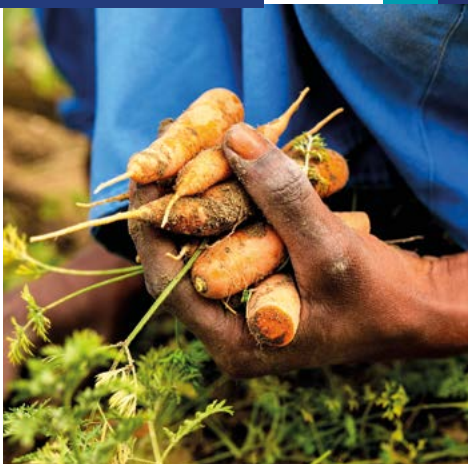




AFD GROUP EVALUATIONS REPORT

2025



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By **Philippe Le Houérou**, Chairman
of the Board of Directors of AFD

“Informing public debate on solidarity-driven and sustainable investment”

“**W**orking as a Group” is one of the core commitments of AFD Group’s fifth Strategic Plan adopted in 2024. On the ground, it means providing our clients and partners with comprehensive solutions where knowledge, technical cooperation and support to the public and private sectors are mutually reinforcing for greater impact. For monitoring and evaluation, it also means ensuring that AFD Group’s three entities – AFD, Expertise France and Proparco – learn from each other and are able to follow all the Group’s activities in a given country or sector.

To feed into our reflection and inform our decisions at the Board of Directors, we need to be able to rely on independent evaluations, capable of looking at our activities from a critical and transparent perspective. For example, we have high expectations for evaluations of certain country strategies, as well as sectoral or thematic evaluations at Group level and periodic independent reviews of samples of projects. They enable us to ensure the reliability of the ratings of completion reports, and provide an overview of the quality of the portfolio.

Evaluation is an essential function, not only for *ex-post* evaluations, but also to help us move forward throughout the life cycle of projects and learn from both our successes and difficulties. This is the purpose of “tailor-made” evaluations, which are geared to our specific questions. These evaluations, conducted “by our partners’ side,” have also become opportunities for dialogue with our partners and clients. They provide input for both shared accountability and common learning.

Our new monitoring and evaluation policy has a clear ambition: to enhance the effectiveness and impact of our action, with a constant concern for accountability, both towards French citizens in mainland France and its overseas territories, and towards partner countries.

This Evaluations Report 2025 is the first on an AFD Group scale. It presents evaluations of concrete projects, along with testimonies from the people at work on a daily basis to implement them on the ground. I hope that this new edition will provide input for the public debate on solidarity-driven and sustainable investment. ■

**Evaluation is an
essential
activity, not only
for *ex-post*
evaluations, but
also to help us
move forward.**

A new policy to...



BUILD A GROUP APPROACH

A common set of principles has been established for the three AFD Group entities. It enables them to learn from each other within a Group structure for monitoring and evaluation.



STRENGTHEN OUR ACCOUNTABILITY

The new policy fits in with the "Accountability" component of the Group's Strategic Plan 2025–2030.



FACILITATE THE EVALUATION OF THE SOLIDARITY-DRIVEN AND SUSTAINABLE INVESTMENT POLICY

This policy is part of the evaluation mechanism for France's solidarity-driven and sustainable development policy, which will be strengthened with the creation of an independent national commission.

A new policy for monitoring and evaluation

In 2024, AFD, Expertise France and Proparco adopted a common monitoring and evaluation policy. The objective is to enhance the effectiveness of their action with a constant concern for accountability.

Four key focuses

1

EVALUATIONS WITH BROADER OUTREACH

- Upstream, a more concerted and more strategic programming of evaluations
- Downstream, enhanced capitalization on the results and recommendations with the stakeholders

2

A "BY OUR PARTNERS' SIDE" APPROACH

- Monitoring and evaluation mechanisms designed and implemented with contracting authorities to ensure we are aligned with their priorities
- Capacity building on monitoring and evaluation for contracting authorities

3

AN ENHANCED CONTINUUM, FROM APPRAISAL TO EVALUATION

- A project design informed by lessons from previous evaluations
- Regular monitoring of project outputs and outcomes
- More extensive monitoring processes for strategic interventions

4

TAILOR-MADE EVALUATIONS

- Evaluation methods tailored to expectations
- Evaluations conducted at the right time using the most appropriate methods

Read AFD Group's monitoring and evaluation policy: bit.ly/afd-group-monitoring-evaluation-policy

261 projects evaluated in 2023 and 2024

The evaluations and capitalizations conducted by AFD Group over the past two years have focused on structural themes, such as the climate, biodiversity, health, entrepreneurship, financial systems, social cohesion, and gender equality. More than 40% cover projects in Africa.

1%
LATIN
AMERICA

Thematic distribution

Financial
institutions and
entrepreneurship

19%

Climate and biodiversity

17%

Health

14%

Social
cohesion
and gender

11%

Water and
sanitation

10%

Education,
vocational
training and
employment

8%

Security

7%

Energy

6%

Governance

6%

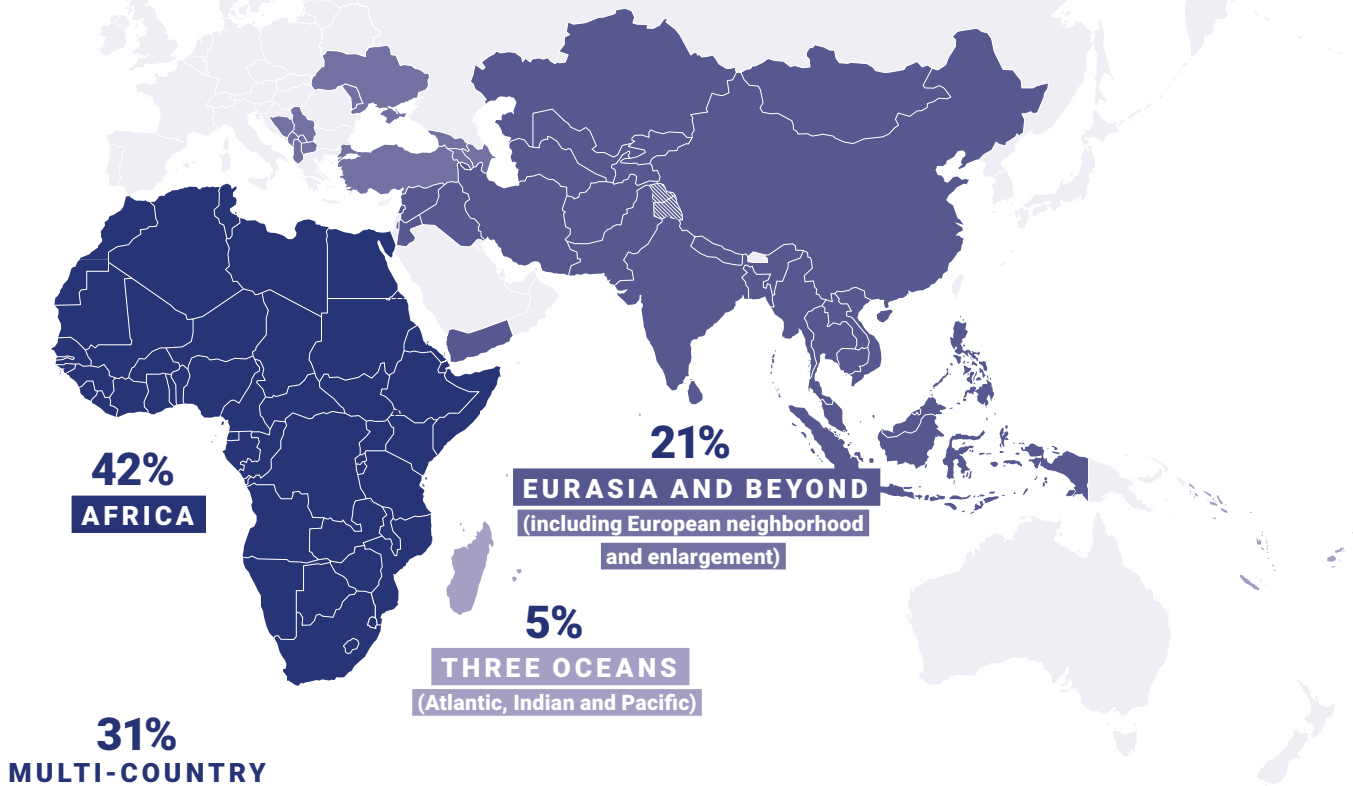
Urban
development
and housing

1.6%

Transport
and mobility

0.4%

Geographical distribution

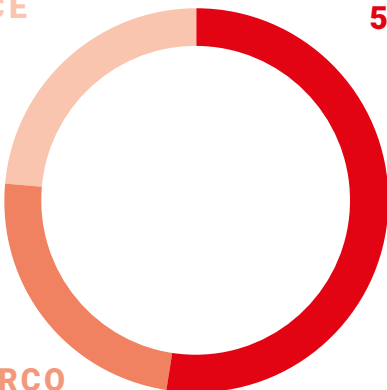


Distribution by entity

**EXPERTISE
FRANCE**
23.4%

AFD
52.5%

PROPARCO
24.1%



Evaluation work conducted



159
project
evaluations*



108
capitalizations



11
broad-scope
evaluations



12
impact
evaluations

(*) The difference between the number of projects evaluated and the number of evaluations is due to the fact that certain evaluations cover clusters of projects.

Highlights 2023–2024

New partnerships, exchanges of good practices, mobilization of research, development of training and new tools... 2023 and 2024 were rich in innovations to improve the monitoring and evaluation of the development activities supported by AFD Group.

2023

JANUARY

Proparco adopted its **new 2023–2027 Strategy**, “Acting Together for Greater Impact”

MARCH

Proparco adopted a **tool to analyze its contribution to the reduction of inequalities** within countries

NOVEMBER

AFD and the Evaluation Units of the Directorate-General for Global Affairs and the Directorate-General of the Treasury participated in the **40th anniversary of the Network on Development Evaluation of the OECD Development Assistance Committee**



Expertise France published a series of **guides on the management of evaluations and capitalization**

2024

JANUARY

Proparco applied the **new 2X Challenge criteria** on gender equality

MARCH

AFD Group adopted its new **monitoring and evaluation policy**

2023

Evaluations central to the partnership with Côte d'Ivoire

Signed in July 2023, the third memorandum of strategic dialogue between AFD and Côte d'Ivoire focuses on the formulation, implementation and evaluation of public policies. Several initiatives have been deployed, including training for ministerial officials and the joint evaluation of education and employment projects and policies. This memorandum places evaluation at the center of knowledge production and recognizes its importance in improving public policies. ■

2023

New tools for more accountability and learning

AFD Group deploys tools to assist its teams and partners with monitoring and evaluation. The objective is to learn collectively and better identify the results and impacts. For example, in 2023, Proparco launched the Impact Data platform to collect impact data from its clients in a reliable and secure manner. Expertise France has set up an internal collaborative Learning Hub to share knowledge and disseminate good practices. ■

2024



Research mobilized for impact evaluations

In October, AFD and IRD extended the PAIRES partnership, underscoring their commitment to the scientific evaluation of the impacts of development projects financed by AFD. Phase 1 of PAIRES (2020–2024) saw the launch of 7 impact evaluations in 11 countries. This has mobilized a number of researchers from the Global South on various issues, including deforestation, maternal health, and clean cooking. ■

APRIL



AFD met with the **World Bank's Independent Evaluation Group**



AFD was a partner of the **Impact Measurement Summit**, organized by Impact Tank at the French Economic, Social and Environmental Council

JUNE



AFD held discussions with the **Rwanda Development Bank** on good evaluation practice

SEPTEMBER



Expertise France launched its **internal evaluation review committee**

NOVEMBER



AFD and CAF finalized the evaluation of **15 years of partnership**

DECEMBER



AFD Group subscribed to the **Operating Principles for Impact Management (OPIM)**

2023 and 2024

Enhanced expertise in impact evaluation

In 2023 and 2024, AFD, the Fund for Innovation in Development (FID), Abdul Latif Jameel Poverty Action Lab (J-PAL), and the Mohammed VI Polytechnic University jointly organized an impact evaluation summer school in Rabat. This training was organized for public decision-makers, project teams, and African researchers. ■

2024

Exchanges of good practices with our peers

AFD joined the Global Evaluation Initiative (GEI) network in July. The objective is to improve coordination with its international partners on supporting and strengthening local monitoring and evaluation capacity in developing countries. The first operations are planned in Senegal and Côte d'Ivoire. ■

Supporting transitions

Achieving successful, just, and sustainable low-carbon transitions poses a major challenge for every country in the world. This section, which features the lessons learned from evaluations on climate finance, forest management, and agriculture, illustrates how AFD Group supports its partners engaged in environmental transitions. It highlights the benefits of a long-term approach, combining financial support, technical cooperation and dialogue with policy-makers, the private sector and civil society. It also emphasizes the need for an approach integrating the environmental, economic and social dimensions of transitions.

In Chad, the watercourse restoration of a 38 km-stretch of the Bahr Linia river has helped diversify vegetable production (see page 12).

How to support transitions?

Financing is obviously necessary, but much more is required: for successful partnerships for the low-carbon transition, it is equally essential to mobilize technical experts and engage in a strategic dialogue. This is evidenced by several recent evaluations.

AFD Group mobilizes a combination of support involving financing, strategic dialogue and technical cooperation. It is essential to effectively coordinate these tools to assist the deployment of pro-nature transitions. This is the case for climate finance, but also for sustainable forest management and biodiversity conservation.

Climate finance: growing demand

AFD Group assists financial institutions in partner countries with their transition towards a sustainable finance model. This includes the allocation of credit lines partially or fully dedicated to projects with climate co-benefits. These projects contribute to mitigating climate change or adapting to its effects, while targeting other development objectives.

Proparco has evaluated **26 credit lines with “mitigation” co-benefits** allocated to private financial institutions between 2016 and 2021. This evaluation, which was finalized in late 2023, highlights a growing interest in climate finance. The types of climate projects financed by Proparco’s partners are increasingly varied and increasingly accompanied by impact data. However, in addition to financing, the evaluation recommends stepping up support for clients and building their capacities, in order to facilitate the deployment of this type of credit line.

Financing and expertise: a winning combination

The collaboration between France and Turkey on more than 15 thematic areas related to sustainable forest management also demonstrates this interest of combining financial support and technical cooperation. “We’ve been carrying out projects with AFD since 2011,” says Bekir Karacabey, CEO of Orman Genel Müdürlüğü, the Turkish General Directorate of Forestry. “For example, our collaboration covers forest fire prevention and forestry planning.”

In 2019, a **fourth policy-based loan**, combined with technical assistance, was signed. Based on the lessons learned from the evaluation of the previous loans, this fourth loan has helped better integrate climate and biodiversity issues into the General Directorate’s action. The financial support has contributed to securing activities with strong climate co-benefits in a tight budgetary situation for Turkey. The exchanges with French experts from ONF International, the international branch of the French National Forest Office, have also provided input for the reflection of Turkish experts, for example, for the development of a roadmap integrating biodiversity into forest

26

credit lines with “mitigation” co-benefits allocated by Proparco between 2016 and 2021 have been evaluated



Almost 30% of Turkey's territory, a temperate zone particularly rich in biodiversity, is covered by forests.

A laboratory for French forests

The long-term cooperation between French and Turkish experts is proving invaluable for the future of French forests. As the climate in Turkey is currently similar to what it will be in France in the future, French oak seeds have been planted in several areas of Turkey with different climates to test their resistance. "We analyze the performance of the different varieties of French oak, their life expectancy and the loss rate," says Turgay Ezen, a Turkish forestry engineer. The results will enable France to plant varieties with the strongest resistance to the future impacts of climate change.

TO FIND OUT MORE:

Listen to the podcast on France Culture "How Turkey is helping to build the resilience of French forests" (in French):

bit.ly/podcast-forests-france-turkey

management. "We feel as if we're speaking the same language as AFD in many respects," says Bekir Karacabey. "The collaboration with French experts and colleagues is crucial for both parties."

In the biodiversity sector, the mid-term evaluation of the **Varuna program**, implemented by Expertise France since 2022, confirms the relevance of peer-to-peer exchanges. By promoting a multi-stakeholder approach, including the private sector, public actors, researchers and NGOs, and focusing on capacity building, this program is contributing to the preservation of a biodiversity hotspot in the southwest Indian Ocean.

We feel as if we're speaking the same language as AFD in many respects. The collaboration with French experts and colleagues is crucial for both parties.

↑ **Bekir Karacabey**, CEO of Orman Genel Müdürlüğü

Towards sustainable partnerships

The evaluations note that this support has had sustainable effects. Proparco's "climate" credit lines have contributed to perpetuating a "climate culture" in its client banks, which have subsequently continued to finance this type of project. In Turkey, the General Directorate of Forestry is implementing its roadmaps across the country. AFD has been able to establish a broader dialogue with the authorities on forestry issues.

There are other examples of enhanced cooperation, for example, in Martinique (see *opposite*) and Latin America. In this region, the collaboration between AFD and CAF, the development bank of Latin America and the Caribbean, has combined financial support, co-financing, strategic dialogue, and peer-to-peer exchanges. "We've developed our relationship in sectors where the supply of finance was not sufficiently structured or available, such as support for local authorities and sustainable urban development," say Marie-Pierre Bourzai, Director for Latin America at AFD, and Ignacio Corlazzoli, Manager of Resource Mobilization and Global Alliances at CAF. "This alliance was developed at the strategic level when CAF became a shareholder of Proparco." The evaluation of this collaboration was conducted in 2023 and 2024. It shows that the partnership has become a real alliance over time: the two institutions uphold common positions in international forums, such as Finance in Common, the coalition of Public Development Banks. ■

TO FIND OUT MORE:

Read the interview "We need to strengthen climate finance and adaptation" on Proparco's website: bit.ly/interview-climate-finance-adaptation



Marc Mongis, Interim Director General of Services of the Territorial Collectivity of Martinique

"A real relationship of trust and a strategic partnership"

The Territorial Collectivity has an ambitious vision for the future of Martinique, which aims to address the environmental, economic, social and societal challenges we face to improve our development. To realize this ambition, investment is essential. Since the creation of the Collectivity in 2016, AFD's support has been instrumental. It has enabled us to set up projects with strong social and environmental impacts. For example, between 2021 and 2022, a total of 26% of the loans allocated by AFD contributed to climate change mitigation and adaptation.

Beyond financing, our collaboration is based on a real relationship of trust and a strategic partnership. The evaluation of our cooperation, which was finalized in 2024, marked a new milestone: it has enabled us to structure our dialogue and our collaboration, and align it with the priorities for Martinique's development. In practical terms, this has resulted in the introduction of a new financing tool, combined with indicators to monitor and discuss our progress in fields such as green budgeting, the energy transition, biodiversity and food self-sufficiency. So, this partnership empowers us and supports our capacity to innovate, boost the local economy, create jobs and accelerate the transitions needed to build a more resilient and sustainable Martinique.



In Senegal, 155 plots of varying sizes have been allocated through 3PRD.

AGRICULTURE

Integrating the economy, society and the environment

To achieve sustainable effects in the field of agricultural development, the economic, social and environmental issues need to be taken into account simultaneously. A focus on the evaluation of two initiatives in Senegal and Chad.

In Sub-Saharan Africa, agriculture faces multiple challenges, including climate change and food insecurity. The evaluations of the **Senegal River Delta Rice Partnership Promotion Program (3PRD)** and the **Bahr Linia Hydro-agricultural Development Project (PAHA-BL)** in Chad report positive results, while identifying areas for improvement.

Food security: encouraging progress

In Chad, the outskirts of N'Djamena faced food security issues. The recurrent droughts and human activities had stopped the flow of the Bahr Linia River and increased dependence on imports from neighboring Cameroon.

Implemented between 2011 and 2019, phase 1 of PAHA-BL financed works, including the watercourse restoration of a 38-km stretch of the river. This has led to the return of agricultural and fish farming activities. The more continuous availability of water has increased the crop area by

+ 860

hectares of crop areas in the Bahr Linia area in Chad

860 hectares, or more than 55%. It has also contributed to the diversification of vegetable production and has thereby improved household diets.

Implemented between 2010 and 2019, 3PRD mobilized public and private capital to improve rice self-sufficiency in Senegal, which is also faced with food security issues. "It was an innovative project to promote private agriculture instead of family farming, which is more common in the Senegal River valley," says Alassane Ba, Director General of the Senegal River Delta Land Development and Exploitation Company (SAED). "The municipality and producers were involved in the development process, which resulted in the allocation of plots of between 5 and 50 hectares." 3PRD developed a total of 2,110 hectares, which gave new farmers, 22% of whom are women, access to land. While there has been a limited contribution to rice self-sufficiency, production in the area covered by 3PRD reached almost 19,000 tons of paddy rice in 2019, close to the target of 20,000 tons.

Integrating local constraints

Despite these encouraging findings, the two evaluations stress the need to take greater account of the needs and

constraints of local stakeholders. In Chad, the needs of women were not sufficiently identified prior to the project. Their incomes are lower, meaning they have not always been able to invest in irrigation equipment or cross the river, which they could previously walk across, to sell their production. While they have benefited from better access to water, the benefits for them are thus more limited. Specific financial support would have been useful.

Certain limitations have also been observed in Senegal, including the issue of crop yields, the difficulty for farmers to access credit and equipment, and problems of drainage in rice-growing areas. "Not everything is perfect, as land tenure is a complex issue," says Alassane Ba. "The rice sector is still being structured and faces difficulties. At this stage, it's not possible to replicate the 3PRD model in other parts of the valley."

The issue of governance

The importance of appropriate governance for water resources, land and the installations is also highlighted, in particular to address climate change. In Senegal, the

committee in charge of managing the new infrastructures, created in 2016, is faced with soil salinity, which undermines the sustainability of the installations, while the annual fee requested from farmers for their maintenance is insufficient. In Chad, governance needs to be more inclusive to take greater account of beneficiaries' needs, while managing water resources. For phase 2 of the project, the evaluation has made several proposals: increased control to avoid the overexploitation of water, gaining a better understanding of how the Bahr Linia functions, and legally securing land tenure. These are all lessons that provide input for AFD Group's reflection on the best ways to integrate the economic, social and environmental constraints of the regions it supports. ■

TO FIND OUT MORE:

Consult the "Evaluation Highlights" sheets on these projects on AFD's website:

- ▶ bit.ly/evaluation-highlight-bahr-linia
- ▶ bit.ly/evaluation-highlight-3prd (in French)

"An illustration of the dialogue between research and operations"

FIRST-HAND OPINION



My colleagues and I conducted the REDGAS scientific impact evaluation in Burkina Faso. The objective was to determine whether facilitating access to cooking gas for households in the country would reduce their exposure to air pollution and improve their health. The results show that the credit and subsidy schemes evaluated have increased the equipment rate and the regular use of gas, but without resulting in a lower exposure to fine particulate matter. Gas has often been used in addition to wood rather than replacing it, in particular among households who collected this wood in the wild, showing that there were energy needs that had previously not been covered. While the results are mixed in terms of the effectiveness of the scheme introduced, they do provide


useful input for adjusting energy transition policies and promoting clean cooking, well beyond the area covered by the evaluation. They illustrate the interest of the dialogue between research and operations in the evaluation of development projects.

Thomas Thivillon, Economist, Bordeaux School of Economics, University of Bordeaux/CNRS

The REDGAS study was conducted between 2019 and 2022 in the context of the PAIRES partnership between AFD and IRD. It focuses on the scheme to facilitate access to gas deployed in Burkina Faso by the social enterprise Nafa Naana and the NGO Entrepreneurs du Monde, with financial support from AFD.

Taking action to facilitate access to healthcare

Facilitating access to quality healthcare and universal social protection is a priority for AFD Group. The evaluation of Health in Common, an initiative implemented during the Covid-19 pandemic, highlights avenues for preparing for and responding effectively to future health crises. Other evaluations highlight the complementarity between financing and the mobilization of technical expertise to support major reforms in sectors such as pensions, social protection and training for health workers.



A laboratory technician at the Institut Pasteur in Senegal, in July 2020.

COVID-19

Five years on, lessons for the future

Launched in early April 2020, the Health in Common initiative was one of AFD's key responses to Covid-19 in Africa. The evaluation of this initiative, which was put together urgently, highlights possible avenues for taking effective action in the event of future crises.

The Health in Common initiative financed 71 new projects and reallocated 29 others. Almost 75% of the activities were carried out in Africa, in line with France's objectives. An independent evaluation, focusing on the funding decisions made in 2020, highlights several success factors which will enable AFD and the entire development community to be more efficient and better structured when addressing crises.

An appropriate response despite the emergency situation

Positive results have been identified in the health component, including the strengthening of diagnostic and epidemiological surveillance capabilities, and the securing of care pathways. For example, **AFD's support to the international network of Instituts Pasteur** contributed to screening and testing people all over the world, while giving a better understanding of the disease.

AFD Group's response also contributed to mitigating the socio-economic impact of the crisis. In Senegal, the **NIAMDE project**, led by a coalition of NGOs, improved access to food for more than 9,000 students in 57 schools, while supporting agrifood companies affected by the pandemic. Similarly, the **Choose Africa**



Choose Africa Resilience supported small businesses in Africa affected by the Covid-19 pandemic.

Resilience initiative, led by Proparco, was deployed with partner financial institutions for African micro, small and medium-sized enterprises weakened by the crisis.

While the evaluation confirms the relevance of rapid allocations at a time of crisis, it also points to the tension between the need to provide a rapid response to the emergency and the need to take time to objectively document the needs. In the projects themselves, the evaluation thus highlights the importance of scientific watch, dialogue and data dissemination activities, in association with the authorities of the countries concerned, to give a better understanding of the rapidly changing needs of regions and ensure the relevance of projects.

The instrumental role of field operators

Another recommendation is to mobilize longstanding partners, or partners already operating on the ground, in particular civil society organizations (CSOs). For

71

new projects were financed through the Health in Common initiative between April and December 2020



example, in Madagascar, AFD financed a **new project led by Action Against Hunger**, which it had already worked with to tackle the plague in 2017. This project organized training for health workers, provided psychosocial support to families affected by the pandemic and assisted with the safe reopening of schools.

Certain ongoing projects were also reallocated. This is the case for the **project led by the association Alliance for Medical Action (ALIMA)**: through additional financing and extended geographical coverage, confirmed and suspected cases of Covid-19 were safely managed in the reference health facilities of five French-speaking countries (Burkina Faso, Cameroon, Central African Republic, Democratic Republic of the Congo and Senegal).

Working with operators already present on the ground makes it possible to adapt the action to local situations, while remaining flexible. Through a community-based approach, it also makes it possible to more effectively target vulnerable people, for example, through awareness-raising activities and early detection. This importance of partnerships with civil society in times of crisis is confirmed by another evaluation covering **15 years of partnership-building between AFD and CSOs**.

Anticipate crises... and the post-crisis period

While AFD was responsive, with almost 80% of the financing of the Health in Common initiative allocated by the end of June 2020, meaning in less than three months, the evaluation recommends developing internal mechanisms to make procedures and human resources management more flexible in emergency situations. For example, it suggests that a handbook should be developed for use during crises, based on the experience of Health in Common.

The last avenue for improvement involves better coordinating the short-term response and the long-term strengthening of health systems. While it is difficult to formalize this work in an emergency situation, the evaluation highlights the importance of developing post-crisis strategies in projects. It also emphasizes the need to invest, outside times of crisis, in capacity building to improve pandemic prevention, preparedness and response. ■

TO FIND OUT MORE:

Watch the webinar “What results from AFD’s response to the Covid-19 crisis?” on AFD’s YouTube channel (in French): bit.ly/afd-response-covid-19

“A joint strategic evaluation was essential”



The Covid-19 pandemic posed an unprecedented challenge for international cooperation. A joint strategic evaluation was essential to understand the effectiveness and relevance of the response measures. Working together, the members of the Covid-19 Global Evaluation Coalition managed to avoid the duplication of efforts, improved collective learning, and strengthened accountability. The objective was to produce exploitable evidence-based data, not only to optimize the response and recovery from the crisis, but also to learn lessons for the future.

AFD was involved in this process by conducting its own evaluation, while contributing to the collective framework. It shared data from its direct experience, adding to the contributions from other bilateral and multilateral donors. This resulted in the production of a comprehensive and detailed study on issues related to the coherence of interventions during the pandemic. This joint strategic evaluation has considerable potential in terms of helping development actors to more effectively manage future crises.

Megan Grace Kennedy Chouane, Head of Evaluation at the OECD Development Co-operation Directorate

When peer-to-peer exchanges make a difference

The mobilization of experts enables AFD Group to provide effective support for reforms in social sectors. The results shown by the evaluation demonstrate the utility of technical cooperation combined with financial support.

In the health and social protection sectors, the dialogue with the authorities, the peer-to-peer exchanges and capacity building for local experts are instrumental to the success of reforms. This is AFD Group's approach for its operations in Georgia, Lebanon and Mauritania.

Expertise complementary to financing

In 2017, AFD Group and the World Bank allocated a **policy-based loan to Georgia to assist it with its pension reforms**. This collaboration, which also comprised a technical cooperation component and public policy dialogue (see *page 18*), led to the creation of the Pension Agency, which is now operational. During the first four years following its creation in 2018, it collected \$1.2 billion of contributions from Georgian workers.

This success paved the way for **three other similar loans in the health and social protection sectors** between 2018 and 2020. Following the reform, the Georgian social protection system had enabled a reduction in the share of out-of-pocket payments for patients from 64% in 2018 to 48% in 2021. The support of the French experts mobilized also facilitated the preparation of the National Mental Health Strategy for 2022–2030. These experiences demonstrate how the combination of technical expertise, appropriate financing and an ongoing dialogue can accelerate complex structural reforms, especially when the processes are already underway.

A tool to promote French expertise

The evaluation of this financing finds that the technical assistance mobilized by Expertise France was appreciated. Firstly, it served to advise the local authorities and provide input for their reflection on the reforms, without making the decisions for them. Secondly, it facilitated the transposition of European directives at national level, which also brought Georgia closer to the standards of the World Health Organization.

The expertise mobilized for these projects was deployed through the **Fund for Technical Expertise and Experience Transfers (FEXTE)**. This instrument finances technical cooperation programs to meet local requests for French expertise. The evaluation of this fund confirms its effectiveness in mobilizing French operators in AFD-funded operations. For example, in 2020, in a tight budgetary situation in Lebanon, FEXTE was mobilized to ensure the continuity of an ongoing project: expert missions from the National Agency for the Safety of Medicines and Health Products (ANSM), the National Authority for Health (HAS), the National Blood Service (EFS), and the Military Medical School (ESA) were maintained. This →

\$1.2 BN

collected by
Georgia's new
Pension Agency



Future midwives in Mauritania practice nursing, childbirth and newborn care techniques in a clinical skills practice room.

What is a policy-based loan?

A policy-based loan is a tool used by AFD to assist a partner government with the preparation, implementation or reform of a public policy, for example, for pension systems or the education sector. It is based on three inseparable components: a loan for the State budget, a technical cooperation program and public policy dialogue to discuss the issues and monitor the progress of the reforms. The coordination of these three components maximizes the effectiveness of the support for the public policy in question.

secured Lebanon's action to improve the quality of medical services, including blood transfusions and the safety of medicines.

Training the experts of tomorrow

Expert missions also contribute to capacity building for caregivers in partner countries. The evaluation of the **Temeyouz project**, implemented from 2020 to 2024 in Mauritania, illustrates these dynamics. Financed by AFD and implemented by the Mauritanian Ministry of Health with support from Expertise France, this project has contributed to improving primary, maternal and child healthcare in a country where the maternal mortality rate remains high.

Our collaboration with ENSSS was structural. The Temeyouz project strengthened midwifery training by modernizing the curricula, training teachers in innovative teaching methods and improving the school's governance.

↑ **Stéphane D'Almeida**, Health Project Manager at Expertise France

One of the aspects was to train midwives. This is why AFD Group worked with the National Higher School of Health Sciences (ENSSS) in Nouakchott. "Our collaboration with ENSSS was structural," says Stéphane D'Almeida, Health Project Manager at Expertise France. "The project strengthened midwifery training by modernizing the curricula, training teachers in innovative teaching methods and improving the school's governance." The ENSSS curriculum now provides a structured framework, in line with international standards for higher education. The partnerships with the university hospitals in Amiens and Angers largely contributed to this (see *opposite*).

The Temeyouz project achieved tangible results that extend beyond this support. In the health centers supported, the level of user satisfaction increased from 37% in 2020 to 69% in 2024, with positive changes in waiting times and hygiene. The project also raised awareness about sexual and reproductive health issues. Following on from Temeyouz, Expertise France launched the ZeroHIV project to contribute to the eradication of mother-to-child transmission of HIV, hepatitis B and syphilis in Mauritania. "This project is financed by L'Initiative, a facility implemented by Expertise France," says Stéphane D'Almeida. "It mobilizes the NGO Santé Sud, which was already involved in Temeyouz, as well as the Mauritanian association SOS Pairs Educateurs." ■

TO FIND OUT MORE:

Consult the ZeroHIV project sheet on the website of L'Initiative:

bit.ly/project-sheet-zerohiv

FIRST-HAND OPINION



Ahmedou Ould Armiyaou,
Director of the National
Higher School of Health
Sciences (ENSSS), Mauritania

"French expertise is assisting us with our transformation"

Midwives play a crucial role in promoting maternal and child health. They give pregnant women regular check-ups, detect obstetric complications and provide care during the delivery and post-partum period, as well as advice on family planning. (...)

International technical expertise, especially French expertise, helped us transform our training program, so that it met the standards of the new training framework developed by the Ministry of Health and fulfills the criteria for higher education. We've signed partnership agreements with several schools in France and elsewhere, including the midwifery schools in Amiens and Angers, to benefit from their expertise in midwifery training. These partnerships promote exchanges between the two countries, allowing our teachers to benefit from specialized training, in particular for active learning with a focus on simulation. This makes it possible to practice procedures and interventions on manikins before applying them on real patients.

TO FIND OUT MORE:

Read the full interview
on Expertise France's website:
bit.ly/interview-midwives-mauritania

Building more inclusive societies

Strong social cohesion protects vulnerable people from risks of marginalization. For AFD Group, strengthening social cohesion involves tackling inequalities and building economic and social inclusion, which are essential to sustainable development for all. This section identifies the good practices from initiatives for the economic empowerment of women and the inclusion of young people through sport. In these areas, cooperation with local stakeholders and their support play a crucial role.



Gender equality is a core objective of "Sport and Development" initiatives. The Seed Academy in Senegal receives 40 male and female student athletes every year.

Tools for women's economic empowerment

While real progress has been achieved, there are still structural barriers to women's economic empowerment. Recent evaluations recommend furthering the work with employers and taking action in the economic sphere, in association with local stakeholders.

Women's economic empowerment is crucial to achieve gender equality and poverty reduction. When women are able to access financial resources, training and employment, they can become full-fledged economic actors. Several recent evaluations identify effective approaches that facilitate this empowerment.

Involve employers more

Between 2018 and 2022, Proparco financed **27 projects that meet the "employment" criterion of the 2X Challenge**. Their evaluation shows that about 80% of these projects have achieved positive results, and have in particular increased access for women to quality jobs and financing. The analysis also confirms the importance of integrating the 2X criteria (see *page 22*) at the initial investment phase to maximize the impact.

However, one finding is that the investments that meet the "employment" criterion do not automatically guarantee that progress will be achieved in other criteria. To generate profound transformations, it is essential to involve employers at the earliest stages and provide them with long-term support, with a focus on building the skills of their women employees and establishing internal mechanisms conducive to gender equality, for example, for managerial representation, recruitment and equal pay. These lessons have enabled Proparco and its clients to refine their investment strategies.

Take action beyond the economic environment

For economic activity to become a real driver for empowerment, operations need to be geared to local situations. The evaluation of **eight projects in the microfinance sector**, implemented in Tunisia between 2013 and 2018 with support from AFD and Proparco, illustrates this challenge: the number of microcredits allocated to women did increase during the period evaluated (2014–2021), but their share decreased from 67% to 45% of the total. This is mainly due to two structural barriers: more informal activities, especially in rural areas, and less access to the guarantees required to obtain a microcredit.

To ensure that the projects benefit women and men equally, it is crucial to design mechanisms that meet the specific needs of women, including beyond the economic sphere. An overview report on several impact evaluations, realized by the World Bank and AFD, outlines concrete ways of increasing access to training and employment for women. For example, they involve recruiting women trainers where interactions with male trainers are not well accepted, proposing training for couples, and establishing childcare facilities and flexible hours. →

80%
of projects
qualified 2X for
the employment
criterion have
achieved
positive results

Microfinance contributes to the development of women's entrepreneurship. Here, a woman potter who benefited from a microcredit from Enda, a Tunisian microfinance institution.



What are the 2X criteria?

The 2X criteria are investment standards which aim to ensure that companies and financial institutions apply practices to promote gender equality in a range of areas: leadership, employment, provision of goods and services, investment portfolio, and value chain. For example, to qualify for the employment criterion of 2X, an investment must target an entity where a minimum of 30 to 50% of the workforce are women, depending on the sector, while fulfilling at least one other criterion of job quality, such as recruitment and equal pay and treatment.

TO FIND OUT MORE:

Learn more about the 2X Challenge:
www.2xchallenge.org

Local stakeholders on the front line

Strengthening stakeholders operating at local level is another prerequisite for success. The mid-term evaluation of the **Ajyal Égalité regional program**, led by Expertise France and UN Women in North Africa, confirms the importance of a global approach to reducing structural gender inequalities. It is essential to take action covering several drivers (such as economic empowerment and combating gender stereotypes), alongside various categories of actors (institutions, associations, media), as laws alone are not enough to change mentalities and practices. The evaluation also highlights relevant approaches for providing more effective support to civil society organizations (CSOs), including calls for ideas, training programs such as bootcamps, and support for networking among associations.

In addition to financing and implementing activities, we strengthen civil society organizations. They will be equipped, strengthened and able to qualify for larger financing mechanisms.

↑ **Fatma Elkory Oumrane**, an expert working for the Sahel Gender Fund

This global approach is central to the **Sahel Gender Fund** managed by Expertise France. Since 2021, it has been supporting the action of small and medium-sized CSOs in Chad, Mauritania and Senegal* to promote gender equality, including the reduction of violence, sex education, schooling and economic support. "In addition to financing and implementing activities, we strengthen civil society organizations. They will be equipped, strengthened and able to qualify for larger financing mechanisms," says Fatma Elkory Oumrane, an expert working for the fund.

Indeed, despite their dynamism, these organizations face challenges, such as the lack of financing, a weak structuring, and political and structural resistance in the field. A mid-term evaluation, conducted in 2023, confirms that the fund helps CSOs strengthen their organizational, administrative and financial procedures. It also identifies the need for thematic training, for example, on political issues concerning women's empowerment and on patriarchal roles. The work is ongoing, allowing them to complete the 12 pilot initiatives selected by the fund, in a region where gender equality still poses many challenges. ■

TO FIND OUT MORE:

Download the "Women's Economic Empowerment in Africa" publication on afd.fr:
bit.ly/economic-empowerment-women-africa

(*) The CSOs in Burkina Faso, Mali and Niger had to leave the project due to the political situation.

FOCUS

Microfinance in Tunisia: What do women clients say?



As part of a study on the impacts of microfinance for women, the impact measurement company 60 Decibels interviewed 460 women clients from three of Proparco's partner microfinance institutions (MFIs): Advans Tunisie, Daam and Enda Tamweel. The survey was conducted between February and May 2024. 57% of the women entrepreneurs interviewed had gained access to the services of an MFI for the first time. In addition, 62% said that they had been able to invest more, and 57% had seen an increase in their incomes. "The loan helped me invest in machines and quality ingredients. This investment has helped me increase production and improve the quality of the pastries," says a bakery owner.

In addition to the support for entrepreneurship, 84% of the women interviewed said that the use of microfinance had improved their quality of life. "I'm a widow and alone in supporting my family," says another client. "The loan has helped me set up my own company selling clothing and kitchen equipment. I now have a higher income and I've managed to give my children decent living conditions." The study confirms the positive effects of the three MFIs on the women clients and their companies. It recommends furthering efforts towards financial inclusion by strengthening compliance with client protection principles, developing services for rural clients, and offering a degree of repayment flexibility.



The Basketball Experience program reached more than 67,000 young people in 120 schools in Morocco and Nigeria.

The evaluation of the **Sport & Development and Impact 2024 International programs** confirms that sport can be much more than a game. Financed by AFD and led by the association La Guilde, these programs supported 109 micro-projects in 29 African countries between

2019 and 2024. The mid-term evaluation of the **Basketball Experience program**, a joint initiative of the NBA and AFD launched in 2019 and implemented by Expertise France, comes to the same conclusion.

The most vulnerable a priority

The “Sport and Development” approach considers sports

50%
of the
beneficiaries
of projects
supported by
La Guilde are
women or
adolescent girls

SPORT

Keys to greater social impact

Sport can be a powerful driver for social cohesion, provided that certain good practices are respected. The evaluation of three programs supported by AFD Group highlights several conditions for success.

activities as a driver of positive change among young people. For example, it can help prevent diseases, encourage children to go to school and empower women. “The Basketball Experience program almost saved my life. It helped me occupy my time, learn to control my fear and frustration and take care of my health,” says Hamza, a 14-year-old Moroccan boy.

Investing in community sports facilities contributes to democratizing access to sport for all. But the “Sport and Development” approach goes the extra mile. It demonstrates all its added value when appropriate and regular activities are organized over time for youth at risk (for example, school failure, mental health and marginalization). For instance, in Senegal, the association “Pour le Sourire d’un Enfant,” supported through the Impact 2024 International program since 2022, promotes the reintegration of juveniles in detention through didactic training in fencing. Two weekly sessions are organized over a period of ten months to work on their representations and behavior. More than 600 juveniles have been supported since 2015, resulting in a reduction in their reoffending rate from 20 to 0%. The project has also had positive knock-on effects on their fellow inmates.

Support supervisors

On the ground, supervisors play a crucial role which goes beyond the sports activities themselves: as they live in the community, they can build a relationship of

trust with young people and their families. In Morocco and Nigeria, some 50 coaches and several hundred teachers have been mobilized for the Basketball Experience program, reaching more than 67,000 students.

These supervisors need to be supported and trained, especially in issues regarding education and inclusion. “It took me a long time to understand that my role went well beyond training young people in basketball,” says a Moroccan coach. “We think that we’re already working on behavior by playing sports, but in reality, if we don’t have a clear method, we achieve random results.” Through the programs led by La Guilde, the associations have supported training for more than 6,000 supervisors on many issues, including disability, child protection and micro-project management.

Gender: further efforts needed

Gender equality is a key objective of “Sport and Development” initiatives. Half of the more than 144,000 people reached through the programs of La Guilde were women and adolescent girls. The selection of micro-projects led by women has also had a positive effect: the proportion of women among the

final beneficiaries increased by 20% between 2019 and 2023.

But further efforts are still needed. Certain associations continue to have unequal practices and women can continue to face barriers to sports activities, including social norms and parents’ fears for their safety. Awareness-raising activities are required, in addition to providing access to sports activities and addressing issues of diversity. In this regard, and more broadly to ensure the utility of projects combining sport and development, the evaluation of the programs of La Guilde highlights the need to involve members of young people’s communities and raise their awareness. This especially concerns teachers and parents.

There are ongoing efforts to more effectively measure the social impact of sport. For example, AFD Group is working with the think tank Impact Tank to identify the full potential that sports activities hold for development. ■

TO FIND OUT MORE:

A series of stories are available on AFD’s YouTube channel: bit.ly/stories-sport-development

“This evaluation gives us keys for the future”

FIRST-HAND OPINION



This evaluation was very useful for us. Firstly, it confirms the impact of our programs and the role they play in disseminating the “Sport and Development” approach. For example, the associations already involved in this process have strengthened their skills, while others have discovered its potential for health, inclusion and gender equality.

Our approach based on micro-projects has also been endorsed: it enables innovation, action closely geared to needs, and the full involvement of the beneficiaries. This

demonstrates the interest of sport as a tool for development. More importantly, this evaluation gives us keys for the future: five conditions for impact, a classification of uses of sport for development, and practical recommendations. These lessons provide input for other La Guilde programs and can be useful for all the stakeholders interested in integrating sport into development projects.

Auriane Buridard, coordinator of “Sport and Development” programs, La Guilde

INTERVIEW

“We need to demonstrate the added value of collective work”



Jean-Claude Pires,
AFD



Sophie Schapman,
Expertise France



Arnaud Uzabiaga,
Proparco

AFD Group’s new monitoring and evaluation policy has opened up new opportunities for collaboration between AFD, Proparco and Expertise France. The managers* of this ambitious project tell us about what it involves and the ongoing work.

In what way does AFD Group’s new monitoring and evaluation policy respond to current issues?

Jean-Claude Pires: With the growing demand for accountability, both in France and in AFD Group’s countries of operation, our evaluation work needs to be understandable and accessible, so that it can provide input for public debate. It involves explaining how the diversity of AFD Group’s action fulfills its mandate, how international cooperation contributes to supporting the most vulnerable and protecting global public goods, such as the climate and biodiversity, and explaining the interest for France. The principles set out in this new policy (see *page 3*) will contribute to meeting these objectives. Along with the other public actors involved, we’ll be able to contribute to the work of the new independent evaluation commission, provided for by the Programming Act on Inclusive Development and Combating Global Inequalities of 4 August 2021.

Arnaud Uzabiaga: This policy emphasizes the continuum between monitoring and evaluation. For a few years now, Proparco has been focusing on monitoring, so that it can give figures on its results as part of its

accountability process. But we also need to explain the figures and make them meaningful. Evaluations are invaluable for this purpose, because they provide an additional qualitative assessment.

Sophie Schapman: Evaluations, whether *ex-ante*, at project completion, or associated with capitalization exercises, are essential to the continuous improvement of the projects implemented, as well as to the development of our strategies and approaches. AFD Group’s new policy encourages an increased commitment to the collection and analysis of monitoring data, in both evaluation and learning, which provide tools to ensure the success of projects. This policy aims to enable Expertise France to learn lessons from the implementation of projects and the results achieved even more systematically, and to disseminate them within AFD Group. It will thereby contribute to enhancing our practices and strengthening our collective effectiveness.

What are the implications of working as a Group?

J.-C. Pires: Not working as a Group for monitoring and evaluation was

inconceivable, both in terms of accountability and learning. We need to show the added value of collective work. This means looking together at the programming of evaluations and including evaluations at Group level, in a given country or sector, for example. This is the case with an ongoing evaluation of AFD Group's contribution to entrepreneurship in Africa.

S. Schapman: It has also made us clarify the use of certain terms, harmonize the scope of responsibility of the various actors, and agree on the type of data we need to collect. This work has now enabled us to understand each other better and strengthen our collaboration, especially for methods involving impact evaluations.

A. Uzabiaga: The new policy also encourages us to pool our resources and tools by building a Group network on monitoring and evaluation. We'll also be able to test new methods, for example, for impact evaluations, which have for the time being mainly been used by AFD. This should gradually improve our monitoring and *ex-post* evaluation of our results.

What are the plans for the coming years?

S. Schapman: It's essential for the teams to be fully committed. This means that we need to continue to raise awareness among our colleagues of the importance of monitoring and evaluation. This process requires time, resources and dedicated support. So, we're going to provide more internal training, develop appropriate tools to improve monitoring, and continue to support

capitalization on our expertise, both at headquarters and in the field. It also involves stepping up our collaboration with public contracting authorities throughout projects, and in particular for evaluations, in line with the "by our partners' side" approach.

Evaluations play an essential role in improving projects and the development of our strategies and approaches.

A. Uzabiaga: This strengthening of monitoring also concerns our private clients. At Proparco, we've set up the Impact Data platform, which organizes impact data collection from our clients. Some are already finding it useful, for example, for regulatory reporting. We also see that the testimonials of the clients evaluated have interested other companies, based on experience sharing.

J.-C. Pires: A final important issue involves making all the knowledge produced as accessible as possible, so that everyone's experience can be useful for others. For example, we're considering the best way of using artificial intelligence to facilitate documentary research and process data in an ethical and secure manner. ■

TO FIND OUT MORE:

Learn more about AFD Group evaluations:

bit.ly/afd-group-evaluations

(*) **Jean-Claude Pires** is Director of the Evaluation and Learning Department at AFD. **Sophie Schapman** is Head of the Monitoring, Evaluation, Accountability and Learning Unit at Expertise France. **Arnaud Uzabiaga** is Head of the Impacts Division at Proparco.

Evaluations referred to in this report

“Planet” report

“Climate” article (p. 9-11)

- ▶ **Ex-post evaluation of the budget support program for sustainable forest management in Turkey**, conducted by ADE S.A. Link: bit.ly/evaluation-forests-turkey
- ▶ **Evaluation of the collaboration between the Territorial Collectivity of Martinique and AFD between 2016 and 2022**, conducted by Technopolis and QualiStat. Link (in French): bit.ly/evaluation-martinique-afd
- ▶ **Ex-post evaluation of Proparco credit lines with climate co-benefits**, conducted by Adelphi. Link (in French): bit.ly/evaluation-climate-proparco
- ▶ **Mid-term evaluation of the Varuna program**, conducted by Kinomé. Link (in French): bit.ly/evaluation-varuna
- ▶ **Joint evaluation of the collaboration between AFD and CAF**, conducted by AFD, CAF and EY. Link (in French or Spanish): bit.ly/evaluation-afd-caf

“Agriculture” article (p. 12-13)

- ▶ **Evaluation of the Senegal River Delta Rice Partnership Promotion Program (3PRD)**, conducted by Hydroconseil. Link (in French): bit.ly/evaluation-3prd
- ▶ **Evaluation of phase 1 of the Bahr Linia Hydro-agricultural Development Project in Chad**, conducted by Ilea and Espelia. Link (in French): bit.ly/evaluation-bahr-linia
- ▶ **REDGAS evaluation of the impacts of access to cooking gas on the behavior of households, their exposure to domestic air pollution and the associated health risks**, conducted by researchers from the University of Bordeaux, the Institut de Recherche en Sciences de la Santé, and Paris-Dauphine University/PSL University/LEDA/CNRS/IRD/DIAL. Link: bit.ly/evaluation-redgas-en

“Health” report

“Covid-19” article (p. 15-16)

- ▶ **Evaluation of the Health in Common 2020 initiative**, conducted by Technopolis. Link: bit.ly/evaluation-health-in-common
- ▶ **Evaluation of 15 years of partnership between AFD and civil society organizations**, conducted by Kayros. Link: bit.ly/evaluation-afd-csos

“Social Sectors” article (p. 17-19)

- ▶ **Evaluation of policy-based budget financing in the pension, health and social protection sectors in Georgia**, conducted by Particip GmbH. Link: bit.ly/evaluation-social-sectors-georgia
- ▶ **Evaluation of the Fund for Technical Expertise and Experience Transfers (FEXTE)**, conducted by Pluricité. Link (in French): bit.ly/evaluation-fexte
- ▶ **Final evaluation of the Temeyouz project, “Improving primary healthcare and maternal and child health in Mauritania”**, conducted by Red Mangrove Development Advisors (RMDA) and Initiatives Conseil International-Santé (ICI-Santé). Link (in French): bit.ly/evaluation-temeyouz

“Social Cohesion” report

“Gender” article (p. 21-23)

- ▶ **Ex-post evaluation of Proparco investments that fulfill the 2X Challenge employment criterion**, conducted by Kore Global. Link: bit.ly/evaluation-2X-employment-proparco
- ▶ **Ex-post evaluation of eight AFD/Proparco projects in the microfinance sector in Tunisia**, conducted by Technopolis. Link (in French): bit.ly/evaluation-microfinance-tunisia-afd-proparco
- ▶ **Gender impact evaluation of Proparco’s microfinance portfolio in Tunisia**, conducted by 60 Decibels. Link (in French): bit.ly/evaluation-gender-microfinance-tunisia-proparco
- ▶ **Mid-term evaluation of the Sahel Gender Fund**, conducted by independent consultants. Link (in French): bit.ly/evaluation-sahel-gender-fund
- ▶ **Mid-term evaluation of the Ajyal Égalité project**, conducted by HCV. Link (in French): bit.ly/evaluation-ajyal-egalite

“Sport” article (p. 24-25)

- ▶ **Final evaluation of the “Sport & Development” and “Impact 2024 International” programs (2024), including the “Fencing and Restorative Justice” project**, conducted by Agence Phare and Agenda 10. Link: bit.ly/evaluation-sport-development-impact-2024
- ▶ **Mid-term evaluation of the Basketball Experience program**, conducted by Pluricité. Link (in French): bit.ly/evaluation-basketball-experience

Appendix online

The list of evaluations completed in 2023 and 2024 is available online in the appendix to the Evaluation Report, available on afd.fr.



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Toward a World in Common

AFD Group finances and drives the transition to a fairer, safer and more resilient world, working with its partners to support communities all over the world. Drawing on the complementary strengths of its entities – Agence Française de Développement for public financing, Proparco for responsible private investment, and Expertise France for technical expertise – the Group is ideally positioned to meet all sustainable development challenges.

Working in over 160 countries, including France's Overseas Territories and Departments, the Group adapts its operations to the realities on the ground, actively supporting local initiatives. With over 4,000 projects, whose objectives are aligned with the Sustainable Development Goals (SDGs), AFD Group works on behalf of the French people, together with all stakeholders committed to economic development and the preservation of common goods: climate, biodiversity, peace, gender equality and global health. Working by your side, toward a world in common.



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