



RURAL RESILIENCE SERIES

Horn of Africa Risk Transfer for Adaptation

HARITA quarterly report: October 2010–December 2010



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Cover: Medhin Reda, 45, is a single mother living with three of her daughters in a small stone house in Adi Ha in the Tigray region of Ethiopia. A farmer, she used her labor to pay for insurance to cover her crop of teff. *Eva-Lotta Jansson / Oxfam America*



▲ Farmers in the village of Adi Ha in northern Ethiopia trade their labor on this irrigation system for insurance that will cover some of their crops in the event of poor rain.
Dr. Mulugeta Berhanu / Relief Society of Tigray

Abbreviations

DRR	Disaster risk reduction
ENMA	Ethiopian National Meteorological Agency
HARITA	Horn of Africa Risk Transfer for Adaptation
IFW	Insurance for work
IMEL	Impact Monitoring Evaluation and Learning
IRI	International Research Institute for Climate and Society
ISD	Institute for Sustainable Development
PCVA	Participatory Capacity and Vulnerability Assessment
PSNP	Productive Safety Net Program
R4	Rural Resilience Initiative
REST	Relief Society of Tigray
SCI	System of Crop Intensification
UNDP	United Nations Development Program
WFP	World Food Programme



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

Project executive summary

As climate change drives an increase in the frequency and intensity of natural hazards, the challenges faced by food-insecure communities struggling to improve their lives and livelihoods will also increase. Over 1 billion people are already hungry. Conservative projections indicate that unless there are significant efforts to improve livelihoods, reduce poverty, and build climate resilience, over the next decade 100 million more people will become food insecure due in part to the adverse impacts of climate change.

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

In its two years of delivery in five villages in Ethiopia, HARITA has shown promising results for replication. More than 1,300 households currently participate in HARITA, up from 200 in its first year. In large part, the success in uptake is due to a critical design element that allows the poorest farmers to pay for their insurance premiums through their labor. In 2011, HARITA will scale up to serve 15,000 households, achieving the critical mass necessary for commercial viability. This success led, at the end of 2010, to Oxfam America and the World Food Programme (WFP) reaching an agreement to launch a joint five-year rural resilience program modeled on HARITA in additional regions of Ethiopia and three other countries. The partnership is called the Rural Resilience Initiative, or R4 (referring to risk reduction, prudent risk taking, risk transfer, and risk reserve). Announced at the 2010 United Nations Climate Change Conference by Jeremy Hobbs, executive director of Oxfam International, and Sheila Sisulu, WFP deputy executive director for hunger solutions, R4 promises to leverage the respective strengths of Oxfam and the WFP: Oxfam's capacity to build innovative partnerships and the WFP's long history of supporting state-run safety nets for poor farmers. This partnership will enable poor, smallholder farmers to adapt to climate change through an affordable, comprehensive risk management program: improved resource management (risk reduction), microinsurance (risk transfer), microcredit (prudent risk taking), and savings (risk reserves).

Before embarking on such a new model of risk management, it was vital to test a transaction in one area with the full range of institutional players. The first season of results in Adi Ha, Tigray, demonstrated that the HARITA model can effectively reach vulnerable families, most of whom had once been viewed as uninsurable. Given the positive results from the pilot, the HARITA model was expanded into four other villages in Tigray—Genetie, Hade Alga, Hadush Adi, and Awet Bikalsi—along with Adi Ha, the original test site. After the expansion, Adi Ha showed a 9 percent increase from the previous year's take-up rate—demonstrating that expanding HARITA is viable. Additionally, of the 1,300 households that purchased the insurance within the five villages, 39 percent were female-headed and 73 percent were participants of the Productive Safety Net Program (PSNP), a well-established government program that serves eight million chronically food-insecure households in Ethiopia. It is also noteworthy that Genetie showed the highest percentage of farmers who purchased insurance with cash (36 percent with cash, 64 percent with labor). In the longer term it is hoped that the people who purchased this product with labor will shift to purchasing it with cash—as they “graduate” from the PSNP.



In the often-parched village of Adi Ha, farmers build a system to help channel water from heavy rains.
Muez Gebretekle / REST

Project status summary

This year the farmers in five villages (four new villages) in the Tigray region of Ethiopia were offered weather insurance covering two new crops—wheat and barley—in addition to teff. Local community members in the new villages formed design teams that worked with researchers to develop product options that meet their needs. Farmers who planned to pay for insurance premiums with their labor performed risk reduction work in their communities. These projects included improving irrigation capabilities and soil management practices and implementing System for Crop Intensification, a methodology for increasing crop yields. For more details, please see the Risk Reduction Results 2010 section of this report.

The 2010 agricultural season in Tigray has ended. The Ethiopian National Meteorological Agency (ENMA) announced that according to the satellite data records, the rainfall amount for the 2010 cropping season was more than the threshold level set in the weather index insurance policy. Thus, no index payouts were triggered for any of the locations. The discussions with the community design teams reveal that farmers' experience in the season was also in line with the official recordings; that is, they received sufficient rainfall this season. This observation indicates that the project's efforts in overcoming weather data barriers by using satellite imagery and other statistical tools are encouraging.

In this report we share project updates and key accomplishments this quarter and provide detailed information on the risk reduction activities carried out in this agricultural season, highlighting how farmers use HARITA's risk management services to reduce their short-term and long-term food- and income-security risks.



Accomplishments this quarter

Selas Samson Biru in one of her fields (corn) in Adi Ha, in the Tigray region of Ethiopia. She is a farmer and a participant of the teff crop microinsurance pilot in her community.
Eva-Lotta Jansson / Oxfam America

Metrics from the field

The project team has begun exploring new villages for expansion in Ethiopia. The metrics below provide a snapshot of field activities conducted in the reporting period.

- Sixty-five additional villages participated in HARITA-run awareness and education programs on community risk management and insurance.
- Seven hundred farmers were educated about insurance.
- A training module was developed on weather index insurance design by the International Research Institute for Climate and Society (IRI) to train nongovernmental organizations (NGOs) and insurance companies in Ethiopia.
- Three capacity-building trainings were conducted for insurance companies and local stakeholders in Addis Ababa and Tigray in Ethiopia.
- Sixteen action plans were developed for scale-up activities in new *woredas*.¹

¹ A *woreda* is the lowest level of official administration in Ethiopia. It is approximately equivalent to a district in other countries (Food and Agriculture Organization, 2010).

Oxfam America and the World Food Programme announced the Rural Resilience Initiative (R4) partnership on December 4 in Cancun, Mexico. The partnership aims to replicate the HARITA model in additional areas across Ethiopia and in three other countries, starting in 2011. (See Appendix I: Oxfam–World Food Programme partnership—press release—December 2010, for further details.)

The HARITA/R4 team developed a business plan for R4 during a three-week consultancy by an external team from the Massachusetts Institute of Technology Sloan School of Management. A wide variety of internal stakeholders were consulted via interviews and small workshops to develop a shared vision for R4.

HARITA was highlighted as a case study in a recently published book by Japan International Cooperation Agency (JICA) Research Institute titled *Climate Change Adaptation and International Development* in the chapter “Community-Based Solutions to the Climate Crisis in Ethiopia.” The paper is co-authored by Marjorie Victor Brans, the former project lead for Oxfam America’s microinsurance program.

The HARITA/R4 team chaired the second annual US Meeting on Innovations in Microfinance held in Washington, DC, on October 26–27.

The R4 team participated in the training on “Implementing Weather Index Insurance Programs” organized by the World Bank in Washington, DC, from December 13–15, 2010.



Risk reduction results 2010

Farmers in the Hadush Adi village used stones to build this irrigation channel to capture water from heavy rains.

Samson Abraha / REST

Background

Roughly 85 percent of all Ethiopians are engaged in smallholder, rainfed agriculture, and climate change poses an especially grave threat. According to a variety of scientific studies, climate change could lead to extreme temperatures, extraordinary rainfall events, and more intense and prolonged droughts and floods in Ethiopia (IGAD and ICPAC, 2008). These projections come as particularly bad news when considering that Ethiopia already finds itself under significant climate stress, with more than 90 districts (in excess of two million households) already prone to drought. Climate change could greatly exacerbate this already difficult situation and have numerous effects on economic growth, livelihoods, and health, as well as the rate and intensity of disasters. How to best build farmers' resiliency to evolving climate shocks is a major question facing Ethiopia.

Climate change is causing shifts in average climate conditions (e.g., changes in mean annual temperature, cumulative precipitation levels, onset and cessation of the rainy season) as well as increased weather variability (e.g., more frequent dry spells, flash flooding). Given enough time and resources, farmers can adapt to new average conditions. For instance, in the face of rising average temperatures, they can select more heat-tolerant crops, improve their management of water resources, and adjust planting dates. Such interventions can substantially reduce the risks posed by the relatively predictable, albeit new, gradual trends.

However, when it comes to unpredictable and extreme weather, effectively reducing risk is a more complicated process. For these types of threats, a combination of risk reduction and risk transfer (i.e., insurance) is essential.

The HARITA model was, thus, developed as a holistic approach to risk management with risk reduction as the foundation and insurance as a critical, complementary tool to risk reduction to facilitate rapid recovery from low-frequency, but severe, climatic shocks like prolonged droughts.

The following section describes how HARITA integrates insurance with risk reduction and describes the risk reduction strategies adopted by HARITA farmers in dealing with short-term and long-term risks posed by increasing droughts.

Integrating insurance with risk reduction

Risk reduction activities promote resiliency by steadily decreasing vulnerability to disaster risks over time. Through participatory vulnerability assessments, called Participatory Capacity and Vulnerability Assessments (PCVAs), HARITA farmers identify critically needed risk reduction activities for their community, like small-scale water harvesting, increasing soil moisture retention through improved agronomic practices, and other agricultural methods to improve crop production. These measures are designed to restore the fertility and hardness of the degraded soil and its capacity to rebound after future shocks. Having identified the risk reduction strategies that can be performed on their land, farmers have the option of purchasing weather-index insurance from local insurers to address the risks that cannot be sufficiently reduced, like localized droughts that can erode farmers' coping capacities over time. This is accompanied through the project's unique insurance-for-work (IFW) model whereby the poorest farmers who participate in a government- and Relief Society of Tigray (REST)-run food-for-work initiative known as the Productive Safety Net Programme (PSNP) are also able to pay for the insurance through labor. The work farmers do to pay for insurance includes long-term risk reduction measures as mentioned above, identified through the PCVA.

By allowing very vulnerable farmers to pay their premiums through risk-reducing labor, farmers benefit even when there is no payout—the risk reduction measures taken in their communities pay dividends, even during the wet years.

Further, this IFW model allows farmers the option to bundle insurance and credit without being required to do so. The independence of credit and insurance means that farmers do not lose access to insurance once they have repaid their loans, and farmers who do not want a loan can still obtain insurance. Thus, farmers have more flexibility in managing their relationship to financial providers. HARITA, thus, is a comprehensive risk reduction strategy that effectively intertwines long-term environmental and economic security of poor farmers.

Vulnerability assessment

In November 2008, 2009, and 2010, HARITA's Impact Monitoring Evaluation and Learning (IMEL) team consisting of members from the IRI, REST, and Mekelle University conducted PCVA. The results of this assessment were the foundation of the community's choices of the most effective risk reduction strategies. To complement the PCVA, HARITA also conducted experimental economic risk simulation games and focus group discussions with farmers.

The program's priority was risk reduction activities that primarily increase the productivity of insured crops in areas vulnerable to the impacts of recurrent drought and that contribute to environmental protection. Once identified, these activities were further evaluated for feasibility by the farmers, with the participation of the program's Disaster Risk Reduction (DRR) team, consisting of agricultural experts from REST, Mekelle University, Tigray Agricultural Research Institute, and the Institute for

Sustainable Development (ISD). Activities were evaluated on their long-term economic impact, scalability, sustainability, execution, and timing, and their impact on future development activities with the community. The work done by the DRR team and HARITA IMEL team was a vital resource for consultation within the community, stakeholders, and technical advisers in determining the risk reduction activities.

Special care was taken to understand gender dynamics and ensure inclusion of appropriate gender strategies in risk reduction activities. Two female-headed households are active participants in the design team, responsible for designing, implementing, monitoring, and evaluating risk reduction activities. Because women typically do not hold leadership positions in governing bodies, the inclusion of these women in the design team is promising.

Risk reduction strategies

As described above, the risk reduction activities undertaken in the project villages were based on thorough consultations with the community and local agricultural experts. The information gathering included research on crop productivity commissioned in Tigray. These activities consisted of the following:

- System of Crop Intensification (SCI) for teff, wheat, and barley.
- Spate irrigation.
- Agroforestry.
- Soil fertility management (compost making).
- Seed cleaning.
- Constructing threshing platforms.

SCI for teff, wheat, and barley

SCI is a planting method that helps farmers mitigate and adapt to weather variability by raising and/or planting seedlings or seeds widely spaced between plants and rows. The plants can then make good use of available soil moisture and fertility to grow well, especially if rainfall is erratic. Training on this method was given to 50 farmers in Tigray (10 farmers per village). The trained farmers predominantly used this technique for teff, though it was also used for wheat and barley. Farmers conducted several experiments to test the method. As a part of these exploratory experiments, farmers raised seedlings inside their compounds in buckets or simple containers using small quantities of water from their houses. While seedlings were still small, and after the rainy season had begun, they were transplanted into well-spaced rows. These experiments showed that yields from teff, wheat, and barley can be doubled by drastically reducing plant density and applying standard chemical fertilizers (urea and diammonium phosphates) and/or compost. The advantage of this method is that if the onset of rain is delayed, farmers can postpone transplanting until the rains come and the soil is suitable for planting. Keeping adequate space between each seedling and the rows allows for easier weed control. Such spacing also reduces the competition for soil moisture and nutrients between plants, thus allowing the plants to produce a grain yield under challenging rainfall conditions.

Spate irrigation

Spate irrigation is a flood harvesting and management system involving the diversion of water from heavy rainfalls by using deflecting technologies like bunds constructed from earth, sand, stones, brushwood and wire mesh, masonry, or concrete on the beds of normally dry creeks or river channels that run into farmland. In Tigray, drought (or early cessation of rain) tends to occur later in the season, leading to significant crop loss. Through flood harvesting and management, spate irrigation reduces the effects of late-season drought by irrigating crops from trapped water earlier in the season.

Five runoff diversion structures have been constructed (one in each of the villages) with 8,839 meters of diverting canal. Through this activity, 265 hectares of land have been irrigated, directly benefiting 368 farmers.

Agroforestry

The activities under agroforestry include planting small multipurpose trees, local grasses, and specific bush species. Farmers prepared plantation pits and planted more than 15,000 trees. This practice will rehabilitate degraded environments while providing adequate fodder for livestock, with the initial focus on hillsides in order to prevent runoff that could destroy farmlands.

In addition, trenches were constructed on the upper catchments to prevent soil erosion caused by running water in events of heavy rainfall. A total of 1,992 meters (about 6,535 feet) of trenches were constructed by farmers as a part of this soil conservation activity.

Soil fertility management (compost making)

Compost is the end product of the decomposition of organic matter. Compost is essential for increasing crop production because it is critical for rebuilding soil nutrients and improving soil moisture retention. Although compost practice is well known in Tigray, the use of earthworms, also known as vermicompost, increases the decomposition process.

In 2009, 40 women farmers in Adi Ha prepared 80 compost-making pits. To educate farmers to prepare good-quality compost, a two-day training was conducted wherein 170 farmers participated. In 2010, farmers prepared a total of 622 compost-making pits in five villages. 716 farmers, 12 extension agents, and 29 cooperative and local administration leaders were trained on best composting practices.

Seed cleaning

A recent study by Oxfam partner Mekelle University indicates that cleaning teff seeds before sowing can increase production by 50 percent. Although seed cleaning is a relatively easy and extremely effective method to increase farmers' crop production, farmers have, in the past, performed seed cleaning only when they intended to use the grain for food consumption. This method prevents infection, once seeds are sowed, by removing any debris and/or damaged seeds—boosting productivity, and controlling weeds. While further study is required, we expect the majority of the benefits of clean seeds to accrue to women, who are usually saddled with the labor-intensive task of weeding. Seed cleaning requires relatively little time to conduct and can be completed close to the home while minding children.

Constructing threshing platforms

Threshing is the process of removing the seed from the chaff that surrounds it. Originally, farmers threshed on the ground, where sand often mixed with seeds. When the seeds went to production, sand would be ground up with the seeds, potentially causing kidney problems when ingested. Threshing platforms allow for a cleaner process—improving the purity of the seed—and thereby reduce potential health problems.



▲
Workers construct trenches
in the village of Adi Ha.
Muez Gebretekle / REST

Conclusion

As a holistic risk management program, HARITA empowers farmers to deal with community-level mass risks such as localized droughts that are not severe enough to trigger outside assistance but that nonetheless overwhelm farmers' coping capacities. Helping farming villages cope with small shocks along the way is just as important as helping them respond to catastrophic regional and national emergencies (which are often a reflection of weaknesses in the mechanisms to deal with minor shocks). By focusing on strategies to improve the resilience of small-scale farmers, HARITA and, now, R4 have the capacity to reduce chronic hunger and poverty, and their attendant effects, on a massive scale.

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



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

4 December 2010

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

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

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

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

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

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

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

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

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WFP is the world's largest humanitarian agency fighting hunger worldwide. Each year, on average, WFP feeds more than 90 million people in more than 70 countries. WFP now provides RSS feeds to help journalists keep up with the latest press releases, videos and photos as they are published on WFP.org. For more details see: <http://www.wfp.org/rss>

Appendix II: Farmer profiles



Medhin Reda's best asset is her own hard work

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

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

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



Selas Samson Biru faces uncertainty with the seasons

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

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

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



Gebru Kahsay relies on rain but has the security of insurance

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

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

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

Appendix III: HARITA media citations and resources

In the news

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- “The Potential for Scale and Sustainability in Weather Index Insurance,” International Fund for Agricultural Development and World Food Programme (March 2010).
- “Index Insurance and Climate Risk: Prospects for Development and Disaster Management,” International Research Institute for Climate and Society (IRI), Columbia University (2009).

- “Index Insurance for Development and Disaster Management,” IRI, Columbia University.
- UN Framework Convention on Climate Change Nairobi Workshop, where HARITA was introduced to country delegates.
- Global Risk Forum Davos and International Development Research Centre, Microfinance and Disaster and Risk Reduction (forthcoming).

Articles by Oxfam America

Stories about the microinsurance pilot are posted on the Oxfam America website. (Click on the title of each story to go to the story online.)

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

[“A Tiny Seed and a Big Idea”](#)

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

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

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

Short-length reports (fewer than 2 pages)

- “HARITA Executive Summary 2010,” February 2010.

Medium-length reports (fewer than 10 pages)

- “Concept Note: Driving to Scale: Rural Resilience,” Summer 2010.
- “HARITA Media Citations and Resources,” Summer 2010.

Long-length reports (10 or more pages)

- M. Tadesse and M. Victor, “Estimating the Demand for Micro-Insurance in Ethiopia,” Oxfam America (2009). A report commissioned by the International Labour Organization and United Nations Capital Development Fund.
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Forty percent of the people on our planet—more than 2.5 billion—now live in poverty, struggling to survive on less than \$2 a day. Oxfam America is an international relief and development organization working to change that. Together with individuals and local groups in more than 90 countries, Oxfam America saves lives, helps people overcome poverty, and fights for social justice. To join our efforts or learn more, go to oxfamamerica.org.

For more information about the Rural Resilience Series, please contact Oxfam America Senior Global Microinsurance Officer David Satterthwaite at (617) 728-2590 or dsatterthwaite@oxfamamerica.org.



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