that the area experienced in the last growing season.

Madalitso is aware that her neighbours are insured against drought through R4. She has never attempted to get insurance for her crops, although she wishes she could access that service too as she has seen the beneficiaries who insured get a pay-out. Some of these beneficiaries were able to get iron sheets to roof their houses. She noticed that others used their pay-outs to buy grain and they never complain about food shortage unlike non-beneficiaries like her who often do not have a reserve to fall back on. She usually does not have access to weather related information at the start of the season, but when she does, the radio is the main source



of such information. Unfortunately, she feels that the information broadcast is not specific to her location and therefore not very useful for planning.

This past season she harvested less than 50kgs of maize on her approximately 0.75-acre field despite applying manure in the field. She also harvested 25kgs of sorghum, but that yield is not enough to meet her family food needs. Currently, selling vegetables at the nearby market while her husband engages in ganyu within or in other areas in order to compensate the food short falls seems to be the only way to survive.

Adoption of R4 activities was basically done on an individual basis by own conviction and desire to learn from those participating in the project. Observing the homesteads of those in R4 revealed that they were following good WASH practices and she copied. She also copied the concept of having a back-yard garden and making manure. Previously she never used to apply manure; she believed that one needed inorganic fertiliser only to farm. In good seasons, with manure, her yields are much higher. Using manure saves household income. *“Imagine how much I would have wasted if I had bought fertilisers last season and still failed to get anything!”*

She recommends that the project must increase the number of beneficiaries to allow more community members to join. Regardless, she feels that although she has not directly been targeted, she has benefited somehow benefited from R4. The beneficiaries of the project were sharing some of their seedlings. She has also planted some trees around her house. She has participated in an R4 initiated VSL but stopped because she failed to pay back a loan that she took from the VSL. She failed to secure the interest that was charged on the loan and she currently does not have plans to go back. Participation in VSLs becomes easy for those who are working in FFA because they have a constant and guaranteed source of income that they can use to invest in VSL but also pay for loans.

### **Case study 2: R4 beneficiary (Male)**

**Lukoloma, Mangochi  
Malawi**

The beneficiary has been living in the area since 1977 and people in the area derive their livelihood from farming; growing crops like groundnuts, maize, beans, pigeon peas with maize and sorghum as the key crops grown in the area. In the 2018/2019 season, production levels in the area have been low compared to 2017/2018 owing to the heavy rains that were experienced towards the end of the 2018/2019 season. The heavy rains were a result of depleted natural resources in the area. The area also experienced disease attack. Due to the low production levels, most of the households will be faced with hunger in 2019 and they may be forced to sell part of their produce to support other needs at their households. In addition, the community members may need to find alternative means of generating additional income for supporting their households. The area is usually affected by rains. There is either too much or too little rain. R4 came in to address these challenges. As a way of managing and mitigating climate change related effects, the community has been planting trees, minimizing charcoal production, planting elephant grass and better natural resource management in water catchment areas.

The area does not have a reliable source of climate related information until last year when R4 brought and installed rain gauges which provided information on rainfall. However, these rain gauges were installed late, and this did not help the communities in making their farming decisions. The beneficiaries of R4 have worked with the government, especially the Forestry Department and the Ministry of Agriculture, during the project activities. Beneficiaries participate in several activities.

**Insurance:** under this component, beneficiaries created assets by working for an additional 14 days in addition to the days that they were working on FFA activities. On advice from their CMCs, the beneficiaries were advised that the insurance would provide a compensation whenever the beneficiaries would be faced with drought or pests. The beneficiaries worked and insured their maize against these hazards. Up to now, the beneficiaries are yet to be told if they would be receiving anything given that the people in the area did not harvest much in the past growing season due to heavy rains. Insurance assets that have been created under insurance include individual trenches, tree planting in riverbanks and home gardens. The CMCs brought and installed rain gauges in February, 2019 meant to capture rain fall in the area but these arrived late in the season. The area received their first rains on 19<sup>th</sup> November 2018 followed by a dry spell up to 3<sup>rd</sup> December 2018 when the area received another spate of rain. This was followed by another dry spell until end January when the area experienced scanty rainfall patterns. Most of the beneficiaries are of the view that the timing of installing rain gauges may provide the insurance company with an inaccurate account of rain fall pattern in the area. There were only a few beneficiaries out of the total 1, 006 beneficiaries that did not participate in insurance.

**FFA:** the beneficiaries worked for 12 days in a month to receive an incentive of Mk14, 400. Activities under this component involved creating assets through:

- Constructing deep trenches, swales and check dams
- Planting trees and elephant grass
- Sanitation and hygiene facilities – toilets, rubbish pits, hanging lines

Targeting was done in an open meeting where the community members selected the beneficiaries for the project considering the poorest households in the area. Consideration was also given to those households with the elderly, but these were asked to identify an alternative able-bodied person who would work in place of the beneficiary.

R4 has been beneficial to the community even though it is only reaching out to a few community members. Beneficiaries from the area have been able to save some of the money that they receive as an incentive to buy fertilizer which they have used in their fields and are able to harvest some food than growing without fertilizer. However, the admiration of the project is not only because of the incentive that the beneficiaries get. It is to a greater extent due to the knowledge and capacities that the project has imparted on the community members. With this knowledge and capacities, the beneficiaries are now able to grow their own vegetables and they end up saving money that they used to spend on buying vegetables from the market. The incentive helped the beneficiaries to cushion them against other shocks as they are able to use that money for buying food and pay school fees for their children.

The benefits of R4 have also reached non-beneficiaries of the project and some of the non-beneficiaries have adopted some of the activities e.g. making manure (and these have been able to boost their productivity levels)

There has been a division of labour during project activities where they mix beneficiaries from both genders as they implement the project activities. They do not allow only one gender to do one job at a time. The initial thoughts were that women would be slow in their delivery of project activities and the CMCs were combining men and women with the aim of expediting the work but to the surprise of many, women were delivering far better results and working faster than men. The women could easily understand the technical information and guidance that the CMCs were providing. Ideally, there are more women beneficiaries than there are men. This is a result of a deliberate targeting which targeted women first given that they are the ones who are faced with most of the challenges in the households due to social norms which see them as the care providers. Targeting also considered households with the elderly. Elderly beneficiaries were given less demanding work or were combined with stronger men on their work.



The beneficiaries are ready to continue with the project activities. As at now, during break, people in the area have continued to work on back yard gardens. Beneficiaries have also been working on the community garden which has helped to improve income levels of beneficiaries. They have also worked to make a fire break around the trees that they have planted. All this is being done during the break period and that encourages them that the people are willing to continue with project activities.

The break is not good because it can disadvantage other beneficiaries and cause them to forget the skills that they have gained from the project since people usually have a lot of things to do and they may end up forgetting what they learnt from the project. This may make it look like the people were only in the project for the incentive

Moving forward the project should consider revising the incentive that the beneficiaries receive since the money that they receive is not enough and adequate given the time value of money. Also, the project should ensure that the incentive is provided on time as there have been cases of gross delays in payment of these incentives. Some of the beneficiaries go for over a month and they resort to acquiring small loans to support their families with as they wait for the payment.

**Case study 3: Non-beneficiary who 'refused' to join R4 (Male)**  
**Mpwetichele Village, GVH Mkuchila TA Mponda**  
**Mangochi, Malawi**

*"I have lived here since I was born, and I am currently 54 years old. I farm maize and ground nuts. I farm 1-acre maize and 1-acre ground nuts. I also have a garden where I mostly farm vegetables and in winter I farm tomatoes. As of now I have vegetables. Previously I was trading in timber but there came a programme that was talking about the environment being destroyed so I stopped, and then I switched to garden farming. We used to do timber in winter and then in the farming season we would shift to farming. In the last season I got 48 bags of 50 kg's unshelled ground nuts and I planted maize sasakawa in half an acre and I have 24 (50kg) bags. Last year I had concentrated more on maize that, so I only got 17 bags of grounds nuts and 12 bags of maize.*

*When our crops fail in most of the cases, we do piece work in other peoples' fields to get some bit of money. When I look at those in R4, others have done well while others have not. Some people were unable to distribute themselves between doing the programme work and farming in their own fields and this is one of the reasons I refused to join the programme because this year I wanted to concentrate on my farming. But, in general most of them did well, for instance those that had sweet potatoes sold and some are still selling. While others have kept the sweet potato seedlings to be planted in the next farming season."*

According to the respondent the low harvest for some of R4 beneficiaries were due to several issues. He opines that most of the participants are not married, as such, those that are not married are the ones that did not do well because they could not distribute themselves well to handle both their farms and the programme work. He further states that, *"I think there are things that need to be done to help your beneficiaries get better harvests. First, the problem is that these people are paid using money and for them to use that money towards agriculture is a problem, this is because most of them take loans as such they spend the money paying back loans and after this, they have nothing. If possible, the programme should identify months where instead of paying them money they are given farm inputs such as fertilizer and seed to help them with their farming because most of them are unable to do this on their own. Some women even go as far as buying clothes for themselves and their kids forgetting that they have to prepare for farming. There have been times when we have heard that payments have*

*delayed, so it would be ideal to use this delayed period, let's say in November and December to give them the farm inputs and then in January you can go back to giving them the money."*

Asked whether he has heard about insurance for crops, he says *"I have heard about insurance. I just heard about this on Zodiak radio station yesterday, but I really don't know much about it."*

He further added that, *"There are some VSLs in this village, they were mostly started by R4 village Champions, but the group is open to every member of the village. Those in VSLs do not differ much with those that not in VSLs."*

*"I have learned something from R4. Yes, I like farming, so I went to learn about gardening and sweet potato farming. I heard they received sweet potato seeds which they planted at 2 of the group's gardens and then the rest they shared among themselves and planted in their own fields. However, I did not receive any."*

*To support R4 there is the VDC and village champions. These are different people and they do different things. We also have an extension officer, but he is never here we only see him when it is time to hand coupons, to the extent that there was a call to have him leave the village. The community monitoring champions do somehow cover us as non-beneficiaries. Usually when they want to do their programmes, they explain to everyone, both beneficiaries and non-beneficiaries."*

*I am aware that R4 has developed some community assets. They have been involved in the digging of swales, planting trees and fixing of roads. These assets help in times of rainfall when the normal routes are inaccessible. In terms of the swales, they have helped in those farms that were faced with low water retention, now people have harvested more than they usually do. For the trees they are still small since they were just planted this year, but we all know that trees do a lot of things and we hope that when they grow, we will manage to use them for various activities."*

*Before the programme we used to maintain roads ourselves it just was not as systematic. When the programme ends, I think the people in the programme are likely to do continue with the work even after programme ends."*

*There isn't much I can say in terms of the challenges in the programme because I don't really know much. But, in terms of how it has affected the people in the programme I can say that, the programme does not take into consideration the time that these people need to also work in their farms. They work on the programme from morning to noon and then have to go and work in their own fields, which is not easy to do. If they can change, maybe they should switch the times that work in the programme when its farming season."*

*I attended the beneficiary selection. They were called to come to the chief's house, they chose that looked poorer and mostly those that are unmarried but with children. I was chased from the selection because they said I was better off than most of the people that they included in the group."*

#### **Case study 4: Beneficiary (female)**

**GVH Hambamba**

**Mangochi**

**Malawi**

*I am currently 27 years old and I have lived in this village since I was born. We normally do piece works in other peoples' farms, or we called water and sand for people constructing houses. Just recently we started vegetable farming for food but also selling when we have*

surplus. I have 3 children together with me, there are 4 people in my household, my husband is currently away in South Africa working there. Only 1 of my children goes to school, the other ones do not go because they are too young.

I have hoes and a few buckets that use for watering the gardens. In this farming season I only harvested 3 (50kg) bags of maize, in the previous year I also did not get much. There is no information given to us on weather prior to the farming season. I insured my crops together with the group in the just ended farming season. We insured against food shortage due low rain fall or draught. However, this year there was too much rainfall so they said that we will not get anything because we did not insure against heavy rainfall.

This year when the rain started it was enough and then it got to a point where it was too much and it eventually stopped earlier than expected. This was bad because most of our fields were filled with water and as such our crops did not do as well as they should have. The biggest challenge that our community faces is lack of farm inputs. As much as the government has the Subsidised Farm Inputs Programme these are never enough to get to everyone and usually not enough to cover a whole field. Like I said I only got 3 bags of maize from this year's harvest, this is not enough, and I will soon have to start buying maize from those that are selling.

No, there are a number of houses that did not get enough harvest, most of plant maize very few grow rice and legumes, and since the rainfall was bad it affects the whole area not just my field. Those that have gardens work on their gardens, while others like me do piece works. As a community we are planting trees to help restore the environment in hopes that the rainfall will get better as time goes.

I am in a VSL, we set it up a while back before the programme started and we have both beneficiaries and non-beneficiaries. We have a chairperson in our group who when we have problems, we refer our problems to the programme owners through him.

We have benefited in several ways by being in the programme. We have learnt about vegetable growing and we have taught some of our friends as well. This has benefited us in that we no longer only rely on fish as our main source relish. We have also learnt how to multiply cassava and sweet potato seedlings. We have managed to fix our road, which in the past was very narrow and was also dangerous pass through.

With regards to selection into the program, Concern came to the village and told us that those that were interested in the programme should register; old people were requested to have a family member that was strong enough to work on their behalf.

In terms of challenges the biggest one is that the payment method which they use was not safe for us, because most of the beneficiaries are illiterate as such when they go to collect their money from the nearest Airtel merchants some of them would steal their money. My recommendation would be that concern should find another method of making the payments and that they should be timely because they usually delay coming pay us.

### **Case study 5: Male beneficiary** **GVH Chimbalanga, Zomba** **Malawi**

I have lived in this village for over 8 years. Before this program was introduced men and women would do piece works such as constructing of houses, drawing of water and carrying sand for the construction, and sometimes we would work in other people's fields. There are 5 people in my household. Of this only one child goes to school and is at primary level. In terms of assets for farming, I have basic tools such as hoes and panga knives. I have about 2 acres

of land where I planted maize, however the yield depends on rainfall in 2017/18 we didn't harvest so much due low rainfall and in 2018/19 we didn't harvest enough due to flooding in the area. The only information I got was the one being broadcasted by the radios about the weather in general. The rainfall was this year was not good, because it rained too much. The rainfall here is usually bad, it is either too much or too little. Additionally, this area is sometimes affected by pest such as locust, so even the crops are doing well they are at risk of failure due to this.

I first got on insurance in 2017/18 farming season and then again in the 2018/19 season. In the 1<sup>st</sup> season, we received compensation because we insured against drought (food shortage due to low rainfall) and each beneficiary got MWK50000 from the insurance company. In order to pay for the insurance, we dug wells and the payment for this was sent to insurance company by the programme organisation. In the 2018/19 season, we also insured against food shortage due to low rainfall, however we experience heavy rainfall this year but still did not get enough harvest.

Currently we are working with World Vision in R4 by planting trees and forming Village Savings and Loans Associations where we save money but also have a chance to borrow money which helps meet our day to day needs.

As much the programme has taught us how to make manure, we still need to use fertilizer together with the manure and usually we do not have enough money to afford all the fertilizer that is needed. From the 2 acres of land that I farmed, I only managed to get 3 50kg bags of maize, which is not enough to last me up to the next farming season. It is not just my household that suffered poor yields, but rather the whole village because our area had too much rainfall which affected a lot of people. Some of us planted pigeon peas in hopes of selling it, but due to the flooding the crop did not do well.

To mitigate against climate change, we prepare land before the rain starts to either harvest water, in-case of low rainfall, or create galleys so as to allow water to move out of the fields. Some of us planted pigeon peas, maize and sweet potatoes; however, most of it did not do well due to the heavy rainfall. Because the programme will commence in July, am I am looking forward to that so that I can get money and buy food for my family.

## Annex 2: Terms of Reference

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## Annex 3: List of People Interviewed

### 5.5 Malawi

No.		Name	Sex	Organization
A	GLOBAL	Oda Henriksen	F	WFP Global Office-Rome
B	NATIONAL	Benoit Thiry	M	WFP CO- Country Director
3		Hussein Madih	M	WFP CO- Risk Management
4		Duncan Ndhlovu	M	WFP CO- Resilience
5		Jyothi Bylappa	F	WFP CO-Insurance
6		Moses Jemitale	M	WFP CO- Food for Assets
7		James Chiusiwa	M	Disaster Risk Management-DoDMA
8		Edson Ndalama	M	United Purpose
9		Harrison Chilonga	M	FISD
10		Pemphero Tamani	M	FISD Fund
11		Wallace Givah	M	World Vision International
12		Kate Lewis	F	United Purpose
13		Chris Mjima	M	Concern Worldwide
C	BALAKA	Ezekiel Phiri	M	CUMO
15		Bongani Mwandira	F	WFP Balaka Office
16		Penjani Banda	M	WFP Balaka Office
17		Stephen Kanjobvu	M	Land Resources
18		Alex Chilikumtima	M	CURAO
19		Zaida Chanda	F	LRC
20		Hillary Ndawambe	M	AIE
21		Lonjezo Mwale	F	LRC
22		GVH Ellard Soko	M	GVH Zalengera
23		Evelyn Busy Kadzamira	F	GVH Hambahamba (village agent)
D	ZOMBA	Stephen Khuleya	M	WFP Zomba
24		Andrew Chimera	M	WVI
25		Sitshengisiwe	F	WVI
26		GVH Chimbalinga	M	GVH Chimbalinga
27		Mary Hamilton	F	VSL Group Leader, Chimbalinga
28		GVH Taulo	M	GVH
29		Ellen Chintenga	F	Beneficiary, Linyama Village
30		Mary Namame	F	Seremani, GVH Taulo
31		Raphael Chiyaya	M	Mokhwa, GVH Taulo
E	MANGOCHI	Chauncy Masamba	M	WFP Mangochi
33		Lasteen Kalambo	M	MET Department
34		Carol Mirinyu	F	DRR Officer
35		Blessing Fula	M	Concern Worldwide
36		Leya Msukwa	F	Concern Worldwide
37		Chief Mkuchila	M	Mangochi

### 5.6 Zambia

No.	Name	Sex	Position	Organization
A	<b>Pemba district</b>			
1	Reginald Mugoba	M	District Commissioner -Pemba	Central Government
2	Alfred Mbata	M	Senior Agricultural Officer	Ministry Of Agriculture (MOA)

No.	Name	Sex	Position	Organization
3	Alfred Sianjase	M	Acting District Agricultural Coordinator	MOA
4	Kuheza Chitula	M	District Marketing Officer	MOA
5	Yvonne Nakachinda	F	Project Manager	DAPP
6	Mavis Maliti	F	District Coordinator	DAPP
7	Innocent Shamboko	M	Financial Services Officer	DAPP
8	Mainza Keembe	M	Agric. Camp Officer – Siamuleya Camp	MOA
9	Miriam Ngona	F	Project Leader – Kasiya Camp	DAPP
10	Edesha Kunda	F	Project Leader – Muzoka Camp	DAPP
11	Catherine Cholwe	F	Agric. Camp Officer	MOA
12	Fridah Muchangani	F	Block Supervisor – Muzoka Block	MOA
B	<b>Gwembe district</b>			
13	Justine Phiri	M	District Commissioner-Gwembe	Central Government
14	Imbuwa Mushebwa	M	District Agricultural Coordinator	MOA
15	Brighton Mwiinga	M	Area Councillor –Lumbo Ward	Local Government
16	Eunice Moonga	F	Agric. Block Supervisor – Munyumbwe	MOA
17	Lincoln Chabala	M	Agric. Camp Officer – Lukonde Block	MOA
18	Purity Hamtete	F	Field Coordinator – Gwembe	Heifer
19	Nyambe Mataa	M	Program Manager	Heifer
20	Doris Siankwilimba	F	Field Coordinator –Mazabuka	Heifer
C.	<b>Lusaka district</b>			
21	Humphrey Mulele	F	Manager Agricultural Specialties	Mayfair Insurance
22	Mweene Monga	M	Business Development Manager	Mayfair Insurance
23	Mutau Mutau	M	Senior Engineer	Zambia Meteorology Department
24	Lyson Phiri	M	Senior Meteorologist	Zambia Meteorology Department
25	Olipa Zulumbata	F	Program Officer	World Food Program (WFP)
26	Musonda Daka	F	Finance Assistant – MAANO APP	WFP
27	Emelly Zandonda	F	Programme Assistant	WFP
28	Khatra Elmi	F	Budgets and Programs Associate	WFP
29	Allan Mulando	M	Team Lead: Smallholder Support Unit	WFP
30	Vincent Malata	M	Senior Agricultural Economist	MOA
31	Herman Lukwesa	M	Agribusiness Manager	Vision Fund Zambia

## 5.7 Zimbabwe

No.	Name	Sex	Position	Organization
A	<b>Harare</b>			
1	Ruwona Justice	M	District Commissioner -Pemba	Old Mutual
2	Cloffas Nyagumbo	M	Senior Advisor and R4 Manager	SNV
3	Lorenzo Bosi	M	Programme Policy Officer – Rural Resilience	WFP
4	Christian Lutz Thierfelder	M		CIMMYT



No.	Name	Sex	Position	Organization
	<b>Masvingo</b>			
5	Hazel Nyamanhindi	F	M&E Officer	WFP
6	Lamack Mahohoma	M	Project officer – R4	SNV
7	Heribani Pepukai Muchayeuka Yamagoro	M	Project Officer	Aquaculture
8	Shingairai Chitsa	F	Project Officer	Aquaculture
9	Oliver Bandawe	M	Project Officer	Aquaculture
10	Lovemore Kambe	M	Crop and Livestock Officer	Agritex

## Annex 4: Performance Indicators for R4

## Annex 4.1: Zambia

Main Programme Objectives , Key Indicators , Intended Results/ Targets & Monitoring Arrangements					
R4 RURAL RESILIENCE INITIATIVE SOUTHERN AFRICA					
In Zambia					
<b>Overall Objective:</b> Enhanced Rural Resilience through Reduced Vulnerability to Food Insecurity caused by Climate Hazards (2017- 2021)					
Key Indicators	Intended Results/ Targets	Baseline benchmark	Progress To date	% Achievement	Comments
Cross-cutting results and indicators					
Proportion of women beneficiaries in leadership positions of project management Committees	60%	48%	51%	85.00%	
Proportion of women project management committee members trained on modalities of food, cash, or voucher distribution	60%	48%	52%	86.67%	
Percentage of participating households benefiting from R4 interventions with at least one chronically ill member	2%	5%	0%	0.00%	
Percentage of households supported with nutrition-based interventions	60%	0%	42%	70.67%	
Number and types of initiatives that support adherence to treatment and retention in care	6	-			Not tracking this
Percentage of assisted people informed about the programme (who is included, what people will receive, where people can complain)	90%	65%	85%	94.44%	
Amount of complementary funds provided to the project by partners (including NGOs, civil society, private sector organizations, international financial institutions and regional development banks)	\$ 200,000.00	\$ -	\$ 3,677,478.00	1838.74%	Funds from KOICA, GCF, and IFAD
Number of partner organizations that provide complementary inputs and services	8	-	4	50.00%	Vision Fund, Mayfair, Mfinance and CFU
Proportion of project activities implemented with the engagement of complementary partners	100%	0%	80%	80.00%	4 out of 5, DRR, Risk reserves, Prudent risk taking and risk transfe

Strategic Objective (SO)3: Reduce risk and enable people, communities and countries to meet their own food and nutrition needs					
Outcome SO3.1: Improved access to livelihood assets has contributed to enhanced resilience and reduced risks from disaster and shocks faced by targeted food-insecure communities and households					
Food Consumption scores	0%	10%	6%	-42%	Percentage of households with poor FCS
Dietary diversity Score	6	4.5	4.4	-2%	
Coping Strategy Index	0	9	3		
Livelihood Coping Strategy	100%	32%	97%	205%	
CAS/HAS/NCS ( <i>The household has a family member with a chronic illness as a proxy for HIV.</i> )	80%	65%			
% of HHs with improved Resilience Capacity Index (RCI)[2]		74%	99%	99%	
HH transitioning to next wealth group (AWI)	0	3.5%	0%	0.00	At baseline, there were 3.5% of households at asset poor, currently they are 0, meaning all 3.5% of households have transitioned to the next group.
HAS -Household Asset Score	>21	14.6	19	30%	
% HH having increased their yearly/monthly income or expenditure	80%	42%	67%	83.75%	
% of HH in R4 programme who graduate to purchase insurance with cash	60%	0%	49%	81.67%	3835 out of 7821 contributing part cash payment
% change in HH expenditure [3]	60%	0%	37%	61.31%	
# Number of income sources	4	2.4	3	75.00%	
Proportion of HH income derived from climate resilient sources		TBA		TBA	
% change in annual crop production and yield estimates	80%	0%	58%	72.500%	

Crop Diversification [4][b]	4-5	2.64	3.8	0.95	
Total savings	ZMW 5,000	ZMK 2,656.00	ZMW 3,633.56	73%	The baseline indicated here was the savings from the groups after first year of intervention
% HH using improved agricultural inputs ( four input type )	60%	35%	78%	130.0%	
% HH using improved agricultural inputs (incl. labour)	60%	42%	76%	126.7%	
Credit obtained used for agricultural or other IGAs (versus for consumption)	75%	19%	50%	66.7%	
% of HH taking up Credit	60%	21%	18%	30.5%	
% HH with marketable surplus	80%	47%	69%	86.6%	
% of participating households practicing improved agro-ecological farming methods	80%	60%	86%	107.0%	
% land per famer covered by at least one CA technique	80%	42%	43%	53.8%	
Average area under CA per farmer practicing CA (in HA)	> 1 Ha	1 Ha	1.8	180%	
No of HH practicing off season farming (irrigated)	300	8	65	21.7%	Reduction due to poor rainfall and the streams and dambo's have dried up
Average area of land under irrigation(ha)	1	1.00	0.06	6%	
<b>Outcome SO3.2: Risk reduction capacity of countries, communities and institutions strengthened</b>					
HHs within the targeted communities using agro climatic advice to make DRR, agro and/or livelihood related decisions	81%	56%	85%	104.9%	

## Annex 4.2: Malawi

Main Programme Objectives , Key Indicators , Intended Results/ Targets & Monitoring Arrangements						
R4 RURAL RESILIENCE INITIATIVE SOUTHERN AFRICA						
In Malawi						
Overall Objective: Enhanced Rural Resilience through Reduced Vulnerability to Food Insecurity caused by Climate Hazards (2015- 2017)						
Key Indicators	Intended Results/ Targets	Baseline benchmark	Progress To date	Change over the period	Achievement	Comments for Action
Cross-cutting results and indicators						
Proportion of assisted women, men or both women and men who make decisions over the use of cash, vouchers or food within the household	Both = 40% Men = 30% Women= 30%		Both = 34.3% Men = 20.6% Women= 45.1%		#VALUE!	
Proportion of women beneficiaries in leadership positions of project management committees	50%		65%		130%	
Proportion of assisted people who do not experience safety problems travelling to, from and/or at WFP programme sites	Both = 100% Men = 100% Women= 100%		Both = 98.8% Men = 98% Women= 97.5%		#VALUE!	
Proportion of assisted people informed about the programme (who is included, what people will receive, where people can complain)	100%		1.00		100%	

Number of partner organizations that provide complementary inputs and services	100%		1.00		100%	All partnerships that are engaged operate on a cost sharing basis.
<b>Strategic Objective (SO)3: Reduce risk and enable people, communities and countries to meet their own food and nutrition needs</b>						
<b>Outcome SO3.1:</b> Improved access to livelihood assets has contributed to enhanced resilience and reduced risks from disaster and shocks faced by targeted food-insecure communities and households						
Percentage of households with boarder line to acceptable Food Consumption	>Baseline	95%	99%	4%	yes	<input type="checkbox"/>
Percentage of Household consuming more than 4.5 food Groups	>Baseline	60%	84%	24%	yes	<input type="checkbox"/>
Coping Strategy Index	<Baseline	9.49	4.72	-4.77	yes	<input type="checkbox"/>
Percentage of Households not adopting in coping strategies	>Baseline	40%	72%	32%	yes	<input type="checkbox"/>
% targeted HHs needing MVAC (Malawi Vulnerability Assessment Committee) assistance	Baseline			0%		<input type="checkbox"/>
% of HHs with improved Resilience Capacity Index	>Baseline	27.2	44	62%	yes	Resilience measured through RIMA approach did not provided a threshold but an average improvement on Resilience capacity indicator, showing an improvement of the situation
% change in total HH assets	80%	6.21	10.25	65%	no	High target set
Number of HHs transitioning to a different wealth group	>Baseline	-	15%		yes	% Reduction on HH from very poor category transitioning to higher ones
% of HHs accessing value chain to sell surplus	80%			0%		<input type="checkbox"/>
% of HHs in R4 programme who graduate to purchase insurance with cash	>baseline	50	50	0%		This is only referring to partial premium contribution. No full premium purchases are done at the moment for beneficiaries
% change in HH expenditure	50%	22513	22623	0.5%	no	<input type="checkbox"/>
% change in number of HH income sources	10%	1.51	2.05	36%	yes	Average Number of income sources



% of HH income derived from climate resilient sources	5%	65%	64.60%	-0.4%	no	<input type="checkbox"/>
% change in annual crop production	10%	1639	1555	-8400%	no	<input type="checkbox"/>
% change in yield estimates	10%			0%		<input type="checkbox"/>
Crop diversification	Yes	2.6	3.1	50%	yes	<input type="checkbox"/>
% HHs using improved agricultural inputs (incl. labour)	100%				-	<input type="checkbox"/>
Average HH spending on Ag inputs	>Baseline				-	Propose to revise this indicator
Credit take up (disaggregated by type)	>Baseline	43%	97%	54%	yes	<input type="checkbox"/>
Area of land with marker ridges (ha)	15630	15630	19721	409100%	-	<input type="checkbox"/>
Formal credit obtained used for agricultural or other IGAs (disaggregated by type)	>Baseline		21%	21%	-	<input type="checkbox"/>
% HHs with marketable surplus	15%	76%	25%	-51%	no	due to BL excellent sweet potato harvest
% of HHs practicing improved agro-ecological farming methods	90%		75%	75%	no	<input type="checkbox"/>
% HHs with increased livestock production	5%	0.22	0.27	5%	yes	average TLU owned per household
% HHs practicing irrigation farming	10%	0%	7.40%	7%	no	<input type="checkbox"/>
% HHs with improved access to WatSan facilities	100%	70%	80%	10%	no	<input type="checkbox"/>
# trained participants who are applying knowledge of training in their professional activity	80%			0%	-	No results yet
% change in HH savings	>20%	6490	11148	72%	yes	<input type="checkbox"/>
% HH expenditure on food	<80%	74%	42%	-32%	yes	<input type="checkbox"/>
<b>Outcome SO3.2: Risk reduction capacity of countries, communities and institutions strengthened</b>						
% HHs within the targeted communities using agro climatic advice to make DRR, agro and/or livelihood related decisions (men/women)	50%	76%	79.80%		#REF!	<input type="checkbox"/>

<b>Output SO3.1: Food, nutritional products, non-food items, cash transfers and vouchers distributed in sufficient quantity and quality and in a timely manner to targeted beneficiaries</b>						
Total amount of cash transferred to targeted beneficiaries, disaggregated by sex and beneficiary category, as % of planned	100		100		100%	
Quantity of food assistance distributed, disaggregated by type, as % of planned	100		100		100%	
# of women, men, boys and girls receiving food assistance, disaggregated by activity, beneficiary category, sex, food, non-food items, cash transfers and vouchers, as % of planned	100		100		100%	
Quantity of non-food items distributed, as % of planned distribution (disaggregated by type; i.e. insurance cash/voucher/other FFA NFIs)	100		100		100%	
<b>Output SO3.2: Community or livelihood assets built, restored or maintained by targeted households and communities</b>						
# of assets built, restored or maintained by targeted households and communities, by type and unit of measure	100		100		100%	
<b>Output SO3.3: Human capacity to reduce risk of disasters and shocks developed</b>						
<b># people trained, disaggregated by sex and type of training</b>					#DIV/0!	
# of HHs and institutions trained in financial knowledge and insurance (by category)	6256		6532		104%	
# of HHs trained in DRR and agro-ecological farming practices (men/women)	6256		6532		104%	
# of HHs covered by a programme-subsidized insurance policy (men/women)	6256		6532		104%	
# of male and female Farmers insured (total)	6256		6532		104%	
Total Sum Insured	□				#DIV/0!	
Value of insurance premiums	13510		13510		100%	
Value of pay-outs	□				#DIV/0!	
# of full cash purchases of insurance	20		0		0%	

# of partial cash purchases of insurance	3056		3332		109%	
% Targeted HH (male and female headed) who are a member of a formal / informal savings scheme	80		90		113%	
% Targeted male and female headed HH accessing credit	70		97		139%	
Total savings	188,933.87		500000		265%	
% households within the targeted communities that receive seasonal climate services with agro climatic advice, disaggregated by source (i.e. farm intermediaries, radio advisories, and SMS) (men/women)	7500		5446		73%	3544 Female; 1902 Male - for both districts (Balaka and Zomba)
Number of male and female intermediaries trained in how to access, interpret and communicate climate information to households, to support household decision-making related to food security, livelihoods, and DRR	150		213		142%	75 Female; 138 Male. Extension Officers from non-R4 impact areas were trained to in climate services