The Agence Française de Développement (AFD) is a public entity which finances, supports and expedites transitions toward a more just and sustainable world. As a French public aid platform for development and sustainable development investment, we and our partners create shared solutions, with and for the people of the global South. Active in more than 4,000 projects in the French overseas departments and more than 115 countries, our teams are working on behalf of humankind’s common resources—climate, biodiversity, peace, gender equality, education and health. It’s our way of contributing to the commitment France and the French people have made to achieving the Sustainable Development Goals. For a world in common.
Editorials

“The world is changing, and so is AFD”, by Laurence Tubiana... 2

“A bigger and more effective AFD”, by Rémy Rioux.............. 3

Strategy and impacts

For a world in common
Supporting the major transitions .......... 6-9

From objectives to projects ...................... 10-11

“We’ve seized the importance of the social component of the climate transition”, interview with Thomas Melonio ...... 12-13

The impacts.......................... 14-15

Evaluating and better supporting public policies......................... 16-19

In the field

Private sector
Doing business for sustainable development....................... 20-25

Energy
Manila’s shantytowns step into the light ............ 26-29

Ecological transition and resource management
Threats to biodiversity concern us all ............... 30-41

Young people
Fostering social ties ........ 42-49

Digital technology
Opening up new opportunities.............. 50-57

European Union
Ten years of partnership ....................... 58-67

Adaptation
More resilient to climate change............. 68-75

Gender
Inequalities in the Me Too era............... 76-85

Health
Remedies for health systems................. 86-93

Peace and resilience
Racing against time in the Sahel............... 94-103

The 2019 Panorama in 15 questions
page 104.
“The world is changing, and so is AFD”

By Laurence Tubiana, Chair, AFD Board of Directors

The youth of more than 100 countries hitting the streets to protest the ecological disaster threatening us; an increasing number of scientists speaking out to tell us that inertia and development—as it has been carried out for more than a century—are a dead end... Cities striving toward zero waste, reintroducing biodiversity, or planning to ban polluting cars... Banks wanting a portfolio that's zero-carbon and companies undertaking to be so...

Our world is changing. It has embarked on a race to achieve, while there's still time, forms of development compatible with preservation of biodiversity, drastic reduction in greenhouse gas emissions, and protection of the oceans. This new type of development must also tackle the fight against inequalities, so that the human community has a sense of solidarity and collective responsibility for common goods.

Another thing that's changing is our way of looking at things. Today we understand better how the different limits of the development model interact. The recent reports by the Intergovernmental Panel on Climate Change (IPCC), on the consequences if global warming exceeds 1.5°C, and by the Intergovernmental Platform on Biodiversity and Ecosystem Services (IPBES), show us that the fight against climate change and the protection of biodiversity are inextricably linked. When ecosystems are in good condition, they absorb greenhouse gases; when they deteriorate, especially from the impact of global warming or from our human activities, they discharge them. And as carbon concentrates in the atmosphere, the oceans acidify and become poorer in fauna and flora.

The world is changing, and so is AFD Group. Even though we have gained in knowledge, we still don't know how to resolve all these contradictions and find the ideal path of development and the right trajectories. We must thus discover, innovate, consult, debate, and work in partnership, because no one today has a ready-made solution. For AFD, the challenge is a great one: how to be an organization that keeps learning and that is reflective, innovative, and able to put into question what it's used to doing. All the Group's teams are fully committed to taking up that challenge. ✤
In 2018, the three requisites of effectiveness, inventiveness, and readability guided AFD Group as it continued to renew its forms of action. These are also the watchwords of its 2,650 women and men of conviction who work each day, in 115 countries, to build a world in common. And it’s according to these three conditions that the continued rise in AFD commitments—following the trajectory set by the President of the Republic to make the percentage of France’s GNI dedicated to development policy reach 0.55% in 2022—will conform with the Agenda 2030 and the Paris Agreement. Last year, the Group’s commitments reached 11.4 billion euros, a figure 1 billion higher than that in 2017.

To achieve greater impact, AFD Group is intensifying its partnership approach. This explains our participation in the Sahel Alliance since its launch in 2017; our chairing of IDFC, the club of the 24 largest national and regional development banks; and our smooth cooperation with the European Union, a partnership whose 10th anniversary we are celebrating in the pages of this 2019 PANORAMA. Our determination to act effectively is accompanied by a strong ambition: to become France’s platform of sustainable investment toward the South—a platform active in both directions and one that “keeps learning,” as Laurence Tubiana very rightly emphasizes.

The creative capacity of our Group is also helping it renew its forms of action. Now that it’s bigger, AFD must also become capable of acting quickly and more resourcefully, as well as becoming more innovative in order to meet the expectations of youth, especially in the sectors of entrepreneurship and digital technology. We are also working in new sectors that speed up development, from cultural and creative industries to sports. The captivating interview in this 2019 PANORAMA with the multi-medal winning Paralympic champion Arnaud Assoumani bears witness to this.

Finally, we are continuing to transform our activities to make them more legible to both our beneficiaries and our fellow citizens. Indeed, while around 80% of French people support France’s action for development, the same proportion feel inadequately informed about it. We must continue to develop our internal evaluation culture so that we can set into motion a powerful process of research, transparency, and communication, and contribute to development education. That way we can explain to our fellow citizens how AFD Group helps women and men to fulfill their dreams—as did Gopika Santosh, an Indian metro driver whose moving portrait you’ll find below—and continue to build a world in common.
For a world in common

Innovate, deliver on its commitments, and be accountable for them. It’s under the sign of this three-fold ambition that AFD Group continues to go forward. Its annual commitments now reach 11.4 billion euros; meanwhile, the impact of its programs is evaluated with ever-higher standards.

**€11.4 BN**
toward major transitions ...................... 6

**10 infographics**
for understanding AFD .............................. 10

“We’ve seized the importance of the social component of the climate transition”,
interview with Thomas Melonio ................... 12

**4,000 projects**
supported in 115 countries and territories ...... 14

**Evaluate and better support**
public policies ............................................. 16
ici,
nous investissons
pour un monde
en commun

www.afd.fr
AFD Group is pursuing its objectives toward a fairer world, development compatible with climate demands, and enhanced support to its beneficiaries. Its teams are fully committed, in more than 4,000 projects devoted to common goods: climate, biodiversity, peace, education, as well as health.

Supporting the major transitions

AFD Group’s action is inspired by the conviction that solutions to the challenges of the contemporary world require common commitments. That’s why the Group finances projects that work toward achieving the Sustainable Development Goals (SDGs) and the objective of limiting the rise in the planet’s temperature to 1.5°C, as agreed to in the Paris Agreement on the climate. To do so, France has undertaken to devote 0.55% of GNI to development assistance by 2022. This promise is well under way to becoming reality, as AFD Group committed 11.4 billion euros in 2018 to support the 4,000 projects currently being carried out in 115 countries. This is a record level of activity, up by 1 billion euros compared to 2017.

Working for people

AFD Group’s national and European budget resources have been on the increase since 2015. As a result, it has stronger capacity to intervene via grants in the most difficult contexts and to help the social sectors in the least developed countries. Their main beneficiaries are Africa and the 19 countries identified as priority countries, especially the Sahel countries (see pages 94-103). In 2018, the French Interministerial Committee for International Cooperation and Development (CICID) reaffirmed the priorities of official development assistance: eradication of poverty and implementation of the Sustainable Development Goals. In 2018, 50% of AFD Group’s commitments benefited Africa, which is also the focus of three-quarters of the financial effort of the French government (see page 14).

Reactivity in all contexts

Faced with crisis situations that require faster results, AFD Group is innovating, by reinventing its intervention tools to meet the needs of institutions and people. The “Minka Peace and Resilience” fund, for example, enables it to reduce examination times for projects in the Sahel, the Near and Middle East, and Central Africa. In these contexts, cooperation with the diplomacy and defense sectors is of the essence, as it makes French assistance to local populations all the fuller and more effective. AFD Group is also demonstrating its capacities to act quickly and resourcefully and to examine its strategies critically, by renewing its approach to Overseas France. This is allowing AFD to adopt a more effective strategy in territories in three ocean areas. Its goal: to provide a comprehensive response to trans-border problems and to strengthen the regional integration of Overseas France. In these three oceans—Atlantic, Indian, and Pacific—255 projects were financed in 2018. All seek to improve economic and social development, all the while taking into account the great common issues such as climate change and inequalities.

Opening up to all actors

Getting all actors involved, including businesses, is a key factor in helping to reach the Agenda 2030 objectives. The issue at stake is to propose suitable and innovative tools to help entrepreneurs in emerging and developing countries. Examples are the Digital Africa platform to support innovative African start-ups and enterprises, and the Choose Africa initiative and its solutions for new financing (see pages 20-25).

AFD Group also operates in new strategic sectors, such as cultural and creative industries (see pages 50-57), in collaboration with Institut Français and France Médias Monde. As part of its Sports and Development mandate, AFD is already working with major international federations and key French sports figures on development issues (see pages 44-47).
We do what we say
AFD Group’s commitments and concrete actions

Commitments

100% Paris Agreement

100% Social link

Alignment of IDFC, the club of 24 development banks, with the Paris Agreement

Partnership reflex

Private sector and non-sovereign priority

Development in 3D

Proof

Double the financing for adaptation projects

10,000 businesses supported by 2022 by Choose Africa

In the Fiji Islands, people fight back against climate change

pages 70-73

$345 M in delegated funds from the Global Partnership for Education by 2020

In the Sahel, the battle against time

pages 94-103

€200 M per year allocated to the Minka Fund for fragile or crisis countries

In Mayotte, sports to counter stereotypes

pages 44-47

€200 M per year allocated to the Minka Fund for fragile or crisis countries

With the European Union, 10 years of partnership

page 58-67

In Mozambique, fair food

page 22-23
The fact that the Olympic and Paralympic Games will be held in France in 2024 is stimulating emulation that is helping to strengthen social link, while serving education and development.

**A renewed partner approach**

How can we build innovative programs with these new types of actors so as to heighten impact in the field? How can we adopt procedures to support partners that work on very diverse scales? The Agenda 2030 is leading development agencies and banks to renew their forms of action. For AFD Group, this is a unique opportunity for transforming the traditional vertical approach, which works project by project, into a partnership reflex.

The objective of this new reflex is to increase the impact of projects that are financed or strategies that are developed among several parties. Pooling financial and technical resources produces synergy effects that can work toward a common strategic vision. It’s a win-win situation: the program outcomes are ful-

**€11.4 BN**

in total commitments by AFD Group in 2018

**€1.6 BN**

in projects signed by Proparco
ler for the beneficiaries, the Sustainable Development Goals are better taken into account, and the issues shared in common gain in visibility on the international arena.

**Visible results**

Having decided to set accountability as a goal, AFD Group has set up a demanding project-evaluation program (see pages 18-19). The budget devoted to evaluations was doubled and now reaches 3 million euros annually. The first biennial report on AFD evaluations was published in 2019. It came out at the same time as the Proparco sustainable development report, which analyzes the outcomes and impacts of projects financed in 2018 by this AFD subsidiary dedicated to the private sector. Finally, to improve practices and promote learning between peers, more evaluations are carried out jointly with the government ministries that supervise AFD and certain partners (Ministry for Europe and Foreign Affairs, Treasury Department, European institutions, development bank counterparts, etc.).

**The French development platform**

AFD Group is continuing to transform itself in order to strengthen effectiveness in the field for the projects it finances. In 2020, with its subsidiary Proparco and Expertise France (the French agency for international technical cooperation), AFD Group will form a unique platform in the world of international development cooperation. Thus bolstered, AFD Group will be able to offer its partners a comprehensive, readable, and coherent offer of financial solutions, investments, and expertise to take up the many challenges for which joint response is crucial.

**AFD, a certain idea of development history**

On the eve of its major organizational changes, AFD is looking back on its 75 years of history and telling the story of official development assistance à la française. The book *De la France libre à un monde en commun* (From Free France to a World in Common) invites you to (re)discover the successive forms taken on by AFD before becoming the platform and group that it is today. It’s a collective publication based on archival images, historical research, and personal testimonies. By going back over the path of the women and men who built AFD, the book puts into perspective the transformations underway in comparison to those of the past.
AFD Group Financing: how does it work?

Funds borrowed mostly on markets 2018

- Borrowing on markets: €6.4 BN
- State-allocated budget appropriation: €1.1 BN
- Delegated resources: €0.4 BN
  - including €0.2 BN from the European Union
- Borrowing from the State: €0.5 BN

To what challenges do the projects respond?

Supporting the six transitions

- Demographic and social transition
- Territorial and ecological transition
- Political and civic transition
- Energy transition
- Technological and digital transition
- Economic and financial transition

Supporting implementation of the Paris Agreement

Achieving the Sustainable Development Goals

Our markers 2018

- 50% of activity in Africa
- 50% of commitments with climate co-benefits
- 50% of activity devoted to non-sovereign actors
- 50% of projects for greater gender equality

Continually growing commitments in billions of euros

2015: 8.3
2016: 9.4
2017: 10.4
2018: 11.4
2019*: 14

* Grants to NGOs, Debt Reduction-Development Contracts (C2D), fund delegations from other donors

Diversified financial instruments 2018

- Guarantees and equity participation: €0.6 BN
- Loans to States: €5.1 BN
- Loans to businesses and local communities: €4.4 BN

Our markers 2018

- 50% of activity in Africa
- 50% of commitments with climate co-benefits
- 50% of activity devoted to non-sovereign actors
- 50% of projects for greater gender equality

Continually growing commitments in billions of euros

2015: 8.3
2016: 9.4
2017: 10.4
2018: 11.4
2019*: 14

* Grants to NGOs, Debt Reduction-Development Contracts (C2D), fund delegations from other donors
Financing requests are presented by the local project owners to the AFD local offices. These latter identify the projects and check that they conform with AFD’s intervention strategies. The selection and authorization process is the same for all projects.

How does a project unfold?

1. Project idea
2. Requests to AFD local offices
3. Identification
4. Feasibility study carried out
5. Financing of study (general case)
6. Consulting firms
7. Granting of financial assistance
8. Signing of financing agreement with the beneficiary
9. Call for tenders
10. Signing of contracts
11. Lifting of conditions precedent
12. Project execution
13. Execution monitoring
14. Ex-post evaluation

AFD, a worldwide network
- 2,650 employees
- 17 regional divisions
- 85 local offices

A group with complementarity

And soon...

- Creation of a common fund with Caisse des Dépôts et Consignations
- AFD begins as Chair of IDFC
- Start of cooperation with defense and diplomacy sectors in the Sahel
- Launch of the Pacific Initiative targeting small-island states
- Launch of Choose Africa

A partnership approach

AFD, a worldwide network

Creating synergies

2017
- Creation of a common fund with Caisse des Dépôts et Consignations
- AFD begins as Chair of IDFC
- Start of cooperation with defense and diplomacy sectors in the Sahel

2018
- Launch of the Pacific Initiative targeting small-island states

2019
- Launch of Choose Africa
INTERVIEW

How does research enable AFD Group to better meet its operational objectives?
Research is a long-term project. At AFD, we strive to analyze in as detailed a way as possible the interactions between the major climate issues and the financial and social spheres. Research thus links our various strategic objectives. It also acts as a tool for responding to the requests of our partners. It enables them to evaluate and choose their development trajectories, so that they can deal with the major transitions.

How are the AFD objectives “100% climate” and “100% social link” connected?
These two objectives are connected through the social components of the energy and climate transitions. At AFD, we’ve seized how important this is: as a development platform, we have a role to play in identifying populations vulnerable to climate change and to help those who most lack the means for adapting to it. In fact, that’s what interests our partners: how will people be effective, and what policies will help strengthen social link all the while preserving biodiversity and climate?

How does research support the energy transition?
By studying, for example, the risks related to its financing. For example, one recent study carried out with the American think tank Climate Policy Initiative (CPI), in partnership with the Development Bank of Southern Africa (DBSA), analyzes the impact and economic risks of post-coal transition for the State, public enterprises, private enterprises, public banks, and local authorities in South Africa.

This type of research is of a transformative nature for our partners, which may put their financial model into

RESEARCH
“We’ve seized the importance of the social component of the climate transition”
Research and the promotion of innovation are essential focuses of AFD Group’s action. For Thomas Melonio, Head of the Innovation, Research and Knowledge Department, research must fuel dialog on development models, climate, and inequalities.

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ANALYSIS
Understanding the links between climate and economy
To convince States of the necessity of climate action, AFD is developing the innovative economic modeling tool “GEMMES” (for General Monetary and Multisectoral Macrodynamics for the Ecological Shift). It is one of the rare simulators to include climate-change impact in its forecasts of GDP trends, debt, and greenhouse gas emissions. With it, it is possible to vary different parameters of an environmental nature (temperature trends, carbon-stock capacity in the biosphere, etc.) or of an economic nature (rise in labor productivity, debt-to-GDP ratio, carbon price). The tool especially focuses on carbon price.
Furthermore, the tools and analyses are adapted to the specific characteristics of contexts. They are always designed to meet the needs expressed by our partners, to provide them what they need to build their development model. In South Africa, you don't work the same way as in Côte d'Ivoire. The local approach of this type of study is also a factor that gives credibility to our discussions.

_Credibility also involves transparency and accountability in public policy matters. How does AFD respond to these requirements?_

For AFD, 2019 is the year of the “transparency shock.” The first biennial report on AFD evaluations has just been published, and 100 summaries of evaluations of projects terminated between 2015 and 2018 will be accessible by the end of 2019. We will of course continue publishing broader evaluations devoted to special topics or to geographical areas, such as the recent evaluation on protected areas.

So evaluating is also learning and communicating?

Exactly. It’s essential for AFD to keep learning. As is creating more links among evaluation, learning, and internal communication. We are making efforts to systematize and professionalize learning and capitalization. Knowledge management is being reorganized based on communities of practices, that’s to say groups of staff members who have a common interest in a country or a sector. The aim is to share knowledge among peers. It also makes it possible to adopt a broader approach by project portfolio. Learning in a different way also requires intensifying exchanges with our development ecosystem: NGOs, private actors, etc.

Why is it important to work as partners with local actors such as DBSA in developing countries?

It’s unrealistic to believe we can act alone, without local partners and based on non-local analysis. The research must be rooted in the social and economic reality of the countries studied, and developed to respond to a specific partner. The impact of the research in question depends on this, as does ownership of its results by the local actors. Having local partners join in the work is thus essential for it to be recognized. This local approach is also a guarantee of feasibility: research work cannot be contextualized without access to sometimes confidential data, which only the local partners have available.
Impacts

Group AFD commitments in 2018

Africa
€5.3 BN
46%

Latin America
€1.5 BN
13%

Three oceans
€1.7 BN
15%

Orients
€2.8 BN
25%

AFD Group is...

4,000 projects supported
2,650 staff around the world
115 countries and overseas territories covered
846 new projects in 2018
including

Private sector
68 projects financed in 2018

Civil society organizations
102 projects financed

The French people support us

79% are for supporting developing countries

72% think that the responses to the world’s challenges (climate, health, migration, etc.) must be shared by all.

Impacts in 2018 of projects supported by AFD

826,000 people have access to water

7 M people have better access to electricity

14 M people have access to healthcare services

463,000 girls are enrolled in school

22.6 M people benefit from projects signed by Proparco

50,000 km² of natural spaces are preserved or protected

Priority themes in 2018

Climate

Adaptation

€4.8 BN

€1.6 BN

Governance

€1.4 BN

The French people support us

72% think that the responses to the world’s challenges (climate, health, migration, etc.) must be shared by all.

Evaluation

44 project evaluations carried out in 2017-2018

61 Proparco projects subject to ex-ante analysis

75% of Sahel projects will be evaluated

Evaluation
With 3,200 kilometers of coastline, Vietnam is one of the countries most vulnerable to the effects of climate change. Up until 2009, AFD’s action there was mainly in the form of project financing. To meet the requirement for aligning aid to its partners’ policies, AFD has adjusted its forms of action and developed public policy loans. They back up the development and implementation of sectoral or multisectoral policies via three complementary channels: budget financing, a public policy dialog based on indicators, and technical cooperation.

As this instrument was developed only recently, the issue of learning is important for both AFD Group and for the entire development community. As in the case of multilateral development banks, AFD has undertaken efforts to evaluate these operations in order to report on their performance and, above all, identify the strengths and weaknesses in order to improve future actions.

Support adapted to a country undergoing great change

To accompany Vietnam’s energy transition and help the country deal with climate events and strengthen its climate resilience, AFD has adapted its forms of support in order to integrate climate issues in a cross-cutting way within its actions. In fact, they are taken into account systematically, as part of its “100% Paris Agreement” commitment. The projects designated as “climate” thus represented 72% of the total amounts committed by AFD to Vietnam between 2006 and 2018.

It’s against this backdrop that, in 2009, AFD and JICA (Japan International Cooperation Agency) supported the Vietnamese authorities in implementing the Support Program to Respond to Climate Change (SPRCC). This budget support seeks to help the country in implementing its commitments to fighting climate change. Other donors (in particular the World Bank) have joined since then. The objective? To better meet the Government’s needs by establishing regular dialog among all the Vietnamese ministries involved (which are coordinated by the Ministry of Environment and Natural Resources) and the donors, and by determining priority actions.

Program sustainability recognized

This public policy loan dedicated to climate is one of the first of its kind to have been granted by AFD. Since 2009,

€1.04 BN for the fight against climate change and for adaptation between 2006 and 2018 in Vietnam

€200 M in climate public policy loans granted and disbursed by AFD in Vietnam between 2010 and 2019

**VIETNAM** Public-policy loans are an instrument to support structural and sectoral reforms. They are increasingly used by AFD. It’s becoming essential to evaluate them better. A good example is Vietnam, which received a support loan for its climate policy.
a total of 200 million euros was granted within this framework, in seven tranches between 2010 and 2016. The last disbursements occurred in April 2019. This loan helped guide public policies on the climate, from adoption of laws to the effective establishment of financial mechanisms. It also helped to strengthen the Ministry of the Environment and Natural Resources in its role as coordinator of the fight against climate change.

**Evaluation demonstrated a true operational asset**

The mechanism for implementing the Nationally Determined Contributions (NDCs), which the Government has been working on in 2019 with support from all the donors, is clearly presented as a follow-up to the SPRCC. This shows that the Vietnamese side appreciated the coordination system. The evaluation moreover acknowledged the sustainability of the program, and it is unlikely that the strategies and measures adopted will be put into question. However, coordination with the other donors could have been optimized. The positive but modest impact on climate investments was also pointed out, but it was not possible to determine a link between the growing ambition of the supported policies and the program.

Technical assistance, which is systematically provided with public policy loans, has made AFD an appreciated partner for the Vietnamese. The evaluation also underlined the complementarity between this public policy loan and the other AFD actions: in the energy sector, for example, it was based on its strong operational knowledge to fuel dialog on public policy.

**Flood management and better waste management enhance daily life of Lang Co’s inhabitants. Strengthening climate resilience of populations facing climate threats is one of AFD’s objectives in Vietnam.**

“**This evaluation provided the governmental agencies with the opportunity to analyze SPRCC performances and showed the need to improve communication with the development partners, in order to build a shared vision of the program.**”

* M. Tan, Deputy Director-General of Climate Change, Vietnamese Ministry of Natural Resources and Environment

**FIND OUT MORE**

Read AFD’s 2017-2018 evaluations report on AFD website (in French)
Evaluating public policy loans

These specific evaluations seek to assess the relevance and the effects of this type of support on the development and implementation of a public policy, as well as on the institutions supported. They also document the main tendencies of the sector concerned (access to public services, energy mix, etc.). This is done without trying to attribute the outcomes to the policy supported, because this requires more in-depth analysis, which is not always feasible on the scale of a single project. The 10 evaluations carried out in 2017 and 2018 (see right) show that the public policy loan is an ambitious and potentially powerful instrument, which AFD puts forward as a valuable asset. AFD must nevertheless improve its modes of examination and implementation in order to guarantee the quality of its support.
Evaluation: AFD’s priorities for 2019 and 2020

- 50% of projects evaluated in 2020
- Evaluations that include the partners and beneficiaries of the projects more
- Results that are made use of by managers and operational personnel
- Results that fuel public debate on development assistance

**Turkey**
Forest Programs I, II, and III
Loans granted in 2011, 2013, and 2015, €150 M each

**Vietnam**
Support Program to Respond to Climate Change
Loans granted between 2013 and 2016, €140 M

**Mauritius**
Mauritius Island Sustainable Environment Program
Loan granted in 2009, €125 M

**South Africa**
Partial financing of the Cape Town Integrated Development Program
Loan granted in 2011, €202 M

Policy for the Spatial Transformation of the City of Johannesburg
Loan granted in 2014, €114 M

Implementation of the Sustainable Energy Policy
Loan granted in 2012, €50 M
Doing Business for Sustainable Development

Involvement by the private sector is crucial for the success of the Agenda 2030. With this in mind, AFD Group is strengthening its non-sovereign activity and working to direct private investment toward sustainable and inclusive solutions, notably through its subsidiary Proparco.

1,200 direct and indirect jobs in Mozambique

Stronger support for 60 African entrepreneurs

“Private actors have a crucial role to play in the SDGs”, interview with Grégory Clemente
Jumo is a start-up based in South Africa. It makes mobile banking products accessible to the greatest possible number of people and has loaned more than 1 billion dollars to individuals in Africa since 2014. Proparco has invested 3 million dollars in Jumo within the framework of “Choose Africa.” The aim of this French initiative for support to African entrepreneurship is to make AFD Group’s tools available to African start-ups, microenterprises, and SMEs. Between now and 2022, 2.5 billion euros will be devoted to supporting African entrepreneurs.
MOZAMBIQUE  Rare are the Mozambicans who don’t know “Marie” cookies or “Bela” pasta. And that’s no wonder, because the Merec Group that produces them is no. 1 in the agrifood market. Proparco has been providing support to this African success story.

In Mozambique, Merec Group produces its flours, pastas, cookies, and animal feed in Machava, Beira, and Nacala for distribution throughout the country. The company also has plans to start selling “L’Épi d’or” bread when its bakery project materializes. In 20 years, the business of this Mozambican group has grown tenfold. And this growth is being shared with its employees and put to the service of the country’s development. It has also been made possible thanks to external financial support such as that from Proparco.

A sound company with sustainable values

In 2018, the support from Proparco alongside that from its partners Amethis II and Kibo Fonds II helped Merec Industries avoid disaster. At that time, the Mozambican economy was experiencing its greatest financial crisis. “Their equity investment enabled us to reduce our indebtedness and strengthen our management so that we could concentrate on business results,” confides Mhamud Charania, President of Merec Group.

Proparco is the top foreign investor in the group and is contributing to its more stable growth. This partnership is also important for promoting improvement in social and environmental practices in Mozambique. As Mhamud Charania explains, "This expertise incites us to optimize our production, in accordance with our finances and in compliance with environmental and social norms."

Products with Mozambican children in mind

In Mozambique more than half of children less than age 5 suffer from Vitamin A deficiencies. At Merec, reinforced food products are the task of 28 people, who are thereby helping to reduce the country’s chronic undernutrition. This shows that “values” is not an empty word at the company. As Mualide Sousa, Director of Quality and New Product Development, observes: “All the wheat and corn flour produced in our factories are supplemented with mineral salts and vitamins. That’s our contribution to fight malnutrition, within the framework of our social responsibility.”

Merec became involved at the voluntary-basis phase in the government’s project against malnutrition launched in 2014.

The nutritional quality of Merec products has contributed to its success. “The group has positioned itself well on the market, and its products have excellent value for money,” affirms Sajid Mulani, Manager of COGEF, a major client and reseller of Merec products. And the brand doesn’t stop at customer satisfaction: it also encourages local businesses. For example, Agostinho Cossa, a poultry producer and satisfied client, was able to benefit from Merec financing made possible through Proparco’s support: “The loan granted by Merec enabled me to develop my business. My prospects have truly changed.”

Growth at the service of Mozambicans

Merec is committed to the families of its 500 permanent employees, 800 seasonal workers, and many service provi-
ders. Fernando Matola, a foreman since the creation of the group, has seen his life improve as the factory has evolved: “Thanks to my employer, my children have been able to go to school. Me-rec’s contribution to Mozambique’s development is bigger and bigger.” The company’s growth is indeed in symbiosis with the country’s needs. When the group’s industrial bakery “L’Épi d’or” goes into production, 1.8 million loaves of bread per day will be sold in Mozambique. Eugenio Machado, the group’s CEO, can feel justly proud to “help feed Mozambicans every day.” And to participate in the country’s development.

ANALYSIS

Agreenfi, a solution for the agricultural and rural world

Agricultural investment in Senegal, microcredit for rural inhabitants in the Dominican Republic... Agreenfi facilitates access to tailored financial services and technical support, for rural and agricultural entrepreneurs. It is implemented by AFD for public counterparties and by Proparco for private ones. With this tool, AFD Group helps guide the transformation of financial institutions’ practices, to help them promote the financing of rural productive activities. Custom-made institutional and technical support comes with this specialized financial offer.

Market seller and her stall in Okolossi, Gabon.
Making great strides in social and inclusive projects!

Entrepreneurs place increasing importance on their social impact. Within the framework of its Social & Inclusive Business strategy, AFD Group promotes the carrying out of projects with a strong social and/or environmental impact.

Doing business can also become civic action. In 2018, 60 entrepreneurs from 18 countries of French-speaking and English-speaking Africa were able to participate in the Social & Inclusive Business Camp launched by AFD Group’s Campus du développement (Development Campus) in 2017. Over a four-month period, they followed an “onboarding” program (or integration) remotely, before participating in an intensive week of “boot camp” training in Marseille. During the boot camp, all the techniques of collective intelligence, peer coaching, and play-based learning were applied to help out the entrepreneurs and their projects. Each entrepreneur was also coached by a mentor.

Hybrid guidance designed with and for the entrepreneurs

It was after feedback from participants in the first edition that the Social & Inclusive Business Camp became an enhanced acceleration program. Its aim is to give entrepreneurs keys for measuring social performance, establishing smooth governance, and searching for suitable financing. Social entrepreneurs, mentors, and experts now form an active entrepreneurial community with ambition and potential to enact change.

The long-term objective of the Social & Inclusive Business Camp is to help guide projects with strong impact in their large-scale deployment. An example is the Girls Auto Squad, a Nigerian company that proposes online automotive engineering courses targeting women. The initiator of the project, Oduwa Agboneni, is very satisfied by her experience: “Thanks to the meetings organized, I met a trusted investor and partner, who works with me today in developing my company.” All the more proof that there is common ground for understanding among social priorities, inclusion, and business.

Growth at the service of sustainable development

Social & Inclusive Business brings together economic actors (associations, businesses, etc.) that make social or environmental development a priority. This hybrid approach combines the fight against inequalities with entrepreneurial dynamics. To further the long-term development of these projects, AFD Group provides guidance for all their phases of development, from start-up to growth. Work to strengthen institutional frameworks is also carried out. In all, between 2019 and 2023, 1 billion euros will be granted to Social & Inclusive Business by the Proparco and AFD teams.
“Private actors have a crucial role to play in the SDGs”

With Grégory Clemente, CEO of Proparco

From 2017 to 2020, Proparco will double its financial commitments targeting the private sector, with the aim of increasing its impact in favor of sustainable development threefold. In this interview, Grégory Clemente tells us about Proparco’s aims.

Is supporting the private sector crucial for sustainable development?

In a world of challenges that calls for more sustainable and inclusive societies, private actors have a crucial role to play in achieving the Sustainable Development Goals (SDGs) and in implementing the Paris Agreement. Mobilizing more private investment toward the developing countries is a global issue. And orienting this investment so that it provides sustainable and innovative solutions is an issue that involves transformation of our economies and our societies.

What is Proparco seeking to achieve by working along with private actors?

In 2017, Proparco set itself an ambitious strategy: increasing its impacts in favor of the SDGs threefold by 2020, while increasing its activity twofold. The results and impacts of our activities in 2018 are visible and show we are well on the way toward our goal. We authorized 1.6 billion euros of financing, including 578 million in Africa and 536 million for the climate. And thanks to 16 projects with climate co-benefits signed in 2018, 1.5 million equivalent tons of CO₂ will be avoided each year.

Besides job creation, what effects are expected from the projects carried out by the Proparco teams?

Private investment and enterprise have long been considered chiefly for their positive effects on economic growth and jobs. But in recent years, corporate social responsibility (CSR) approaches have emphasized their effects on quality of life, the environment, and social life. These approaches are moreover increasingly popular among professionals, regulators, and customers. The setting up of sustainable forms of consumption and production is a real opportunity for businesses. It enables them to meet the expectations of their investors, have access to international markets, and be more competitive, and at the same time maintain decent working conditions, establish healthy relationships with local communities, and avoid degrading the environment. It’s in this context that, in the last two years, Proparco has helped to guide 82 clients in improving their environmental and social practices.

22.6 million beneficiaries
Impacts of the projects signed by Proparco in 2018

<table>
<thead>
<tr>
<th>Impact</th>
<th>Number</th>
<th>Description</th>
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<tbody>
<tr>
<td>Improved access to electricity</td>
<td>10 million</td>
<td>People who will enjoy access to a renewable source</td>
</tr>
<tr>
<td>Basic financial services and products</td>
<td>1.47 million</td>
<td>People who will benefit from basic financial services and products</td>
</tr>
<tr>
<td>Improved access to water</td>
<td>10 million</td>
<td>People who will enjoy improved access to water</td>
</tr>
<tr>
<td>Access to healthcare services and/or drugs</td>
<td>1.16 million</td>
<td>People who will enjoy access to healthcare services and/or drugs</td>
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*people who will benefit from access to an essential good or service in the next five years
Manila’s shantytowns step into the light

Thanks to solar kits which the “ATE Co.” program has made available to shantytown residents in Manila, electricity is costing them half of what they paid for candles. And those who play an active role in the program can improve their income and thus their ability to put money aside.
Manila’s shantytowns step into the light

In the Philippines, shantytown alleys are finally being lit up. Thanks to the solar kits developed by the NGO Entrepreneurs du Monde, the beneficiary families can finally have access to safe and sustainable electricity on a daily basis and at a lower cost.
A brighter future for Nolibeth

Nolibeth has been working as an ATE Co. bill collector for six months and is soliciting subscriptions from her neighbors. She wants to invest in her daughters’ education with the extra income from this activity.
The kits are equipped with a pay-as-you-go system, which allows the families to pay on a daily basis according to their needs and income. Users can become the owners of their kit after 14 months.

For Miko, who previously relied on candles for light, the kit means safety and better health: “I’m no longer afraid of starting a fire at home or of becoming poisoned.”
In Mauritania, the Banc d’Arguin National Park was created in 1976 to protect the biodiversity and the people living within its borders. This exceptional site is on the Ramsar Convention list of “Wetlands of International Importance” and is a “UNESCO natural World Heritage site.”
Threats to biodiversity concern us all

The degradation of natural capital has considerable impact on societies and economies. For AFD, sustainable and responsible development cannot be conceived and built without ecosystems.

1.2 million of hectares preserved

€951,000 for equilibrium between nature and local residents

3 countries protecting the forest

“The risk to marine life is a risk to humans”, with Barbara Schnell and Eva Witt

75 million euros for Xianju National Park

Assessment: vetting AFD’s strategy

IPBES: 145 scientists sound the alarm

“Sustainable use of ecosystems must become a role for humanity,” with Gilles Kleitz and Odile Conchou
Between the Sahara and the Atlantic, the shallow waters of the Bay of Arguin are dotted with tidal reservoirs, beds of seagrass, small islands, and lagoons. This ecosystem bubbling with life is a refuge for more than 2 million migratory birds each year.
MAURITANIA With 1.2 million hectares, the Banc d’Arguin National Park is one of the largest protected marine and land areas of West Africa. Alongside the Mauritanian State, AFD is participating in its conservation through the BACoMaB trust fund.

A park straddling land and sea

The Banc d’Arguin Park is a breeding ground for various species of fish and crustaceans. It is also home to the Imraguens, a fishing people. They are the only people with the right to exploit the park’s fishing resources, using their traditional boats.

Just one solution: protection and conservation

The Banc d’Arguin ecosystem faces numerous external threats: industrial and traditional fishing, offshore oil exploration and exploitation, a goldmine project, and pollution from plastic. The purpose of the park is to protect the Banc d’Arguin and to enable the sustainable development of its local populations.
€198.8 M
annual estimated value of the main ecosystem services of the park

A barrier to climate change
In the park’s waters, huge beds of seagrass capture carbon. The value of this "ecosystem service" is estimated at 73 million euros per year. This is a valuable contribution that should enable Mauritania to partially fulfill its commitment to achieving the Paris Agreement objectives.

A fund for protecting biodiversity in Mauritania
To finance coastal surveillance, shared governance, community development, and ecological monitoring with the Imraguens, AFD is participating in the "BACoMaB" conservation trust fund. Created in 2009, BACoMaB is dedicated to protecting marine and coastal biodiversity in Mauritania. The remaining capital is provided by the German development bank (KfW), the Swiss foundation MAVA, the French Facility for Global Environment (FFEM), and the European Union as part of fishing agreements with Mauritania. The capital is invested in markets, and its interests help to spread out activities over time and round out action by the Mauritanian government in a sustainable way.

FIND OUT MORE
Read the evaluation, financed by the FFEM, of the park’s ecosystem services (in French).
In Kibale National Park, extraordinary biodiversity is concentrated into 795 square kilometers of tropical forest. It is home to chimpanzees and forest and bush elephants, emblematic endangered species. But, to the north of the park, nature and humans no longer live peacefully side by side. Large mammals raid fields and subsistence gardens. Market gardens and tea monoculture contribute to deforestation and pollute the ecosystem. Many monkeys suffer facial malformations, and a quarter of the females are sterile. Neighboring communities hunt in the protected area from which they have been excluded, and one-third of the chimpanzees are victims of game traps. It’s a vicious circle, in which fauna, flora, and populations all suffer.

Sharing natural resources

The Forest, Fauna, Populations in Uganda (FoFauPopU) project funded by the French Facility for Global Environment (FFEM) aims to protect biodiversity while promoting the economic and social development of the region. The leading funder of the project, with a grant of €951,000 euros, FFEM is involved alongside the French National Museum of Natural History. The goals: to reduce conflicts between people and their ecosystem, and to strengthen the involvement of local communities in governance in order to facilitate dialog with institutions. The development and economic promotion of an organic and fair-trade sector could also gradually encourage residents to contribute environmental protection, and soothing tensions will also improve human and animal health.

Spreading innovative approaches

The project is implemented in the field by a consortium of French and Ugandan actors (NGOs, state agencies, businesses, and civil society) that share their expertise in bringing innovation to their approaches. Human-fauna interactions (raiding, poaching, etc.) and human-human interactions (governance, economics, etc.) are approached in a global and integrated way. The consortium promotes more collaborative local governance and market-related agricultural sectors. Finally, it supports multidisciplinary research-action for rigorous measurements of environmental impacts. This innovative three-fold approach is promoted by FFEM in order to test and implement new solutions, with a view to establishing best practices and facilitating their scaling up by other funders.

FIND OUT MORE
Read the article “One Health: Rethinking Health at the Human-Animal-Ecosystem Interface” on the AFD blog, id4d.org
The Guiana Shield, one of the largest protected rainforest areas in the world, is home to exceptional biodiversity and plays a vital role in combatting climate change by sequestering more than a billion tons of carbon in its trees and soils. Though most of this Amazonian area is protected, more than 17,000 hectares of forest were lost in 2015, and several rivers were contaminated with heavy metals. The sources of these impacts are the illegal extraction of wood and gold, the conversion of forest areas into agricultural zones, and water reservoirs upstream of hydroelectric dams.

Three countries protecting the forest

Until 2018, the task of preserving the Guiana Shield was up against a complex obstacle: Colombia, Venezuela, Guyana, Suriname, France (French Guiana), and Brazil shared its management without coordinating among themselves. But things have changed. Guyana, Suriname, and France are now collaborating through Renforesap, a cooperation program run by the Guiana Amazonian Park. Primarily funded by the European Union’s Interreg Amazon Cooperation Program (IACP), this cooperation also benefits from a 20,000-euro grant from AFD. It will continue at least through 2020.

Technical exchanges, shared expertise

The system is already a reality for the managers of the protected areas in French Guiana, Suriname, and Guyana: they met for the first time in early October 2018 in Paramaribo, Suriname, to share experiences in the field and scientific data. “This makes it possible to find solutions together to problems common to all three countries,” says Sevahnee Pyneeandy, coordinator of the Renforesap project at the Guiana Amazonian Park.

The cooperation will lead to workshops and field visits based on four themes: ecotourism, sustainable resource management, illegal placer mining, and the transmission of living cultural heritage. The program combines inclusive participation and governance while paying particular attention to the needs of the communities that live in these forest zones. These approaches are consistent with AFD’s goal of preserving the climate and common goods.

FIND OUT MORE
Read “The Forest is Delivering Climate Services”, an interview with John Goedschalk, Director of the NGO Conservation International Suriname, on the AFD blog, id4d.org
Oceans are deteriorating dramatically, threatened by overfishing, coral bleaching, and plastics pollution. Like AFD, its German counterpart KfW is committed to protecting them at the European level, in particular through the Clean Oceans Initiative, and defends the circular economy.

What can the international community do?

BS: Many projects are addressing this concern, by creating conservation areas, preventing waste, or treating waste water. At KfW, for example, we currently fund 17 waste-management projects, for a total of 340 million euros, in coastal countries around the world.
EW: And we are not alone. In October 2018, we launched Clean Oceans, a European initiative to protect oceans from pollution and contamination, in partnership with the European Investment Bank (EIB) and AFD. By 2023, 2 billion euros will go to funding waste management and wastewater treatment in emerging and developing countries. As part of that initiative, KfW has committed 148 million euros on behalf of the Federal Ministry for Economic Cooperation and Development to projects in South Africa, Indonesia, and Costa Rica.

Are you convinced we can save the oceans?

BS: The protection of tropical forests began in the 1980s with small measures and is now enjoying great success. The forest cover of nearly 25 countries, including China, Chile, and Vietnam, has increased. Why shouldn’t we be able to do for the sea what has been done on land?
Maintaining equilibrium between conservation and economic and social development is a major challenge for China. To address it, the Government has embarked on a major reform of its national system of protected areas, including a program to protect biodiversity and promote regions, create jobs, and produce wealth. France has recognized experience in its network of regional and national parks.

French expertise at the service of Xianju National Park

One-eighth of the planet’s flora and fauna are in China, and the country’s forest cover represents more than 35% of the Asian total. This exceptional natural heritage is at times threatened by urbanization, pollution, and overexploitation of resources.

In 300 square kilometers of medium-height mountains that have been preserved thanks to their isolation. Since 2017, an AFD loan of 75 million euros has funded the development of the pilot Xianju National Park. Several French experts and consulting firms have been mobilized to support teams from Xianju National Park. The goals? Conservation and the promotion of the landscapes through sustainable tourism, environmental education projects, and more inclusive governance.

To advance the experience sharing further, a partnership has been established—thanks to AFD funding in the framework of its French Local Authorities Financing Facility (FICOL)—between the Ballons des Vosges Regional Natural Park in France and Xianju National Park. Teams from the two parks meet regularly, in Xianju or in the Vosges, to discuss issues critical to the life and success of such a protected area: product labelling, territorial charter, the “park” brand, and awareness-raising for local residents about the environment.

Taking inspiration from the French model of natural park management, Xianju National Park in China will bring together conservation, improved living conditions for local residents, and a participatory approach.

CHINA

A participatory approach, concern for integrated management, and the reconciliation of nature and economic development are at the heart of the French national park model and are generating real interest and demand for expertise.

Protecting 300 square kilometers

Located in Zhejiang province, south of Shanghai, Xianju National Park takes
EVALUATION AFD’s cross-cutting intervention framework on biodiversity has been the object of an evaluation focused on the integration of biodiversity in all development policies. That’s because biodiversity must now be everyone’s concern, in every sector.

Making biodiversity a cross-cutting issue

Should we be pursuing a synergy between the reduction of the negative impacts of development projects on ecosystems and the increase of “biodiversity” co-benefits in every sector? Yes, concludes the evaluation undertaken by AFD: reconciling these two approaches is essential.

It is precisely the synergy of those two action areas that AFD was targeting in its cross-cutting biodiversity intervention framework for the 2013-2018 period. That relevant orientation was based on effective tools for implementing the goal of cross-cutting integration of biodiversity. However, those tools barely address the maximization of potential “biodiversity” co-benefits of projects, which consists of benefiting from the integration of ecosystem equilibriums in all sectors of intervention. AFD is engaged specifically in projects dealing with forests, fisheries management, and agriculture. But this subject is still insufficiently addressed in other sectors, such as transportation, energy, and cities. It is a major challenge for AFD Group in the coming years.

Similar difficulties for all other development sectors

The concentration of projects with “biodiversity” co-benefits in a few sectors is far from unique to AFD. The OECD notes the lack of cross-cutting integration of biodiversity in development projects worldwide. An effort is needed to better communicate concrete means of integrating biodiversity in a cross-cutting way, but also to better evaluate the results of efforts toward cross-cutting integration, and, ultimately, to inform public policy about those experiences. In May 2019, the statement from IPBES experts was clear: preserving our natural capital will require us to emerge from a restrictive “environment/nature” approach (see page 40). This is an economic, social, and governance issue central to development. 2019 and 2020 are years rich in international events related to biodiversity preservation, including the COP15 of the Convention on Biological Diversity (CBD) in China in September 2020. These two years represent a unique opportunity to bring these issues to the center of the international political agenda. This is essential given the high expectations from the many organizations and institutions calling together for a New Deal for Nature.
The planet is entering its sixth mass extinction, the first for which humankind is responsible. After three years of work, 145 scientists from more than 50 member countries of IPBES are sounding the alarm about the accelerated destruction of nature and of its vital contributions to human beings. At the same time, they have formulated proposals to decision-makers for a radical change in our economic model.

In May 2019, the Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services (IPBES) published its Global Assessment Report on Biodiversity and Ecosystem Services. It gave an alarming appraisal as well as proposals that decision-makers must adopt to slow down the current trend. Excessive usage of land and sea, over-exploitation of resources, and climate change are among the direct factors behind loss in biodiversity. And even if one-third of the planet’s ecosystems are still hardly disturbed, this natural heritage is under great threat from exploitation of its resources.

Global call for transformation

Xochimilco Park is the green and blue lung of Mexico City. It is home to six endemic animal species. It has been a protected heritage zone since 2012 and is supported by AFD and the FFEM.

Radical change is necessary

According to the report, we must switch from development that mostly destroys the planet to a global economy and financial system that are sustainable, and we must shun the paradigm of growth alone. In concrete terms, its solutions focus on preserving natural heritage, securing agricultural land to feed humanity, managing oceans to make fishing production and climate regulation go hand-in-hand, protecting freshwater sources, and working toward sustainable urbanization, etc.

All sectors of the economy are concerned

The COP15 of the Convention on Biological Diversity in 2020 will have to reach an agreement in line with this need for transformation. AFD Group has established its 2019-2020 Biodiversity roadmap with contributions to these negotiations in mind. Among other things, it will plead for increased financing earmarked for biodiversity, significant strengthening of biodiversity co-benefits in the various sectors financed, as well as proactive work on financial tools. This global strategy will position AFD Group in the international debate and give it a role at the heart of these crucial issues.

“It is not too late to make a difference, but only if we start now at every level from local to global.”

Robert Watson, IPBES Chair
“Sustainable use of ecosystems must become a rule for humanity”

With Gilles Kleitz, Head of the Ecological Transition and Natural Resources Department (AFD) and Odile Conchou, Senior Biodiversity Research Officer (AFD)

The conclusions of the IPBES experts’ report recommends that biodiversity be better taken into account. In this article, Gilles Kleitz and Odile Conchou comment on those recommendations and how they are being incorporated by AFD Group.

What are your key observations concerning the IPBES publication of May 2019?

Gilles Kleitz: It’s above all an extraordinary wealth of information on biodiversity on the planetary scale. It’s the first time that such a study has been made, and its conclusion is terrible: two-thirds of ecosystems and the services they provide have deteriorated, and this phenomenon is accelerating as never before. The Aichi Biological Targets will not be reached in 2020.

Odile Conchou: This report brings biodiversity back on the table as one of the crucial subjects for our future. Ecology is no longer a side topic... IPBES gives it the same level of priority as climate for decision-makers, making it a core development subject for the upcoming decades.

How can we reverse the trend?

OC: Major changes are required. Biodiversity is insufficiently taken into account not only in public, economic, and social policies, but also in the private sector. States must assume their responsibilities, as they did for the climate in 2015: it’s essential that they undertake national trajectories that are favorable to ecosystems, drastically reduce direct or imported degradation, and restore what must be restored.

GK: Establishing bigger protection zones, making sustainable production and consumption widespread, drastically limiting pollution, and defining a binding regulatory framework: these are the political choices that must be made. Sustainable usage of ecosystems must become a general principle for humanity, with rules and restrictions that are respected. Our survival depends on it, in a rather short frame of time.

What solutions can AFD offer?

GK: We devoted 450 million euros to biodiversity preservation in 2018, representing 3% of our activity. One-third of this amount went to agroecology or sanitation projects with biodiversity co-benefits. We must take biodiversity better into account in our activities. That means increasing our dedicated financing and ensuring that all our projects have biodiversity co-benefits, like we do for the climate. Our challenge is also to propose financial products for mobilization in favor of biodiversity, and to produce knowledge to capitalize on our experiences.

OC: Today, more than 50 billion dollars of public money finances biodiversity. But it’s estimated that the needs are 350 to 400 billion dollars per year. Not to mention that we must stop financing 500 billion dollars of grants harmful to ecosystems (fossil fuels, intensive agriculture, nonsustainable fishing). We know that financing to promote biodiversity will come mainly from the private sector. That’s the challenge for the next 10 years: how to convince private investors to do “sustainable” financing and persuade them to have a better impact on biodiversity.
Fostering social ties

Our ability to live peacefully together is facing threats throughout the world. That’s why AFD makes enhancing social bonds one of its priorities. To strengthen societal cohesion, it’s counting on two privileged action tools: education and sports.

3,000 children sensitized to societal issues in Mayotte

“Sports can remove social taboos”, interview with Arnaud Assoumani

16 NGOs join forces for education

92,000 spots created in the middle schools of Côte d’Ivoire
In Tibnine, Lebanon, schools managed by the NGOs ASMAE and Alpha, funded by AFD, teach young Syrian refugees and Lebanese children. Since 2010, AFD has been introducing psychosocial components in its projects to help improve the well-being and the social cohesion of people affected by crises.
MAYOTTE More than half the population of Mayotte is less than 18 years old. That shows the significance of the educational challenges this newest of the French departments is facing. The NGO Play International is using sports there to fight against exclusion and for social cohesion.

Sports: 1, Stereotypes: 0

In Mayotte, each street corner is alive with young people. Everywhere, school buses are loaded full and soccer balls are bouncing by the roadside. In this 101st French department, more than one-third of the population goes to school, and the fertility rate is five children per woman. This represents huge potential for this bit of France in the Indian Ocean, whose youth in particular need support.

Since 2016, Play International has been sizing up what’s at stake in education in Mayotte. With AFD support, it’s carrying out innovative projects there to help people live together better, to support social development, and to raise awareness among young people on very diverse topics.

Society begins on the school playground

Sports bring people together and are a vehicle for inclusion. That’s why sports are included in the Agenda 2030 for sustainable development. Play International is using sports as a tool for social change, thanks to an innovative method of active and participatory pedagogy called “playdагogy.” In this approach created by the NGO, sports games are used as an educational tool to communicate messages of prevention and awareness to children. The sports activities are both fun and educational; they make it possible to touch on topics such as secularism, handicaps, equality, and racism.

The activities are an occasion for the children—and their elders—to reflect on societal issues in a fun and positive way. In May 2019, Play International conducted workshops to deal with inequalities between girls and boys in villages in Mayotte, in partnership with local actors. Arnaud Assoumani, a French athlete with roots in neighboring Comoros and who is a multi-medal winner of the Paralympic Games, participated in them. This high-level athlete talked to children about his background and shared the values of sports that he holds dearly: equality, respect of others, and tolerance (see page 47).

Local commitment, long-term progress

Play International doesn’t just organize occasional workshops with guest ambassadors. Wherever this NGO’s actions are—

3,000 children sensitized to societal issues in Mayotte

200 teachers trained by Play International on the island
After an initial game based on effort and mutual aid, the children of Chirongui reflect on the notion of stereotypes via fun activities.

“Education is a collective sport.”

David Blough, Executive Director of Play International
Malika gets kids talking

When she was contacted by Play international, Malika Ibrahima agreed to join the project immediately. Thanks to its playdagogy, this extracurricular activity coordinator can get the 150 children who attend Chirongui’s three leisure activity centers to start talking. For example, Play International’s educational games on gender equality help her to get girls to talk about their roles in the family. Even if Mayotte society grants an important role to women, “Boys are very macho from a very young age,” she says. “Discussion time is crucial so that, later, the pre-teens talk about the same things at home and raise the awareness of their parents in turn.”

In partnership with the departmental government, the regional health agency, and the French national education system, Play International started developing a specific educational kit linked to local issues. For example, two of the four educational games will deal with environmental issues such as preservation of water, which is a vulnerable resource on the island. This will enable the youth to make the connection between the social and environmental aspects of sustainable development—and give them the keys for shaping their island of tomorrow.

ANALYSIS

**AFD, for 100% social link**

AFD undertakes to fight against inequalities and is making the strengthening of social bonds a condition of its actions. In its strategy, it has already incorporated the Paris Agreement on climate change and the Sustainable Development Goals (SDGs), which have been adopted by the international community. The projects it finances are closely examined using selection criteria that take into account, in a cross-cutting way, the social issues of sustainable development. AFD has also included the aspects of social cohesion and human rights in its projects. Access to education and real gender equality are two major focuses of this social aspect.

To maintain or contribute to the reconstruction of social cohesion, the AFD teams are also working on inequality analysis. Indeed, in a context of an increasingly blurry border between emergency situations requiring humanitarian actions and needs for long-term development, most of the crises affecting the countries where AFD works stem from a break-up in the social fabric.
“Sports can remove social taboos”

With Arnaud Assoumani, Paralympic long-jump champion

The Paralympic long-jump champion Arnaud Assoumani is French of Comoran origin. He has been a Play International ambassador since 2015.

Why did you decide to join forces with Play International?

Our collaboration came about naturally, because I’ve always championed tolerance, diversity, and equality for all men and women. Sports are a magnificent means for communicating ideas. Educationally, I find Play International’s actions very relevant. They give me the idea that it’s possible that the adults of tomorrow will be more open, more respectful, and more understanding. That’s why I wished to make a change in children’s lives via this organization. Another thing that appealed to me very much is the significant role of collaboration with local actors.

How do sports make it possible to deal with discrimination issues?

Sports is a means of expression like dance, music, or writing. It helps to get rid of frustrations and enables each person to fully come to terms with him or herself. In the context of sports, we all play with the same rules and all have fun in the same way. It’s sharing the same experience. Sports makes it possible to go beyond skin color or gender. As for the disability issue, it’s the same thing: I’ve lived through it, and I know what I’m talking about. I think that disabilities make people afraid, and I think that sports can remove social taboos like other means of expression do.

Should the development sector do more to help people living with disabilities?

Generally speaking, there has been a rather strong growth in awareness in recent years in France on the question of disabilities and differences, especially thanks to sports and to Paris being the site of the 2024 Olympic Games. Regardless of the criticisms of the Olympic and Paralympic Games, sports are an extraordinary accelerator for highlighting positive values and destroying stereotypes about disabilities. There are a thousand things to do on this subject. Helping civil society organizations like AFD has already caused attitudes to shift.
Concerted action by “The Champions of Education”

Via the platform “The Champions of Education,” AFD seeks to facilitate cooperation among the French civil society organizations working abroad in the educational field. The goal: to improve service provided to local populations and, ultimately, to make social ties more solid.

In 2017, the Observatory of French Aid to Education in Development Countries, created by the platform Coalition Education, made an interesting observation: “If all the students in low-income countries were to leave the school system with basic reading skills, 171 million people would be able to escape poverty.” To work together toward this objective, promote the expertise of civil society, and encourage dialogue, AFD developed “The Champions of Education.”

A system for working together

AFD designed this platform as a means to strengthen partnerships among organizations working in education. “We want to better coordinate actions and strengthen Coalition Education in order to ensure advocacy is better heard,” confirms Pierre Salignon, Head of AFD’s division for partnerships with civil society organizations.

“The more we work together, the more effective we are in the field,” adds Alexia Houel, Head of Digital Projects for Aide et Action. Such improved dialogue will make it possible, moreover, to better take advantage of each organization’s skills.

Coordinated action for greater effectiveness

Whatever their size, all organizations can find what they need in The Champions of Education. For the NGO Hamap Humanitaire, which relies above all on volunteer experts, this platform is an opportunity. Its project manager Marie Laurent is well aware of the importance of ties among actors working in the field: “It helps us gain experience and carry out projects in common.”

The tool will strengthen the complementarity of the actions carried out. Hélène Bonvalot, Program Director of Association Sœur Emmanuelle (ASMAE), also hopes to pool certain programs such as the training workshops for teachers and the support actions for local organizations. Considering that education is one of the priorities of France’s international cooperation policy, these peer exchanges are vital for improving access to quality education for the most fragile.
In the 2000s, Côte d’Ivoire experienced social and political crises that severely affected its education system. There was a drop in the number of children enrolled in school, the quality of infrastructure and pedagogical organization deteriorated, and educational levels declined. But in the last several years Côte d’Ivoire has benefited from significant aid projects financed by French development assistance that target basic education, higher education, and vocational training.

A midterm evaluation, for greater effectiveness

In 2017, Côte d’Ivoire and AFD chose to carry out an intermediary evaluation on the country’s policy on middle schools, which was in the process of being implemented. Strategic and operational recommendations were made to the actors of the national system. These reflections helped fuel political and technical dialog with all the actors of the educational and training system in Côte d’Ivoire.

The evaluation emphasized the importance of management of the teaching personnel (recruitment, training, assignments, and wages) for a successful middle school policy. The national authorities in charge made this theme a priority, making it possible to determine the new AFD action targeting middle schools: a public policy loan of 30 million euros, granted in December 2018.

The evaluation also helped better mobilize national officials on issues regarding policy on middle schools, and two of its recommendations were concretely adopted in an implementation strategy. Based on the lessons drawn from the strategies on universal completion of primary school, the study pointed out the need to sequence the middle school policy, to ensure that the quality of teaching would improve along with increases in the number of students enrolled. It also insisted on setting up a steering and monitoring-evaluation mechanism for this policy, by using the information and education-management system. Results are set to be reviewed in 2025.
Digital technology: opening up new opportunities

Access to essential services, new skills, collaborative economy... Digital technology provides a wealth of unprecedented opportunities. AFD is putting its potential to work to achieve the Sustainable Development Goals and to reduce inequalities in access.

2 world-class training programs in Kenya .......................................................... 51

2,000 square meters devoted to digital creation in Côte d’Ivoire....... 54

5 digital innovations for women in Africa........................................... 56

“Digital revolution(s): cities on the front line”, by Gwenael Prié and Pierre-Arnaud Barthel.... 57
Nine o’clock in the morning, in the heart of Nairobi’s business district... Five hundred students from all over East Africa can be seen coming and going at the Africa Digital Media Institute (ADMI) campus. Formerly known by the name Jamhuri (“independence” in Swahili), this institution was created in 2012 to provide high-level know-how in the visual arts to young creators tempted by the adventure of the audiovisual and digital industries. ADMI also allows them to promote their style in a creation industry that knows no borders.

ADMI is currently working together with the French digital creation school Rubika to bolster its course offerings. Their aim is to open two new world-class courses in the visual creation professions and to help develop this sector that’s growing rapidly in East Africa. AFD’s grant of 800,000 euros will enable an exchange of expertise between the two schools, as well as make state-of-the-art equipment and software available to the students.

**Learning without borders**

The two schools are devoted to making their joint project a success. Since January 2019, ADMI has been working alongside Rubika to determine the forms of cooperation and to harmonize its curriculum with Rubika’s. Two programs will be created through their collaboration: a one-year pro-
“Animation requires teamwork. We can work wonders by using each person’s talents. When I graduate, I’d like to work in a team, no matter where, but in Africa.”

Lauren Kabanyana, 2nd-year student at ADMI

Program that leads to qualification, dedicated to 2D (a first for ADMI) and a bachelor’s degree in software and video-game development. This latter program will involve an intensive training course of two and a half years, followed by an apprenticeship program in the third year.

The ADMI campus facility will also be enlarged to house four extra design labs. These will be coworking spaces equipped with the latest tools and software for visual creation. Another novelty is that each student will be provided with his or her own workstation for the entire training period.

Connected across the world

To manage the distance between the two schools as best as possible, ADMI and Rubika are developing an innovative mixed apprenticeship model, in which a Rubika professor would lead the program from its campus in Valenciennes, France, along with support from ADMI professors and mentors. As for the ADMI students, they would be able to access the Rubika students’ projects and would work with local animators to successfully complete their projects.

Compatibility of course credit will be a major challenge for the partnership between the two schools. Rubika has a resolutely international outlook, with campuses in France, Canada, and India. The project will facilitate student and teacher exchanges between the ADMI and Rubika campuses. One key aspect of the project will be the inclusion of women in this sector still dominated by men. Another will be financial accessibility. Rubika and ADMI are planning to guarantee prices that are competitive locally for the basic courses and to establish a scholarship program for talented students. It will then be up to the students to make a go of it.

€800,000 in grants to support the ADMI-Rubika partnership

2 programs in video animation established in 2020
ANALYSIS

Culture, a new field of action for AFD

Since 2017, AFD has been authorized to support the cultural and creative industries in developing countries. This includes cultural heritage, media, art, publishing, design, and others. These industries are valued partners, as they contribute to jobs, social cohesion, economic activity, and gender equality. Within this field, AFD works on four focuses:

- **Infrastructure and facilities**: national and local cultural facilities, tangible and intangible heritage.

- **Cultural entrepreneurship**: giving structure and formalization to sectors, incubation and financing of cultural projects.

- **Training and capacity building**: training in technical professions, training in management and in cultural administration.

- **Cultural policies and governance**: aid in determining cultural policies, focus on copyrights.

“Putting emphasis on creativity”

*Eddy Mwazige, teacher at ADMI*

Eddy Mwazige has been teaching character animation for a year and a half at ADMI. “Up until now, we didn’t have a specialized program in 2D,” Eddy tells us. Indeed, the 2D technique had been covered only as part of a broader training program, even though there are very considerable needs for it, as Eddy explains: “In Kenya and in the region, studios work much more in 2D than in 3D. 2D is better suited to small studios that work on TV series, because it involves shorter turnaround times.”

These small studios should profit from the law adopted in Kenya in 2016 that requires the national TV chains to broadcast at least 60% local content. But there’s still a long way to go, as Eddy observes: “We don’t produce enough content today; there’s still an enormous gap to be filled. Rubika will provide us new training methods by putting emphasis on creativity: creativity in terms of style.”

Indeed, according to Eddy, ADMI has up to now concentrated on technique to the detriment of creativity: “Highlighting African success stories in the animation sector will encourage the students to draw inspiration from their childhood stories. If you want to reach an international market, you have to do quality work but also make it unique by using your own stories and your own outlook.”
Digital creation makes a mark

A 3D printer on a basketball court, women smoking fish, kids running about and screaming their heads off... Welcome to Yop.Crealab, or at least to the 2,000-m² site that’s getting ready to host the very first multidisciplinary “third place” in Yopougon, Côte d’Ivoire. Located in the working-class neighborhood of Andokoi, this new kind of center will be devoted to digital activities and professions, to benefit youth and employment prospects. For the children and young people of Abidjan’s biggest municipality, that’s the stuff that digital dreams are made of! Initiated by the NGO Culture et Développement, the project is being supported by AFD to the tune of 350,000 euros (229 million CFA francs).

An innovation factory for all

“The idea is to reach out to people who are more disadvantaged than others and give them access to digital tools for their development,” explains Valeria Marcolin, Co-director of Culture et Développement. “It above all involves supporting the project to regenerate the neighborhood and develop new basic services.” Valeria has helped guide the designing of Yop.Crealab in partnership with the Yopougon City Hall and local associations. As she explains, “We wanted to create a light, flexible tool to help express different kinds of local creativity, whether it is coming from children, professionals, young people, women, or others. Intergenerational dialogue is also an important aspect of the project.”

€ 350,000 to support the creation of Yop.Crealab

2,000 m² devoted to digital creation

Yop.Crealab is scheduled to open in 2020. Until then, this mobile fab lab is criss-crossing the Abidjan area.
Learning to collaborate

With its fab lab (fabrication laboratory), repair workshop, community cafeteria, coworking space and multi-media library, Yop.Crealab will be well-equipped to host the neighborhood’s young people. A play area devoted to the plastic arts will even be available for younger children. Its ambitions are broad; as Valeria points out: “We want to involve people fully and offer training not only in entrepreneurship, digital technology, and project management, but also in digital creation in schools.”

To stimulate innovation and digital creativity all over the region, including in rural areas, a mobile fab lab has also been developed. Its truck is already operational and is equipped with a solar panel and next-generation machines. It will visit the nearby neighborhoods and schools until the Yop.Crealab facility is built. University research centers will also join in this project.

Yop.Crealab is also planning to act as an incubator for new talent. The skills developed in the fab lab will be made available to local businesses with the support of the Youth Employment Agency. This Ivorian organization also benefits from AFD financing and will be in charge of professional insertion and identifying potential in the new generations.

This partnership approach is backed up by an ambitious networking strategy. There are plans to form partnerships with other fab labs and incubators already existing in the city, as well as with foreign fab labs. This should help create an ecosystem that will highlight all the potential of Abidjan’s creativity. The idea was explored in early 2019 with the Senegalese fab lab Kër Thiossane: for two days, its team led workshops on making 3D printers with the youth of the Yopougon community center. Collaboration is thus already a reality.

February 2019: At the Yopougon community center, members of the Senegalese fab lab Kër Thiossane initiate young people in 3D printing.

“We wanted to create a light, flexible tool to help express different kinds of local creativity.”

Valeria Marcolin, Co-director of Culture et Développement
AFD DIGITAL CHALLENGE

Digital technology promoting gender equality

The third AFD Digital Challenge rewarded five start-ups that use innovative digital technologies to help women in Africa. Their initiatives promote women’s economic, social, cultural, and political inclusion.

Only 5 of the 300 candidates that applied in November 2018 were accepted by the jury of experts in February 2019. What did the winning companies have in common? Mobilizing digital resources to meet the need for including African women in society and in the economy, and reducing gender inequalities.

Spotlight on gender

The AFD Digital Challenge is a competition organized by AFD to identify, highlight, and accelerate projects of young innovative companies that work for development in Africa. This year, AFD wanted to support and encourage solutions designed for women. This is a big challenge, considering that half our food and two-thirds of labor are supplied by women globally, whereas they represent only 10% of income, 1% of loans granted, and 1% of property owned.

Three prizes and five winning companies

Three prizes are awarded as part of AFD Digital Challenge. The Initiative Prize rewards two start-ups (15,000 euros each) in their seed stage—the most crucial for a company—when it develops a prototype or enters the market. The Success Prize is designed to support two companies in their growth phase (50,000 euros each). Finally, the Jury Prize is awarded to a start-up that has an original approach to women’s inclusion (20,000 euros).

A jury of experts

The decisive criteria in choosing the winning projects were the relevance of the solutions proposed to help women, and their potential impacts in terms of development. With a jury made up of six women experienced in digital technology and in the African entrepreneurial ecosystem, the cause of gender equality found its best advocates.

The 2019 winners

SUCCESS PRIZE
- Sauti Africa (Kenya)
- Direxiona (Egypt)

INITIATIVE PRIZE
- Cecelia’s Choices, Zenafri (Nigeria)
- Agence Universitaire pour l’Innovation (Cameroon)

JURY PRIZE
- Lenali (Mali)

FIND OUT MORE
Check out the AFD Digital Challenge website
Digital revolution(s): cities on the front line

By Gwenaël Prié, Digital Task Team Leader (AFD), and Pierre Arnaud Barthel, Senior Project Manager in the Urban Development, Town Planning, Housing Division (AFD).

Digital data are becoming an essential resource for building intelligent and sustainable cities. All urban actors must take this into consideration, and development actors must step up their efforts to integrate this new paradigm.

In 2000, less than 1 billion people in the world were using a mobile phone compared to nearly 5 billion today, mostly in the developing countries. Never has a technology spread to so many people in so little time. Never has a technology had such an impact on so many sectors all at once.

Cities are at the vanguard of this trend. They offer the best connections, and they host the public and private innovators and their biggest users. Its against this backdrop that the use of the term “intelligent city” has taken hold in recent years. While there’s no consensus on the definition of this term, there is a common denominator to the different meanings: an “intelligent city” is a “city guided by data.”

In Accra, data working for urban mobility

Faced with this revolution, development actors haven’t been able to maintain their traditional work methods. We must take advantage of the urban data than can provide us a much more discriminating and detailed knowledge of the city and its inhabitants.

Let’s take an example: in Ghana’s capital Accra, as in most African cities, transportation is dominated by minibuses called “trotros.” Tens of thousands of them criss-cross the city each day. Yet, until recently, there was no route map for them. In 2015, AFD helped the city authorities grasp a better understand of this network by financing a collection of geotracked data gathered by simple smartphones. The city authorities were able to produce and distribute the very first trotro route map. Use of that data didn’t stop there: they were published and made available to Ghanaian students and entrepreneurs, who proposed new applications to improve mobility in their city.

Creating intelligent cities together

The opportunities provided by the digital transition must not make us forget the new challenges and risks associated with data. The use of personal data must of course be regulated, but it’s also important to see to it that the available data do not give a partial vision of the city and its inhabitants. It is private players that usually produce and process most of the data, but we must strive to unite the private and public stakeholders around this resource of public interest, for example via open platforms, clauses for the making data available in public procurement, or partnerships. We must also make sure that public actors are not marginalized in the increasingly digital mechanisms of making cities, by helping them adopt a key role in the governance and use of urban data.

A full version of this interview can be read on the AFD’s platform for ideas for development: id4d.fr
Ten years of partnership with Europe

Greater consistency, more financing solutions, more flexibility in research... Driven by common convictions, AFD Group and the European Union have been strengthening their partnership since 2008, to increase the effectiveness of their sustainable-development investments and development assistance.

10 collective successes to show the way .................................................................

“AFD is our top partner agency at the European level”, interview with Stefano Manservisi .................................................................

€500,000 for social entrepreneurship in the Western Balkans ................................

A research facility on inequality: “Responses to a global challenge”
interview with François Aka Bédia .................................................................

155 neighborhoods upgraded in Tunisia .................................................................
FD Group is authorized to manage European delegated funds. Since 2008, it has implemented more than 200 projects cofinanced by the European Union, for a total amount of more than 2 billion euros. Nearly half of these funds come from blending, an innovative solution combining loans and grants. AFD Group and the European Union are also working together within the framework of new European post-crisis trust funds and in the financing of research.

More than financing

AFD group and the EU actors involved in development are moreover fueling discussion of ideas on this topic and bringing common values into the field. AFD is strongly involved in the Practitioners’ Network for European Development Cooperation: created in 2007 with its German counterpart KfW, this forum of exchange promotes dialog among the 15 European development agencies. The European Commission is an observer-member.

AFD Group and its Spanish, Italian, and German counterparts (AECID, CDP, KfW) have also strengthened their partnership with European Commission directorate-generals for International Cooperation and Development (DEVCO) and for Neighbourhood Policy (NEAR), in order to work out common positions. With the next multi-annual financial framework coming up, these points of agreement represent, more than ever, an asset in service of development.
Together, all over the world

**EUROPEAN PARTNERSHIP** Infrastructure in Haiti, training in Cambodia, energy in Benin, biodiversity in Mayotte... The complementary nature of AFD and European institutions benefits concrete, ambitious projects. Here we look back on 10 emblematic initiatives carried out in the past 10 years.

### Roadwork in Haiti
#### 2012-2020
The highway that links Port-au-Prince and Cap-Haïtien is currently undergoing large-scale repair. AFD is supporting this project by financing roadwork on the section between Hinche and Saint-Raphaël. In particular, five bridges were built. The roadwork should end in 2020.

*AFD delegated funds ............ €38.5 M*

### Reinventing peripheral neighborhoods in Tunisia
#### 2012-2019
AFD and the European Union are financing the upgrading of many neglected neighborhoods in Tunisia. Besides providing basic services, the project is helping create social ties and relaunch economic activity (see page 60).

*European delegated funds and AFD loan ................. €90 M*

### Stimulating local development in Colombia
#### 2012-2014
By strengthening the financial structure of the territorial development bank, AFD has improved access to financing by the stakeholders involved in territorial development. Among other things, the project has made it possible to help municipalities overcome gaps in terms of facilities.

*Latin America investment facility ................. €5 M*

### In Cameroon, urgency for rural development
#### 2016-2019
The Far North region of Cameroon, which is suffering attacks by Boko Haram, is facing an alarming socio-economic situation. Within the framework of the country’s Participative National Development Program, an emergency plan was launched to design and implement 20 local development projects such as road upgrading and well construction. Nearly 2,500 young people and 1,000 women have been employed at these worksites. NGOs helping to guide the project (Care International and CADEPI) received technical support to help the laborers work out a sustainable insertion project.

*Emergency trust fund for Africa....... €10 M*

### Philippines: the challenge of natural risks
#### 2015-2020
Municipalities have a decisive role in prevention and risk management of natural disasters. However, they lack the necessary technical means. AFD is supporting a technical assistance program to build their capacity.

*Asia investment facility........... €4.8 M*
Solar power, a priority in Benin 2017-2022

To diversify the country's energy mix, AFD and the European Union are financing the construction of a solar power station with a 25-megawatt peak. They are especially giving support to the modernization of the Beninese Electric Energy Company.

European delegated funds €10 M

In Cambodia, engineers specializing in water 2017-2023

In October 2018, the Institute of Technology of Cambodia started a Masters program dedicated to water and sanitation, to respond to the shortage of qualified workers in the sector. AFD Group provided technical support to make this project a reality.

Asia investment facility €4.9 M

Mayotte and the Îles Éparses: preserving biodiversity 2015-2019

Endemic marine species, mangrove swamps, coral reefs, etc. The biodiversity of the marine areas of Mayotte and the Îles Éparses must be protected. To guarantee sustainable management of these resources, AFD and the European Union are supporting the setting up of scientific bases and the implementation of training actions. The project is also sponsored by the Mayotte General Council, the Mayotte Marine Natural Park and the French Southern and Antarctic Lands.

European delegated funds €3 M

A facility for research on inequalities 2018-2021

Twenty research projects are being financed thanks to this European initiative implemented by AFD. The objectives are to better understand the economic and social inequalities in developing and emerging countries, and to develop diagnostic tools to gain a better understanding of inequalities, especially in Africa. (see page 59)

Research facility €4 M

Resources for African and Caribbean SMEs 2019-2024

The Euriz mechanism, launched by AFD and Proparco in 2019, helps local financial institutions to grant loans more easily to small and medium enterprises. Through this tool, AFD Group will be able to cover up to 70% of the loans. This guarantee will benefit businesses working in key sectors for sustainable development, and it will also help entrepreneurship by women and youth up to age 25. The mechanism was launched with the support of the European Union and the Africa, Caribbean and Pacific Group of States.

European financing €25.8 M
“AFD is our top partner agency at the European level.”

EUROPEAN COMMISSION

The Directorate-General for International Cooperation and Development (DG DEVCO) is one of AFD’s key partners at the European level. Here, its director-general, Stefano Manservisi, gives us feedback on their cooperation.

What does the partnership with AFD Group represent for you?

AFD is a European ally of a development model founded on democracy, peace, and solidarity. For the European Commission, it’s a strategic ally that, once it commits itself, does not retreat when faced with technical or geopolitical difficulties in the field. Its presence in the Sahel is proof of this. AFD is also a partner that innovates in contexts of transition, for example in more advanced developing countries or in key sectors such as energy. The synergies with AFD Group have enabled us to make headway toward achieving the African Renewable Energy Initiatives (AREI) launched in Paris during the COP21 in 2015. Finally, AFD is a historic partner in loan-grant blending, thanks to its broad network of local offices and its knowledge of the target countries.

It’s moreover our top partner agency. The work we do with AFD represents 20.8% of the total amount of our delegated cooperation with the Member States. At this moment, AFD is managing 136 contracts amounting to a total of 1.5 billion euros. As part of the EU External Investment Plan, AFD proposed guarantee portfolios in each of the European Fund for Sustainable Development (EFSD) themes, thereby becoming, at 16%, one of the main players of the approved guarantees (see description on this page).

What impacts have you been able to observe in the field from this partnership?

Many projects bear witness to our fruitful cooperation. Here’s one example… Within the framework of the European Union’s Emergency Trust Fund for Africa, AFD and the European Commission are working jointly in the economic development of Cameroon’s Far North region, which is under threat by Boko Haram and whose humanitarian and economic situation remains insecure. This investment project promotes youth employment and insertion and benefits from 10 billion euros in financing. It is developing priority sectors.

European Fund for Sustainable Development: sharing the risks

The European Fund for Sustainable Development (EFSD) was launched in 2017. It includes platforms for investment through loan-grant blending for Africa and “Neighbourhood” countries and has created a new guarantee mechanism. It should leverage 44 billion euros of public and private investment by 2020. The EFSD is a risk-sharing instrument managed by the European Commission, in coordination with the European Investment Bank. The guarantee is transferred to intermediary financing institutions such as AFD Group. At AFD, five EFSD programs are underway, totaling 235 million euros. These programs are in the four sectors targeted by the Fund: private sector, renewable energies, sustainable cities, and agriculture. They are backed by 22.4 million euros in technical assistance.
it possible to give jobs to 2,900 young people, 37% of whom are women; 1,700 of them benefited from training directly onsite. And their wages helped them start up their professional activity rapidly.

Another example: cofinancing of the construction of the 20-megawatt hybrid electric power plant in Agadez, Niger. It’s a real partnership in an at-risk context. While others didn’t dare become involved, AFD didn’t hesitate. This project will make it possible not only to satisfy the energy demand for the city and a large part of the country, but it will also help set in motion new economic dynamics and fight against the traffickers and jihadists who are laying waste to the region.

**What joint objectives could AFD and the European Commission set for the coming years?**

Its significant presence in Africa and its thematic priorities regarding jobs, climate, education, health care, and fighting inequalities make AFD one of our chief partners for accelerating implementation of the Agenda 2030. And likewise for the New European Consensus for Development to eradicate poverty. In concrete terms, the new Africa-Europe Alliance for investment and sustainable jobs, as well as the 2021-2027 multiyear financial framework offer new opportunities and means of collaboration that we should seize on together.

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socio-economic infrastructure, consistent with the National Participative Development Program, and it makes use of local labor.

The project has already made it possible to start up 19 worksites for the construction and repair of 76 kilometers of roads and the creation of reservoirs for drinking water. These worksite-schools have made
The Berlin Process for the Western Balkans is bearing fruit. Five years following its launch in 2014, cooperation is becoming stronger in this part of Europe, thereby contributing to its stabilization and its development. AFD is fully participating in this process. In May 2019, it released a budget of 500,000 euros to finance a promising project: WB6 Lab. The goal of the project is to create a start-up incubator to promote social entrepreneurship in the entire region, from Serbia to Albania and including Bosnia-Herzegovina, Montenegro, Kosovo, and North Macedonia.

Make way for young people!

Between now and 2022, more than 200 young people from age 18 to 35 will receive support in creating their enterprise. At the same time, social entrepreneurship will be promoted among the new generations and key actors, both public and private.

This project stemmed from a partnership between two stakeholders, the French NGO Groupe SOS Pulse, whose teams will participate in supervising the start-uppers, and the Regional Youth Cooperation Office of the Western Balkans (RYCO). Created in 2016 under European Union sponsorship, RYCO is an intergovernmental organization designed to create ties among the Western Balkan countries. To do so, it provides financial and technical support to projects that unite young people from the countries concerned in the region. Its support benefits both NGOs and individuals from secondary schools. In the Western Balkans, as elsewhere, youth are the key to the future.

The Balkans: an AFD mandate at the service of European construction

After receiving a mandate for actions in the Western Balkans, AFD joined the European Commission’s Western Balkans Investment Framework (WBIF) in December 2018. Through this partnership, France will provide its expertise to six countries of the region in the fields of connectivity, the environment, and social issues. It will aim at two major objectives in the region: supporting the processes of accession or closer relationships with the European Union, and providing support for energy and ecological transitions.
Understanding inequalities, their determinants, and above all how to reduce them... That’s the objective of a European research facility implemented by AFD Group since 2017. It is currently benefiting 20 research projects.

AFD Group, one of the rare development agencies with an internal research entity, was chosen by the European Commission to pilot this program dedicated to the study of inequalities. It is thereby coordinating the work of more than 60 researchers and 40 local offices of AFD, European Union delegations, and local authorities involved in the project.

From among these projects, that of Bouaké University’s Laboratory of Analysis and Modeling of Economic Policies (LAMPE) deals with inequalities in access to basic services and on the impact of public policies. It falls within the context of considerable exchanges in research matters that take place among AFD Group, Ivorian public authorities and the Ivorian academic world. The LAMPE project has been organized through a strategic dialogue memorandum since 2016. Here, its director François Aka Bédia answers a few questions about this cooperation.

**What does your research project involve?**

Despite a definite upturn in growth in Côte d’Ivoire since 2012, there is hardly any decline in the poverty rate or in inequalities. It’s to study the mechanisms that could reverse these phenomena that a research program was launched. It seeks to measure inequalities in Côte d’Ivoire before analyzing them from several angles: How are they affected by shocks and crises? What are the inequalities in access to education and to healthcare services? What effects do public policies have on inequalities? The research study is also concerned with the perception of inequality in the country and the factors behind it. Its results are shared in the memorandum on strategic dialogue established between Côte d’Ivoire and AFD that seek to clarify public policies in the matter.

**What are the advantages for LAMPE to be included in a European facility like this?**

For the past several years, LAMPE has been conducting research on the well-being of households on questions of social protection, inequalities, and poverty. This research facility is an opportunity to contribute to research on responses to the global challenge of inequalities.

**What have you gained from participating in the facility so far?**

This facility positions LAMPE as a research center of reference in the field of inequalities, and it highlights our positions. In this regard, LAMPE participates in the activities of the African Centre of Excellence for Inequality Research (ACEIR). The facility is also making our know-how known internationally. This has led to requests for contributions or invitations to conferences, such as that of AFD in December 2018 on inequalities and social cohesion. 

In December 2018, LAMPE participated in AFD’s 13th International Conference on Development, focusing on inequalities.
**TUNISIA** Through an ambitious program being implemented throughout Tunisia, AFD Group and the European Union are supporting the upgrading of many neglected neighborhoods in the country. Besides providing of basic services, the system is helping to create social ties and to relaunch economic activity.

Reinventing peripheral neighborhoods

With over two-thirds of its population living in cities, Tunisia is the most urbanized country in North Africa. But in recent decades, urbanization has often led to the emergence of disadvantaged peripheral neighborhoods, characterized by limited or non-existent access to basic services.

For nearly 40 years, the Tunisian Agency for Urban Upgrading and Renovation (ARRU) has been implementing the Government’s strategy to improve living conditions in these neighborhoods. Implementation for this action is being supported by the PROVILLE program: launched in 2013 with support from AFD and the European Union, it has already enabled the upgrading of 155 neighborhoods throughout the country, directly benefiting nearly 860,000 residents.

A new house, a new life

In the areas where ARRU operates, it systematically identifies the humblest households in order to carry out renovation work of their housing. In their small house in Siliana, a disadvantaged inland city, Mouldi and Zohra Jemmi can now benefit from a completely renovated kitchen and toilet. Before the renovation work, the house of this couple in their 80s consisted of just a living room. Thanks to funds received in 2016 from ARRU and their own savings, they were able to enlarge their house by building a tiled kitchen and improve the bathroom.

Facilities accessible for young people

But PROVILLE doesn’t just improve access to basic services: it also contributes directly to re-creating social ties. New spaces for activities such as sports grounds, multipurpose halls, green spaces, and youth centers have blossomed in Tunisia since 2013. Such facilities have been created for younger people in particular.

“Before, it was a wasteland for young people,” recalls Tunisian taekwondo champion Mohamed Aziz Rebai. In the Essaida neighborhood where he grew up in Manouba City, around 20 km from Tunis, there were no sports facilities. “Before I could take a bus alone, I went to training on the back of an old Peugeot moped, seated behind my father.” It was a trip he made up to three times a week, competitions not included. “There weren’t many of us young people who could manage to go so many kilometers to do a sport or an activity.”

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155 neighborhoods upgraded since 2013

140 collective and industrial facilities delivered

860,000 beneficiary residents
In 2016, in addition to new streets and connection to wastewater removal, a gymnasium was inaugurated in the neighborhood, with support from ARRU. Today, around 200 young people, ages 5 to 20—a majority of whom are girls—practice taekwondo and kickboxing. The annual dues? Just 15 dinars (3.50 euros).

**New dynamics in the local economy**

The economic machine, too, is slowly starting up again. In Khelidia, in the capital's outskirts, a 1,000-square-meter industrial building has just been built. A stroke of luck for Chaima Ben Aissa: she runs a small sandwich shop just across the street. “I hope the factory will open quickly,” she says enthusiastically. Regardless of which company occupies the brand-new building delivered to the city authorities by ARRU, it will by far be the top employer in the area. The mother of three primary school students is hopeful: “I hope that the new customers will enable me to improve my children’s lives and offer them the chance to continue their studies.”
More resilient to climate change

Climate change affects human communities as much as ecosystems. Combining conservation actions and an adaptation approach makes it possible to better prepare people and natural environments for climate events.

100,000 seedlings planted in the Fiji Islands

30 million euros for adaptation to climate change in 15 priority countries

“To protect our planet is to protect ourselves”, interview with Laura Buis
More resilient to climate change
FIJI ISLANDS In the South Pacific, the Fiji Islanders face special dangers from climate change. The RESCCUE program combines conservation and development by helping the local people become more resilient.

Fijians fight back!

Restoring the coastline, replanting mangrove swamps, protecting marine life... Thanks to the program RESCCUE (Restoration of Ecosystem Services against Climate Change Unfavorable Effects), the inhabitants of the Fiji Islands are adapting to climate change and working to preserve the natural resources and biodiversity they depend on.

5,000 inhabitants protected by RESCCUE in Fiji
110.5 km² of marine life preserved

In partnership with the NGO Wildlife Conservation Society, RESCCUE helped create the Vatu-i-Ra marine park. Its entry fees ensure the sustainability of the conservation activities and of resource management and at the same time make it possible to offer scholarships to young people from the Nakorotubu district.

“Most waste wound up in nature before, but that’s over now.”

Maicka Vakaciri, Nabukadra Village Chief
100,000 seedlings planted to restore forests and mangrove swamps

Strengthening natural protection

In Ra Province, one aspect of the program consists of restoring the coastline by planting mangrove swamps and the coastal vegetation. These provide many benefits to the local communities, such as protection of housing in the event of cyclones.
The Pacific Initiative was one of the key outcomes of the One Planet Summit, held in September 2018 in New York. On this occasion, France and its partners the European Commission, Canada, New Zealand, and Australia undertook to preserve and restore the biodiversity in around 20 islands severely threatened by global warming. The French commitment is being implemented by AFD Group. This adaptation effort will reinforce the area’s resilience in facing current challenges.

In several villages, housing destroyed during the 2016 cyclone has been rebuilt, and tree nurseries have been created.

A coalition for the Pacific Islands

The RESCCUE project is coordinated by the Pacific Community. It received 8.5 million euros in financing from AFD and the FFEM between 2013 and 2018. In Fiji, the project is being implemented by the University of the South Pacific.
Technical support, incorporating objectives into public policies, and program preparation: the full range of AFD know-how has been mobilized to develop climate adaptation and resilience in several highly vulnerable countries.

Implementing the national commitments

As part of the Paris Agreement, 163 countries formulated voluntary commitments to fight climate change and adapt to its effects. Implementation of these commitments—the Nationally Determined Contributions (NDCs)—requires support at several levels for 15 priority countries. These are countries especially vulnerable to extreme climate events (hurricanes, droughts, flooding) and their impact. Their number includes countries in Africa, least-developed countries (LDCs), and Small Island Developing States (SIDS).

Facilitating access to green finance

By working simultaneously on three themes, the Adapt’Action Facility gives countries the tools to ensure them better access to climate finance and to help guide the emergence of investments in adaptation to climate change. AFD helps by consolidating the technical and institutional capacities of States, thereby facilitating relations between administrations and investors. The programs designed as part of this facility help give structure to the adaptation sector, the most neglected one in climate issues.

Simultaneous and complementary actions

AFD helps by consolidating the technical and institutional capacities of States, thereby facilitating relations between administrations and investors. The programs designed as part of this facility help give structure to the adaptation sector, the most neglected one in climate issues.

Madagascar and its population are especially vulnerable to climate change. The Adapt’Action Facility is helping the country implement its contributions to achieving climate objectives.

*Nationally Determined Contributions*
Sunref: a green label for the private sector

The Sunref label was set up by AFD Group to encourage banks and businesses to invest in green growth. Thanks to partnerships with nearly 70 financial institutions in more than 30 countries, it promotes investments in energy transition, management of natural resources, and preservation of the environment. The partners also enjoy access to capacity-building tools and technical assistance that ensure that the projects are properly implemented.

“"To protect our planet is to protect ourselves”

Laura Buis, Agronomy and Environment AFD project manager

Are resilience to climate change and preservation of natural resources linked?

Climate change directly affects human societies and also threatens animals, forests, and oceans, etc. And the resilience of our societies is very closely linked to that of the ecosystems on which they depend, and to their protection and preservation.

A healthy ecosystem whose integrity and biodiversity are maintained will resist climate stress better than if it is impoverished, overexploited and under pressure. To protect our planet is to protect ourselves, and that means protecting nature.

How can we support the most vulnerable countries?

These countries are generally the poorest and the most exposed to the impacts of climate change, for which they are in no way responsible. It’s thus crucial to support their adaptation. Among other programs, AFD is implementing Adapt’Action (see opposite page), as well as a dedicated program for adaptation and biodiversity in the Pacific (p.67). But, above all, we see to it that vulnerability is taken into account in all projects.

What’s the share of adaptation in the projects financed by AFD?

In 2018, AFD devoted 4.8 billion euros to climate change, including a growing share of 1.6 billion euros devoted to adaptation. The risks that ensue from climate impacts are evaluated for each project, and adaptation actions to remedy them are planned and tracked in the financing of the operation. That’s imperative for a group whose action is focused on the vulnerable countries and Africa.
Fighting gender inequalities

Gender inequality and discrimination lead to injustice and generate poverty. Reduction of such inequality and empowerment of women are at the heart of AFD Group’s action.

50% **more women**
employed in a Turkish company ........................................ 78

100% **gender:**
AFD Group’s strategy .......................................................... 81

“The underlying reason for inequalities is the role given to women”,
by Racha Ramadan .............................................................. 82

“I dreamed of driving the first metro in Kerala”,
Gopika Santosh says ............................................................. 83

100 million euros
for equality at the highest level in Morocco ....................... 84

**Samusocial International:**
on patrol in Lima ................................................................. 85
Nurcan Akçan, a young Turkish lab assistant, grew up with this mantra: “A woman can be strong and independent only if she has her own work.” Today, her job is financed by a project devoted to professional equality.
Manufacturing parity

Turkey Near Bursa, the Eker Süt company is committed to advancing equality at the workplace and combating gender stereotypes. Since 2017, the number of female employees has been increasing, and gender bias is in constant decline: an AFD pilot project on gender at work.

- 100% of personnel sensitized to gender equality
- 50% increase in female employees at Eker Süt in two years
- €3.35 M in loans over four years
Among the milk bottles and yogurts, women are driving the forklifts, unloading pallets, and making sure operations go smoothly. When you take a tour of the production chain at the Eker Süt company, a Turkish subsidiary of the Andros Group specialized in dairy products, you can clearly see that women work at all the jobs. Just like the men.

Not obvious at first

Culturally, the issue of women's work remains a challenge in Turkish society. But Eker Süt's management and human resources department chose to take the path of equality. With guidance from the Turkish development and investment bank TSKB and financing from AFD, this agri-food company started up gender-equality workshops targeting all the employees of its factory located 150 km south of Istanbul.

All the women and men agree on the importance of these training workshops. "We learned not to make a distinction between men and women," acknowledges Mustafa Gülmez, Head of Production. Women are now on the company's disciplinary council and are encouraged to run in the staff elections. The company has gone further in its approach on access to work for women: it has fitted out a nursery to encourage young mothers to come back to work.

Giving women their right to work

"Our job offers are gender-blind," explains Ahmet Aydin Akyol, Director of Human Resources. "Our basic assumption is that there is no profession a woman can't do." Barely
IDFC: successful collaboration

AFD has provided the Turkish development and investment bank TSKB with 70 million euros for its program to help Turkish companies incorporate gender-equality measures. TSKB was responsible for identifying the private-partner candidates for the project, among which was Eker Süt. Since 2017, this company has benefited from a loan of 3.35 million euros. At the same time, TSKB has been conducting a study on the internal practices of the members of the International Development Finance Club (IDFC) in gender matters. IDFC brings together 24 major national, regional, and bilateral development banks (including AFD Group and TSKB). The study seeks to identify their strategies and performances in terms of jobs and internal practices favorable to women (career management, work environment, and anti-harassment policies).

Equality: a competitive advantage on the market

The company had no idea that its policy of actively promoting equality would have such a direct economic impact in addition. As Mustafa Gülmez observes, “Integrating women into the production sector led to a concrete rise in productivity. We realized that they were more concerned with and involved in their work, and that they paid more attention to their machine.”

Equality also means greater attractiveness as an employer. There is no question of Derya Durak, age 28, looking for work elsewhere: “Women are given an opportunity here. We can take training, just like the men. The nursery is also a real advantage, even if more progress can always be made.” The company does indeed intend to continue promoting the employment of women through its project to open a daycare center.

One kind of awareness raises another

Exemplarity in gender equality leads to reflections on other inequalities. “By analyzing how we look at gender inequalities, we’ve also started asking ourselves questions about disability management,” confirms the human resources director. The concrete outcome of these reflections is that three young autistic individuals were hired part-time, in partnership with the city authorities. The company completely rethought its space management in order to employ them, and it assigned employees to accompany them. For Eker Süt, it was the natural thing to do.

FIND OUT MORE:
Read “Turkey: The fight for gender equality at work needs to be addressed in SMEs” on the AFD’s platform for ideas for development: id4d.org
Since 2013, AFD Group has been implementing a strategy dedicated to promoting gender equality and women’s empowerment in all the sectors and countries in which it works. This commitment was reconfirmed in its 2017-2022 Strategy. In Turkey, India, and Peru, many of the projects supported seek to reduce gender inequalities by improving access to essential goods and services, combating violence against women, opening up the job market, and furthering women’s participation in governance.

The first assessment of the 2014-2018 period is positive: AFD is incorporating the criteria for the gender-equality policy markers of the Development Co-operation Directorate (DAC) of the OECD in its Sustainable Development Analysis and Opinion Mechanism. More than 6.7 billion euros went to financing nearly 320 projects marked 1 or 2 by the DAC. AFD is making every effort to maintain this trajectory through 2022 and to reach a figure of 700 million euros annually in projects aiming chiefly for the improvement of equality for women and of women’s conditions.

Analysis of gender in projects financed

Is promotion of gender equality an objective of the project?

- YES
  - The project’s goal is empowerment of women and reduction of structural inequalities between men and women.
  - +3

- NO, BUT
  - The project seeks to promote control of resources by women, their participation in the project’s governance and/or their effective access to goods and services made available. It helps combat violence against women.
  - +2

Is it the main objective?

- YES
  - +1

- NO, BUT
  - It takes into account the needs and interests of women and men and/or dialogue on equality has been started up with the partners.

Does it harm gender equality?

- NO
  - The project does not have an impact, or its residual negative effects are compensated for by mitigation measures.
  - 0

- NO, BUT
  - In the absence of a specific measure, it is likely that gender inequalities will remain unchanged.
  - -1

- YES
  - It risks harming gender equality.
  - -2

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The scores indicated in this figure are those used by AFD’s Sustainable Development Analysis and Opinion Mechanism. They do not refer to the gender equality policy markers established by the DAC of the OECD.
Racha Ramadan is a specialist on issues of gender, poverty, food security, and social protection. Here she comments on the blatant gender inequality persisting in Egypt. And she tells of how she’s optimistic despite the obstacles on the path to equality.

What is the current status of inequality in countries of the Arab world and of the Middle East?

There is what we call the “paradox of inequality” in the region. If we want to take an optimistic view, the Gini index (the most well-known index for measuring inequalities) shows a general decline. But if we really want to decrease poverty, we must closely target the vulnerable social groups. In actual fact, inequalities are growing between rural and urban areas and between those who have an education and those who do not…

To what extent does inequality affect women in particular?

The women of the countries of the Middle East and North Africa are those who participate the least in the job market, even though access to primary and secondary education is nearly the same there for boys and girls.

The root cause for inequality is the role and place which society assigns to women. In Egypt, generally speaking, women have trouble finding a job, and if they have one it’s often an informal job or a job at a lower level and lower salary than a man’s. But note that religion is not responsible for this: to my knowledge, it does not forbid women to work, nor does it impose fewer rights or more duties on them than on men.

Did the Arab Springs shake things up politically or in civil society?

Some progress has been made, but a lot remains to be done. But it must be acknowledged that, since the revolution, there are more women on the committees that work on economic or political measures. The government ministries and administrations are seeking to include gender more and to take into account the point of view of women in policies. There is much to be done at the legislative level, but what’s most difficult is to change attitudes. To make progress, culture and stereotypes must be changed in the media and in society, and young girls must be informed of their rights. The government, universities, civil society, and religions must work together.

Are you optimistic?

I am when I see the number of female cabinet ministers (25% of the current government, a record) or when I see my young students become involved in these topics. The issue is also increasingly dealt with in the media. And it’s crucial to include men in this fight. It’s important for everyone, because our emancipation is a factor of development for all of society.

A full version of this interview can be read on the AFD’s platform for ideas for development: id4d.fr
At just age 23, Gopika Santosh is one of the seven female drivers of the Kochi Metro in Kerala State, India. “My father drives a rickshaw, and me a metro. He’s very proud of me.” She was accepted among 90,000 male and female candidates. A trained engineer, the young woman dreamed of driving Kerala’s first metro. But she hadn’t imagined becoming a role model. “Just recently, I saw a father point me out to his daughter, saying ‘Look at that didi (“big sister” in Hindi) driving the train!’”

Jobs open to all

From metro drivers to heads of stations and not to mention ticket agents, the Kochi Metro has increased the number of women in its job positions in proportions never seen before in India. The percentage of female employees of the metro’s operating company (KMRL) is 75%! Among them, 600 come from disadvantaged families and were recruited via local social support groups. The teams also include 20 transgender people. All this makes for a social inclusion policy that’s unique in India.

A metro to change the city

In Kochi, AFD supported the construction of the metro system and provided guidance for the sustainable restructuring of the city’s urban mobility. The project implemented by Kochi Metro Rail Limited (KMRL) encourages transport intermodality, improvement of urban-mobility governance, and reduction of greenhouse gases. The key achievements of the project have been its swift completion, the very low cost per kilometer, its exemplary inclusivity, and its innovative ticketing system. Because it is ecological and uses solar panels to supply the stations, this urban development project has already helped to reduce the pervasive pollution in the city. Since the inauguration of the first line in June 2017, the metro has become the pride of Kochi’s 2 million inhabitants, who quickly adopted it as their own.
Equality incorporated at the highest level

Gender inequality also has its origin in public policies, which are historically designed by men. Analyzing them through the prism of gender helps to find out the place of women in the policies, what inequalities they generate, and how to correct them.

Restructuring budgets in accordance with gender equality

Since 2018, nine Moroccan government ministries (Economy and Finance, National Education, Health, Youth and Sports, Energy and Mines, Agriculture, Water, etc.) have been receiving AFD guidance in systematizing gender-sensitive budgeting. This approach consists in analyzing public policies in order to measure their impacts on gender equality, and then in restructuring the public budget so that it can absorb gender inequalities. Initially, specific analyses will be carried out by the Moroccan ministerial departments, with AFD support, to identify inequalities. Then, analysis from the angle of gender will be incorporated into the budget chain. AFD is encouraging a bottom-up approach: the inequalities will be identified by field analysis, and then the financing of public policies or of programs will be allocated according to the gender-sensitive performance indicators.

Support to systematize the gender approach

The Moroccan government launched this process of gender awareness-raising and guidance for its ministerial departments in 2002. An assessment of it was made in 2005, with support from UN Women. In 2013, the kingdom opened a center of excellence for gender-sensitive budgeting, in partnership with the European Union. In 2015, gender-sensitive budgeting was institutionalized by the Finance Act. Gender is now taken into account systematically within Moroccan ministerial indicators and objectives.

Education is one of the sectors concerned by the systematizing of the gender approach into the Moroccan budget.
In the disadvantaged neighborhoods of the capital, domestic violence is an everyday occurrence. The Samusocial of Lima organizes rounds to visit the local population, conduct mediation, and fight poverty.

Samusocial International: on patrol in Lima

Clinging to the arid hills of the coastal desert, the cinder-block houses and wood or sheet-metal shacks of the Huaycán neighborhood, in the Ate district, are the equivalent of favelas for the capital of Peru. The families living there often came from the Andes or from rural areas in the 1980s and 90s when the country was torn by violent internal conflict.

An essential service for the inhabitants

In the Huaycán neighborhood, poverty brings on one social tragedy after another. Its large population has little access to water or to electricity and live mostly off of informal jobs. The local chapter of the French NGO Samusocial International combats social problems and exclusion there. With financial support from AFD, its female social workers make daily rounds to provide support to women and children in this precarious neighborhood long considered dangerous and still often neglected by institutions overwhelmed by rapid urban growth.

Maria Soledad raises her three children alone. For her, the Samusocial visits are essential: "They bring us medicine against anemia for my children. I don't have the resources to buy them." As for her neighbors, they live more peacefully thanks to advice from the Samusocial teams. As one woman confides, "My husband and I no longer argue in front of the children, because now we know it's harmful for them."

Sharing and humanity above all

The Samusocial humanitarian workers didn’t sign up for this mission by accident: some of them know only too well what the local people go through. Emily, an ambulance driver, was also the victim of intrafamily violence. "I always say to the people we meet, 'If I was able to make good, you can too!'" Magaly has also had her share of domestic violence and wants to communicate a message of hope to each woman of Huaycán that she meets: "I tell them again and again that their problems are like storms and that the skies will clear afterwards. You have to keep shining."
Two nurses from the Brazzaville University Hospital discuss their quality-of-care training course taught by AP-HP.
Remedies for health systems

Despite the progress made in the past 10 years, 5 billion people around the world have no access to secure medical care. AFD Group is committed to meeting their needs in a suitable way.

120 hospital managers trained in Congo ........................................... 88

“Why the African pharmaceutical sector must be given support”, by Mehdi Tanani ........................................... 92

1.7 billion euros for health and social protection between 2012 and 2017 ............... 93
CONGO Support for strategic management, training of managers and management teams, drafting of job responsibility sheets... From 2016 to 2018, Expertise France helped guide the upgrading of the Congolese hospital network. Fifteen hospitals benefited from the project.

Hospitals: better management for better care

With its population density of 15.4 people per square km, proposing universal health care represents a great challenge for the Republic of the Congo. But since the launch of the governmental program “Health for All” in 2013, the country has extended its hospital network considerably. In addition to the renovation of the Brazzaville University Hospital, no less than 14 general hospitals have been inaugurated to strengthen healthcare availability throughout the country.

More effective hospital management

The new issue at hand is consolidating the management of these hospitals at the strategic and operational levels, including human resource management, logistics management, and budget monitoring. Many challenges remain, but the Congolese hospitals are solidly equipped to surmount them: AFD Group spent more than three years strengthening the technical and managerial capacities of their personnel. From hospital directors to administrative and care managers, all the teams in charge of making the hospitals run properly have enhanced their skills.

Mission accomplished for AFD and Expertise France

AFD provided 1 million euros in financing for this project, within the framework of the Debt Reduction-Development Contract (C2D) signed with Congo in 2014. To make the project a reality, Expertise France mobilized the know-how of two recognized French institutions: Assistance publique-Hôpitaux de Paris (AP-HP, Île-de-France Region University Hospital) and EHESP School of Public Health, an institute of higher learning specialized in training directors and managers in the public health sector. This collaboration was a success in terms of benefits for the Congolese hospital network and those at the heart of the system: the patients.

There can be a long wait to see a doctor at the Brazzaville University Hospital. Waiting times will be shortened thanks to the hospital project adopted in November 2018 with the support of AP-HP.
Managers from the hospital’s nursing care department show teams how to use a hydroalcoholic solution. Handwashing is the top tool in fighting nosocomial infections. Thanks to support from EHESP, this practice that saves lives has become systematic.

80,000 patients per year welcomed and treated at the Brazzaville University Hospital.
Perfecting strategic management

To meet the specific needs of hospital directors, trainer-experts from EHESP School of Public Health developed a 200-hour training program—the first of its kind in the country. The Inter-state Center for Higher Education in Public Health of Central Africa (CIESPAC) was also provided support to develop a Master's 2 program in management of health centers and services.
Training providing benefits for all

University Hospital managers trained in human resource management having discussions with Expertise France. Support from EHESP helped, among other things, in developing more than 40 information sheets covering all the jobs of the hospital.

“This module enabled us to identify possibilities for improving the overall operations of hospitals.”

Dr. Célestin Kouba, hospital director

120 hospital managers and directors trained
Why the African pharmaceutical sector must be given support

By Mehdi Tanani, Senior Investment Officer at Proparco

Although the African pharmaceutical market is showing clear growth, its development remains a challenge. It’s thus essential to encourage synergy among the private sector, financial institutions, and public authorities.

The pharmaceutical industry in Africa has a promising future. Along with improved solvency, Africans can devote an ever-growing share of their income to health expenditures. It’s thus no coincidence if the estimated average annual growth in Africa’s pharmaceutical market for the 2010 to 2020 period is 10%.

Achieving pharmaceutical independence: a goal for the future

However, we mustn’t underestimate the shortcomings and weaknesses that still weigh heavily on the sector. Drug production is emblematic of the situation, with only 3% of worldwide production taking place in Africa. South Africa and Morocco manage to meet between 70% and 80% of their pharmaceutical needs, but in Central Africa nearly 99% of drugs in circulation are imported, especially from Asia. This poses several problems: high transport costs inevitably increase the final price of drugs, stock supply is dependent on the sometimes very long delivery times, and above all there is a growing risk that counterfeit or low-quality products may develop on local markets.

Developing production capacities at the regional level is one response to the issue of drug accessibility in Africa. Investments to support African pharmaceutical laboratories are needed in order to produce more and expand the available therapeutic ranges. To do so, the public authorities must take action on various catalyzing factors such as regional regulatory harmonization and policies to promote investment incentives, etc.

The world’s most expensive drugs

Improvement of supply chains is also necessary. In Africa, they suffer from fragmentation and too many intermediaries. Each of the latter adds its margin, which can represent up to 50% of the price paid by the consumer in Kenya and up to 90% in the least-advanced and landlocked countries. In comparison, the markup is 2% to 24% in the OECD countries. The result is that drugs sold in sub-Saharan Africa are the most expensive in the world.

These supply chains are moreover based on the “push” model, in which distributors take in stock from a wholesaler when it receives requests. This system leads to regular stockouts. On the contrary, a “pull” model would enable real-time communication between prescribers and distributors.

Increased production, quality of available drugs, affordable prices, better stock management, and structuring of producer and distributor networks...

These are all the reasons why financial institutions working in development should unquestionably provide support to both public and private actors. In doing so, targeted investments are a crucial prerequisite for controlling stocks and for developing a system of traceability that guarantees the quality of products sold to African patients.

A full version can be read on the AFD’s platform for ideas for development: id4d.fr
€1.7 BN FOR HEALTH CARE AND SOCIAL PROTECTION
AFD Group commitments from 2012 to 2017

Our impacts in the field
in 2018

15.2 MILLION PEOPLE benefiting from improved access to care
8 COUNTRIES supported for implementing social protection measures

Four strategic focuses

1. Support sexual, reproductive, maternal, neonatal, and child health.
2. Promote universal health coverage, and consolidate health systems.
3. Strengthen social-protection systems.

On all fronts
Commitment breakdown by theme

- Basic infrastructure: 40%
- Health governance and human resources in health: 30%
- Basic health care and services: 14%
- Reproductive health and family planning: 9%
- Fight against pandemics: 5%
- Refinancing devoted to the health sector: 1%
- Nutrition: 1%

Priority to Africa
Commitment breakdown by region

- Sub-Saharan Africa: 39%
- Asia-Pacific: 6%
- Latin America and the Caribbean: 21%
- Mediterranean and Middle East: 5%
- Overseas France: 29%

Expertise France
300+ MISSIONS in technical assistance
Racing against time in the Sahel

The Sahel region is undergoing an unprecedented crisis, simultaneously of a security, climate, demographic, and economic nature. To respond to this emergency, AFD Group and all the players active in the region are together reinventing their modes of action. The goal: greater agility and effectiveness.

2.1 billion euros committed to the Sahel from 2013 to 2018

Sahel Alliance: “A constant search for synergies”, interview with Jean-Marc Gravellini

5 years of enhanced intervention in the region

1.5 million euros to promote knowledge

Concrete results benefiting local populations
The Sahel (Mauritania, Mali, Burkina Faso, Niger, and Chad) region is one of the most vulnerable in Africa. Its literacy rate, per capita GDP, and rate of access to electricity are all the lowest of the continent. By 2040, its population, currently 80 million people, will probably double. The Sahel is prey to severe political instability and considerable security threats. It is also one of the regions most threatened by global warming. Yet, the Sahel has undeniable assets, in agriculture, energy, and people. Youth is one of the keys to its future, as one out of three inhabitants is currently between 10 and 24 years old.

Two facilities for securing financing

To help the Sahel deal with these security, economic, social, and environmental challenges, France has made development of the region a priority. AFD is mobilizing its entire range of financial tools (grants, loans, and guarantees) to encourage the economic and social development of the region, fight fragility existing in various crisis contexts, and strengthen public authorities. Proparco has been participating actively in this.
effort through its support to the private sector, as has Expertise France through implementation of technical support.

Agriculture, rural development, energy, water and sanitation, education and vocational training, health care, environment... All the intervention sectors are concerned by this commitment on the part of the entire AFD Group—a commitment that has clearly been intensifying in recent years. Out of more than 2 billion euros committed to the Sahel countries from 2013 to 2018, more than a third of these funds were granted between 2017 and 2018.

Two funding facilities were especially designed for the region in 2017 and are symbolic of this increased commitment. The first is the Minka Sahel (formerly Tiwa-ra) initiative, which benefits the entire region. The second, the Minka Lake Chad (ex-Kouri) initiative, specifically targets the countries along Lake Chad: Cameroon, Niger, Nigeria, and Chad. They are unique in that they give priority to local approaches and interventions dedicated to strengthening social cohesion and to reducing conflicts in the territories undergoing crisis. Both are co-financed via the Minka funds, an instrument to fight financial crisis situations through the tax on financial transactions. They have made it possible to reserve grant resources for this purpose and to make changes in AFD’s ways of doing things. From 2017 to 2018, 132 million euros was granted by Minka Sahel, and 167 million euros was committed by Minka Lake Chad from 2016 to 2018.

Burkina Faso is aiming at universal access to drinking water and sanitation by 2030. AFD is providing guidance to the National Water and Sanitation Office (ONEA) to reach this objective.

A different mode of action to stabilize the region

To strengthen its reactivity and the efficiency of its financing in the Sahel, AFD also carried out crucial work to change its modes of intervention. The procedure cycle was lightened, for example, for faster project examination. In late 2017, fast-track operations were financed in this way, and the initial outcomes were observed as early as March 2018. AFD also undertook to make renewed commitments ("repeat deals"), again to examine the projects more quickly, but also to further the large-scale spread of programs that have proven themselves in the field.

To respond to current emergencies and prepare for the future, the implementation of two-stage projects was also strengthened. In concrete terms, an in-
Niger. From 2012 to 2017, AFD supported the creation of ACEP-Niger. This urban microfinance institution currently finances projects by local small-scale entrepreneurs. Pictured here is a cereal processing unit.


AFD is also continuing actions with Sahelian local authorities, in particular...
by strengthening its support to governance, the legal system, and decentralization. Simultaneous and multisector approaches have been implemented with them to promote the return of stability in the vulnerable areas.

**An international coalition for the region**

Providing a suitable response to problems that often go beyond national borders requires dialogue and coordination. AFD is aware of this need and in 2017 set up a regional office for the Sahel, based in Ouagadougou, Burkina Faso. This office is now helping it to scale its actions up at the regional level. AFD is supporting multicountry projects and strengthening dialogue with the GS Sahel, the West African Economic and Monetary Union (UEMOA), and the Economic Community of West African States (ECOWAS).

But the challenge of networking requires much more. The crises experienced by Sahel countries are multidimensional and call for expanded coordination among all development players. Today, AFD is working hand-in-hand with the entire French team and with the donors, in particular the members of the Sahel Alliance.

The Sahel alliance was created in 2017 by President Emmanuel Macron and Chancellor Angela Merkel. This great international coalition unites the efforts of the donors and the partners of the GS Sahel in order to obtain faster development results in the region. Twelve countries and international institutions are members of it: France, Germany, the European Union, The African Development Bank (AfDB), The United Nations Development Programme (UNDP), the World Bank, the United Kingdom, Italy, Spain, the Netherlands, Luxembourg, and Finland. In concert with the European Union, the AFD is supporting 21 projects totaling 263 million euros in the Sahel Alliance countries and Cameroon.

By 2022, no fewer than 680 projects will have been implemented as part of the Sahel Alliance, out of a budget of 9 billion euros. On the AFD side, a budget of 500 million euros will have been devoted to the region’s development. More than half is already in action, with tangible results in the field. The remaining financing will mostly concern rapid-impact projects in the fragile border regions, covering essential goods and services: water and sanitation, agriculture, food security, social cohesion, etc. Faced with the scale of challenges for the region and for France, AFD’s contribution could be revised upwards between now and 2021.

**The 3D approach**

There can be no development without peace or stability. That’s why AFD takes action in the Sahel, as in all crisis contexts, along with French defense and diplomatic authorities. This “3D approach” (Defense, Diplomacy, Development) was developed with the Ministry for the Armed Forces and the Ministry for Europe and Foreign Affairs. The purpose is to mobilize all the players for peace, focusing on a strategy to overcome the crisis.

AFD takes action alongside the other operators of the Ministry for Europe and Foreign Affairs, such as the French Agency for Media Development (CFI), the French National Research Institute for Development (IRD), and the French Agricultural Research and International Cooperation Organization (CIRAD). There is a clear objective: meeting people’s needs by coordinating all the donors so that actions are better targeted and more effective over the long term.
Since it was launched in 2017, the Sahel Alliance has been federating and coordinating donor commitments to the Sahel. Jean-Marc Gravellini explains why this process is vital for the region.

A race against time is underway in the Sahel. How can we speed up the effects of aid in the region?

Faster results in the G5 Sahel are exactly what the Sahel Alliance is after. Stronger coordination among partners, adaptation of methods to situations on the ground, and the most basic projects that directly benefit local people will make it possible to speed up the effects. It will also involve mobilization of civil society and support for solid sectoral reforms.

Why do the projects financed as part of the Sahel Alliance target border areas as a priority?

Ensuring stability for all the territories of the G5 Sahel countries obviously requires carrying out development actions even in the areas not directly affected by the crisis. But the challenge for the members of the Sahel Alliance is also to implement projects in the conflict zones, where the nexus between development and security is most significant. These programs seek to give back hope to the local populations, all the while improving their living conditions effectively.

How are the Sahel Alliance actions concretely coordinated in the field?

As a matter of priority, focus is put on dialogue and coordination among partners, alignment with national strategies, and the constant search for synergies among our activities through cofinancing or fund allocations. These are nearly daily concerns to guarantee donor effectiveness.

In the field, at both the central and local levels, we work together to implement these possibilities. For example, during a visit by the Alliance members to Mauritania, the World Bank decided to align itself with the existing examination and implementation systems.

How are the outcomes of the financed projects measured?

The members of the Sahel Alliance have determined performance indicators and have come to agreement on an accountability system. The targets are those of the national strategies. At the same time, partnerships with specialized bodies are underway in order to ensure data collection. I think that the Alliance and the Permanent Secretariat of the G5 Sahel can be accountable for the outcomes of their action, even if it is very long-term work.

680 projects financed from 2018 to 2022

Burkina Faso. The Zagtouli solar power plant, inaugurated in 2017, produces 56 GWh of electricity annually. The project was financed by AFD through a loan of 22.5 million euros.
Five years of action in the Sahel

MAP AND KEY FIGURES  Infrastructure, water and sanitation, education, health care, support to the private sector... Here is an overview of the nearly 50 development projects financed by AFD in the Sahel from 2013-2018.

**BURKINA FASO**
- Water and sanitation
- Energy
- Rural development
- Education, training, jobs

**MALI**
- Local development
- Education, training, jobs
- Health and social protection
- Water and sanitation
- Finance
- Governance

**MAURITANIA**
- Water and sanitation
- Energy
- Health and social protection
- Education, training, jobs
- Local development
- Rural development

**NIGER**
- Education, training, jobs
- Governance
- Local development
- Rural development
- Water and sanitation

**MULTICOUNTRY**
- Rural development
- Governance
Actions on all fronts
Commitment breakdown by sector (2013-2018)

- Agriculture and food security: 12%
- Environment and natural resources: 1%
- Infrastructure and urban development: 31%
- Water and sanitation: 14%
- Education and training: 10%
- Business sector: 9%
- Health and social protection: 5%
- Agriculture and food security: 12%
- Environment and natural resources: 1%
- Infrastructure and urban development: 31%
- Water and sanitation: 14%
- Education and training: 10%
- Business sector: 9%
- Health and social protection: 5%

€315 M committed with a multicountry approach

€538 M
NIGERIA

€256 M
CHAD

Health and social protection
Education, training, jobs
Water and sanitation

Commitments by country from 2013-2018

- Number of projects financed
- Zone covered by the Minka Sahel initiative
- Covered by the Minka Lake Chad initiative
- AFD offices in the Sahel
- AFD’s Sahel regional office
The Sahel is characterized by a complex situation of development dynamics and of interconnecting social, economic, political, environmental, and cultural phenomena. Here more than elsewhere, mixing of knowledge, discussion of ideas, and sharing of experiences are essential in order to invent a desirable future based on a common foundation of knowledge and trust.

In 2019, to better support the transformations underway, AFD’s Innovation, Research and Knowledge Department launched the Savoirs Sahel (“Sahel Knowledge”) project. Its objective is to listen and understand, so as to systematically take into account the concerns of the stakeholders for which AFD is seeking to provide solutions.

AFD’s actions in the Sahel are an opportunity to adapt its research and knowledge-production processes to the Africa of tomorrow: that’s the conclusion of the “États Généraux du Sahel” conference of July 2018. To improve its understanding of regional and local dynamics, AFD has strengthened its activity in the field of knowledge production, in partnership with African and European research centers.

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**From research to concrete actions**

The project is financing applied research studies along with Sahelian and European researchers, on new topics such as the taking into account of Arabo-Islamic education in educational policies or the roles of local and national institutions in territorial governance and security. The research results will help decision-makers improve public policies, and they will stimulate a Sahelian community of leaders for the building of the Sahel of tomorrow. A budget of 1.5 million euros has been earmarked for the program for the 2019-2020 period.

Within the framework of the Minka Lake Chad initiative, AFD has for example signed a contract with the French National Research Institute for Development (IRD) to capitalize the accumulated knowledge of the Lake Chad region and to better understand the determinants of the crisis. In 2018, this partnership led to the publication of a scientific reference study that helped reorient the programming of the Minka Lake Chad initiative so that it works better on strengthening governance as well as on protection of rights and access to justice in particular.

**Find out more**

*Crise et développement. La région du lac Tchad à l'épreuve de Boko Haram. Éditions AFD, 2018. Under the direction of Géraud Magrin and Marc-Antoine Pérouse de Montclos (in French only)*
SAHEL: CONCRETE RESULTS
Projects financed by AFD in 2018

Agriculture and rural development

1,055 family farms supported
350,000 people benefiting from rural development programs

Environment

1.2 million hectares of natural spaces preserved or restored

Health and social protection

7.9 million people with better access to health care
251,500 people with better social protection

Education and training

128,300 children attending primary and junior high school, 48% of whom are girls
5,800 young people undergoing vocational training

Water and sanitation

167,000 cubic meters of additional capacity in drinking water production

Business sector

246 small and medium businesses supported in their projects
The 2019 Panorama in 15 questions

AFD in a nutshell

What is the AFD’s mission?
Pages 6-9

How does the AFD work?
Pages 10-11

What are the results of the AFD’s actions?
Pages 7, 14-15 and all of the projects presented in this Panorama

Regions of intervention

What countries does the AFD intervene in?
Page 14

Does the AFD intervene in crisis zones?
Pages 6-7 and 94-103

What actions does the AFD undertake in cities?
Pages 26-29, 57, 66-67, 83 and 85

What actions does the AFD support in rural areas?
Pages 23, 35, 38, 60 and 94-103

Fields of action

What does the AFD do for climate and biodiversity?
Pages 7, 10, 12-13, 16-17, 30-41 and 68-75

What does the AFD do to combat inequality?
Pages 7, 24, 42-49, 56, 65, 66-67, 76-85 and 93

What are the AFD’s objectives in education and training?
Pages 42-49, 50-55, 61 and 86-91

What is AFD doing for health?
Pages 86-93

What is AFD doing in digital technologies?
Pages 50-57

Aid effectiveness

How does the AFD evaluate its projects and their impacts?
Pages 9, 12-13, 15, 16-19, 39 and 49

How is the AFD participating in development research?
Pages 12-13, 15, 16-19, 39, 49 and 102
For a world in common