



RÉPUBLIQUE  
FRANÇAISE

Liberté  
Égalité  
Fraternité



# The AFD Group offer FOR THE SOCIAL PROTECTION SECTOR



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**44.2 M**

people will benefit from improved social protection thanks to AFD-financed projects.\*

**€1.8 BN**

in financing agreements signed for social protection and health projects by AFD Group.\*

**53 %**

of social protection projects generate climate co-benefits.\*

*Nearly half of the world's population lacks any social protection. Greater investment is needed in low- and middle-income countries to address poverty, inequalities, and crises. That's why AFD Group is committed to supporting the establishment of equitable and universal social protection systems adapted to tomorrow's challenges.*

\* Data from 2022-2024



**#WorldInCommon**



# AFD Group's Health and Social Protection offer

While progress has been made in health and social protection systems, the COVID-19 crisis revealed their weaknesses and aggravated inequalities.

**It's against this backdrop that AFD Group works to consolidate health and social protection systems, to make them more equitable, sustainable, and better adapted.**

AFD Group – through its three entities AFD, Expertise France, and Proparco – provides an offer based on three priority actions. Special focus is placed on training for health human resources (a major issue identified by France's Global Health Strategy) and on capacity-building for social protection actors.

## OUR 3 ACTION PRIORITIES IN SOCIAL PROTECTION AND HEALTH

### Social protection

#### STRENGTHENING SOCIAL PROTECTION TO FIGHT POVERTY AND INEQUALITY

- Boost financing for universal health coverage.
- Transform social protection systems so that they act as drivers for adaptation to shocks, especially climate-related.
- Support the social dimension of ecological transitions.
- Respond to the growing needs stemming from aging, dependency, disabilities, early childhood, and gender inequalities, via inclusive policies on care work.

### Health

#### PROMOTING COMMON GOODS IN HEALTH

- Strengthen health security via an integrated "One Health" approach and support to fight pandemics.
- Support access to quality health products, from production and distribution up through their effective use.
- Provide guidance to institutions involved in public health and health regulations.
- Promote health education, particularly on sexual and reproductive rights, and combat malnutrition.

#### DEVELOPING A GOOD-QUALITY, ACCESSIBLE, AND SUSTAINABLE HEALTH SERVICES OFFER

- Support a locally based, integrated, and patient-centered health service offer.
- Develop climate-resilient and sustainable healthcare infrastructure.
- Improve the availability and quality of health human resources.
- Provide governance guidance for our partners' healthcare-service and hospital-sector offer.

## OUR CROSS-CUTTING COMMITMENTS



### THE FIGHT AGAINST GENDER INEQUALITIES

Facilitate direct access for women to social protection and empower them to fight health-related inequalities.



### CITIZEN PARTICIPATION

Promote citizen participation to achieve more inclusive, transparent, and effective governance.

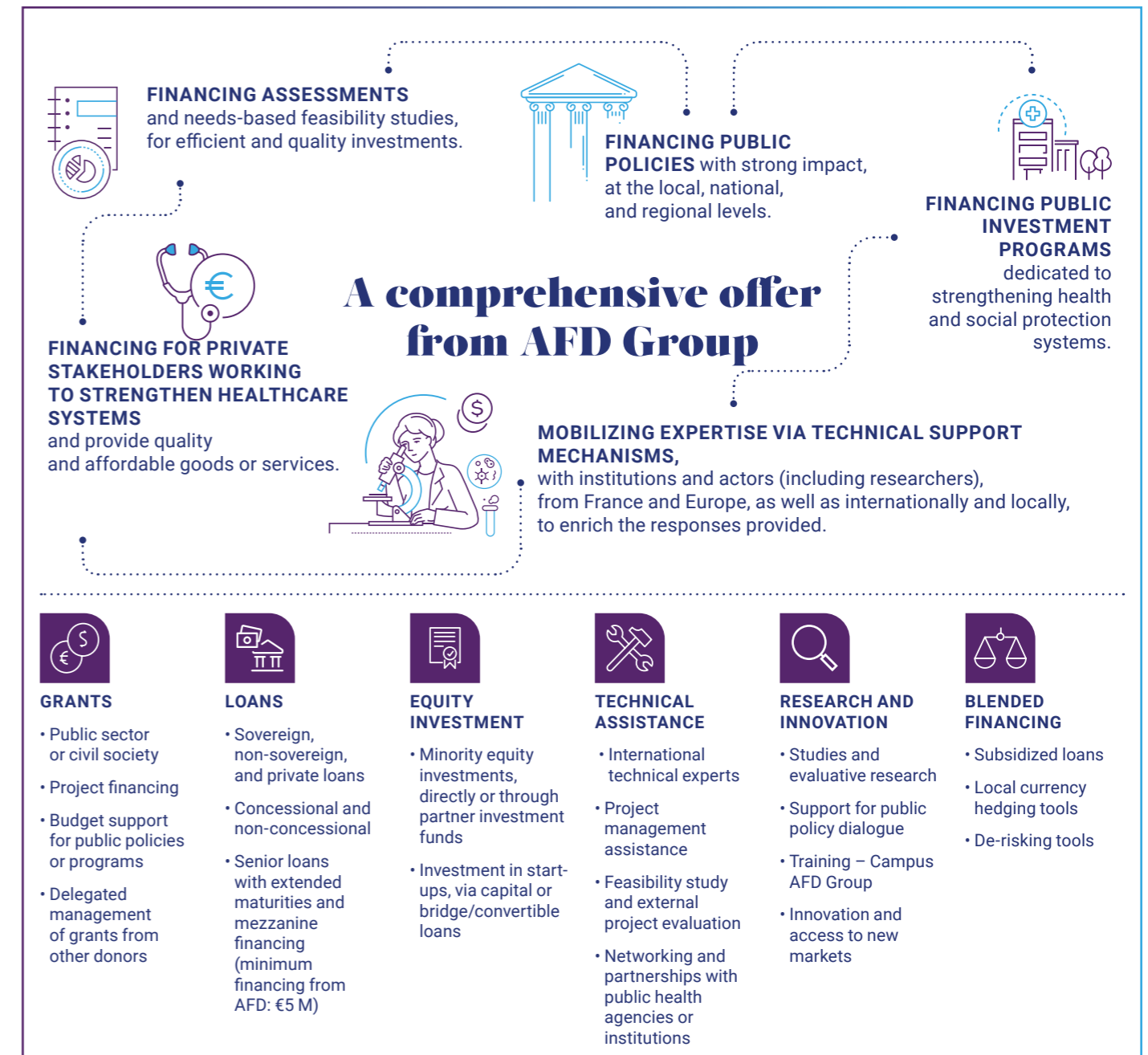


### CLIMATE AND BIODIVERSITY

Strengthen sector resilience to climate change in order to improve protection of vulnerable people and to mainstream human, animal, and environmental health approaches.

# A combined financial and technical offer

AFD Group offers a comprehensive range of actions and instruments. We mobilize our experts to support our partners at each stage of their projects.



### FIGHTING PANDEMICS THROUGH "L'INITIATIVE"

*L'Initiative* is a French facility designed to supplement the Global Fund to Fight AIDS, Tuberculosis and Malaria. It helps countries improve access to quality care and supports – together with local stakeholders – game-changing programs to boost health practices and policies.



### SUPPORT FOR CIVIL SOCIETY

AFD Group finances and supports initiatives of civil society organizations (CSOs) in France and the Global South in the health and social-protection sector via a dedicated AFD mechanism or the Fund for Innovation in Development (FID).

# Boosting social protection to fight poverty and inequality

AFD Group invests in inclusive social protection policies that ensure equitable access to healthcare services and a basic income to cope with life risks (illness, income losses, old age, disability, etc.) By supporting systems that are more effective, sustainable and attuned to climate and gender challenges, we contribute to a more stable world where prosperity is better shared.

## ACTION PRIORITIES

### STRENGTHENING UNIVERSAL HEALTH COVERAGE (UHC)

- **Strengthen the inclusive and participatory governance of UHC systems.**
- **Develop mechanisms and tools:** strategic purchases, subsidies and pricing for healthcare, communication, etc.
- **Support financial sustainability:** financing strategies (mixed contributions/taxes, actuarial capacities), fraud prevention, expenditure control.
- **Develop systems:** health information and data systems.
- **Extend coverage** to the informal sector.
- **Mainstream the climate agenda** into universal coverage schemes.

### EXTENDING MANDATORY HEALTH INSURANCE

**Egypt:** two loans (€60 M and €150 M) and a grant (€3 M)

**Morocco:** two loans (€150 M and €100 M) and grants (€4 M and €2.6 M)

#### Objective

Support the establishment of governance and legal framework to reduce system fragmentation. In a second phase, support the consolidation of institutions and their tools and financial management.

#### Outcomes

In Egypt, health insurance will be rolled out in six phases over 10 years. In Morocco, some 11 million self-employed workers have been registered for UHC, 3 million of whom can benefit from it upon paying their contributions. Both countries will see institutions created and strengthened.



### ADDRESSING THE CHALLENGES OF AGING, DISABILITY, AND EARLY CHILDHOOD

AFD Group supports the development of accessible and quality care services, such as:

- **Care and financial support** for early childhood services and for dependent elderly persons and persons with disabilities.
- **Support for caregivers (who are mostly women)**, to give them breathing space and facilitate their access to the job market.
- **Job creation and economic empowerment for women**, to give them access to social protection.
- **Professionalization of care services**, which will help improve care for dependent persons.

AFD Group also supports the extension, sustainability, and equity of pension systems.

### FACILITY ON AGING IN LATIN AMERICA AND THE CARIBBEAN

**Bolivia, Cuba, Dominican Republic, Colombia, Costa Rica, Mexico**  
 €1 M grant (AFD) implemented by Expertise France

#### Objective

Develop public policies that address the multidimensional consequences of aging, integrating gender equality considerations.

#### Outcomes

406 professionals trained at 60 institutions in the region, improved care for the elderly through better awareness of the needs related to aging, and increased inter-sector coordination.



# Addressing the social issues caused by climate change

## ACTION PRIORITIES

### ADAPTING SOCIAL PROTECTION SYSTEMS TO COPE WITH CRISES

- **Support people before, during, and after shocks**, to limit their use of detrimental survival strategies, such as fewer meals and the sale of essential assets.
- **Strengthen basic social protection systems** and the development of their adaptive capacity to protect poor or at-risk population segments.
- **Implement various systems**, such as cash transfers and support for economic activity or nutrition. Social insurance schemes (for healthcare and retirement, etc.) can also be made more flexible in dealing with crises, by adapting contributions, benefits, and eligibility criteria.

### ADAPTIVE SOCIAL PROTECTION IN MAURITANIA

AFD grants amounting to €21.3 M, plus contributions from the World Bank, Denmark, Germany, and the United Kingdom

#### Objective

Support the National Fund for the Response to the Food and Nutrition Crisis (FNRCAN) to anticipate crises and strengthen cash transfers to vulnerable people.

#### Outcomes

80,000 people per year, 90% of whom are women, receive support that takes into account their specific vulnerability.



### SUPPORTING ECOLOGICAL TRANSITIONS

AFD Group supports:

- **A just ecological transition**, particularly in the energy, transport, and agriculture sectors.
- **Efforts to anticipate the effects of these transitions** on social protection systems, via targeted analyses (of population segments impacted, financing needs, reform options, etc.).
- **Social protection policies aimed at mitigating job losses** related to transitions, by supporting unemployment insurance schemes, early retirement, geographical mobility, and policies encouraging the resumption of professional activity.
- **Establishment of mechanisms to limit the impact of rising energy prices** on the most vulnerable people.
- **Social protection programs** that promote environmentally friendly agricultural practices and livelihoods.

### A JUST ENERGY TRANSITION IN SOUTH AFRICA

Budget support (loan) of €400 M and a grant of €1.5 M

#### Objective

Support the South African government in its just energy transition through work to improve governance, access to sustainable energy for the poorest, job creation for young people in vulnerable situations, and inclusive entrepreneurship.

#### Outcomes

10,000 jobs created, support for women's businesses, and targeted actions to reduce gender inequalities.





# Mobilizing partners to amplify impact

AFD Group mobilizes its network of partners to strengthen the impact of its investments in health and social protection. By combining public and private funding, we seek out the most appropriate financing methods to best meet the needs of our clients. In this way, we can guide the transition to more equitable and resilient health and social protection systems, especially to cope with the effects of climate change.



## PUBLIC DEVELOPMENT BANK NETWORK

Our investments and impact are amplified through our relations with the International Development Finance Club (IDFC) and Finance in Common (FICS) banking networks.



## EUROPEAN UNION

To increase project impacts and support implementation of the Global Gateway strategy, we mobilize Team Europe.



## PHILANTHROPIC ORGANIZATIONS

We work with philanthropic organizations to accelerate the achievement of the Sustainable Development Goals for the health and well-being of all (SDG 3) and the eradication of poverty (SDG 1).



### WE MOBILIZE FRENCH EXPERTISE IN HEALTH AND SOCIAL PROTECTION TO:

- Accelerate the transformation of health and social protection systems
- Train health personnel
- Strengthen the capacity of social protection actors

## Gates Foundation

### PARTNERSHIP WITH THE GATES FOUNDATION FOR HEALTH AND SOCIAL PROTECTION IN PAKISTAN

Sovereign loans of €70 M (AFD) combined with €35 M in grants provided by the Gates Foundation via an innovative financing mechanism

#### Objective

Help build the resilience of Pakistan's healthcare systems and people.

#### Method

This partnership promotes the sustainability of the national achievements of the country's polio program, in particular for surveillance of communicable diseases, vaccination, and women's involvement in health projects. It also reduces people's vulnerability to shocks, via a program that provides cash transfers and fights malnutrition.



### PARTNERSHIP WITH THE ASIAN DEVELOPMENT BANK AND THE OPEC FUND FOR FOOD AND NUTRITION INSECURITY RESILIENCE IN THE PHILIPPINES (WALANG GUTOM PROJECT)

Sovereign loan of €200 M and grant of €200 K (AFD)

#### Objective

Provide food and nutrition aid to the most vulnerable Filipino households to reduce their food insecurity and strengthen their climate resilience.

#### Outcomes

Food aid established for 750,000 families via monthly food stamps that can be used at accredited retailers. Ministry of Social Welfare and Development strengthened, with a focus on social inclusion, climate resilience, gender, and indigenous populations.

# AFD Group



AFD Group, through its three complementary entities (AFD, Proparco, and Expertise France), offers a comprehensive range of products and services designed for the public and private sectors, as well as civil society.



## PUBLIC SECTOR

Agence Française de Développement finances and supports its public partners and civil society organizations via:

- Sovereign loans
- Non-sovereign loans to public companies
- Financing for projects and public policies
- Partnerships and dialogue on public policies
- Loans, grants, and mobilization of delegated financing



## PRIVATE SECTOR

Proparco finances and supports the private sector through:

- Project financing
- Long-term senior debts
- Equity and quasi-equity capital
- Guarantees
- Donor syndication
- Expertise and advice



## TECHNICAL COOPERATION

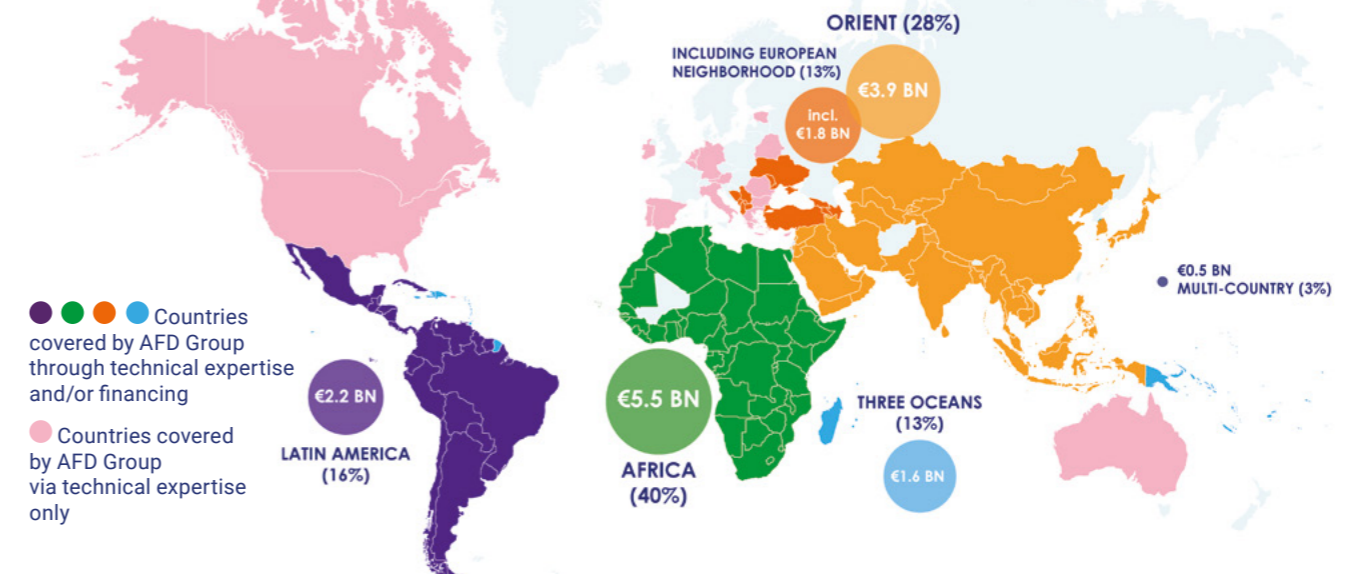
Expertise France designs and implements technical cooperation projects that strengthen the public policies of our partners over the long term, via:

- The provision of public expertise and capacity-building
- Advice and networking
- Design and management of technical assistance programs
- Product management through grants

## AFD GROUP AROUND THE WORLD

AFD Group supports, finances, and helps guide sustainable-development processes in more than 160 countries and 12 French overseas departments and territories.

### Geographic breakdown of AFD Group's new financing in 2024 (via AFD and Proparco)



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## For a world in common

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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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