



# *R4 Rural Resilience Initiative in Zimbabwe*

## *Project Proposal Inputs*

*For the preparation of the SDC regional proposal*

*March 2017*



**Photocredit: WFP/Lorenzo Bosi**

***The development of this document was made possible thanks to the funding from:***



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

**Swiss Agency for Development  
and Cooperation SDC**

## Table of Contents

<b>I. Rationale for the R4 intervention in Zimbabwe.....</b>	<b>3</b>
a. Why an integrated approach can make a difference .....	3
b. The R4 approach in Zimbabwe.....	4
c. Rationale for the selection of each component and activities to be implemented .....	6
d. Complementarities with other WFP programmes.....	7
<b>2. R4 in Zimbabwe.....</b>	<b>9</b>
a. Targeting rationale .....	9
b. Geographical targeting .....	10
c. Participants' Targeting .....	11
d. Implementation timelines .....	12
e. Project Scale up.....	17
<b>3. Partnerships .....</b>	<b>19</b>
a. Cooperating partners for implementation .....	19
b. Coordination structures .....	21
<b>4. Monitoring and Evaluation.....</b>	<b>23</b>
a. Current monitoring and evaluation processes at CO level .....	23
b. R4-specific set up.....	24
<b>5. Risks and Exit strategy.....</b>	<b>26</b>
a. Risk Assessment .....	26
b. Exit Strategy.....	27

# I. Rationale for the R4 intervention in Zimbabwe

## a. Why an integrated approach can make a difference

The overall objective of the R4 programme is to increase resilience of the target households and communities, particularly resilience to climate shocks. This is achieved through an integrated approach where the interventions are adapted to each country and to each local context.

New tools and approaches to face the increasing challenge that climate change poses on food security are being introduced by WFP. For example, in the past few years, the organization has accumulated considerable experience in weather index insurance (WII) as an instrument to mitigate risks for communities in the event of covariate shocks<sup>1</sup>. Most importantly, WFP has recognized that improving the resilience of food insecure and vulnerable communities does not only mean creating new tools, but also better designing and integrating existing ones, including those carried out by development partners, which is in line with SDG 17 on strengthening partnerships.

Following this rationale, WFP has developed, in consultation with government and partners, an innovative programming approach, called the 3PA (three pronged approach), to strengthen the design, planning and implementation of resilience building programmes. The approach consists of three processes at national, district and community level that aim at identify the most appropriate food security and resilience strategies in different areas of the country, improve multi-year collaboration with partners in line with communities' seasonal calendars, and involve communities in activities selection and planning<sup>2</sup>.

In line with this thinking, and solidly grounded in the 3PA planning and implementation approach, the organization has also set up the R4 Rural Resilience Initiative (R4), an integrated risk-management programme that brings together WFP's expertise in Food for Assets (FFA) and weather index insurance with other partners' experience in setting up community savings systems, and facilitating access to formal credit and agricultural inputs. The rationale behind the programme is to provide communities with different layers of risk management activities: 1) reducing the impacts of weather related shocks through asset creation, 2) promoting savings as a buffer to short term needs and idiosyncratic shocks, 3) protecting them from major covariate shocks through insurance, and 4) empowering participants to take prudent risks by linking them to formal credit facilities, improving their access to inputs, and making them able to invest more. One of the key innovations of R4 is that it allows participants to pay for insurance in exchange of their work on FFA asset creation, on productive safety nets schemes, or other relevant agricultural activities or trainings. In some contexts, R4 is also trying to improve farmers' access to markets through WFP's Purchase for Progress (P4P) programme, as well as introducing climate services to improve farmers' decision making.

Experience in each existing R4 country shows that, when combined, the value impact of R4 is higher than the value of each component individually; that components introduced on their own are not as effective; and that the various components are mutually supporting in promoting shock-resistant communities and farming systems. At the same time such an integrated approach enhances the productive potential of agricultural systems, allowing income increases which is a vital part of coping with shocks and avoiding poverty traps. However, R4 has to be tailored to the agricultural, structural and social circumstances in each country, and to specific regions, where livelihoods and food security status are taken into account. The integrated risk management approach

---

<sup>1</sup> WII is mentioned in the 2014-2017 Strategic plan under Strategic Objective One: Save lives and protect livelihoods in emergencies as well as under Strategic Objective Three: Reduce risk and enable people, communities and countries to meet their own food and nutrition needs. See WFP: Strategic Plan 2014-2017, available at:

<http://documents.wfp.org/stellent/groups/public/documents/eb/wfpdoc062522.pdf>

<sup>2</sup> For further information please refer to:

[http://documents.wfp.org/stellent/groups/public/documents/manual\\_guide\\_proced/wfp276340~1.pdf](http://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp276340~1.pdf)



necessitates that geographical areas of intervention have to be identified and characterized, besides food insecurity levels, according to both risks and constraints faced by households, and the four R4 components may be supplemented by additional components, notably facilitating access to market for surplus crops and livestock.

The broad geographical area of intervention in Zimbabwe (Masvingo Province) was determined by agreement with SDC prior to the Feasibility Study, where specific Districts of Masvingo and Mwenezi were investigated. Following the submission of the report, and the subsequent R4 workshop in Zambia, Masvingo District was selected (see Feasibility Study and Section 2b. below). Further information on District selection and Districts characteristics is available in the Feasibility Study.

## **b. The R4 approach in Zimbabwe**

### **Vision**

Zimbabwe is a low-income, food deficit country with a population of 15.6 million, of which almost 63 percent living below the poverty line. In 2009-2014 an annual average of 1 million people, or 8.3 percent of the population, were food insecure. 70 percent of the population relies on the agricultural sector, and are mostly smallholder farmers on rainfed plots, with low productivity, limited access to markets, finance and inputs. As a result, they are extremely vulnerable to weather-related shocks, which can have catastrophic effects on their livelihoods and food security. The recent El Niño-induced drought, which caused widespread crop failures, has more than quadrupled the average food insecurity figures, which skyrocketed to 4.1 million people, and increased prices of maize, the staple food, by 75%. To make matters worse, deforestation due to population growth has led to increasing land degradation and decreasing soil fertility, while climate change is expected to make precipitation patterns more irregular<sup>3</sup>.

While still playing a fundamental role in addressing humanitarian crises, the WFP Country Office (CO) in Zimbabwe is increasingly aiming at shifting away from solely responding to disasters to addressing as well the root causes of food insecurity by increasing the resilience of smallholder farmers against weather-related shocks. In this context, R4 is seen as a key initiative to achieve such a result.

The vision for R4 in Zimbabwe is based on the feasibility and context assessment carried out between November 2016 and January 2017, from extensive discussions held with stakeholders, and on the experience gained from R4 implementation in four existing countries. The vision builds both on data and evidence collected, as well as consideration of opportunities, risks and constraints in agricultural and rural development faced in the country.

The vision for R4 in Zimbabwe is built on several pillars:

1. R4 should build on the excellent experience already gained of community asset building through FFA focused on irrigated nutrition gardens and fishponds, extending FFA to include community and household level asset building;
2. Strengthening and exploiting water resources, and linked soil and water management, play a vital role in food security particularly in the food insecure areas of Zimbabwe; and in order to have a wider impact than achieved so far with FFA, R4 should extend in a phased manner from irrigation gardens to dryland crop and livestock production if it is to achieve scale;
3. R4 interventions should be designed to put in place opportunities for participants to increase, diversify and stabilise their income and food security, through linkage to actors including off-takers in identified value chains, providing attractive income generating opportunities for participation;

---

<sup>3</sup> WFP Zimbabwe Country Strategic Plan 2017-2021. Draft under revision.

4. Facilitation of small grains in dryland areas should be promoted to diversify away from maize, linked to appropriate soil and water management practices including potentially conservation farming, and mixed cropping and livestock;
5. R4 should address a primary constraint of access to market, through linkage to WFP procurement of specific grain commodities through P4P as well as linking to existing off-takers able to formalize offtake arrangements with R4 participants both for dryland and irrigated crops;
6. R4 should simplify programme management and partners as far as possible by linking to existing viable NGO programmes and existing commercial operators in value chains.
7. R4 should be implemented over a minimum of three years in order to allow sufficient time to achieve change.

These guiding pillars to the vision in Zimbabwe have been followed in developing the specific programme interventions described section 2 of this proposal.

### Theory of change

The specific interventions proposed, and the changes anticipated, are shown in a summarized format in Figure I.

**Figure I: R4 Zimbabwe Theory of Change**

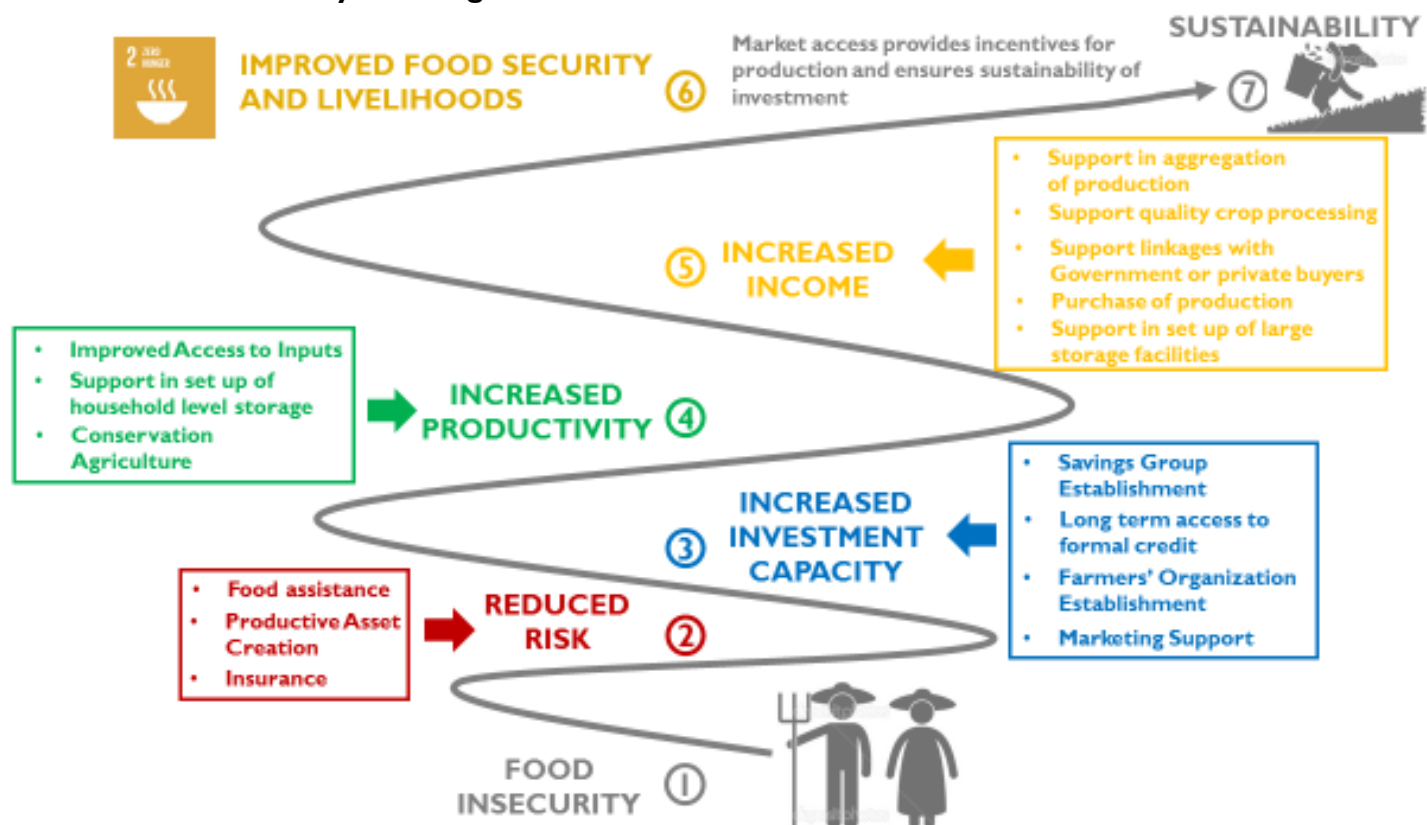


Figure I shows key elements of R4's Theory of Change. Although timings of interventions can be matched to specific situations, the drivers of change are Risk Reduction (through FFA), Savings, Access to Credit, and Insurance. The addition of P4P (and other offtakers), working with aggregators, provides participants with access to markets; resulting in an overall impact of Increased Income, Increased Food Security and Improved Livelihoods.

A specific factor in the design of R4 in Zimbabwe has been the recognition that in order to scale up, it was important that programme was able to accommodate households whose livelihoods were primary dependent on rainfed agriculture. As noted in the Feasibility Study, although existing successful WFP FFA activities have focused on irrigation development through dams, weirs, fishponds and nutrition gardens, for R4 to reach a wider surrounding community, a second element of R4 activities was needed which could reach farmers in rainfed areas. A phased approach has been developed which allows the extension of R4 into surrounding communities starting from existing FFA projects from proven irrigation projects.

### **c. Rationale for the selection of each component and activities to be implemented**

There is a clear rationale for each component of R4, in the context of the implementation of R4 as an integrated risk management programme in Masvingo District. These are described in the Feasibility Study and summarized here.

#### **Asset Creation**

Asset creation under FFA initially will replicate similar activities to those already implemented by WFP in Masvingo and Mwenezi, but focusing on those Wards where there is suitable water resource for irrigation, but also the right conditions for expansion into the surrounding rainfed agricultural areas. The rationale for this approach is that the Feasibility Study identified that the model of community based irrigation infrastructure is highly successful for the initial mobilization of communities, with a significant number of households involved in the construction of the irrigation assets, and then a smaller number of participants involved in the nutrition gardens and fish ponds. This very focused asset creation allows a focal point for training, the organisation of farmers, setting up savings groups, creating income generating activities, and proven partner involvement familiar with this type of FFA. The Feasibility Study found that participating farmers were drawn principally from households whose main farming activity is in dryland. Expanding from the strong irrigation areas into surrounding dryland areas will be eased through the organizational structure of this FFA activity, and allow training in R4 components. Therefore, the focus of interventions will be on specific Wards which have been pre-identified as having the potential both for initial irrigation infrastructure, and rainfed expansion (see section 2a).

Asset creation structures will differ between irrigation infrastructure (existing types of irrigation development), which are community based, and assets in households with rainfed agricultural assets, which will be mainly household based activities, but may involve some community based activities such as storage facilities, or watershed management (see section 2a and 2c). The rationale for this is that irrigation structures (dams, weirs etc..) are created as a community asset, but subsequent implementation and management of vegetable and other production moves to a new group of participants selected by the community (often largely female members). Expansion of R4 into households with rainfed agricultural production require a different set of activities, linked to small grains, conservation agriculture, and soil and water management at household level.

The main activities for FFA in the past in Masvingo Province more widely have been the construction of dip tanks, weirs, dams and vegetable gardens, orchards, fish ponds, fodder production, fruit trees, rain water harvesting. Post-harvest storage building has also been carried out in some districts. “Soft” activities such as conservation agriculture have been scaled down due to problems in monitoring.

#### **Savings Groups**

Internal Savings and Loans Groups (ISALs or Village Savings Groups- VSLs) are the main source of reserves, and of access to funds for small-scale borrowing, at village level in Masvingo, where there is very limited or no access

to formal finance. Whilst VSL have been introduced by many NGOs over a long period, they are not strongly implemented or well managed, and R4 will strengthen existing (or form new) VSLs as an important part of community resilience building through training. A point noted in existing FFA projects is that VSLs have strengthened, thanks to the improved availability of surplus funds and training efforts.

### **Credit (prudent risk taking)**

As access to formal credit is almost non-existent in the project area, gradual introduction of prudent lending is seen as part of the overall process of financial inclusion, linked to more business-like investment into agriculture and other rural small scale enterprises. However, an important point is that MFI and access to bank lending is very poor because of lack of viable commercial opportunities, and lack of farmers' organisations able to access credit collectively. Access to "credit" is in the form of inputs, which may be made available in kind by input suppliers. R4 considers opening up credit needs to be one part of the creation of improved economic opportunities for farmers, under the proposed integrated approach. As such, credit provision will be linked to input supply (seeds, fertilizers and other inputs) for recommended crop types, and under recommended agricultural practices such as conservation agriculture. Initially, access to such credit is likely to be facilitated by working with identified offtakers, including Masvingo Food Commodities and potentially others.

### **Insurance**

Insurance against deficit rainfall (drought) is a key part of the R4 programme, but, as noted in the Feasibility Study, *"It is extremely important to emphasise that insurance as a "stand alone" instrument will not support farmers faced with very difficult constraints and growing conditions in Masvingo Province. It can only add value as a "supporting financial instrument" to other programme measures which can provide physical resilience building, and allow increased agricultural productivity and profitability. This implies linkage to a programme or a value chain addressing these constraints and offering farmers a genuine opportunity for income generation."* Index insurance is the most technically complicated component of R4, and the product and is expected to be a rainfall insurance product, with parameters designed to capture payouts in loss years affecting crops, either sorghum or millet, which are appropriate drought resilient crops suited for promotion in the District. Introduction of insurance will back up the main resilience-building measures of R4, of asset creation, promotion of appropriate farming practices, and linkage to a supply chain actor able to offtake and facilitate access to credit for inputs. Positioning the insurance component correctly within the programme will be achieved, but it will be integrated into the other R4 components and the proposed linkage to offtakers.

## **d. Complementarities with other WFP programmes**

**FFA:** The linkage to FFA is fully complementary to the implementation of R4, and an important pre-cursor to R4 with access to partners and to communities, so planning for R4 activities and structure has been made based on linkage to start-up of new FFA activities which are linked to, but not the responsibility of, the R4 project. A broader set of FFA activities will be carried out in R4 target communities, beyond the asset creation interventions that farmers will engage in as a conditionality to the access to index insurance.

**P4P:** An important finding from the Feasibility Study was that the principle R4 components do not address the constraint of "Access to Market", a concern voiced at all farmer meetings and by partners. Households do not have the incentive to make the investments needed in their farming activities to achieve productivity gains, unless there is more certainty of the existence of a market outlet for surplus production, and some certainty that an adequate price will be available, in order to provide a return on inputs and labour. For this reason, R4 in Zimbabwe intends to establish a link to P4P as (one of) the purchasers of small grains which will be linked to programmes for seed, inputs and extension provision through Masvingo Food Commodities (MFC). P4P, where

necessary working with local aggregators, can facilitate the creation of crop processing, the purchase of crops, and creation of larger scale storage facilities. It is noted that the seed provision within this structure can come from Zimbabwe Super Seeds (ZSS), a sister co-operative company within the SDC funded SAMP project, as one source of improved seeds.

Zimbabwe is a target country for expansion of P4P smallholder procurement activities, and the programme is currently at the design stage. The focus will be on small grains (especially sorghum), and cowpea procurement by P4P, but can also include maize. Masvingo district has been identified by P4P as a priority area for intervention, and the possibility of linking together FFa, R4, and P4P activities in Zimbabwe has raised considerable interest at WFP corporate level.



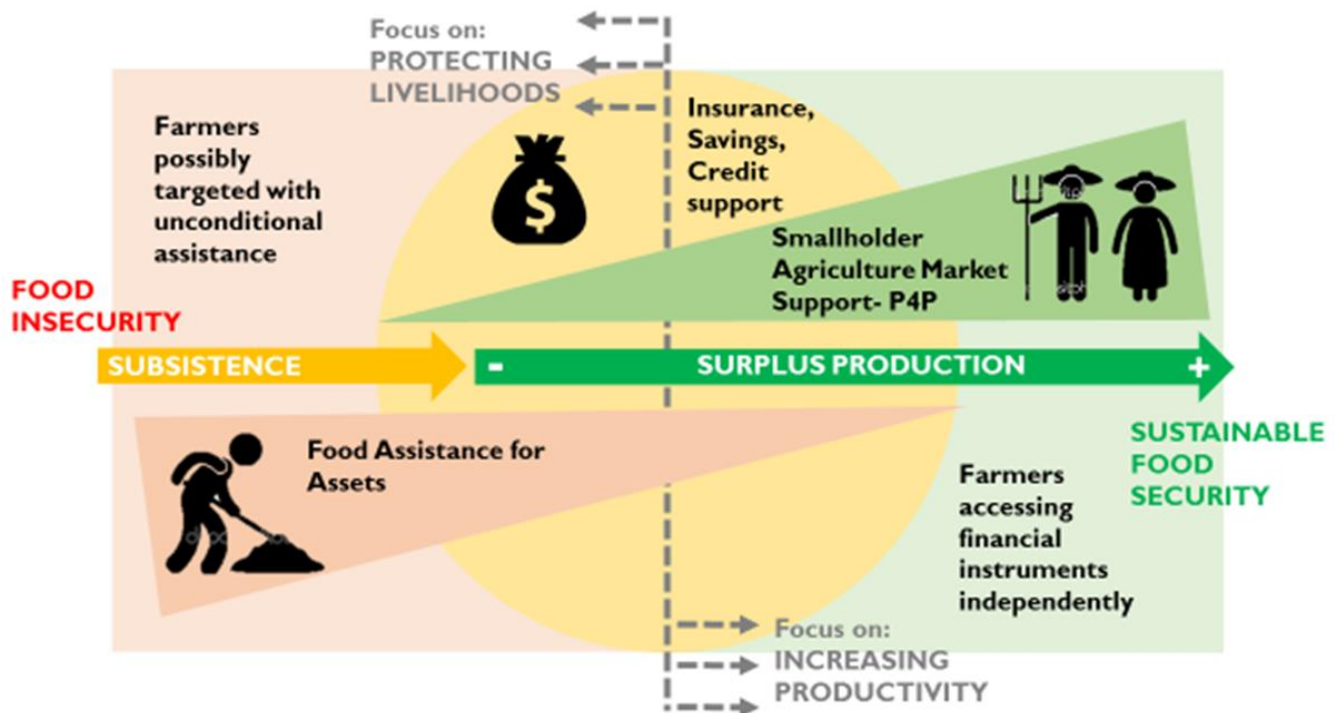
## 2. R4 in Zimbabwe

### a. Targeting rationale

As we have seen, the R4 programme set up in Zimbabwe is aiming to bring the integration and synergies of different WFP programme tools to a new level, linking together Food Assistance for Assets, R4 typical activities such as insurance, savings and credits, and the tool kit of interventions usually provided by the P4P programme. In order to be effective, however, there needs to be an accurate rationale for targeting geographical areas and participants, in order to find the overlap across the beneficiaries targeting of all three programme interventions.

Regarding FFA target beneficiaries and areas, not all of them could be suitable for the implementation of R4 or P4P activities. This is mainly due to the fact that smallholders in specific areas might face food insecurity levels and natural/climatic constraints to production that would make the introduction of microfinance tools or interventions to facilitate access to markets premature and not feasible. Instead, such farmers should be put in a condition to get out from food insecurity and start recovering their livelihoods solely through FFA interventions and possibly with the support of unconditional transfers.

**Figure 2: FFA, R4 and P4P target groups, and relevant overlaps**



A similar but opposite situation exists for the P4P programme. Usually, the target farmers for P4P interventions are food secure and able to produce the surplus sought after for local procurement purposes. Such farmers generally, are neither in need of microfinance subsidies nor of food assistance.

As a result, the window of opportunity for the overlap of such programme interventions is very specific. The focus is on smallholders who are still in need of mostly conditional food assistance, and are still carrying out subsistence agriculture, but are located in agro-ecological areas conducive of surplus production in a medium to long term timeframe, and where the introduction of insurance is economically viable. In this context, WFP is fast tracking subsistence farmers to produce surplus and connect them to markets.

As we have seen in section 2b, the preliminary geographical selection and assessment carried out through missions and data collection has already identified in Masvingo district a suitable area of intervention, where

existing FFA participants have potential for surplus production, and could benefit from micro-finance services and improved linkages to markets to reach sustainable food security. The diagram in Figure 2 summarizes the key targeting principles.

## **b. Geographical targeting**

Within Masvingo District, a set of criteria will be developed to allow the selection of the Ward(s) targeted for R4 implementation. The selection process will be undertaken in June-July 2017, following the mapping and review of the relevant criteria, and consultation with District Administrator (DA), local experts and partners. Further information profiling the Masvingo District is given in the Feasibility Study, chapter 3.

The following criteria for the selection of wards will be taken into consideration:

- Permanent or temporary watercourses, boreholes: Wards need to have the potential for development of the initial FFA sites, for weirs and nutrition gardens;
- Agro-Ecological zones (natural regions): The District is divided into zone 3 and 4. In order to better understand the rainfall characteristics within the District, an exercise will be undertaken by a WFP intern, to investigate satellite rainfall history and drought characteristics, which will support the understanding of the original 1960s AEZ mapping, still in use, and more recent (2012) mapping.
- Soils and characteristics: Soil moisture holding capacity is very dependent on soil type and depth, and relates to farming systems;
- Cropping and cultivated area, land use: the main assessment here will be the extent of rainfed farming in the Ward, within the surrounding communities adjacent to the potential FFA sites, and which will allow the subsequent dryland expansion;
- Topography: relevant as it affects rainfall and cropping areas, and potential for orographic differences in rainfall which are relevant to weather index insurance;
- Livestock: data on livestock distribution is relevant to potential for income diversification;
- Villages: locations
- Population: by Ward
- HIV status: by Ward, if known
- Existing WFP/ NGO/ programme activities including FFA: relevant to partner mapping (past and present)
- Drought and flood maps: overlay of existing national hazard mapping, down to local scale.
- Land ownership: it is expected that R4 will be implemented in communal areas
- Location of Grain Marketing Board facilities: relevant to aggregation and offtaking of grains which can be sold to GMB
- Growth points and business centres: relevant to input supply and services
- Road networks
- Other criteria will be identified, for example related to aggregation locations of off-takers such as Masvingo Food Commodities

Another consideration is that R4 implementation areas should allow the best opportunity to introduce appropriate farming practices, in particular the types of drought resistant grains (sorghum, millet, cowpeas) which will allow building of resilient cropping. Appropriate early maturing maize varieties with improved seeds may form part of the mix of crops, particularly in the more favourable rainfall and soil conditions. As noted

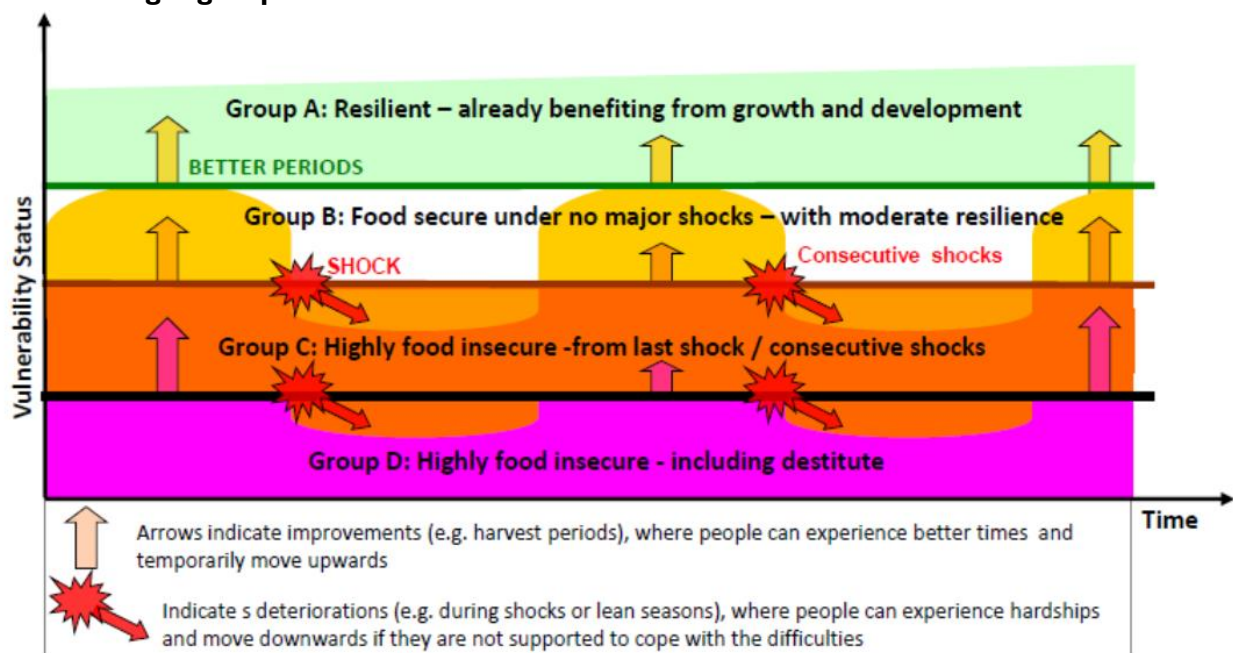
throughout the Feasibility Study, the importance of R4 providing a surplus and profit opportunity (through market access, and appropriate seeds, inputs and advice) is key. Conservation agriculture is also a key element, but feedback from the field is that since conservation agriculture is widely understood, but not implemented because of lack of economic opportunity, it is not necessary to link to a formal conservation agriculture programme, but rather to build the advice on farming practices to build on existing key farmers, who do adopt conservation agriculture, and ensure that dissemination of information is achieved through R4 farmer groupings and with support of Agritex. Bringing together all these factors with local experts and knowledgeable partners will provide best way of selecting Wards for implementation.

During the fieldwork in November 2016, Mwenezi District was also profiled, but Masvingo District was prioritized as the District had more potential to achieve the progression of farming productivity which is intended from R4, and in addition offered better potential for introduction of index insurance. In February 2017, initial meetings were held in Bikita, as a potential District for expansion in the third and fourth year of the project.

### c. Participants' Targeting

Regarding the specific targeting for the combined interventions at ward level in Masvingo District, as it has been ascertained that FFA participants in the area represent a viable target group, the process will follow the guidelines that WFP has set up for FFA programmes. According to the WFP's Food Assistance for Assets for Zero Hunger and Resilient Livelihoods Guidance Manual<sup>4</sup>, FFA is targeted at food insecure beneficiaries that have different vulnerabilities to shocks, from the highly food insecure in Group D to the already resilient in Group A (see figure below).

**Figure 3: FFA Target groups**



Source: FFA Guidance manual.

<sup>4</sup> Available at: [http://documents.wfp.org/stellent/groups/public/documents/manual\\_guide\\_proced/wfp285227.zip](http://documents.wfp.org/stellent/groups/public/documents/manual_guide_proced/wfp285227.zip)

To fall within WFP's objectives and mandate, insurance obtained through conditionality (labour applied to asset creation) –as well as all the other risk management components- should have the same target group of food insecure participants, and not be offered to those who are not categorized as such. As WII will be made available to farmers through work on asset creation, households will also need to have able-bodied members who could contribute to such activities. Work norms for FFA will be adjusted to take into account gender differences and stimulate women's participation.

As a result, R4 participants who access WII through work might not fall within group D, but most likely will fall within Group C to B.

Since there will be an option after the second year of insurance implementation for all farmers to purchase insurance in cash, cash payment will not follow such targeting criteria, as WFP will not cover for their premiums: participation in this case will be open to everyone. The composition of each single group is identified by WFP and partners at district level through the SLP process. The findings from Masvingo District are provided in Table I.

**Table I: Target groups composition in Masvingo District**

<b>Group A</b> Already resilient	Participants agreed that this group would have livestock, irrigated land, regular and diversified sources of income and are also hiring others to work on their land. Overall, they have adopted better farming and livestock practices.
<b>Group B</b> Food secure under no major shocks	Participants identified that these households have irregular income, but receive remittances. They have some livestock, small farms with adequate farming equipment and are at times able to hire others for work.
<b>Group C</b> Highly food insecure from last or consecutive shocks	This group includes unemployed polygamous large households that have no regular income and do not receive remittances. Household members work for others as hired labour. They have small farming plots but no livestock, and a limited number of tools.
<b>Group D</b> Highly food insecure, including destitute	Identified by participants as those households with no or extremely limited income sources, a few may have very small farms, but no manure, tools and no livestock. With very few or no assets, limited capacity for labour and/or unmanageable HH sizes, this group relies primarily on support from others. It includes the most vulnerable groups such as disabled, widows, orphans, elderly, female and child headed households.

Source: SLP final documents from the District.

#### d. Implementation timelines

The implementation of all WFP's and partners' activities revolves around the seasonal livelihood calendar of farmers, which has been thoroughly assessed in the target intervention area through the Seasonal Livelihood Programming (SLP) exercise, as well as with follow up discussions with farmers and stakeholders. Within the seasonal livelihood calendar, all farming activities are dependent on the timing and outcome of the rainy season, which in this area of Zimbabwe starts in November and ends in March. As a result, all of the R4 activities are centered on the timing of the rainy season.

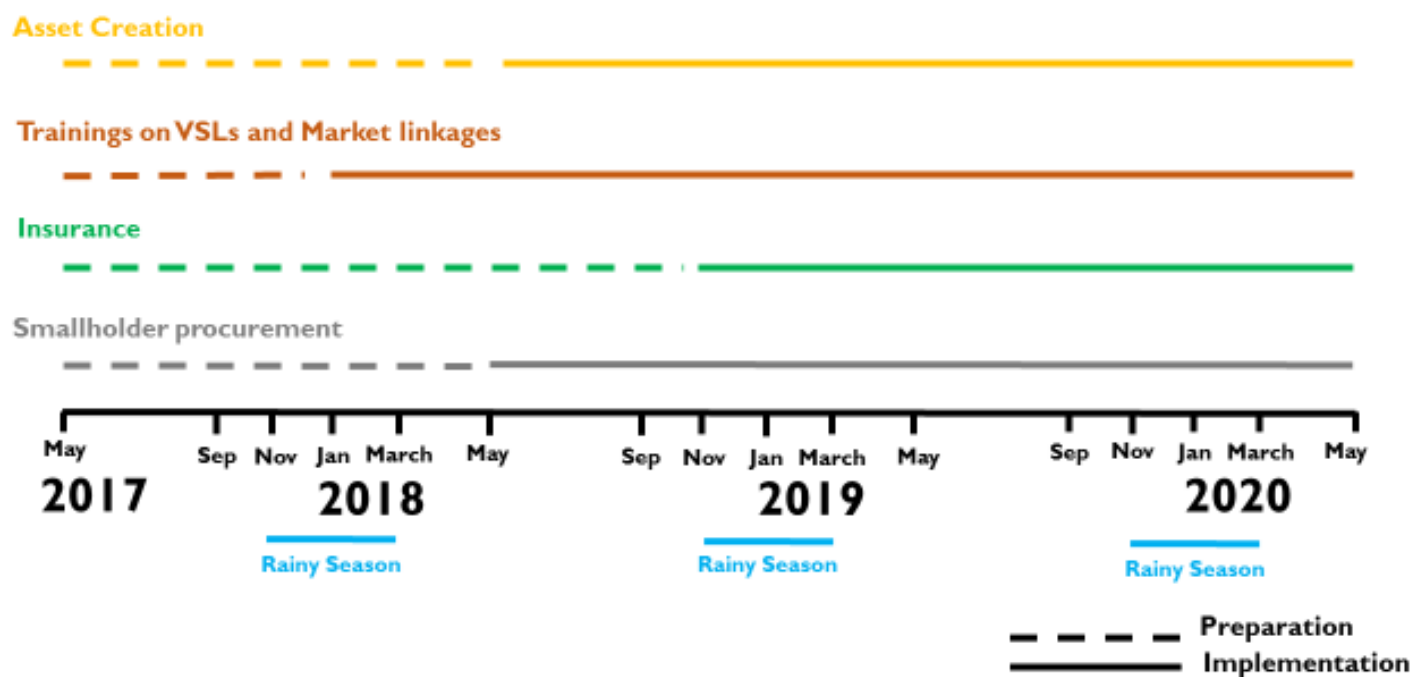
The R4 programme roll-out in Zimbabwe aims at maximizing the funding timeframe for implementation by starting activities on the ground as soon as possible. However, due to programme design needs and ongoing, well-established, processes at CO level, not all the activities in the R4 package will be started at the same time. A phased approach will be adopted for the roll out of activities on the ground, despite preparation for all the interventions will start simultaneously in the first half of 2017. In fact, given the limited amount of time available between the planned receipt of the funds (July 2017) and the first rainy season (November 2017), the Zimbabwe

CO will anticipate funds to carry out some fundamental preparation activities and ensure compliance to the established workplan and targets.

While each activity and implementation timeline will be discussed separately, the below diagram provides a quick overview of the phasing in of all the interventions. All the components of the R4 approach will be fully implemented as of November 2018, during the second rainy season within the SDC funding window. The first activity to be rolled out will be the training component on VSLs and Market Linkages (January 2018), followed by the start of the FFA interventions (May 2018). Farmers will be given the opportunity to be protected by insurance during the 2018-2019 rainy season (November-March), but registration for the product will be done at the same time of the FFA activities. It is expected that the facilitation of product offtake will begin after the 2017-2018 season (May) by the selected Farmer Organisation/Cooperative Company.

It is worth stressing that a common pre-requisite to the implementation of all the activities is the exact definition of the first set of target communities. The final selection will be carried out between June and July 2017, following an in-depth analysis of key criteria by specialized staff and follow-up meetings with the Masvingo District Administration.

**Figure 4: Overview of preparation and implementation timelines.**



### Trainings on VSLs and Market Linkages

In order to allow for the first community to be targeted by the training package focusing on VSLs and on Market linkages in January 2018, a series of activities will need to be carried out beforehand. Most notably, contractual agreements will need to be finalized with the pre-identified partners: 1) the organization which will carry out the training, 2) the cooperative company (MFC) which will provide the first level of aggregation of vegetables and small grains production from R4 farmers –and beyond- and, 3) the seed production company (ZSS) that should offer smallholders that abide to specific farming conditions the possibility of producing certified seeds. Contractual agreements should be instrumental in linking the activities of the three organisations together, as well as paving the way for the creation of an ad-hoc curricula for R4 farmers in the target areas. In January 2018, the curricula and logistical arrangements are planned to be in place, and at that point the six-months training will start in the first community. Although follow up activities are envisioned to monitor the established VSL



groups, trainings will be carried out in a specific community only once, and every year there will be new trainings in new communities.

**Figure 5: Preparation and implementation of VSL and Market Linkages activities**



### Food Assistance for Assets (FFA)

The CO has an established track record of Asset Creation activities at CO level, with long-standing, established procedures. In the context of R4, there will be the need on one side to abide to existing procedures, while at the same time introduce changes related to the innovations brought by R4. Regarding the procedures, in order to select the FFA Cooperating Partners (CPs) that will carry out the activities in the selected communities, the CO will follow an Expression of Interest (EOI) process, followed by a Call for Proposals. The whole process starts in December and ends in May, in time for the roll out of the FFA activities (see details in the table below). This set-up, together with the need of testing the insurance design during the first rainy season under SDC funding (see following Insurance section) explain the reason why FFA implementation cannot be done before May 2018.

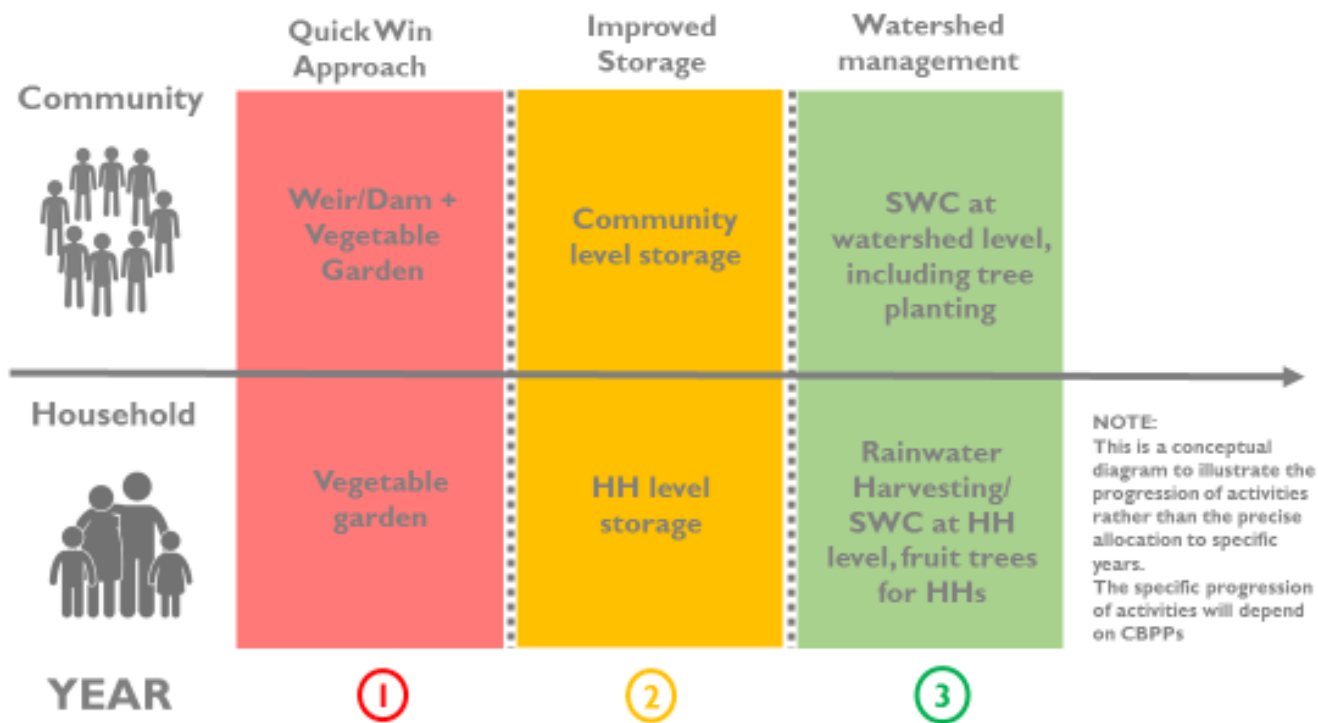
**Table 2: FFA Partner selection process**

Activities	Date
1. EOI sent out at the to a broad list of NGOs, with general guidance of the type of activities that could be submitted.	Late December/early January
2. Reply from partners and review from Project Review Committee.	One month for submission and review
3. NGOs which passed EOI stage are requested to send a full proposal.	mid-February.
4. Proposals submitted by partners.	Third week of March
5. Selection of successful proposals including thorough engineering and financial review.	March/April
6. Field Level Agreement (FLA) signed.	Early May

Regarding the changes will need to be introduced in the process, these will be mostly linked to the shifting of approach for FFA from a one-year (6 months) intervention timespan in a specific community, to a three-year investment approach. This seminal change in FFA, in line with WFP's corporate recommendations from the global evaluation of FFA programmes, will allow for WFP and partners to channel substantial resources into target communities, making it possible to trigger substantial transformations in terms of asset levels and the natural resource base of households.

Changes are not limited to the duration and investment of the FFA intervention, but also on the types of assets created. While the “quick-win approach” of building/rehabilitating dams and weirs and establishing vegetable gardens will be maintained during the first year, since households appreciate the benefits brought by these structures in terms of increased production and water availability, additional asset creation activities on year 2 and 3 will focus on soil and water conservation (SWC) activities at watershed level, as well as on supporting farmers’ post-harvest storage. With SWC, the aim is to ensure the long-term sustainability of the gains deriving from the dams, by limiting siltation; increase soil and water availability for rainfed agriculture in household plots; and restore the water catchment areas of the watershed. Additional interventions should include the creation and distribution of fruit trees, introduction of composting techniques, and small scale irrigation. Finally, assets aiming at reducing post-harvest losses will act as incentives for increasing the linkages with market off-takers (see diagram below).

**Figure 6: Type of asset creation activities for R4 Zimbabwe.**



As a result of such changes, prior to the publication of the EOI, but after the selection of target communities and the carrying out of new Community Based Participatory Plans (CBPPs) -which will be instrumental for adjusting this approach and receiving feedback from farmers- potential CPs will need to be briefed on the shift from WFP’s business as usual in terms of FFA in country, to ensure that proposals submitted will be in line with the changes. In addition, new procedures will need to be devised for allow for multi-year partnerships with CPs, as current Field Level Agreements (FLAs) have usually a one-year duration. As the project expands, new EOIs/Calls for Proposals will need to be carried out for the new areas. A summary of the timelines for the first three years is provided in the below diagram.

**Figure 7: Preparation and implementation of FFA activities.**



## Insurance

As mentioned earlier, the actual insurance product roll out will not happen before the second rainy season within the SDC funding framework (November 2018- March 2019). The reason behind this is that index insurance will need to be set up and tested during the first season (November 2017- March 2018). Following the selection of the most appropriate insurance partner through a competitive process, as well as after having secured the backstopping support from index insurance designers, the index insurance product will be developed in close consultation with selected communities, and be ready for testing during the rainy season starting in November 2017. Only after its results will have been tested and possible issues addressed, the product will be marketed through financial education campaigns in the target community, to allow for enrollment within the insurance scheme at the same time of the FFA enrollment. While the creation of new types of indexes should not be required for expansion of the programme, refinement will be needed to tailor the indexes to the additional target areas.

The product will be open to be purchased in cash by better-off farmers (not part of IFA) from the third rainy season of the project (November 2019 – March 2020). In addition, farmers participating to the IFA component will be asked to contribute with increasing percentages of the premium in cash after the first year of enrolment with a fully subsidized product. Such a cash contribution is introduced to pave the way for the long term sustainability of the product (see section 6b on exit strategy for more details).

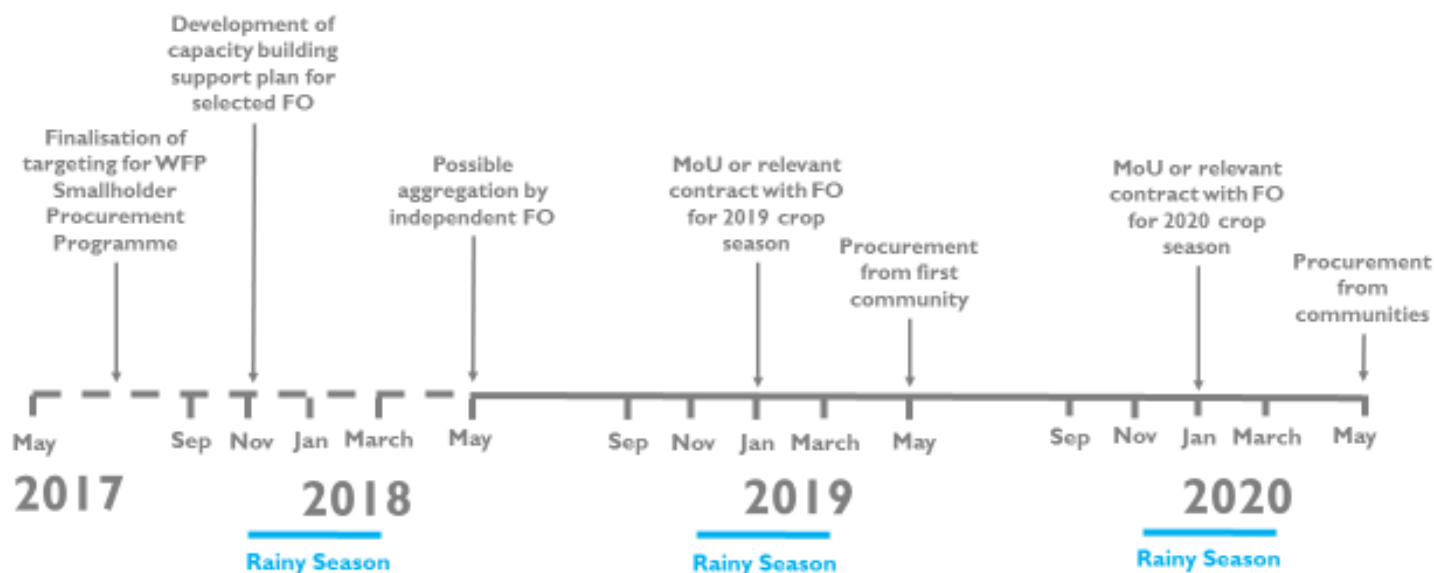
**Figure 8: Preparation and implementation of insurance activities**



## . Smallholder Procurement

The purchase of small grains from R4 target farmers by the WFP P4P programme is not planned to happen before the end of the second rainy season within the SDC funding framework (May 2019). This would be a consequence of the fact that 1) farmers will not likely be in a position to market small grains in reasonable amounts before asset creation interventions will have taken place and; 2) time will be needed for the P4P programme to define and formalize the institutional arrangements needed. However, while P4P's involvement will happen at a later stage, intermediate aggregators, such as MFC, will be able to start working in the target areas, focusing on commodities that should be already available at community level, such as vegetables. MFC will have been involved in carrying out the training packages for communities on VSLs and market linkages since January 2018.

**Figure 9: Preparation and implementation of Smallholder Procurement activities**



### e. Project Scale up.

Taking advantage of the lessons learned from Malawi and Zambia, the R4 programme in Zimbabwe is aiming to reach ambitious targets for the first implementation cycle (2017-2021). Throughout the four years of implementation, R4 will train 10,000 households in VSL schemes, and link them with off-takers, such as the Masvingo Food Commodities (MFC), as well as with the seed production company Zimbabwe Super Seeds (ZSS) (see section 3a for more information on partners). Since asset creation and insurance coverage will only start in the second year of the SDC funding framework, targets will be reduced for these two components, reaching 6,000 households by the 2020/2021 rainy season. Every year, the FFA/Insurance components will benefit the participants that were targeted by the VSL/Market Training component in the previous year, with the latter paving the ground for the full implementation of FFA and insurance.

Besides these figures, a bigger number of farmers might be reached through other R4 activities. This will be a consequence of the fact that such activities will be open to a broader number of farmers besides the R4 target groups, which is based on the target group of FFA participants. Better off farmers in R4-targeted communities will be able to purchase insurance fully in cash from the second year of implementation in that specific community. According to experience in other R4 countries, cash paying farmers might allow to reach 5-10% more farmers with insurance in year 3 and 4. In addition, the improved linkages that R4 will establish with off-takers (both MFC and P4P) as well as with ZSS should enable for the whole community to benefit. As a result,

it is extremely likely that the programme can reach beyond the initial set of target beneficiaries, although it is currently too difficult to provide specific estimates, as we cannot rely on similar examples in other countries.

**Figure 10: Participants covered with R4 programme**

	VSL and Market Trainings	FFA, Insurance Subsidies	Cash Paying Insurance	Improved Market Access
Year 1 2017 –2018	500	-	-	+++
Year 2 2018 - 2019	2,000	500	-	+++
Year 3 2019 –2020	6,000	2,000	5-10%	+++
Year 4 2020 –2021	10,000	6,000	5 -10% more	+++

Finally, it needs to be highlighted that, since the R4 approach will be covering communities for three years with the full package of activities, additional resources will need to be raised to ensure that communities targeted in year 3 and 4 will be covered for one and two more years respectively. Against this background, we can say that in the year after the SDC funding will be exhausted (2021-2022), 10,000 participants should be reached by all the R4 components.



### 3. Partnerships

#### a. Cooperating partners for implementation

The following are main co-operating partnerships which are foreseen for R4 Zimbabwe.

##### **Asset creation (FFA) (National/Local partners):**

As mentioned in the FFA timeline section, selection of Cooperating Partners will follow the current well established process, with some changes to accommodate the new multi-year approach of interventions. Cooperating partners are expected to be selected by May 2018, from a broad representation of national and international NGOs at Zimbabwe level.

##### **VSL, agricultural credit and insurance training**

SNV (Netherlands Development Organisation) have been identified as partner for this role, as they have existing modules for savings and credit, and have an interest in developing training modules for insurance. For insurance, R4 training materials from other countries will be adapted to Zimbabwe and the selected insurer will be involved (see below). SNV have extensive experience in delivery of training and capacity building, including delivery to ground level. Selected local trusted partners could also be involved in local delivery, reporting to SNV.

As the project develops into rainfed farming areas, the types of training and intervention will change, including specifically linking to small grains, offtakers, value chains linkages including access to credit for inputs. Strategic planning of these interventions

##### **Insurance company**

As there are two insurance companies with some knowledge of index insurance, a procurement procedure will be required in order to select the partner company. The two companies are Zimnat and Old Mutual. The Technical and Financial evaluation will be divided into two parts:

- Index design services
- Insurance policy issuance and distribution

It is intended that the Index Design activity will be carried out on a fee basis. However, the insurer will provide the **policy issuance and distribution function** within the normal margins for commercial insurance operations. The insurer will be expected to contribute to the insurance training function in the field, and become involved with the awareness raising, design and later in arranging any payouts triggered by the insurance.

R4 will also agree on reinsurance strategy with the appointed insurer. Some involvement with the reinsurance process is necessary in order to understand the overall pricing of the product quoted by the insurer.

##### **Index design support partner**

Given that the design of the weather index product is a specialist task, and because R4 is moving into a higher risk area (and involving more drought resistant crops) not currently part of the two insurers' portfolio, it is considered important that some external support is provided to the index design process. Further, there is a major fund of knowledge which has been built up in the four R4 countries, where IRI have acted as sole index designer. IRI will therefore provide an "advisory and skills transfer" support to the insurance company, but at a lower level of involvement than in other R4 countries.

### **Aggregator/Offtaker (Masvingo Food Commodities) and seed producer (Zimbabwe Super Seeds)**

MFC will be involved as an offtaker, but R4 will seek to establish a formal arrangement with MFC to link them commercially to the R4 communities, both for the irrigation/nutrition gardens, and for the rainfed areas. The objective will be to base the offtake arrangements proactively for the crops needed by MFC and support them in terms of setting up the arrangements, although the link is proposed to be a commercial one and not financed by R4. In parallel, Zimbabwe Super Seeds (ZSS, a sister organisation of MFC) can play a role in supplying improved seeds needed by R4 participants<sup>5</sup>.

Within the arrangements with MFC, it is possible that provision of seeds on credit, and possibly inputs such as fertiliser, can be developed over time, encouraging a bank or MFI to act as the source of credit to R4 farmers. This linkage is very important opportunity for moving subsistence farmers onto a more commercial basis, by providing access to market and setting up financial literacy, linked to support of appropriate farming practices.

Discussions with MFC are only at a first stage, with considerable interest shown by them. Several additional elements need to be put in place, including the role of Agritex in implementing the extension support to allow the resilience building farming practices to be implemented.

### **Government partners**

WFP has traditionally strong linkages with Governments in the countries where it operates, and Zimbabwe is no exception. The R4 programme will take advantage of such excellent relationships both at the local and national level. For ward selection, WFP will work closely with the District Administration (DA) to ensure that R4's objectives are in line with the DA's plans. FFA activities will be carried out by CPs, in close collaboration with Agritex. As seen in the above section Agritex will also be key in expanding appropriate farming techniques (e.g. conservation agriculture), as well as in facilitating MFC and ZSS penetration in target areas. Local agents from the Ministry of Environment will also have to approve and oversee WFP's asset creation projects.

At national level, WFP will ensure high level coordination with the Ministry of Agriculture and the Insurance and Pension Commission, on matters related to rural development and insurance regulation. Most importantly, in terms of the long-term sustainability of the approach, collaboration is ongoing with the Ministry of Public Service, Labour and Social Welfare, on the support in setting up a social protection system in country. In relation to this, a National Social Protection Policy Framework for Zimbabwe has been drafted in June 2015, its approval pending, which envisions to provide social assistance in the short term to 500,000 households -reaching eventually 900,000 households in the long run- as well as increasing resilience to shocks of poor and vulnerable households through interventions such as providing micro-finance, micro-credit, productive public works programmes and skills training<sup>6</sup>.

### **FAO**

Collaboration at national and local level will be sought with FAO to create synergies in the respective programmes in the target areas of intervention. In Zimbabwe, FAO and WFP have an established track record of successful collaboration. The latest example is represented by the provision of improved seeds by FAO to FFA-targeted communities, as part of the El Niño response efforts.

---

<sup>5</sup> It is not anticipated that R4 farmers would be involved in large numbers in seed multiplication for ZSS, other than arrangements negotiated directly by ZSS and the farmer. The benefit for R4 is the supply of appropriate seeds, and the integrated linkage with MFC.

<sup>6</sup> National Social Protection Policy Framework for Zimbabwe, draft, June 2015.

## b. Coordination structures

As in all other countries where R4 is implemented, WFP will be the coordinating and managing entity for all the activities implemented on the ground, also being responsible for the overall strategic direction of the programme, as well as for the monitoring, evaluation and learning functions. All these functions will be carried out by the WFP Zimbabwe CO, with support from HQ, focusing in particular on monitoring-related issues, which need to be harmonized across R4 implementation countries in the Southern Africa region. Besides HQ support, WFP will take advantage of strategic support provided by a Political and Strategy Committee at national level. All partners involved in implementation will also be grouped in a Technical Committee that will regularly meet to discuss challenges and opportunities encountered at field level. Technical institutions (such as Technoserve) might also join the forum to provide external feedback and suggestions on programme improvements.

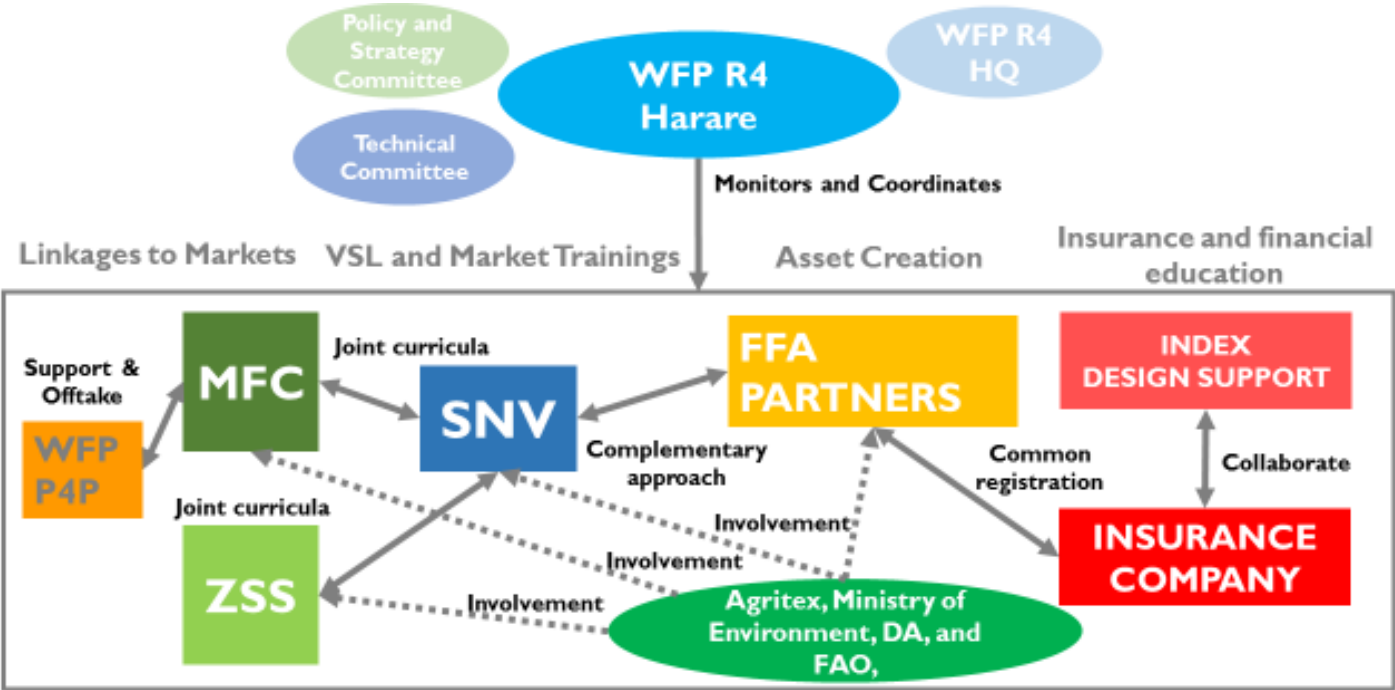
At field level, WFP will be bound with different types of bilateral contractual obligations with different partners, such as Field Level Agreements for direct implementation (FLAs – for FFA partners and SNV), Memorandum of Understanding, in case of partnerships not involving provision of funds from WFP (MoUs, with MFC and ZSS), and Service Contracts, in case of purely commercial transactions (Insurance Companies).

Besides WFP's coordination and monitoring role, partners on the ground will need to work closely for the implementation of the R4 integrated activities to be successful. SNV, who will be in charge of carrying out VSL and Market Linkage Trainings, will have to collaborate with MFC and ZSS to define an effective curricula and unified messaging for community training. As an intermediate offtaker, MFC will also have to establish a formal contractual arrangement and coordinate with WFP's P4P programme, in order to facilitate the purchase of small grains for WFP.

Asset creation and insurance registration are strictly interlinked since farmers will mainly access insurance coverage through their work in asset creation. As a result, it is essential that insurance companies and CP(s) carrying out FFA establish a common registration and tracking system. Whether insurance companies will support CPs in registration, or whether CPs will carry out registration on behalf of insurance companies still needs to be defined, but in case of the latter, it would also be crucial to define an effective way of collecting and transferring cash contributions for insurance premiums from farmers, to CPs, to insurance companies. Since FFA and VSL/Market Trainings are also connected, coordination will be needed between SNV and the CP(s) carrying out FFA activities, to ensure that the asset created are instrumental to the value chain and savings curricula.

Other fundamental partners that will be part of the structure are Agritex and Ministry of Environment staff at local level. The former will be involved in the facilitation and provision of trainings, the supervision of assets and the provision of specific guidance on agricultural techniques. The latter will oversee the environmental compliance of assets created. Both of them, together with the DA, will contribute to area selection and coordination. Finally, FAO might provide additional support on ad-hoc agricultural activities. The following diagram summarizes the coordination linkages.

Figure 11: Diagram on management/coordination structures



## 4. Monitoring and Evaluation

### a. Current monitoring and evaluation processes at CO level

An overview of the current monitoring and evaluation practices at CO level is provided, defining which are WFP's monitoring and evaluation tools. Remarks on the specific characteristics of R4 monitoring system are provided in the following section. Three basic tools guide the overall Monitoring, Evaluation and Learning (MEL) system of WFP projects:

The **Theory of Change (TOC)** allows the project team to translate theories about what needs to change and why into a 'causal pathway'. The TOC serves as a basis for designing the Logical Framework Matrix (Logframe), by identifying the short and long-term outcomes and outlining the assumptions made at design stage.

The **MEL Logframe** is a project management tool that connects expected results (in terms of both impact and outcome) to practical indicators, specifying measurement unit, frequency of collection, source methodology and responsibility. The Logframe is a key instrument to create outcome and impact assessment surveys and organize data collection.

The **MEL calendar** outlines what to perform when at the output, outcome and impact level, the three different levels of effectiveness for an operation.

- **Outputs:** Reporting on the outputs is the task of the partner who has delivered them. Reporting on outputs by Cooperating Partners will take place on a quarterly basis using a standard dashboard. A completed dashboard is sent by partners prior to quarterly meetings of the Technical Committee which take place at the sub-office with the aim to discuss potential issues and verify data. Every month, the coordinator will send monthly update to the Global team.
- **Outcomes:** The outcome monitoring (OM) is a crucial component of the monitoring and evaluation strategy, as it helps to understand if the intervention is having the desired effects on the target group, while allowing for adjustments and improvements while the project is still running. By monitoring outcomes, we mean measuring the short to medium-terms changes on the participants that can be attributed to the intervention. Besides measuring the achievement of outcomes, this exercise also looks at "attribution" by understanding if the project's outputs are leading to the desired outcomes, and what are the pathways. The OM strategy will involve two main components, a baseline carried out before the start of the new year of operations and an end line carried out at the end of the year of operations. The OM is based on the outcomes identified in the Log frame, hence the baseline and end line questionnaire is built using those indicators, and surveying a panel of participants and a control group.
- **Impacts:** So far, the methodology in Senegal has been a difference-in-differences approach, but other methodologies could be applied (e.g. randomized control trials). The first baseline data collection should be performed (based on the indicators identified in the MEL Logframe) before the start of the activities, so that it can be used as a reference along the whole duration of the project. Subsequent data collection should be performed depending on the indicators once every year (at the same time as the baseline). When expanding to different areas, baseline data collections are conducted before the start of the activities for each new region.

Further spot assessments and evaluations can be planned, such as process evaluations or thematic evaluations. Process evaluations are typically carried out by an external consultant to evaluate specific aspects of the project in terms of results, process, and management. The consultant will provide potential solutions to improve the results, as well as increase efficiency and effectiveness of the team.



## Post Distribution Monitoring and Satisfaction surveys

There are at least two important assumptions underlying the causal path that leads from the delivery of outputs to expected changes in the target population:

- The first, is that the targeted population (such as individuals, households or institutions) is the one that receives the outputs. Access is determined by the design of the intervention, i.e. what are the mechanisms to deliver the outputs and often by the process to design these mechanisms;
- The second is whether the targeted population actually uses the products and services delivered in the expected way.

A food or cash transfer is often made with the implicit assumption that people will eat the food or will use the money to buy food of the right quality and in sufficient quantity. However, in the real world people have a range of different objectives and circumstances in which they live. Thus, depending also who controls the resource in the household, they may decide to sell the food and/or use the money to purchase something other than food.

The same may occur when assets are built, or when financial services are delivered. For instance, upgrading an irrigation system assumes that farmers will be able to exploit improved water control to increase their crop production. However, a farmer without resources may not be in a position to intensify production and may actually decide to rent out his/her plot to a better off farmer.

Financial institutions assume that clients will invest the money they have on loan rather than using it for consumption. However, as farmers may have more pressing needs, they may divert the loan to purchasing food or paying for medical expenditures, thus reducing the likelihood of repaying that loan and risking to be trapped in a cycle of indebtedness.

Assessing whether the targeted people access the goods and services delivered and whether they use them in the expected way is thus crucial to understand whether the intervention is going in the right direction to achieve the long-term outcomes. This information can directly feed into the design of services and processes for delivering these services. A light questionnaire should be developed as follows, based on existing WFP's Post Distribution Monitoring (PDM) tools:

- Access: a number of indicators allowing to describe the profile of households and detect those households that are food insecure must be defined. In Senegal, these indicators typically include human assets (e.g. the education level of the household head, the number of adults in the household) and physical assets (e.g. size of land cultivated, number of draught animals, family size);
- Use: a few questions on how participants are using the services, avoiding lead questions that may be biasing their perceptions about the appropriateness of the answer. Questions on the services would include food/cash transfers, assets, and financial services.

Another element that should feed into the design of services is the opinion of participants or clients about the quality of the services. Thus, 'satisfaction' about how the services are conceived and delivered should complement 'access' and 'use' and be assessed simultaneously.

## b. R4-specific set up

The following guidelines have been developed for R4's MEL activities in Zimbabwe, which will also be relevant for the Malawi and Zambia contexts. The key objective of such guidelines is to have a lean system that provides regular info for decision making, that is feeding into the regular M&E system (and indeed contribute WFP's ability to measure progress towards resilience building), and that is as lean as possible and not reliant on external evaluations.

- The MEL systems will be kept “internal”, with no inputs from external consultants, and will involve the work of the M&E unit at CO level, as well support from the Vulnerability, Analysis and Mapping units at HQ and CO level.
- Baseline will be collected in year one.
- Data collection will be carried out at least once a year. Twice a year would be preferred to capture seasonally-sensitive indicators.
- PDM tool will be carried out once a year to capture issues of access, use and satisfaction. PDM and outcome monitoring can/should be brought together whenever possible.
- It is recommended to use a panel sample: sample size should be big enough to be statistically representative and include a control group;
- The use of mobile MEL technology such as m-VAM is encouraged, to reduce costs.

## 5. Risks and Exit strategy

### a. Risk Assessment

The implementation of R4, might face some risks (e.g. environmental, political, financial, organizational, etc...). The below table provides an overview of the possible risks, their level, and the mitigation strategies that could be put in place. Overall, even after the second assessment the risks for implementation seem to be low to medium, and WFP has already accumulated considerable experience in risk mitigation in these areas.

**Table 3: Risk Assessment matrix**

	Component	Risks	Indicator	Mitigation measures
<b>Component-Specific Risks</b>	<b>FFA to access insurance coverage</b>	<ul style="list-style-type: none"> <li>➤ Environmental risks in the implementation of FFA assets<sup>7</sup>.</li> <li>➤ Selection of adequate work activities for male and female participants<sup>8</sup>.</li> <li>➤ Adequate targeting of food insecure participants.</li> </ul>	<b>LOW</b>	<ul style="list-style-type: none"> <li>✓ FFA soil and water conservation activities have usually no environmental risks. For weirs and dams, environmental impact assessments will be followed as per construction manual.</li> <li>✓ Work activities will follow gender differences, as per WFP guidance and practices.</li> <li>✓ Targeting will be based on CBPPs, ensuring adequate selection of participants.</li> </ul>
	<b>Savings</b>	<ul style="list-style-type: none"> <li>➤ Default for VSLs</li> </ul>	<b>LOW</b>	<ul style="list-style-type: none"> <li>✓ Experience shows that risk of default for VSLs is very low, due to strong community/group ownership and overseeing.</li> <li>✓ Financial education efforts will be targeted to minimize such risk.</li> </ul>
	<b>Credit</b>	<ul style="list-style-type: none"> <li>➤ Default for farmers linked to formal credit facilities.</li> <li>➤ Higher level of drought frequency in Zimbabwe.</li> </ul>	<b>MEDIUM</b>	<ul style="list-style-type: none"> <li>✓ Integrated approach with insurance and asset creation geared towards safeguarding farmers from the risk of default.</li> <li>✓ Possible need to set up a contingency fund.</li> <li>✓ Linkage with formal credit facilities possibly phased in after the first year of implementation.</li> </ul>
	<b>Insurance</b>	<ul style="list-style-type: none"> <li>➤ WII not capturing major drought events.</li> <li>➤ Mismatch between farmer expectations and index result.</li> <li>➤ Differences in WII payouts across villages with similar weather/topography conditions</li> </ul>	<b>MEDIUM</b>	<ul style="list-style-type: none"> <li>✓ Using experience accumulated in other R4 countries to fine tune index or develop a different approach.</li> <li>✓ Considerable financial education efforts to keep farmer expectations realistic.</li> <li>✓ Set up of a complementary basis risk fund.</li> </ul>

<sup>7</sup> Environmental risks refer to all those unintended consequences that could happen due to asset construction/rehabilitation. Examples include the flooding of catchment area after the construction of a dam, covering previously populated/farmed area, or the reduction of water flow downstream following soil and water conservation activities. However, the scale of the assets built/rehabilitated and the thorough consultations with communities at planning stage minimize such risks.

<sup>8</sup> One of WFP's (and implementing partners') priority is to ensure that women, and especially pregnant and lactating ones, are not engaged in physically demanding labour for FFA activities.

Overall Programme Implementation Risks	➤ Impossible to finalise contractual set-up with identified partners	MEDIUM	<ul style="list-style-type: none"> <li>✓ Thanks to in-depth assessments, there is a thorough understanding of the current development landscape in Zimbabwe, and it could be possible to find alternatives in due time.</li> <li>✓ Due to the sequencing of activities, and the fact that FFA and insurance will be carried out only from 2018, this would allow for considerable time to look for new partners. The most critical partnership to be secured at the initial stage is for the CP carrying out VSL trainings.</li> </ul>
	➤ Lack of funds to carry out activities not directly funded by SDC (large scale FFA and P4P activities).	LOW	<ul style="list-style-type: none"> <li>✓ Extensive fundraising efforts have started even at Feasibility Assessment stage, with WFP already securing guarantees for multi-year funding for FFA.</li> <li>✓ Attractiveness of integrated approach should raise the interest of donors in funding as well smallholder procurement activities.</li> <li>✓ Increased policy attention on integrated approaches to solve food security challenges both inside and outside WFP.</li> </ul>
	➤ Existing procurement procedures hindering timely finalisation of contracts	LOW	<ul style="list-style-type: none"> <li>✓ Extensive experience in dealing with such issues has helped the team to highlight the fastest and most sensible route to take.</li> <li>✓ In case of an impasse, there could be the possibility to have procurement procedures to be waived, in view of urgent programmatic needs.</li> </ul>

## b. Exit Strategy

An objective of the programme is that a very high degree of self-sufficiency is achieved by the end of the programme period. This is necessary even if there is a further phasing of the programme, so that any focus could then be on expansion of scale, and reduction of existing project areas to “maintenance” inputs from the R4 programme team, or possibly even total withdrawal.

Such an objective needs three main pillars:

- 1. Phasing down of premium subsidy through asset creation.** This will be achieved by steady and pre-planned advances in the percentage of premium contributed by farmers, in line with reduction of the percentage of IFA contributed premium.
- 2. Increased productivity and profitability of participants.** A central tenet of the programme is that there is an economic advantage to farmers, to increase and diversify their income through their participation. This will be achieved through the focus on introducing a viable market for crops, and on appropriate crops, technology and extension support.
- 3. Capacity building.** It is essential that participants, farmer organisations, savings structures embedded in the project have built the capacity for self-management, again based on clear economic advantage to do so. Secondly, external stakeholders who get involved, for example offtakers such as Masvingo Food

Commodities, or credit providers, have an advantage to remain in the initial communities and to expand their activities.

4. **Mainstreaming into the nascent government Safety Net programme.** WFP will work with the Government, in line with DEV 200945 and the CSP document, to support in the establishment of a Social Protection Programme. Within such an effort, R4 could become part of a shock-responsive safety net system, and the Government might be able to take over WFP's role in terms of support of the insurance and asset creation components in the long run. Within Zimbabwe's Country Strategic Programme (2017-2021), R4 has already been inserted in the Strategic Results linked to the creation of social protection systems, hinting at a possible alignment of R4 to the nascent safety net programme.