**ANNEX B**

**Collective practices of risk management**

(\*Adapted from FAO. 2014.  *Good practices template*. [www.fao.org/3/a-as547e.pdf](http://www.fao.org/3/a-as547e.pdf))

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| **Element** | | **Guiding questions** |
| ***ABOUT THE SUBMISSION*** | | |
| **Title** | | What is the name that best describes the practice? |
| **Author(s)** | | Who wrote the practice document? |
| **Publication date** | | When (month and year) was the practice documented/published (if this is the case)? |
| **Publisher** | | What is the name of FAO’s technical unit or Decentralised office, or other organisation that is submitting the practice? |
| ***RELEVANCE OF THE RURAL ORGANISATION*** *(tick yes or no)* | | |
| Yes | No | The practice refer to one type of Rural Organisation listed in the rationale (microinsurance or microfinance organisations, producers’, traders’ and processors’ organisations, informal groups) |
| Yes | No | Participation in the RO is based on membership. This can be formal (e.g. subscription fee) or informal (members are recognised by others as part of the group) |
| Yes | No | Members meet regularly (to some extent, meetings are not subject to occasional occurrences/shocks, e.g. the death of the family breadwinner) and recognize that the organization pursues one or more common socio-economic goals[[1]](#footnote-1) |
| Yes | No | The RO represents families whose livelihoods depend, to some degree, on agriculture, livestock, fisheries and forestry. |
| **Proceed if you answered yes to all the above** | | |
| ***RELEVANCE OF THE PRACTICE*** *(tick yes or no)* | | |
| Yes | No | The practice address situations of vulnerability, i.e. when, if such practices were not put in place, targeted beneficiaries would not be able to provide for their basic needs (food, health, shelter, basic education), or would seriously incur in risks of destitution |
| Yes | No | The practice aims to address **one or more** of the following aspects.   * Responding to the needs of vulnerable member to manage economic, natural / environmental, health and social / political risks. * Improving food security for rural families. * Contributing to increase incomes of destitute families or replace income of vulnerable families that is lost due to a livelihood shock. * Accessing essential social services such as healthcare and education |
| ***DESCRIPTION OF THE PRACTICE*** | | |
| **Type of organisation**  (max 50 words) | | What is the type of the organisation? Choose one of the following and provide its name.   * Microinsurance organisation * Microfinance organisation * Producers’/traders’/processors’ organisation/cooperative * Informal group   Describe how the ROs operate in one of these productive sectors: agriculture, livestock, fisheries and forestry. |
| **Members**  (max 50 words) | | How many members are participating in the organisations? Are they homogeneous / heterogeneous in terms of livelihoods, occupation, social status, education? Describe how their livelihoods are connected to productive sectors. How is membership granted (open or restricted, free or subscription fee)? |
| **Location / geographical coverage**  (max 50 words) | | What is the geographical range where the practice has been used? Please specify when possible, the country, region, province, district, town and village. If possible, add a map to show where the practice was implemented. |
| **Risks / threats / vulnerability**  (max 100 words) | | What are the risks/threats to be addressed (economic, natural/environmental, health, social/political) or why members of the organisations can be considered vulnerable? Who are the most penalised within the organisations? What is the impact of risks on their livelihoods (before and after the risk occurs)? Pay particular attention to gender differences. |
| **Policy context**  (max 100 words) | | What is the policy context for the sector/services in which the practice operates? Is the practice facilitated/penalised by the policy context? Or is it independent from it? |
| **Benefits**  (max 200 words) | | What are the benefits provided to members through the practice? Refer to the following.   * Cash: loans and microcredit (at lower prices or more favourable conditions, e.g. collective purchases; provide relief in cases of destitution and encourage investments in agriculture, particularly those presenting higher risks and returns) * Inputs, assets and natural resources (protect agricultural activities in cases of shocks and promote better and stable livelihoods) * Infrastructures (e.g. storage facilities, warehouse receipt systems) * Access to microinsurance schemes * Essential social services (e.g. healthcare, primary education, basic training, temporary employment) |
| **Beneficiaries and mechanisms**  (max 300 words) | | Who is entitled to the benefit and in what situation? Who decides on: who gets it, when, quantity (if commensurable)? What are the procedures for delivering the benefit? |
| **Impact**  (max 300 words) | | What has been the impact (positive or negative) of this practice on the beneficiaries? Refer to one or more of the following:   * Resilience, risk reduction, risk management and risk coping * Food security * Increased production to attain subsistence and cover expenses for essential services * Stable/increased incomes to attain subsistence and cover expenses for essential services * Direct access to essential services * Other that you might consider relevant   Explain how the impact may differ between men and women. |
| **History of the practice**  (max 300 words) | | Who started it and what resources where needed? Describe significant positive and negative events that occurred during the period of implementation. Describe if and how the practice has changed since its beginning, and who or what organisations was responsible to make this change happen. |
| **Success Factors**  (max 200 words) | | In what way has the practice contributed to an improvement in the livelihoods of men and women? What are the conditions (institutional, economic, social, and environmental) that need to be in place for the practice to be successfully replicated? Keep into account Internal factors, alliances and networks, and external factors. |
| **Constraints**  (max 200 words) | | What are the challenges encountered by the RO in applying the practice? How have they been addressed? |
| **Lessons learned**  (max 200 words) | | What are other key messages and lessons learned to take away from the practice experience for men as much as for women? Problème rencontré et situation de départ |
| **Conclusion**  (max 200 words) | | Conclude explaining the usefulness of the practice. When possible, use anecdotal evidence such as a testimony of a beneficiary showing the benefit of the practice. |
| ***METADATA*** | | |
| **Contact details** | | What is the address of the people or the project to contact if you want more information on the practice? |
| **URL of the practice** | | Where can one find the practice on the Internet (if present)? |
| **Related Web site(s)** | | What are the Web sites of the projects under which the practice was identified and reproduced (if any)? |
| **Related resources that have been developed** | | What training manuals, guidelines, technical fact sheets, posters, pictures, video and audio documents, and/or Web sites have been created and developed as a result of identifying the practice? (Please attach any relevant documentation) |
| **Methods of documentation** | | How was the information collected? It might be desk-based resources, field work observation/report, participatory methodology with the rural organisation, etc. |
| ***ASSESSMENT OF THE PRACTICE***  *(Remember to include internal and external constraints)* | | |
| **Effectiveness**  (max 100 words) | | Explain how the practice achieves its objectives in relation to the needs of beneficiaries and to protect them from the risks they are subject to. |
| **Efficiency**  (max 100 words) | | Explain how the practice is commensurate to available resources and skills. |
| **Technical feasibility**  (max 100 words) | | Explain how the practice is easy to learn and implement. |
| **Sustainability**  (max 200 words) | | Is the practice institutionally, socially, economically and/or environmentally sustainable? Please describe. If not, what are the elements that need to be put into place? If applicable, indicate the total costs incurred for the implementation of the practice. As much as possible, provide also some cost/efficiency indications: What are the institutional, social, economic and/or environmental benefits compared to total costs? |
| **Replicability and/or up-scaling**  (max 200 words) | | In your view, what are the possibilities of extending the practice more widely? If you were giving advice to men and women of another geographic area, what are the conditions that should be met to ensure that the practice is replicated and adapted to the new context? The aim is to go further than the section "success factors" in specifying the requirements for replication of the practice on a larger scale (national, regional, international). |
| **Equitability/participation**  (max 200 words) | | Explain how the practice is sensitive to principles of inclusion and equitability. Consider the following aspects Do all members participate and influence the process and decision-making (particularly regarding the inclusion of weaker groups such as women and youth in terms of inclusion, role and possibly leadership)? How is membership, formal or informal, granted (what are the discriminant factors)? Who are the leaders, how are they chosen, and are sub-groups represented by leader? |
| **Gender sensitiveness**  (max 100 words) | | Explain how the practice considers women’s and men’s different risks, needs and opportunities. |

1. This excludes informal safety nets purely based on family, friends, or kin relations and operating on occasional basis. [↑](#footnote-ref-1)