

List of R4 Partners

Our Local/National Partners in Ethiopia

- **Africa Insurance Company:** Private insurer in Ethiopia operating in the Tigray, Amhara, and Oromiya regions.
- **Dedebit Credit and Savings Institution (DECIS):** Second-largest microfinance institution (MFI) in Ethiopia with nearly a full comprehensive coverage of Tigray. Named by Forbes magazine as one of the top 50 MFIs in the world.
- **Ethiopian farmers' cooperative:** Primary organizing body for farmers in the community.
- **Ethiopian National Meteorological Agency (NMA):** Agency offering technical support in weather and climate data analysis.
- **Institute for Sustainable Development (ISD):** Research organization dedicated to sustainable farming practices.
- **Mekelle University:** Member of the National agricultural research System providing agronomic expertise and research.
- **Nyala Insurance Share Company:** Private insurer in Ethiopia with a strong track record in agricultural insurance.
- **Organization for Rehabilitation and Development in Amhara (ORDA):** Established in 1984 with a focus on natural resource management, food security and agricultural development in Amhara.
- **Relief Society of Tigray (REST):** Local project manager for Harlta, responsible for operating the productive Safety Net program (PSNP) in six districts of Tigray and overseeing all regional coordination. established in 1978. Working with oxfam since 1984 on development issues. Largest nongovernmental organization in Ethiopia (and one of the largest in Africa).
- **Tigray Regional Food Security Coordination Office:** Office with oversight of the PSNP in the pilot area.
- **Tigray Cooperative Promotion office:** Office responsible for helping organize farmers at the village level.

Our Local/National Partners in Senegal

- **Agence Nationale de Conseil Agricole et Rural (ANCAR) - National Agency for Rural and Agricultural Assistance.** Technical agency affiliated with the Ministry of Agriculture. In Koussanar, it is responsible for leading community awareness and mobilization activities, and providing seeds as well as technical advice to farmers. Like PAPIL and INP (listed below), ANCAR is a key partner for the risk reduction component.
- **Agence Nationale pour l'Aviation Civile et de la Météorologie (ANACIM) - National Meteorological and Civil Aviation agency.** Will help with the design of insurance products by providing historical and current climate data, and installing and maintaining weather stations.
- **Centre d'Appui au Développement Local (CADL) – Support Center for Local Development.** A body of the Ministry of Regional Development and of local government, it is responsible for coordinating rural development projects in each rural community. Chairs the R4 local Technical

Committee in Koussanar, and is responsible for the coordination between the various local partners and for the overall coordination of all R4 components on the ground.

- **Union des Institutions Mutualiste d'Epargne et de Credit (U-IMCEC).** A microfinance institution with an important national coverage, including in the Tambacounda and Kolda regions. In Koussanar, it will be the implementation partner for the risk taking (credit) component.
- **Compagnie Nationale d'Assurance Agricole du Senegal (CNAAS) - National Agricultural Insurance Company of Senegal.** Senegal's only agricultural insurance company (public-private company founded in 2008 by the government). It will be the insurance provider for the products offered under the risk transfer component.
- **Institut National de Pédologie (INP) - National Institute for Pedology.** Technical agency affiliated with the Ministry of Agriculture, in charge of soil conservation and restoration projects, including building stone bunds and check dams, and composting.
- **La Lumière.** A grass-root Senegalese NGO which provides financial services to low-income rural households. It is the current implementation partner for Oxfam's Saving for Change program in Senegal, and will be the implementation partner for the risk reserves component in Koussanar.
- **Projet d'Appui à la Petite Irrigation Locale (PAPIL) - Project to Support Small Local Irrigation.** Technical agency affiliated with the Ministry of agriculture, in charge of lowland rehabilitation and rice production activities.
- **Planet Guarantee.** Insurance broker specializing in microinsurance for development and poverty reduction. In Koussanar, it will help CNAAS commercialize R4's insurance products by conducting awareness-raising and marketing activities among clients.
- **Regional Research Centre for the Improvement of Drought Adaptation (CERAAS).** Will help with the design of insurance products by helping create the rainfall index (including by contributing to studies on the use of remote sensing tools), and by carrying out crop monitoring.

Our Global Partners

- **Fondation pour les Etudes et la Recherche sur le Développement International (FERDI):** The Foundation for International Development Study and Research was created in 2003 on the initiative of CerDI- the *Centre d'Etudes et de Recherches sur le Développement International (Université d'Auvergne, France)* to support research in the field of international economic development.
- **Goulston & Storrs, and Weil, Gotshal & Manges:** Law firms providing pro bono legal expertise.
- **Index Insurance Innovation Initiative (I4) at University of California, Davis (UCDavis):** Research partnership on index insurance between academia and development organizations, with UC Davis, the Food and Agriculture Organization of the United Nations, International Labour Organization, and the US Agency for International Development.
- **Swiss Re:** Global reinsurer and leader on climate change advocacy with funding and technical expertise.
- **The international Fund for Agricultural Development (IFAD):** a specialized agency of the UN focused on rural poverty reduction, hunger and malnutrition.
- **The International Research Institute for Climate and Society (IRI):** Member of Columbia University's Earth Institute offering research and technical expertise in climate data and weather index design for rural farmers.