

Rural Resilience Initiative (R4)

#Micro-Insurance #Climate Information #Digital Marketing



ZAMBIA | 2014-present

Smallholder farmers in Zambia face several climate-related risks, including recurring droughts, erratic rainfall, seasonal floods, rising temperatures, pests, and soil erosion. These challenges disrupt farming activities, reduce crop yields, and threaten food security.

In response to this, the R4 Initiative aims to increase the resilience of Zambian smallholder farmers through a combination of four risk management strategies, namely:

1. Disaster risk reduction and safety nets;
2. Risk transfer (insurance);
3. Prudent risk taking (credit);
4. Risk reserves (savings).

The project creates an integrated smallholder resilience-building program by:

- employing diversified agricultural activities such as conservation agriculture and small livestock management;
- promoting weather-based index insurance;
- expanding the use of micro-banking;
- facilitating access to agriculture-based finance;
- providing climate services information;
- promoting postharvest management;
- using ICT marketing through the MAANO APP;
- establishing linkages to viable markets.

