



CASE STUDY

Rural Resilience Initiative (R4)



"Outstanding!"

*- David Satterthwaite, Global Manager,
Rural Resilience Initiative*

Client Profile

Oxfam America is an international relief and development organization that creates lasting solutions to poverty, hunger, and injustice. Together with individuals and local groups in more than 90 countries, Oxfam saves lives, helps people overcome poverty, and fight social injustice.

The Project

Oxfam America engaged Fox Management Consulting (Fox MC) to develop a five year global business plan that Oxfam and the World Food Programme will pitch to potential donors of the Rural Resilience Initiative (R4). R4 seeks to empower the most vulnerable farmers to graduate from food-insecurity and build resilience through a community oriented, risk management focused, and market-based approach. R4 will strengthen the food and income security of farmers through a combination of improved resource management (risk reduction), insurance (risk transfer), micro-credit (prudent risk taking) and savings (risk reserves).

Recommendations

Fox MC found that with the global business plan R4 will achieve long-term impacts well beyond the initial program by building a sustainable commercial market for risk management products and providing governments an affordable and comprehensive framework to support rural resilience. Fox MC recommended:

- Integrating insurance, credit, savings, and training will provide a holistic approach to risk management.
- The insurance product design should be such that it incentivizes desired behavior. There is a possibility of developing a novel insurance product that combines typical indemnity insurance with index based insurance.
- Building right global and local partnerships is critical.
- Implementation should be measured, and R4 should evolve based on experience on the ground.

Results

Oxfam utilized the team's research and reports to develop the R4 program for Senegal. It was helpful in proposal development and continues to inform Oxfam's efforts to expand this program to other countries.