

Gender Equality

ACTIVITY REPORT

2023

5 GENDER EQUALITY



With only six years to go before the deadline set for achieving the SDGs, it seems impossible to reach gender equality on a worldwide scale by 2030. According to UN Women, of the 17 indicators that make up SDG 5, only 2 are on track to be achieved.¹ The year 2023 also

saw continued regression in the rights not just of women, but also of LGBTQIA+ people throughout the world.

We can nonetheless see some progress. More than half of the countries of the world saw advances in gender equality between 2015 and 2020.² Meanwhile, in France feminist diplomacy continues to have an influence on international institutions.

In 2023, the share of AFD commitments promoting gender equality was 50% (representing €4.7 BN). Reaching this objective was part of our “100% Social Link” strategy and one of the ten priority objectives of France’s cooperation policy, as set at the most recent meeting of the Interministerial Committee for International Cooperation and Development.

€341 M (in loans and grants) was also invested in projects directly contributing to reduction of gender inequality, and €45 M in grants was committed to feminist organizations to bolster their actions over the long term.

1 - <https://www.unwomen.org/sites/default/files/2023-11/progress-on-the-sustainable-development-goals-the-gender-snapshot-2023-fr.pdf>

2 - Fast Track Or Backtrack, The Prospects for Gender Equality by 2049, Alliance for Feminist Movements <https://www.allianceforfeministmovements.org>

AFD, a feminist development bank active on the international stage



In 2023, AFD Group – made up of AFD and its subsidiaries Expertise France and Proparco – continued its commitment to French feminist diplomacy.

The three main pillars of our action to promote gender equality are i) gender transversality, ii) the three forms of physical, economic, and political empowerment, and iii) the link between gender and the environment. We've presented our approach³ and the projects we've funded at major international meetings.



CSW67 (Commission on the Status of Women) in New York, USA - March 2023⁴

AFD Group, which was part of the French delegation at the CSW meeting, participated in the proceedings of the Alliance for Feminist Movements and the OECD GenderNet. These exchanges with representatives of governments, the United Nations, feminist civil society, and foundations have helped strengthen links with the various partners and identify opportunities for working together.



Women Deliver, in Kigali, Rwanda - July 2023⁵

At this event, which brought together more than 6,300 feminist associations and organizations from 170 countries, AFD Group organized a roundtable on neglected challenges of sexual and reproductive health and rights (SRHR), namely menstrual hygiene and gynecological and obstetric violence.

Together with our feminist civil society partners, we've affirmed our commitment to maintaining our ambitions on these challenges. We also presented our approach to projects aimed at priority targets (teens in particular), which takes into account their specific needs.

3 - <https://www.afd.fr/fr/ressources/afd-droits-et-sante-sexuels-et-reproductifs>

4 - Official website: <https://www.unwomen.org/en/csw/csw67-2023>

5 - Official website: <https://womendeliver.org/conference/wd2023/>

Our gender equality commitments in 2023

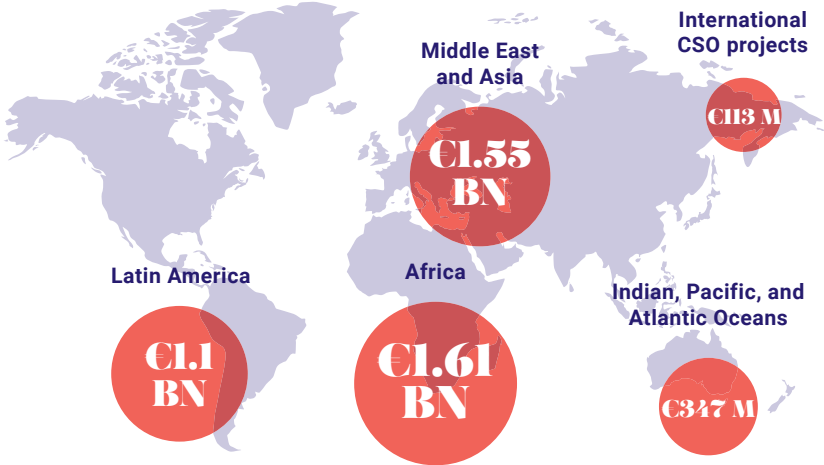


In 2023, AFD continued its financing of projects aimed at improving the physical, economic, and political empowerment of women and girls, and at transforming practices for greater gender equality in environmental and climate policies.

DAC G1 and G2 projects

50% of financing committed to gender equality in 2023, with 330 projects totaling **€4.7 BN**

Breakdown by region



204

DAC G1 and G2 project agreements were signed in 2023, totaling €4.3 BN.

.....The DAC gender marker system

To analyze gender mainstreaming in its projects, AFD applies the gender equality policy marker of the OECD's Development Assistance Committee (DAC). The system consists of three scores:

G0

Gender equality is **not targeted** by the project.

G1

Gender equality is a **significant objective** of the project ("G1 projects" in this activity report).

G2

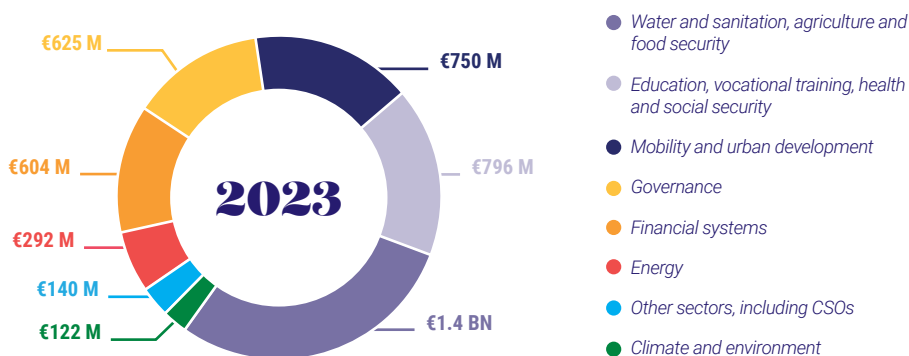
Gender equality is the **main objective** of the project ("G2 projects" in this activity report).



DAC G1 projects take into account the specific needs of women and girls, of men and boys, and of LGBTQIA+ people in urban and rural areas, faced with crises and climate change. Their goal is to reduce gender inequalities in job access, entrepreneurship, and training. The projects help remove the obstacles and discriminatory practices preventing access to services and mobility.

DAC G2 projects work for structural change to promote the empowerment of women, girls, and LGBTQIA+ people and to eradicate all sorts of gender-based discrimination, inequality, and violence. They target actions with a direct impact on gender equality and seek to transform relations of power. They encourage empowerment and the effective participation of women and girls in decision-making processes.

..... Breakdown by sector



The 2023 financial commitments will provide 1 million women around the world with improved access to economic goods and services.

Our gender equality commitments in 2023



As a feminist development agency, AFD is committed to promoting gender equality and the rights of women and girls, as well as to eradicating gender-based violence.

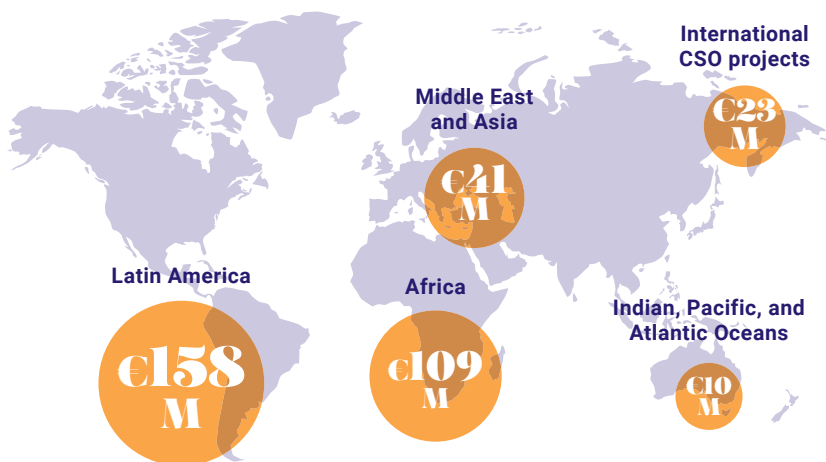
This is reflected in our financing of ambitious DAC G2 projects that help transform power relations; promote effective participation in decision-making processes; and achieve rights for women, girls, and structurally disadvantaged groups. These projects acknowledge the active role of women in combating the effects of climate change and their capacity for resilience in crisis and conflict situations.

G2 projects

€341 M committed to projects with the promotion of gender equality as a main objective (G2 projects)

13% of these projects are funded through grants

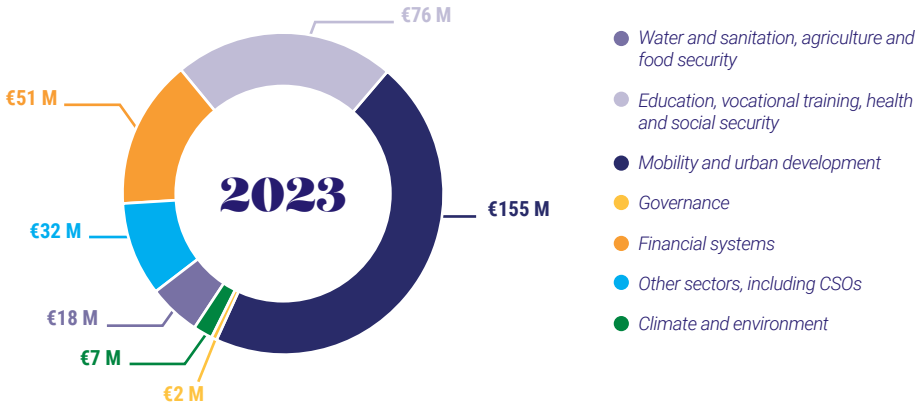
Breakdown by region



34

DAC G1 and G2 project agreements were signed in 2023, totaling €433 M.

Breakdown by sector



Support Fund for Feminist Organizations (FSOF)

AFD invests in themes promoting a transformational approach to gender inequalities. Support for feminist movements and women's and girls' rights movements is crucial for pursuing this goal. The most illustrative initiative of this commitment is the Support Fund for Feminist Organizations (FSOF), led by the French Ministry for Europe and Foreign Affairs and AFD, in close collaboration with feminist civil society.

In 2023, the French Secretary of State for Development, Chrysoula Zacharopoulou, announced that the FSOF would be extended for a second phase, from 2023 to 2027, with €250 million in funding. The objective is to make the FSOF a permanent fund.

AFD committed a total of €45 million to this fund in 2023, via:



Financing for 14 projects to bolster local feminist organizations operating in Africa, Asia, and Latin America (total commitment of €25 M)



Two new calls for projects for intermediated funds⁶:

- **Jobs and economic empowerment for women** (€10 M) in Benin, Guinea, Togo, Morocco, Bolivia, Ecuador, Dominican Republic, Bangladesh, Pakistan, and Sri Lanka.
- **Menstrual health and hygiene** (€10 M) in Benin, Cameroon, Côte d'Ivoire, Guinea, Nigeria, Pakistan, Philippines, Haiti, Dominican Republic, and Ethiopia.

6 - **Intermediated financing** involves the action of an intermediary.

Our flagship projects in 2023

In 2023, special focus was put on the economic empowerment of women and on the protection and inclusion of LGBTQIA+ people.



PROMOTING THE PHYSICAL EMPOWERMENT OF WOMEN AND GIRLS, ESPECIALLY IN SRHR⁷, AND WORKING TO ELIMINATE GENDER-BASED VIOLENCE

Menstrual health and hygiene



Multi-country

€10 M – Grant

"Sang pour Sang : unies pour la dignité" (Blood for blood, united for dignity), is an intermediated FSOF fund. Its purpose is to improve menstrual health and hygiene in nine countries with a low human development index, and to reduce persistent inequalities and menstrual-related stigma. With funding from more than 100 local feminist organizations and more than 30 social and inclusive businesses, the project will ensure equitable access to information, services, and facilities so that all girls and women can live their menstruation with dignity.

Benin, Cameroon, Côte d'Ivoire, Guinea, Nigeria, Pakistan, Philippines, Haiti, Dominican Republic

Équité II: Reducing gender inequalities in sexual and reproductive health



Benin

€15 M – Grant

AFD is funding the Équité II project to reduce gender inequalities in sexual and reproductive health, as well as gender-based violence and non-communicable diseases. The funded activities in two departments in eastern Benin (Borgou and Les Collines) will help remove socio-cultural barriers that limit access to and use of health centers and health facilities for both women and men. More than 920,000 people will be able to benefit from an improved healthcare offer.

7 - Sexual and reproductive health and rights



ECONOMIC EMPOWERMENT OF WOMEN, ENTREPRENEURSHIP AND ECONOMIC LEADERSHIP

Jobs and economic empowerment for women and LGBTQIA+ people



Multi-country

€10 M – Grant

This intermediated FSOF fund supports feminist civil society organizations in promoting the economic empowerment of women and LGBTQIA+ people. The fund supports small and medium-sized CSOs (cooperatives, groups, and networks of entrepreneurs, etc.) in 10 countries carrying out or supporting economic activities developed by women or that benefit women. It funds awareness-raising, training, and coaching, as well as micro-projects and equipment. It will facilitate access to credit for women and LGBTQIA+ people and offer capacity building for CSOs. The FSOF also plans to allocate 170 grants and fund more than 120 organizations.

Morocco, Guinea, Togo, Benin, Democratic Republic of Congo, Bolivia, Ecuador, Dominican Republic, Pakistan, Sri Lanka, Bangladesh

Support program for entrepreneurship and economic empowerment of women

Nigeria

€50 M – Loan

The business activities of the Development Bank of Nigeria (DBN) focus on financing, credit guarantees, and management, institutional, and adaptation capacity building for MSMEs (micro, small and medium-sized enterprises).

DNB has positioned itself as a key player in promoting gender equality in Nigeria. With this loan, it seeks to increase its impact by targeting the most underserved clientele: women, young people, and first-time home buyers, especially those from the northern provinces of the country. The loan will provide 100% of the financing of MSMEs that contribute to the economic empowerment of women and that promote financial inclusion, job creation, access to opportunities and working conditions, as well as goods and services adapted to them. The project will also promote support mechanisms for women entrepreneurs: training in financial education, business creation for first-time borrowers, and a mentoring program.



Satya MicroCapital

India

€20 M – Loan



Proparco has granted a loan to the microfinance institution Satya MicroCapital to support its commitment to empowering women entrepreneurs in rural India. Satya offers loan products to women's groups (96% of their offer) and focuses specifically on rural areas (87%).

In addition to loans, Satya develops social initiatives, such as health-awareness meetings, insurance services, and financial education. Telephone support and a complaints mechanism have been set up to prevent or deal with gender-based violence and harassment. Proparco funding is expected to support more than 50,000 women-led projects.



Lighthouse IV Investment Fund

India

€15 M - Equity investment

Proparco has invested in Fund IV of Lighthouse, the first Indian private equity firm to apply the 2X Challenge⁸ criteria to its portfolio companies and its own organization. One third of the Lighthouse senior managers are women, and its partnership with the Winpe⁹ initiative is further proof of the company's commitment to gender equality. Financing from Proparco will enable the Fund to support between 7 and 10 companies in India, using a "Gender Lens Investing" approach. This investment will amplify Lighthouse's impact on gender equality in India.

8 - The 2X Challenge was launched by development and multilateral finance institutions at the G7 Summit in 2018. The objective is to mobilize the private sector to invest in the world's women as entrepreneurs, business leaders and employees, so that they have equitable access to goods and services.

9 - <https://winpeforum.com/insights/AchievingGenderDiversity/>



TAKING INCLUSION FOR ALL AND SOCIAL COHESION TO THE NEXT LEVEL

Promoting respect, inclusion, dignity, and equality for LGBTQIA+ people / Phase 2 (Pride+)



Albania and Kosovo

€400 K – Grant

The Pride+ project promotes respect, inclusion, dignity, and equality for LGBTQIA+ people in Albania and Kosovo. It will fund advocacy activities targeting the authorities as well as awareness-raising among the general public. Three LGBTQIA+ organizations will receive funding: the Alliance against LGBT Discrimination (Aleanca) and the Streha Center, both in Albania, and the Center for Freedom and Equality (CEL) in Kosovo.

Pride+ will contribute to direct-support activities for the LGBTQIA+ community to improve access to basic services and jobs – especially for transgender persons and young LGBTQIA+ individuals most at risk. At least 1,500 members of the community will have access to basic services, and employees and volunteer activists of organizations will receive tailored support.



Pour Elles: Sport & Culture



Democratic Republic of Congo

€10 M – Grant

This project, worked out in close collaboration with the Congolese authorities and implemented by Expertise France, will help improve the quality of life and well-being of more than 3,000 young girls through sports and cultural activities. The project plans to renovate five multi-sport fields and fit out spaces for cultural activities in four disadvantaged municipalities of Kinshasa. It will also provide support to the Academy of Fine Arts and the Liyolo Foundation. It will provide capacity building for more than 200 stakeholders in setting up cultural and sports activities within the renovated facilities, thereby giving a boost to sports practice by girls, their empowerment, and their socio-economic integration.

Bolstering social services to reduce gender inequalities

Jordan

€10 M – Grant

This project, implemented by Expertise France for the Jordanian Ministry of Social Development (MoSD), promotes gender equality and social cohesion in Jordan. Its three pillars are:

- Creation, in collaboration with local CSOs, of sustainable, inclusive, and adapted social services at local community development centers (LCDCs) targeting Jordanians and refugee populations.
- Improvement of security, infrastructure, and equipment in LCDCs, to promote participation by women and girls.
- Support for the MoSD at the national level, in its role of managing, coordinating and monitoring/evaluating LCDCs, including through indicators aimed at strengthening social justice and gender equality.



GENDER, CLIMATE, AND BIODIVERSITY PROTECTION



Financing of the Bogota Municipal Development Plan

Colombia

€150 M – Loan

This loan to the City of Bogota will finance part of its 2020-2024 development plan, which focuses on social inclusion and the reduction of gender inequalities, mitigation of and adaptation to climate change, and access to sustainable mobility. The project puts into action the concept of a “15-minute city” for isolated neighborhoods and disadvantaged households, in which all essential services are within a 15-minute walk or bike ride. Expected results include integration of “care”¹⁰, improvement of environmental and transportation infrastructure, and better mainstreaming of gender and diversity approaches. It is expected to impact nearly 4 million people.

10 - Here, “care” means concern for others and taking care of one another.

Expertise France and Proparco gender equality commitments in 2023

Expertise France systematically mainstreams gender in all its actions, to achieve sustainable and transformational impact. In 2023, 68% of signed contracts, representing €424 M and 79 projects, were recorded as DAC G1 and DAC G2.



➤ In 2023, more than 46,000 people were trained in or had their awareness raised on gender equality through the projects put into action.

➤ The “Gender and Development” MOOC, available on the Campus AFD training platform, enabled nearly 10,000 people to acquire essential knowledge on gender issues.

Proparco, AFD Group’s subsidiary dealing with the private sector, devotes one of the three pillars of its 2023-2027 strategy to reducing inequalities, including gender inequality. Its objective is to reach **€1.9 BN in qualified financing for the 2X Challenge** over the 2023-2025 period.

In 2023, **31 projects** qualified under the 2X Challenge for a total of **€675 M**.

Proparco has developed two “ready-to-go” technical support facilities, as well as partnerships with sectoral networks (e.g. Financial Alliance for Women¹² and Winpe¹³) promoting the financial inclusion of women. It has also adopted an approach dedicated to the **prevention of gender-based violence (GBV)** in order to improve standards and practices relating to GBV risks in its financing projects.

12 - <https://financialallianceforwomen.org/>

13 - <https://winpeforum.com/>

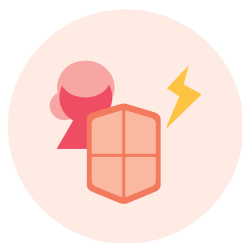
Within AFD

AFD works adamantly to eliminate violence against women, and is working to increase the number of women in its teams at headquarters and in its field offices.

In 2023¹⁴:



The “Monde en Communes” professional network was created in 2023 to fight against the glass ceiling and gender-based discrimination. This AFD Group feminist network is a collective of employees wishing to share their experiences and work to reduce gender inequalities within our Group and more broadly in the development sector.



At AFD, zero tolerance for situations of violence

In 2023, AFD signed the **#StOpE Sexism Commitment Charter**. Additionally, all our personnel (at headquarters and in the field) can access an e-learning course on the prevention of gender-based and sexual violence at the workplace. We also launched a simplified reporting system using a single address and a process to strengthen the protection of whistle-blowers.

14 - These figures concern only employees in general management.



A seminar for AFD Group gender focal points

In 2023, AFD Group organized a seminar for gender focal points to better mainstream this theme into its development projects. More than 80 people from all AFD Group's sectors and countries where we operate reflected on how to implement feminist diplomacy, improve the gender impacts of our projects, and strengthen practices for more transformational projects on gender.



Gender training for organizations in the field

AFD offers immersive gender training in its areas of intervention, while at the same time being anchored in local contexts.

This allows our colleagues to take into account the complexity of sociocultural and political dynamics that influence gender inequalities. In 2023, 15 gender experts from AFD's Grand Sahel Department and 20 from the Central Africa Department benefited from this new format.

In Mauritania, specialists spoke with feminist actors on forced marriage, the issue of taking women's rights into account and the fight against slavery. In the DRC, discussions focused on social dynamics and fieldwork.

For a world in common

Agence Française de Développement (AFD) Group finances, supports and accelerates the transitions necessary for a more just and resilient world. It thus contributes to implementing France's policy on sustainable development and international solidarity. It is with and for communities that we build, with our partners, solutions in more than 160 countries, as well as in 11 French overseas departments and territories.

Our objective: to reconcile economic development with the preservation of common goods: the climate, biodiversity, peace, gender equality, education and health. Our teams are involved in more than 3,600 projects in the field, which are part of the commitment of France and the French people to fulfilling the Sustainable Development Goals. For a world in common.



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