

IsDB Annual Development Effectiveness Report (ADER)

Strategic Transition:

Closing the Realigned Strategy (2023–2025);
Opening the 10-Year Strategic Framework (2026–2035)

2025

Table of Contents

Abbreviations.....01

Message from H.E. the President.....03

Executive Summary.....04

Introduction – The 2025 ADER.....10

Chapter I: Strategic Context.....14

1. What Has Shaped Our Operating Environment?.....15

2. How Are Member Countries Progressing?.....16

Chapter II: Development Results in 2025.....17

2.1 Productivity-Enabling Infrastructure.....18

2.1.1 Transportation.....18

2.1.2 Energy.....23

2.1.3 Digital Infrastructure.....28

2.1.4 Rural Development.....32

2.2 Human Capital Development.....37

2.2.1 Education.....38

2.2.2 Health.....43

2.3 Resilience.....48

2.3.1 Agriculture and Food Security.....49

2.3.2 Water and Sanitation.....52

2.4 Regional Integration.....57

2.5 Solidarity.....61

2.6 Cross-Cutting Themes 73

2.6.1 Private Sector Development.....73

2.6.2 Islamic Finance.....77

2.6.3 Capacity Development.....82

2.7 What the 2025 Evidence Tells Us About Delivering Development Impact.....86

Looking Ahead: Our new Strategy and Results Architecture.....91

3.1 An Overview of the 10-Year Strategic Framework (2026-2035).....92

3.2 The first 5-year Corporate Strategy (2026-2030).....94

3.3 The new Results Architecture.....95

3.4 The disciplined Planning and Steering Hierarchy.....96

3.5 The President's Three Principles as the "Planning Grammar".....97

3.6 What Success Looks Like in 2027.....98

3.7 Conclusion: From Planning to Performance.....98

Chapter III: Annexes.....99

Annex 1 – 2025 Project Completion Reports.....100

Annex 2 – 2025 Grant Completion Reports (GCR) and PPP Independent Evaluations.....101

Annex 3 – 2025 Sectoral Studies.....102

Abbreviations

5Ps	People, Planet, Prosperity, Peace, and Partnership
ADER	Annual Development Effectiveness Report
AI	Artificial Intelligence
ART	Antiretroviral Therapy
CASA-1000	Central Asia–South Asia Electricity Transmission and Trade Project (1000 MW)
CEF	Country Engagement Framework
CSIs	Core Sector Indicators
EDM	Electricidade de Moçambique (Mozambique's national electricity utility)
GCR	Grant Completion Report
GCRs	Grant Completion Reports
GDP	Gross Domestic Product
GIFT	Group Impact Framework for Transformation
HIV	Human Immunodeficiency Virus
HVDC	High-Voltage Direct Current
ICD	Islamic Corporation for the Development of the Private Sector
ICIEC	Islamic Corporation for the Insurance of Investment and Export Credit
ICT	Information and Communications Technology
IEvD	Independent Evaluation Department
IMDT	Information Management & Disruptive Technology
IPDET	International Program for Development Evaluation Training
IsDB	Islamic Development Bank
IT	Information Technology
ITFC	International Islamic Trade Finance Corporation
IWP	Integrated Work Program
KPIs	Key Performance Indicators
kV	Kilovolt
LDMCs	Least Developed Member Countries
LLF	Lives and Livelihoods Fund
M&E	Monitoring and Evaluation
MCs	Member Countries
MDBs	Multilateral Development Banks
MEMD	Ministry of Energy and Mineral Development (Uganda)
MINCH	Maternal, Newborn, and Child Health
MSMEs	Micro, Small, and Medium-Sized Enterprises
MSWNH	Mulago Specialized Women and Neonatal Hospital
NPL	Non-Performing Loan
O&M	Operations and Maintenance
OIC	Organization of Islamic Cooperation
OMS	Operations Management System
PCR	Project Completion Report
PDPI	Project Disbursement Performance Index
PHC	Primary Health Care
PoC	Point of Care
PPP	Public-Private Partnership
RBMF	Results-Based Management Framework
SBCP	Strategy, Budget, and Corporate Performance
SDG	Sustainable Development Goal
SENELEC	Société Nationale d'Électricité du Sénégal (Senegal's national electricity company)
SHGs	Self-Help Groups
SMEs	Small and Medium Enterprises
STEP	Skills, Training and Education Program
TVET	Technical and Vocational Education and Training
UETCL	Uganda Electricity Transmission Company Limited
USD	United States dollar

Acknowledgement

This Annual Development Effectiveness Report (ADER) is the result of a collective effort across the IsDB, under the coordination of the Strategy, Budget, and Corporate Performance Department (SBCP), Corporate and Performance Division. The production of the report was led by Nouf Algazifai, Abdourahamane Dit Baffa Keita, Sidi Nemine, and Ibrahima Dit Thierno Lo, under the guidance of Syurkani Ishak Kasim. Shahnaz Rasheed and Lamya Mira provided editorial support. Bachir Jama, Alaa Abdullati and Ali Sokmen from the Strategy division provided insights on the strategy journey, under the direction of Bakkar Ali Maasher.

The core of the report — Chapter II: Development Results — was significantly strengthened compared to previous editions, owing to the Country Program Directorate's exceptional initiative to complete the Project Completion Reports (PCRs) backlog within a compressed timeframe. The PCRs initiative was coordinated by Muhammad Khan and Afrah Salih Khalifa, under the leadership of Anasse Aissami and executed by the PCR Leaders who undertook field missions and submitted their reports on time: Alibek Kazangapov, Abdoul Karim Guiro, Lagassane Ouattara, Mukhtar Muhammed Abdulkarim, Bekzod Parmanov, Mourad Chouaiekh, Daulet Abilkairov, Mustafa Tarig, Pod Ndour, Mohamed Maher Mannai, Ahmed Warfa, Jemal Mahmud, Inshallah Franco, Sarah Bisikwa, Mohamed Mazen Dakhli, Imtiaz Alam, Yigit Iscioglu, Khalid Ahmed, and Ilker Ersegun Kayhan. Kenan Jusufspahic provided the independent evaluation reports of the PPP portfolio.

The sectoral analysis underpinning the Development Results chapter was further enriched through the contributions of the Global Practices Directorate, under the leadership of Issa Faye. Idrissa and his Economic and Social Infrastructure teams provided valuable insights drawn from the ESID-led PCRs and sectoral review reports. May Ali Babiker Eltahir, Syed Husain Quadri, and their teams contributed through the Grant Operations Completion Report.

The "Voice of Impact" filmed story featured in H.E. the President's Message was produced by the Communication and Outreach Division, led by Brahim Isselmou under the leadership of the Group General Secretary, Riad Raguib, with contributions from Rashad AlGarni, Samir Misri Khan, Ismael Koroma, Abdikadir Abdi, Mohammad Ali Din, and Duaa Hariri. The IMDT team led by Mohamed El-Samman under Mohammed Simsim provided IT-related support to the development of the dedicated AI-enabled ADER Advisory Agent.

The lessons learned from evaluations conducted in 2025 are the contribution of the Independent Evaluation Department, from Oguz Ceylan, Md Golam Mortaza, and Mirianaud Oswald Agbadome, under the guidance of Mohameden Mohamed Sidiya, Mohammed Alsayed Ahmad, and Amin Abdullahi.

Member Countries' SDGs progress analysis was conducted by Imed Drine and his team, under the leadership of Areef Suleman. The Islamic Finance cross-cutting theme was developed with contributions from Bassim Kassim, under the direction of Sami Al Suwailem. The Private Equity portfolio section was development with contribution from Yehia Amin, Chahir Ben Halima, under the direction of Mohammed Sharaf.

The Data Integrity and ADER Framework dedicated task force - comprising Ibrahima Dit Thierno Lo, Abdourahamane Dit Baffa Keita, Farhan Rashid, Muhammad Khan, Mohamed El-Samman, Brahim Isselmou, Abu Camara, Moncef Soudani, Demba Diallo, Hardi Bakari Nyari, and Housseem Eddine Bedoui, under the leadership of Syurkani Ishak Kasim – provided strong momentum to the Bank’s journey of continuous improvement.

Disclaimer

This work is a product of the staff of the Islamic Development Bank Group. The findings, interpretations, and conclusions expressed in this work do not necessarily reflect the views of the Islamic Development Bank Group, its Board of Executive Directors, or the governments they represent. The boundaries, colours, denominations, and other information shown on any map in this work do not imply any judgment on the part of the Islamic Development Bank Group concerning the legal status of any territory or the endorsement or acceptance of such boundaries. Nothing herein shall constitute or be considered to be a limitation upon or waiver of the privileges and immunities of the Islamic Development Bank Group, all of which are specifically reserved.



Message from the President

" Anyinebyona weighed only 700 grams."

That single number captures both the fragility of life and the purpose of development. In Uganda, a mother and her newborn arrived at the limits of survival. The infant was born far too early and dangerously underweight, and the mother faced severe complications soon after childbirth. Through IsDB financing of the Mulago Specialized Women and Neonatal Hospital—USD 30.72 million in specialized equipment and capacity—an extremely preterm infant named Anyinebyona survived. As the hospital's Executive Director noted: "We can now make a baby of 500 grams survive in this facility."

This story matters not because of its rarity, but because it reflects a universal truth: when systems are strengthened, lives are saved. When development is deliberate, resilience follows.

It is in this spirit that I present the Annual Development Effectiveness Report (ADER) 2025. This report is the IsDB's flagship account of how we help Member Countries translate ambition into results — results that improve lives, expand opportunity, and strengthen resilience. It is also a learning instrument: it highlights where progress is accelerating, where gaps persist, and what we must do differently to deliver greater impact in a rapidly changing world.

From transport corridors that connect communities to markets (75% reduction in travel times), to energy systems that move from unreliable power to 24-hour service (3 to 23 hours per day), to health facilities that save lives through both infrastructure and trained staff, to agriculture programs where food security and productivity are delivered together—the evidence converges on one principle: results compound when multiple constraints are solved simultaneously, not sequentially.

The data from our operations completed in 2025 shows us that institutional capacity—not financing shortages—is the binding constraint. When we invest in partner readiness, when we strengthen systems before and during implementation, when we design for sustainability from the start,

outcomes improve dramatically. Conversely, where readiness was weak or capacity not addressed, results lagged despite technical soundness.

Across our portfolio, the IsDB's objective remains clear: supporting Member Countries to advance economic development and social progress through investments in human capital, quality services, livelihoods, and resilience to compounding risks.

This ADER is published at a moment of strategic transition—closing the Realigned Strategy (2023–2025) and launching implementation of the IsDB's 10-Year Strategic Framework (2026–2035) through the 5-Year Corporate Strategy (2026–2030).

What distinguishes this transition is that our new strategy is grounded in what works.

The President's three guiding principles—Deliver at Scale, Deliver with Excellence, and Deliver as One—are not aspirational. They are evidence-based. Our completed operations show us the following: (i) Quality design and readiness actually accelerate delivery; (ii) Execution discipline and strong results frameworks produce better outcomes; and (iii) coordination across sectors, countries, and IsDB Group members strengthens performance across the delivery chain.

I invite our Member Countries, partners, and stakeholders to use this ADER as a record of results and a platform for learning and action. The IsDB remains committed to ensuring that development is not only financed — but achieved, for those who need it most.

Dr. Muhammad Sulaiman Al Jasser
President, Islamic Development Bank



To watch Anyinebyona's story, please scan the QR code



Click to watch

Executive Summary

The Annual Development Effectiveness Report (ADER) 2025 is a special transition edition that closes the Realigned Strategy (2023–2025) and positions the IsDB for delivery under the 10-Year Strategic Framework (2026–2035) and its first 5-Year Corporate Strategy (2026–2030). It consolidates evidence from completed operations in 2025, pairing verified results with human-centered narratives to show how IsDB-financed interventions translate into improved services, stronger systems, and better opportunities for people across Member Countries and Muslim communities.

The Development Context: Why Effectiveness Matters More Than Ever

The operating environment for IsDB Member Countries is shaped by overlapping shocks — weak growth prospects, tighter financing conditions, rising debt vulnerabilities, food and energy insecurity, climate-related disasters, and fragility pressures. These trends reinforce demand for partners that can deliver affordable, long-term financing, combined with knowledge, capacity strengthening, and policy dialogue. At the same time, global reform expectations for MDBs are accelerating, calling for greater scale, faster delivery, mobilization of private capital, and clearer proof of impact.

Member Countries' progress toward the SDGs remains gradual and uneven. The report highlights an overall SDG Index score of approximately 62.2, persistent gaps in SDG 9 (Industry, Innovation, and Infrastructure), and only about 15% of global SDG targets currently on track, reinforcing the urgency of targeted, results-driven investment and stronger delivery systems.

Development Results in 2025: What Changed on the Ground

ADER 2025 organizes development results around strategic themes that reflect how IsDB enables productivity, builds human capital, strengthens resilience, advances regional integration, and supports solidarity in crises — while also addressing private sector development and capacity strengthening as cross-cutting enablers.



1) Productivity-Enabling Infrastructure:

Connectivity, Energy, Digital Foundations, and Rural Transformation



Transport: Investments delivered measurable mobility and inclusion gains when corridor development was paired with community-level infrastructure. Projects in Senegal, Togo, and Cameroon reduced travel times by up to 75% and expanded access to services — demonstrating that corridors generate the greatest value when designed for both regional connectivity and local inclusion. The chief of Minkang Village in Cameroon expressed the change vividly: “Before when we had earth road, traveling to major centers could take up-to a day... Today, the same journey takes only about an hour.”



Energy: Energy operations delivered the strongest welfare gains where investments translated electricity from an “on-and-off service” into reliable, usable power for households and essential services. In Uganda (Kabale, south-western region), supply increased from 3 to 23 hours per day, and connections exceeded targets (31,850 vs. 19,152), enabling clinics to operate safely after dark, students to study at night, and small businesses to extend working hours—direct improvements in household well-being and local incomes. In Senegal and Mozambique, transmission investments reduced outages (reported as becoming “rare”) and strengthened system stability, improving the reliability that households and firms experience as fewer disruptions and lower reliance on costly stop-gap solutions. Two additional PPP independent evaluation reports reinforce the same outcome pathway: in Jordan, grid-connected wind delivered 163 GWh/year (above target) at 68 JOD/MWh and enough electricity for roughly 20,000 households, supporting affordability and cleaner air through avoided emissions. In Morocco, the Safi plant delivered 1,250 MW net dependable capacity with ~95% availability and near-target annual generation, strengthening energy security and day-to-day service continuity at scale.



Digital Infrastructure: Results are documented through the Turkmenistan digital infrastructure project, which modernized and operationalized core systems supporting faster and more secure information exchange in public administration. Fixed-line operators highlighted the project’s contribution to territorial equity. A senior technical manager from State Telecommunication Company noted that nationwide deployment of high-speed broadband fiber-optic systems, including in remote rural settlements, eliminated long-standing disparities between urban and rural connectivity, enabling wider access to digital services, increased internet traffic, and improved living standards.



Rural Development: Projects demonstrate that integrated packages (productive assets + services + connectivity) can generate multi-dimensional gains. In Cameroon, LIFIDEP delivered large-scale livelihood and service outputs—including 360 km of feeder roads, 100 classrooms, 27 water schemes, and 20 health centers, alongside agricultural and fisheries support. The Mont Mbappit project combined roads, social infrastructure, cooperatives, and Islamic microfinance (with a reported 100% repayment rate). In Senegal, rural roads built with soil stabilization technology exceeded targets (63 km achieved vs 52 km target) and improved year-round access for ~21,800 rural inhabitants. In Mozambique, the Sustainable Village Project recorded measurable improvements across agriculture, education, health, and WASH outcomes, including births attended by qualified health personnel rising from 33.6% to 98%.

2) Human Capital:
Education and Health Outcomes That Improve Life Opportunities



Education: IsDB-supported projects expanded access to quality education along with improved learning conditions. In Bangladesh, the project addressed a binding constraint—lack of a national institution to professionalize Technical and Vocational Education and Training (TVET) teachers—by establishing a fully equipped Technical Teacher Training Institute in Dhaka (Bangladesh), completed 100% as planned (including a five-story academic building, 13 workshops/labs, library, dormitories, and web-based e-learning/MIS), and developing updated curricula across diploma, B.Sc., postgraduate diploma, and modular programs. As the Project Director noted, “What was built here is not merely a building... it is the foundation for an entirely new profession in Bangladesh, strengthening teaching quality and the relevance of technical education nationwide.” In Guinea, two new vocational schools were completed, supporting around 370 trainees and strengthening employability. In Suriname, the Secondary and Technical Education Support Project reduced barriers for students from interior regions by delivering a secondary/technical campus with 16 boarding shelters (576 students), 1,140 laptops, and school starter packs, while training 5,850 teachers and education professionals with a strong STEM focus; as one teacher noted, “I now feel better equipped to integrate STEM subjects... through hands-on projects and experiments,” and awareness campaigns reached ~70,000 people, strengthening enrollment, equity, and learning continuity.



Health: the report highlights results across service delivery, infrastructure, and disease prevention. In Nigeria's Kaduna State, access to specialized health care had long required long-distance travel, delayed diagnosis, or costly referrals abroad. Under IsDB-supported investments, a 300-bed specialist hospital was constructed and equipped. A patient from Kaduna South, described the change clearly: "Before this hospital opened, we used to travel to Abuja — or even consider going abroad. Now I am able to undergo a complex diagnostic procedure within days, not months." In Tajikistan's rural Khatlon Region, maternal and primary care services were constrained by inadequate facilities and equipment. The Primary Health Care and Maternal and Child Health Project addressed this by rehabilitating 38 Primary Health Care (PHC) facilities, supplying essential Maternal, Newborn, and Child Health (MNCH) equipment to more than 100 health facilities, and training over 1,500 health workers. A midwife from Khatlon explained the difference at the frontline: "Before the project, we had limited equipment. Now we have modern equipment and better training to provide safer deliveries." A young mother echoed the renewed confidence in services: "I felt confident giving birth here because the doctors had the necessary equipment and the facility was clean and safe." These changes translated into improved service readiness and restored trust, encouraging women to seek assisted care rather than delaying or avoiding facilities.

3) Resilience: Food Systems, Water Security, and Sanitation for Dignity and Public Health



Agriculture and Food Security:

In Chad’s Lac Province, the Tadamon Accelerator, implemented in partnership with the International Committee of the Red Cross (ICRC), supported communities affected by conflict, climate shocks, and food insecurity. The project reached 38,820 people in total, with 7,897 people supported through IsDB financing, helping households meet immediate food needs while strengthening agricultural production capacity. Key success factors included the integrated approach combining food assistance with agricultural recovery and strong collaboration with local institutions.



Water and Sanitation:

Results were strongest where projects combined infrastructure scale with institutional delivery capacity. Mauritania's Nouakchott water distribution upgrade delivered ~19,000 household connections and ~321 km of pipelines (exceeding targets), while Senegal's Northern Dakar sanitation project expanded treatment capacity from 19,200 m³/day to 92,000 m³/day, enabled 11,300 m³/day of treated wastewater reuse, and reduced energy consumption by >50% through biogas utilization. Uzbekistan's sewerage programme exceeded network and treatment targets (101.57 km installed vs 71 km planned; 41,000 m³/day capacity) benefiting ~140,000 people.

4) Regional Integration: Shared Solutions and Rapid Recovery



Cross-Border and Regional Infrastructure:

The CASA 1000 Pakistan Transmission Line Project forms part of a landmark regional initiative to transmit surplus summer hydropower from Tajikistan and the Kyrgyz Republic to Pakistan and Afghanistan, with an intended transfer capacity of up to 1,300 MW through a dedicated ±500 kV High-Voltage Direct Current (HVDC) corridor. By early 2026, 90.4% of the HVDC line and 83% of the electrode line were completed. Mr. Rahimullah, member of the Community Development Council (CDC), Nowshera District, commented:” Before this project, our village struggled with damaged access paths and unreliable water supply during the summer months. Through the community schemes under CASA-1000, we now have repaired streets, safer footbridges, and a functioning water system. These may seem small, but for our families they changed daily life. We also appreciated that the project teams consulted us, respected community traditions, and explained each step clearly. It helped reduce tensions and built trust during construction.”

5) Solidarity:



South-South Cooperation:

In Niger, strengthening intensive care and resuscitation required more than equipment—it required specialized skills. Through the Bank’s South–South and Technical Cooperation approach, the Reverse Linkage project connected eight Nigerien medical residents to Morocco’s expertise via SMAAR, delivering a 10-month hands-on program combining clinical practice, academic training, and professional seminars. The residents returned to Niger and graduated on 9 January 2025, demonstrating how practical skills transfer can strengthen critical care capacity and health-system resilience.



Crisis Response:

Djibouti's resilience programme exceeded targets by reaching 2,000 households (vs 1,200 target), disbursing USD 1.6 million through revolving funds, and delivering broad entrepreneurship and financial literacy support — showing how community-based finance and capacity support can stabilize livelihoods during shocks. One beneficiary in Tadjourah, a region in north-central Djibouti, noted that prior to the project, she relied entirely on irregular household income, but through group savings and internal lending, she was able to establish a small retail activity that now supports her children’s school expenses.



Special Assistance to Muslim Communities:

It addresses a distinct development challenge: closing persistent gaps in access to quality education, skills, and socio-economic opportunities. The IsDB Special Assistance Program (SAP) in Thailand—implemented through the Community Outreach Program (CoP) and the Scholarship Program (SP)—has focused predominantly on education, vocational training, and community empowerment. According to the cluster evaluation, 90% of Special Assistance financing has supported education related interventions, reflecting the centrality of human capital in addressing poverty, resilience, and social cohesion.

6) Cross-Cutting Enablers:
Private Sector, Islamic Finance, and Capacity Development



Private Sector development:

Evidence from the Urgent Working Capital Facility through Ziraat Katılım Bankası for SMEs/midcaps in Türkiye shows that impact is strongest when Shari’ah-compliant liquidity is right-sized—especially through medium-term working-capital that matches firms’ operating cycles during shocks. The facility was highly relevant by addressing the “quasi-nonexistence” of Shari’ah-compliant refinancing beyond 12 months, with SMEs calling for 3–5-year tenors. Looking forward, the project’s most important contribution is as a proof-of-concept to (i) catalyze the Islamic finance ecosystem (future Shari’ah-compliant issuances/refinancing lines), (ii) benchmark SME resilience in high-interest environments, and (iii) de-risk earthquake-affected regions, encouraging lenders to return and helping prevent long-term regional stagnation. Beyond liquidity facilities, IsDB is also scaling private-sector impact as an impact investor through portfolio funds that expand productive participation and capability upgrading. For example, Taoufik Hospitals Group (THG) in Tunisia served 24,000+ inpatients and 98,000+ outpatients in 2025—reflecting improved access to care and strengthened regional service capacity.



Islamic Finance:

Islamic finance support delivered the strongest development value where it built practical capability—helping entrepreneurs translate Shari’ah compliant principles into real financing and growth decisions. In 2025, the IsDB Institute’s Entrepreneurial Mindset Development Program (EMDP)—implemented with the Prince Mohammed Bin Salman College of Business & Entrepreneurship (MBSC), King Abdullah Economic City, Saudi Arabia—reached 29 entrepreneurs from 20 Member Countries (vs. 30 envisioned). It scored 83.75 overall (Efficiency 87.5, Sustainability 80). A key module, “Inside IsDB Group: From Theory to Practice,” helped make Islamic finance more usable and relevant.



Capacity Development:

In Jordan and Lebanon, youth unemployment — particularly among refugees and host-community youth — was exacerbated by weak links between education and labour markets. The Skills, Training and Education Programme (STEP) addressed this mismatch through an integrated approach combining skills training, job placement, and entrepreneurship support. The results were unambiguous. The programme trained 1,297 students, achieving 270% of the original 480-student target, and facilitated 684 job placements, reaching 138% of the placement target. Entrepreneurship components supported 1,251 start-ups and helped 481 SMEs scale, generating 539 jobs — exceeding scale-up job targets while highlighting the need for additional post-start-up support to sustain early ventures.

What the Evidence Says: The Most Transferable Lessons

Across sectors, the report synthesizes consistent lessons: quality at entry is the strongest determinant of efficiency and sustainability; institutional capacity for projects implementation is often a greater constraint than financing; project readiness and institutional capacity are often more important than the sheer volume of projects; procurement and disbursement delays are predictable and should be mitigated early; weak Monitoring and Evaluation (M&E) systems undermine learning and credibility; and sustainability is weakest where Operations and Maintenance (O&M) arrangements and post-completion responsibilities are not built well into design. Stakeholder engagement is a core risk management function, not a communications exercise. These insights inform the strategic transformation toward a readiness-led pipeline and stronger delivery discipline under the new 5-year corporate strategy.

Looking Forward: The Strategic Transition and Priorities for 2027

ADER 2025 positions IsDB's 5-Year Corporate Strategy (2026–2030) around the President's guiding principles — Deliver at Scale, Deliver with Excellence, Deliver as One — implemented through strategic fields of interest and a strengthened results architecture at Group and Bank level. Beginning in the second half of 2026, the Bank will launch a light, time-bound set of preparatory actions to sustain momentum from endorsement to execution.

The Way Forward focuses on 2027 as the consolidation year of strategy execution, prioritizing: sharper country selectivity and country strategy alignment; increase in the level of concessional finance lending through the new IsDB Concessional Finance Window (ICF), readiness gates to accelerate time-to-first disbursement; stronger portfolio health management; selective expansion of the financing toolkit; partnership & resources mobilization and implementation for better outcomes; deeper Group-wide delivery; and operationalization of the scorecard for decision-ready steering. The lessons learned from the adaptive results-based management of the Lives and Livelihoods Fund (LLF) will inform the Bank’s future Results-Based Management Framework (RBMF) focused on supporting country delivery system. Together, these priorities, supported by corporate enablers (People, Process and System) aim to convert proven lessons into faster, higher-quality delivery — and ultimately, greater development impact.



Introduction



The 2025 ADER

The ADER is the Bank's flagship publication for communicating institutional performance, development results, and lessons learned. It plays a central role in strengthening accountability, transparency, and learning across the IsDB and with its stakeholders. The introduction outlines what distinguishes this ADER edition, why the ADER matters, what it covers, and the key considerations/limitations for interpreting the evidence presented.

01

What Is New in This Edition?

This edition of the ADER has been upgraded to align with best practices, introducing five substantive improvements that strengthen credibility, relevance, and usability.



Stronger evidence-based reporting.

A major milestone has been achieved with development results focusing on actual results of completed projects on the ground sourced directly from Project Completion Reports (PCRs), Grant Completion Reports (GCRs), and Independent Evaluation Reports. Starting from 2026, regional hubs’ involvement helped increase the PCR coverage of projects completed for the ADER. This improvement ensures that reported results are fully evidence-based and with stronger emphasis on outcomes and outputs than inputs. To sustain this culture of quality, the Bank — through the Independent Evaluation Department, in collaboration with the Operations Complex — has invested in strengthening staff capabilities through the International Programme for Development Evaluation Training (IPDET). This investment aims to enhance competencies in results measurement, evaluation methodologies, and data quality assurance, supporting the generation of credible, high-quality development evidence.

Greater emphasis on storytelling and human impact insights.

The new reporting approach provides a more compelling and accessible presentation of development outcomes. By complementing quantitative results with concrete illustrations of actual change on the ground as told by beneficiaries, the ADER offers a richer and more nuanced understanding of development impact.

A more strategically focused impact report.

To ensure complementarity with other corporate publications — such as the Annual Report — the ADER has been repositioned to focus explicitly on development results and how the Bank delivers impact.

A harmonized Group-wide approach.

For the first time, IsDB and its affiliates — ICIEC, ICD, and ITFC — have harmonized the ADER timeline and storyline, reinforcing coherence, complementarity, efficiency, and strategic communication across the Group. This harmonized approach represents one of the early deliverables of the new five-year Corporate Strategies, which call for a unified and consistent approach to impact measurement across the IsDB Group. In addition to the individual ADERs, a joint IsDB Group ADERs Summary Report is produced to present a broader, consolidated view of the Group’s value added to Member Countries’ development.

Introduction of an AI-enabled ADER Advisory Agent.

To further strengthen analytical rigour, the ADER team designed an AI Advisory Agent, with the support of IT department, to enhance literature review and cross-analysis of multiple sectoral reports developed by the Economic and Social Infrastructure Department, and to systematically link these insights to evidence from PCRs. This innovation enhanced the depth, consistency, and efficiency of cross-sectoral analysis underpinning the report. The AI tool complements, but does not replace human judgment or evaluation standards.

Collectively, these enhancements underscore IsDB's continued commitment to strengthening development effectiveness through improved data completeness, stronger analytical rigour, and richer human impact narratives that capture, communicate, and maximize the transformative impact of its development interventions.



Why Results Narratives Matter

Dashboards show "what changed"; results narratives explain "why it changed" and "what will be adjusted," combining indicator trends with context, lessons, and management actions.

02

Why Does This ADER Matter?

This edition comes at an important moment for the IsDB. It concludes the implementation of the Realigned Strategy (2023–2025) and sets the foundation for the 10-Year Strategic Framework (2026–2035), which will be operationalized through the first Five-Year Corporate Strategy (2026–2030). As such, ADER 2025 bridges strategy formulation and execution, grounding future priorities in evidence from completed operations.

Accordingly, this ADER has been designed to fulfil three core objectives:



Demonstrate IsDB's value addition to development in Member Countries

through evidence drawn from projects completed in 2025, complemented by stories that reflect the lived experiences of people impacted by IsDB development interventions.



Strengthen accountability and transparency

to Member Countries, development partners, and other stakeholders by presenting credible, comprehensive, and evidence-based results.



Provide insights into the Bank's renewed approach to development

helping to reinforce the corporate priorities for 2027, the first year of strategy implementation.

03

What Does the ADER Cover?

The ADER 2025 provides a comprehensive view of how the IsDB delivers development impact, situating results within their strategic and operational context and outlining the way forward under the 5-year Corporate Strategy (2026-2030).

Chapter I

Strategic Context: sets the context in which the IsDB operates. It examines the global and regional developments shaping the Bank's operating environment and assesses progress made by Member Countries in advancing economic development and social wellbeing.

Chapter II

Development Results: presents the Bank's development results and assesses how effectively IsDB is delivering on its mandate of fostering economic development and social progress across Member Countries and Muslim communities globally. It highlights evidence-based results, key outcomes achieved, and lessons learned from implementation.

Chapter III

Our New Results Architecture (2026–2030): introduces the Bank's new Corporate Strategy and articulates the story of change underpinning IsDB's renewed approach to development. It explains how the strategy translates into impact on the ground and outlines the results framework and measurement approach that will be used to track progress over the 2026–2030 period.

Chapter IV

The Way Forward: looks ahead, outlining priorities for 2027, the first year of implementation of the new Corporate Strategy. It highlights focus areas, operational implications, and the steps required to sustain and scale development impact.

04

What Are the Limitations?

While the methodology has been significantly strengthened, a few limitations remain and are transparently acknowledged in this edition.

Timing of the Independent Evaluation validation. A time lag exists between the validation of PCRs by the Independent Evaluation Department (IEvD) and the ADER reporting cycle. As a result, project effectiveness ratings are not reflected. Practical solutions are being explored in collaboration with IEvD to progressively narrow this gap in future editions.

Coverage of completed projects. The objective is to achieve PCR coverage for 100% of projects completed within a given year. As this edition corresponds to a transition year, coverage reached around 64 percent of OCR completed projects — representing a substantial improvement compared to the 30 percent baseline observed in previous years. Further progress is expected, with full coverage targeted in the next ADER cycle.

Data completeness in information systems. The Bank's primary Operations Management System (OMS) is currently under review to ensure that all project-level data are captured within a single, integrated platform. Going forward, the aim is to systematically record both planned and actual project results in the OMS, supported by robust PCR evidence.



These limitations reflect transitional challenges and underscore the ongoing collective efforts across the Bank to further enhance the credibility, completeness, and usability of results reporting. A dedicated Results Data Integrity, ADER Framework, and Transparency Task Force is monitoring progress and following up on actions quarterly.

CHAPTER I

Strategic Context



This chapter sets out (i) the key global and regional factors shaping the IsDB's operating environment and priorities, and (ii) how Member Countries (MCs) are progressing — particularly toward achieving the Sustainable Development Goals (SDGs). It also frames how ADER 2025 serves as a bridge between the conclusion of the Realigned Strategy (2023–2025) and the start of the new strategic cycle under the 10-Year Strategic Framework (2026–2035) and the first five-Year Corporate Strategy (2026–2030).

01

What Has Shaped Our Operating Environment?

The development landscape has become more complex and more demanding. Over recent years, overlapping shocks — health, climate, conflict-related disruptions and geo-political tensions, and macroeconomic volatility — have compounded longstanding structural constraints across many developing economies. These pressures have intensified expectations for development partners to deliver results at scale, support resilience, and help countries protect hard-won gains in human development.



(a) Global and Regional Developments Influencing IsDB Priorities

The IsDB Group 10 Year Strategic Framework envisions IsDB as “the Partner of Choice” in a challenging context. Across much of the developing world, weak growth prospects, geopolitical tensions, and tightening financial conditions are constraining fiscal space and slowing progress on development priorities. In many contexts, debt vulnerabilities, elevated food and energy insecurity, youth unemployment and persistent fragility are reinforcing the need for development financing that is affordable, long-term, and countercyclical, backed by knowledge solutions, capacity development, and sustained policy dialogue.

At the same time, the international development landscape is evolving rapidly. MDBs are being called upon to deliver faster and more flexibly, increase the impact of each dollar deployed, crowd in private capital where feasible, and demonstrate measurable results. This is particularly important in a context where development needs are rising faster than available public resources, and where climate adaptation and resilience investments must be accelerated.

For IsDB, this environment presents both a challenge and an opportunity. The challenge is to respond to heightened needs while maintaining financial resilience. The opportunity is to strengthen IsDB's distinctive value proposition — combining Shari'ah-compliant finance with partnership-based solutions that support inclusive and sustained growth, resilience, and shared prosperity.

(b) Member Countries' Development Trends, Opportunities, and Challenges

IsDB's 57 Member Countries are diverse in income levels, institutional capacity, and exposure to shocks. Broadly, three patterns are shaping demand:

- Rising vulnerabilities and uneven recovery. Lower-income and fragile contexts often face greater exposure to climate shocks and food insecurity, alongside limited fiscal buffers. These conditions increase demand for concessional and blended financial solutions, as well as investments that build institutional and delivery capacity.
- Expanding needs in middle-income countries. Many middle-income MCs are seeking faster delivery and more tailored financing and knowledge solutions (with strong focus on digital ones), with increasing interest in integrated packages that connect sovereign operations with private sector engagement, trade facilitation, and advisory support.
- Growing demand for regional South-South cooperation. MCs increasingly prioritize cross-border connectivity, energy interconnections, and economic corridors as pathways to competitiveness and resilience — areas where coordinated regional solutions can generate solidarity and benefits beyond national boundaries.

02

How Are Member Countries Progressing in Achieving the SDGs?

Progress across IsDB Member Countries (MCs) toward the SDGs remains real but uneven, reflecting differences in development starting points, exposure to shocks, and institutional capacity. The SDGs — organized around the 5Ps (People, Planet, Prosperity, Peace, and Partnership) continue to provide a practical framework to guide national development strategies and monitor where acceleration is needed.

62.2

VS GLOBAL AVG 68.6
IsDB MCs Average
SDG Index Score

56.5

SCORE
LDMC Average Score

64.5

SCORE
Non-LDMC Average Score

2

SDG 12 & SDG 13
SDGs in 'Very Satisfactory'
range (>80%)



As of 2025, IsDB MCs have recorded an average SDG Index score of 62.2, below the global average of 68.6 — indicating that MCs have achieved just over 60% of the 2030 targets and that further progress must be accelerated. Performance varies by income group: LDMCs average 56.5, while non-LDMCs average 64.5 — broadly aligned with global lower-middle-income performance but still below global upper-middle and high-income averages.

Across the 17 goals, the overall picture is broadly positive but still insufficient for meeting 2030 targets. Notably, no goal falls below the 40% threshold, meaning none is classified as "unsatisfactory." However, 8 SDGs remain in the "fair" range (40–60%), underscoring the need for stronger policy focus and investment in lagging areas. Seven goals are "satisfactory" (60–80%) — including SDG 1, 6, 8, 10, 14, 15, and 17 — while SDG 12 and SDG 13 exceed 80% ("very satisfactory"), reflecting stronger performance in sustainability-related dimensions.

A 5Ps lens highlights important imbalances: the Peace pillar is the most constrained across MCs, pointing to the development drag associated with governance, stability,

and institutional effectiveness. By contrast, Planet outcomes are comparatively stronger, supported by performance on SDG 12 and SDG 13.

Spatial patterns also show wide variation across MCs. The SDG map illustrates stronger performance in some countries and lower scores in contexts facing deeper structural constraints, underscoring the need for differentiated, context-specific support.



Source: IsDB "Reaching the SDGs: Progress of the IsDB Member Countries, 2025", Group Chief Economist Office

CHAPTER II

Development Results in 2025

From Delivery to Development Outcomes

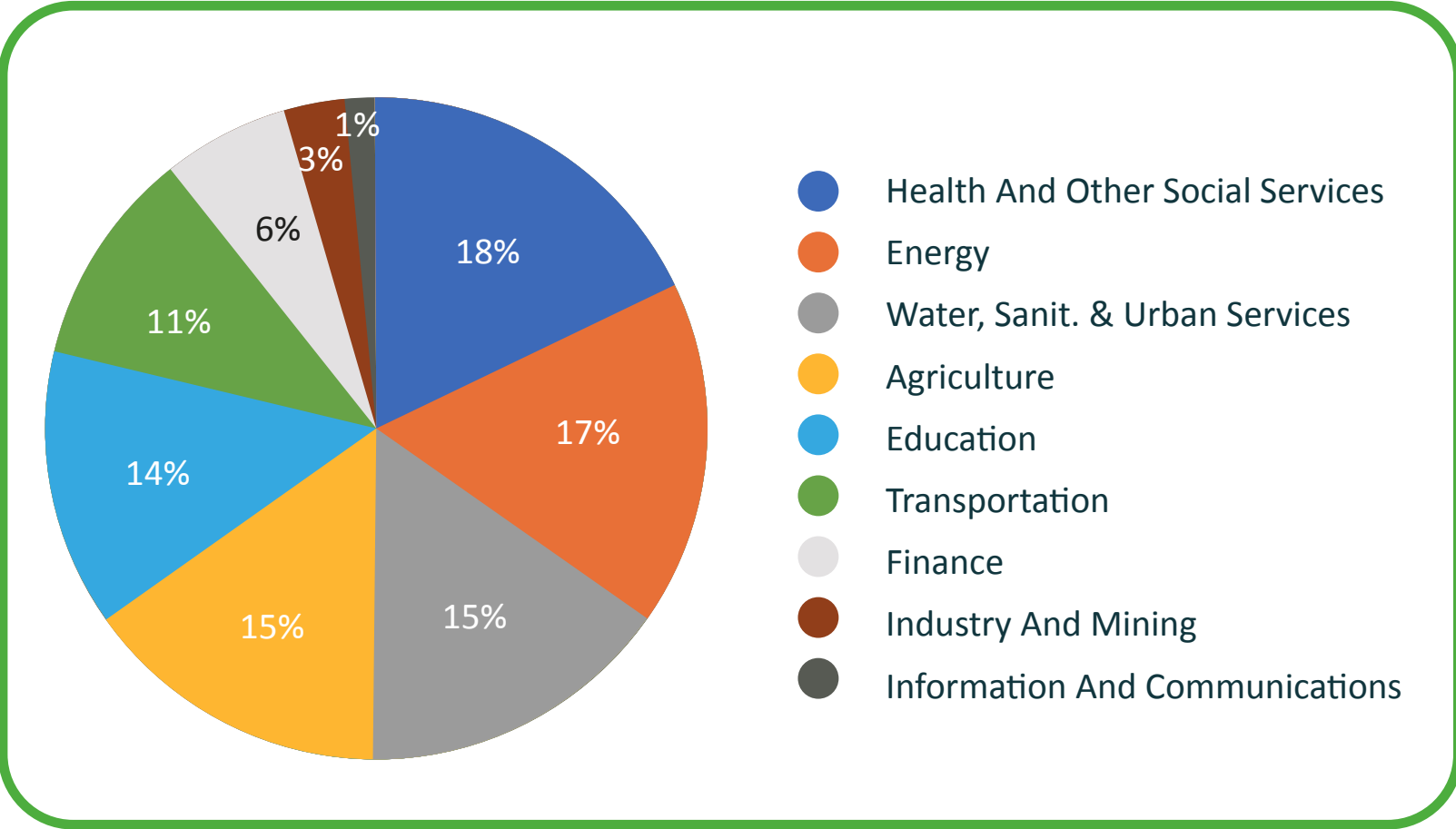
**How to Read This Chapter**

Chapter II shows not only what the IsDB delivered in 2025, but how development outcomes emerge when key bottlenecks are removed. Across sectors, the evidence points to a common pattern: results accelerate when investments are execution-ready, designed around real user needs, and paired with institutional and community engagement that enables sustained use and resilience.

The stories of change illustrate how people experience these shifts in practice, the spotlight projects highlight transferable delivery lessons, and the aggregated results and insights connect individual outcomes to broader development effectiveness. Together, these elements are intended to be read as one narrative of change, rather than as isolated

In 2025, the Bank completed 66 OCR projects across multiple sectors. Approximately 60% of these projects were covered by IsDB field completion missions, which provided the primary evidence base used to develop the ADER.

Title	Projects	Disbursed \$m
Health And Other Social Services	12	369.45
Energy	11	645.58
Water, Sanit. & Urban Services	10	579.45
Agriculture	10	149.30
Education	9	153.26
Transportation	7	367.14
Finance	4	123.23
Industry And Mining	2	37.01
Information And Communications	1	237.74
Grand Total	66	2,662.14



Development results achieved by IsDB-financed operations completed in 2025 are based on evidence from Project Completion Reports, Grant Completion Reports, and evaluation material. It shows not only what the IsDB delivered, but how development outcomes materialize when investments address real constraints on productivity, access, and resilience. The chapter moves beyond individual project performance to examine how results emerge across sectors, where delivery is execution-ready, grounded in user needs, and supported by institutional and community engagement that sustains impact. In doing so, this Chapter provides both accountability for results achieved and insight into the conditions under which development financing translates most effectively into change on the ground.

2.1 Productivity-Enabling Infrastructure

Productivity-enabling infrastructure forms the backbone of economic and social transformation. Investments in transport, energy, digital connectivity, and rural development determine whether people can move goods, access services, connect to markets, and participate in growth under predictable and safe conditions. For IsDB Member Countries, gaps in core infrastructure remain among the most binding constraints to productivity, inclusion, and resilience. The evidence from operations completed in 2025 confirms that infrastructure delivers its highest development returns when investments are targeted at specific system bottlenecks, sequenced for readiness, and complemented by safety, climate resilience, and institutional measures that ensure effective use and durability.

2.1.1 Transportation

Sector Analysis

Transport is a foundational enabler of inclusive productivity, economic integration, and access to opportunity across IsDB Member Countries. Weak or unreliable transport systems impose high economic and social costs by limiting mobility, increasing transaction costs, and constraining access to markets, services, and employment. In many contexts, transport is not simply an infrastructure gap, but a binding constraint that shapes daily life and productivity outcomes.



Story of Change:

When Transport Works, Daily Life Changes

A consolidated story across corridors, cities, and communities

Across transport operations completed in 2025, a clear and consistent development pattern emerges: when investments remove binding mobility constraints, the effects are immediate, visible, and deeply human. Across rural corridors, regional trade routes, and dense urban arteries, improved transport reshaped how people move, how long journeys take, how safe travel becomes, and whether markets and services are practically accessible rather than theoretical.

Reconnecting Communities and Markets. In Cameroon, (Construction of Sangmelima - Ouessou Road Project) longstanding isolation along the Sangmelima–Ouessou axis had been driven less by distance than by road unreliability, especially during rainy seasons when earth roads deteriorated. The paving of 103 kilometers of roadway, restoring full corridor continuity, replaced uncertainty with year-round access and radically shorter travel times. Journeys that once consumed most of the day now take roughly one hour, re-establishing links between communities and regional markets. As Mr. Nlate, Chief of Minkang Village, explained: "Before, when we had an earth road, traveling to major centers could take up to a day... today, the same journey takes only about an hour." The corridor is fully operational and already generating productivity and inclusion gains, while experience also

shows that sustaining these outcomes will depend on complementary asset-protection measures, such as axle-load facilities.

A similar dynamic unfolded along West Africa's coastal trade spine, where the Avepozo–Aného stretch in Togo represented a critical missing link on the Abidjan–Lagos corridor. (Rehabilitation of Avepozo–Aného Road and Coastal Erosion Protection) Poor road conditions slowed movement and constrained daily access for surrounding communities. The reconstruction of approximately 30 kilometers of roadway restored continuity and reduced travel time to Lomé from roughly two hours to 30 minutes. Reflecting on this shift, the Director of Environmental Issues at the Mayor's Office in the Agbodrafo Region noted that "before this infrastructure was in place, the transit time to the capital, Lomé, was approximately two hours; today, that same journey is completed in just 30 minutes." The experience highlights the high payoff of closing missing links, while also showing that integrated design and sequencing are essential to fully capturing corridor-level outcomes, particularly where complementary works are required.

Linking Roads to Livelihoods. Transport investments delivered their deepest livelihood impacts where corridor upgrades were deliberately linked to community-facing facilities. (Construction of the Yamoussoukro–Bouaké Highway) Along the Yamoussoukro–Tiébissou corridor in Côte d'Ivoire, the delivery of approximately 37 kilometers of

dual-carriageway highway and 10.5 kilometers of priority urban roads was complemented by organized market spaces equipped with water and sanitation. As Madame A.K., a market vendor in Sanhouriko, observed: "Now we have a proper market area with stalls, water, and toilets. Sales have increased, and accidents have reduced." This experience shows that corridor investments generate greater impact when they reflect how people trade, work, and earn livelihoods, rather than treating mobility as an end in itself.

When Assets Are Ready, but Services Are Not. Not all transport investments generated outcomes at the same pace. In Burkina Faso, (Construction of Ouagadougou–Donsin International Airport Project) high-quality aeronautical infrastructure was delivered at the new Ouagadougou–Donsin International Airport, including runways, taxiways, administrative buildings, and safety systems meeting international standards. These outputs created a significant national asset and a strong foundation for future connectivity, yet the airport remains non-operational due to delays in completing ancillary facilities after the collapse of a public-private partnership. As Mr. Malegdičkiéta S. Théophile Bikyeng, Director General of Société des Aéroports du Faso, remarked, the infrastructure "is poised to become a symbol of national pride when completed and functional." The case reinforces a critical portfolio-wide lesson: construction quality alone is not development impact — operational readiness and institutional arrangements ultimately determine whether assets become services.

What Transport Evidence Shows.

Taken together, experiences across Cameroon, Togo, Senegal, Côte d'Ivoire, and Burkina Faso show that transport delivers rapid and durable development benefits when investments are focused on removing binding constraints, integrated with safety and resilience measures, and aligned with how people actually live, trade, and work. Where this alignment exists, daily life changes quickly and visibly; where institutional or operational gaps persist, benefits are delayed — even when assets are technically well delivered. The sectoral analysis from Global Practices shows why outcomes differ in two ways: (i) Community integration matters - While travel time reductions of 75% in Cameroon and Togo are notable, the highest development returns came from integrating markets, water points, and health facilities into corridor design. To make these impacts more measurable and replicable, future results frameworks could include a simple indicator tracking the number of community facilities co-located with corridor investments; (ii) Safety and climate resilience should be core design parameters - The Dakar Expressway example correctly highlights pedestrian overpasses and drainage as decisive. Mandating crash data collection, road safety audits, and climate-proofing standards at appraisal would improve long term asset sustainability and urban outcomes.



Spotlight:
Upgrading of Dakar Expressway Section II Project
When completion financing unlocks city-wide mobility gains

The constraint that mattered. By the time, the Dakar Expressway upgrading programme was well advanced, a single incomplete section of the corridor continued to undermine the performance of the entire network. Congestion, unsafe crossings, and recurring flooding imposed high time and safety costs on commuters, particularly in peri-urban neighborhoods. The challenge was not a lack of investment, but the presence of a binding execution gap that prevented the corridor from functioning as intended.

The intervention choice. Rather than expanding scope, the supplementary financing deliberately focused on resolving the constraint:

- Completing 6.4 km of dual carriageway (combined phases)
- Delivering major structures (including viaducts and bridges)
- Installing five pedestrian overpasses to address safety risks
- Integrating drainage and flood-mitigation works

Design adjustments — such as modifying access ramps to address community concerns — were introduced to ensure speed of delivery did not come at the expense of social acceptability.

What changed on the ground. Completion of the corridor segment transformed daily mobility. Commute times fell sharply, pedestrian crossings became safer, and flood disruptions declined. As Abdoulaye Seck, President of the Sports and Cultural Association (Unit 24), explained: "Before, I used to get up at 5:30 a.m. to be at work by 8:00; today I wake up at 7:00, take my time, get in my car, and by 7:30 I am already at my office downtown." Residents also emphasized that parallel drainage works eliminated longstanding flooding problems, noting that the issue had effectively "disappeared" in their neighborhoods.

Why this matters for future operations. This experience demonstrates three transferable lessons for urban transport operations:

- Completion financing can generate disproportionately high development returns when it resolves a clearly identified bottleneck;
- Urban mobility outcomes depend as much on safety and drainage as on road capacity; and
- Execution discipline combined with community-responsive design - that has sustainability in-built measures - accelerates impact without increasing risk.

At the same time, the case reinforces a caution: supplementary financing is most effective when used to unlock readiness — not to compensate for weak upstream preparation.

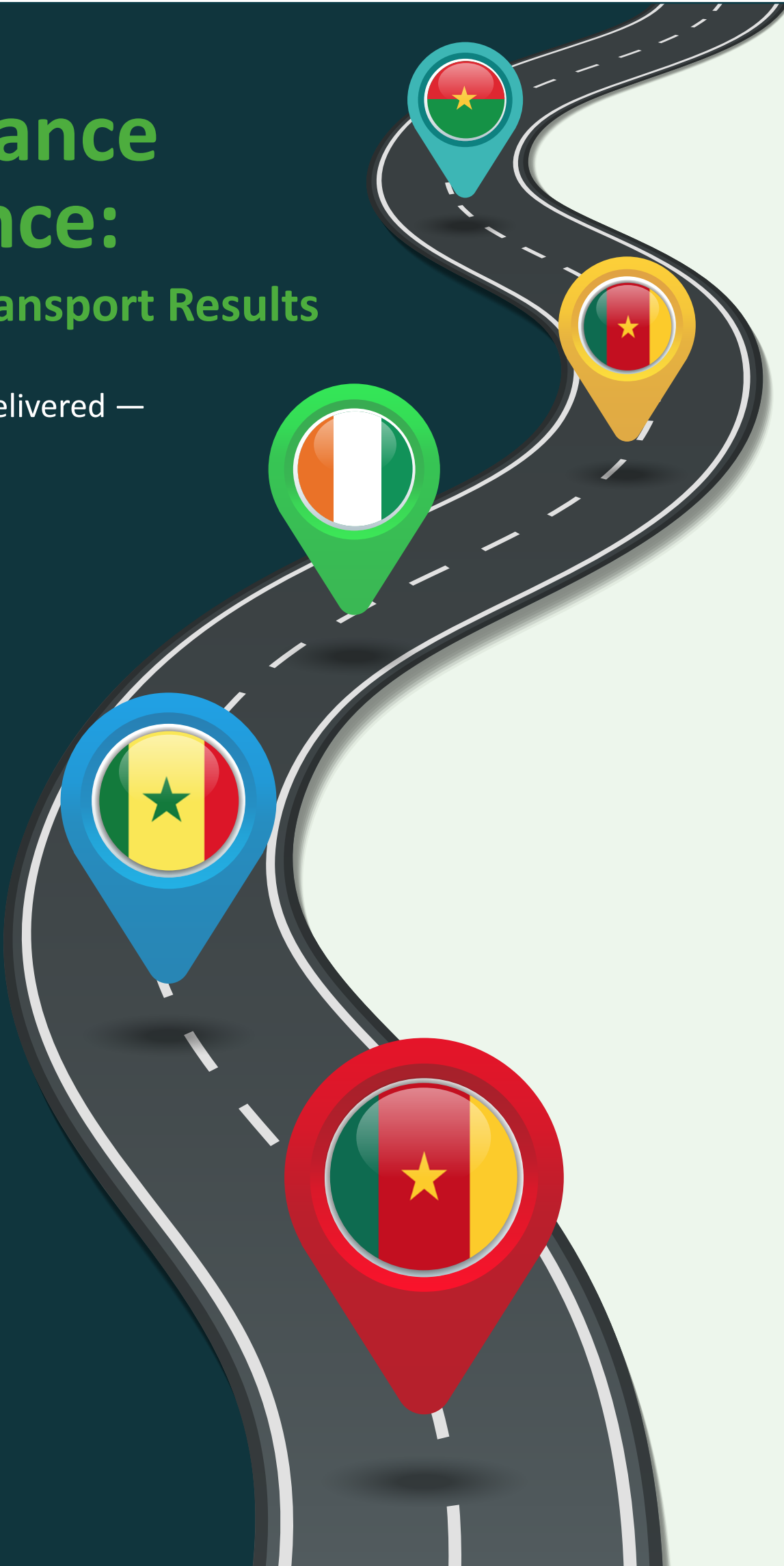


Photo 1: Upgrading the Dakar Expressway (VDN) Section II (Senegal)

Performance at a Glance:

Aggregated Transport Results

What the portfolio delivered — and what it signals



Result Area	Performance Signal	What It Tells Us
Corridor completion	103 km paved (Cameroon); ~37 km dual carriageway (Côte d'Ivoire); ~30 km rehabilitated (Togo)	Targeted corridor investments can rapidly unlock access and productivity when continuity is restored
Urban mobility upgrades	6.4 km completed (Dakar), with major structures and pedestrian safety features	Completion + safety + drainage delivers stronger urban outcomes than capacity alone
Rural and peri-urban access	10.5 km of urban roads + organized market facilities (Côte d'Ivoire)	Transport delivers deeper impact when paired with community-facing facilities
Travel time reduction	Up to ~75% reduction on key routes (e.g., Togo coastal corridor; Cameroon trunk road)	Time savings are one of the most immediate and visible development returns
Asset readiness vs. service delivery	Airport infrastructure delivered but not operational (Burkina Faso)	Construction quality alone does not guarantee development impact — operational readiness is critical

Looking Ahead : (Evidence-Based Insights)

The transport results completed in 2025 reinforce several strategic implications for future operations.



Completion and readiness matter as much as scale: targeted investments that remove missing links or unlock stalled corridors can generate scaled productivity and inclusion gains when designed for rapid effectiveness.



Transport is a system, not an asset — outcomes depend critically on the integration of road capacity with safety features, drainage, enforcement mechanisms, and maintenance arrangements.



Operational readiness is decisive: projects that delivered high-quality infrastructure without secured operational or institutional handover have yet to realize their full development potential.



Community engagement and adaptive design remain essential to social acceptance and sustained use.

These lessons will guide future transport operations toward sharper problem definition, stronger asset protection, and designs that prioritize how people actually move, rather than infrastructure provision alone.

2.1.2 Energy

Sector Analysis

Energy is a foundational enabler of productivity, human development, and economic resilience across IsDB member countries. Reliable and affordable electricity underpins enterprise activity, health and education services, and household welfare, while unreliable supply imposes high economic and social costs through lost productivity, service disruptions, and reliance on expensive alternatives. In many member countries, the challenge is not simply increasing generation capacity, but overcoming binding constraints related to reliability, transmission, distribution, and last-mile access.

Story of Change:

When Transport Works, Daily Life Changes

A consolidated story across corridors, cities, and communities

Across energy operations completed in 2025, a consistent and deep human development pattern emerges: when electricity becomes reliable and accessible, daily life and economic activity respond immediately. The most transformative changes occurred not merely where new assets were built, but where power became usable — longer hours, fewer outages, and predictable service for households, enterprises, and essential services.



Scaling Clean Power, Lowering System Costs. In Jordan, (Abour 49.5MW Wind Farm Project) rising electricity demand and heavy reliance on imported fuels made energy security and price stability a national priority. The project Abour Wind Farm Project tackled this constraint by deploying a PPP wind facility that moved renewable energy from policy ambition to reliable supply. The project installed 15 wind turbines and increased installed capacity from 49.5 MW (planned) to 51.75 MW (actual) through higher-efficiency turbine technology. It now delivers 163 GWh per year to the national grid—25% above the original target of 130.6 GWh—helping diversify the energy mix and reduce exposure to external shocks. In practical terms, the wind farm’s annual output is sufficient to meet the electricity needs of roughly 20,000 households, and it delivers electricity at 68 JOD/MWh, among the lowest wind purchase prices in the country. Beyond energy and climate outcomes, the project generated local benefits through fair land-lease agreements, strong community engagement (grievance mechanism and monthly QHSE reporting), and capacity development—delivering 883 training participations since inception, including hands-on technical training in wind operations and maintenance—supported by a workforce that is 100% Jordanian.

Stabilizing Grids, Enabling Growth. In Mozambique, (Chimuara–Nacala Power Transmission Project) energy reliability had been constrained not by lack of generation, but by limitations that forced reliance on costly temporary generator ships. The Chimuara–Alto Molócuè Transmission Project addressed this bottleneck by constructing Mozambique's first 400 kV transmission line (367 km), significantly improving system stability. As reported by EDM's project manager: "Power is now of higher quality, more reliable, stable, and able to meet

growing electricity demand without relying on costly temporary solutions." The project reduced dependence on emergency generation, lowered system costs, and enabled more reliable electricity supply across northern regions. The PCR also documents livelihood impacts where project-affected households used compensation to relocate to electrified areas and start small businesses.

Securing Baseload Power, Strengthening System Stability. In Morocco, fast rising electricity demand (about 7% per year at appraisal) and heavy exposure to imported oil made reliable, affordable baseload supply a strategic priority. (Safi Coal Independent Power Plant Project) The project Safi Coal Independent Power Plant Project addressed this bottleneck through a landmark BOOT PPP, delivering a 1,320 MW ultra supercritical plant with 1,250 MW net dependable capacity and a 400 kV grid interconnection, with a competitive EPC cost of about USD 1,296/kW. The plant has consistently generated close to the 9,300 GWh annual target and maintained high technical availability averaging around 95% while sustaining a 41% net thermal efficiency. Beyond power supply, the project strengthened local capability through a fully localized operations workforce of 240 Moroccan staff (100% localization) and supported local well being.

Strengthening Metropolitan Reliability. In Senegal, grid reinforcement projects focused on stabilizing high-voltage transmission serving Dakar and northern regions. Under the (Dakar Electricity Transmission Project), outages became rare and transmission capacity increased significantly. As noted by SENELEC: "The network is now stable, outages have become rare, and we can transmit significantly more power to meet growing demand." Improved reliability benefited households, hospitals, and industries alike, enabling factories to operate without disruption and improving living conditions for millions in the metropolitan area.

Extending Access Where It Matters. Energy investments delivered deeper development effects where power reached critical social infrastructure. In Uganda, electrification enabled health centers to operate through the night, improving maternal and emergency care. In Burkina Faso, the (Expansion and Reinforcement of the Electricity Network Project - PERREL) delivered 35,000 new household connections, meeting targets and improving reliability in peri-urban areas. A regional utility official observed: "I have seen many lives improve and several businesses grow because of this project." Small enterprises — including welding and fish-selling businesses — reported reduced operating costs and expanded activity.

From Power Shortages to Reliable Regional Electricity Supply in Northern Senegal. “This energy project has made a significant contribution to the country’s strategic development by securing the electricity supply of the Saint Louis region and establishing interconnection with Mauritania,” said M. Ngagne DIOP, Head of the Energy Transport Department at SENELEC. Before the project, northern Senegal relied on costly and unreliable third party electricity supply, leading to frequent shortages. The (Regional Electricity Interconnection Project) transformed this situation by constructing and commissioning 218 km of 225 kV transmission lines and new substations linking Senegal to Mauritania. As a result, SENELEC gained its own high capacity transmission infrastructure, improving reliability, reducing outages, and enabling cross border power trade. Despite implementation delays, all planned infrastructure was delivered and is fully operational, laying the foundation for future gas based generation and more affordable electricity for households and businesses.

When Assets Are Delivered but Systems Lag. Not all energy interventions generated outcomes at the same pace. In some contexts, institutional or commercial constraints delayed full utilization of new infrastructure. These cases reinforce a portfolio-wide lesson: energy outcomes are ultimately determined by governance, utility readiness, and integration — not construction quality alone.

What Energy Evidence Shows.

Across Uganda, Mozambique, Senegal, Burkina Faso, Jordan, and Morocco, the evidence demonstrates that reliability and system readiness are the primary drivers of energy impact. Where investments stabilized grids, extended distribution, and enabled real use, electricity quickly became a catalyst for productivity and service delivery. Where operational or institutional gaps persisted, benefits emerged more slowly — even when assets were technically well delivered.

The sectoral analysis from Global Practices revealed that sustainable energy sector results depend on enabling policy and regulatory frameworks led by energy sector ministries and effectively enforced by regulators. This includes ensuring tariffs are cost-reflective and utilities are held accountable for service quality. The lesson emerging from the portfolio is that policy and regulatory capacity building should be systematically mainstreamed into energy operations, rather than treated as ancillary to infrastructure delivery.



Spotlight:

Mirama–Kabale Transmission Line and Distribution Project (Uganda)

When grid reliability unlocks 24-hour life

The constraint that mattered. Prior to the project, electricity supply in Kabale and neighbouring districts (major agricultural breadbasket of the country) averaged only three hours per day, severely constraining education, healthcare, and enterprise activity. Schools closed at dusk, health facilities relied on generators or referrals, and industries operated far below capacity.

The intervention choice. Rather than investing in generation alone, the project deliberately combined transmission reinforcement with last-mile distribution, ensuring that power was not only available in the system but reached households and institutions. The intervention included construction of 85 km of 132 kV transmission line, substations, and extensive distribution networks covering 121 villages, implemented by UETCL and MEMD with IsDB financing.

What changed on the ground. The shift in outcomes was immediate and measurable. Electricity availability increased from 3 hours per day at baseline to 23 hours per day at completion, directly enabling schools to extend study hours, clinics to operate safely at night, and factories to expand production. One health worker summarized the change simply: "We now operate 24 hours a day." In outcome terms,

the project exceeded its access target, delivering 31,850 new electricity connections against a target of 19,152. Health centers began providing continuous services, students studied after dark, agricultural value chains started growing, and firms reduced reliance on costly diesel generation — demonstrating that reliability gains translated directly into social and economic outcomes.

Why this matters for future operations. This case demonstrates that combining transmission with distribution yields substantially higher development returns than capacity expansion alone. The results show that grid investments deliver transformative outcomes when designed around reliability and access, not just infrastructure delivery. Despite implementation delays, the exceeded connection targets and dramatic increase in supply hours confirm strong sustainability and replicability for underserved regions.



Photo 2: Mirama–Kabale Transmission Line and Distribution Project (Uganda)

Performance
at a Glance:
Aggregated Energy Results

What the portfolio delivered —
and what it signals



Result Area	Performance Signal	What It Tells Us
Electricity availability	Uganda (UGA0095): 3 → 23 hours/day	Reliability improvements generate immediate human and productivity gains
Household connections	Uganda: 31,850 vs. 19,152 target; Burkina Faso: 35,000 vs. 35,000 target	Last-mile access is decisive and scalable when paired with grid upgrades
Transmission backbone	Mozambique (MOZ0049): 367 km of 400 kV line constructed (Phase I)	Transmission reinforcement is a high-leverage system intervention
System reliability (outages)	Senegal (SEN0141): transmission-related outages became "rare" after reinforcement	Grid stability delivers system-wide benefits even without new generation
Clean generation (renewables)	Jordan (JOR1003): 163 GWh/year delivered to the grid vs. 130.6 GWh target (+25%)	Renewable generation strengthens energy security and reduces exposure to fuel price volatility
Cost efficiency	Morocco (MAR0142) : Total cost USD 2,344m vs. USD 2,607m at appraisal (–10%); EPC cost about USD 1,296/kW	Competitive procurement and fixed-price EPC structures can deliver major assets at lower cost than planned
Operational readiness vs. asset delivery	Some contexts: infrastructure delivered; utilization delayed where institutional/commercial readiness lagged	Governance and utility readiness determine whether assets become services

Looking Ahead : (Evidence-Based Insights)

The energy results completed in 2025 reinforce four strategic implications for future operations.



Reliability matters as much as capacity: stabilizing and reinforcing grids can unlock productivity and social benefits faster than generation expansion alone.



Energy is a system, not an asset — outcomes depend on coordination across generation, transmission, distribution, and utility performance.



Institutional readiness is decisive: tariffs, commercial arrangements, and operational capacity must be addressed alongside infrastructure.



Energy investments deliver deepest impact when aligned with actual usage patterns — affordable power that reaches schools, clinics, and enterprises in usable form changes lives fastest.

These lessons will guide future operations toward sharper system diagnosis, better sequencing, and designs that prioritize reliable service delivery over asset expansion alone.

2.1.3 Digital Infrastructure

Sector Analysis

Digital infrastructure is a foundational enabler of institutional performance, public service delivery, and economic productivity across IsDB member countries. Reliable and interoperable digital systems underpin how governments coordinate, manage information, and deliver services, while fragmented or outdated ICT infrastructure imposes high administrative and transaction costs. In many contexts, the binding constraint is not the absence of digital ambition, but the lack of secure, integrated core systems that allow institutions to function as a coherent whole.





Spotlight:

Turkmenistan Network/Telecommunication Enhancement Project

When foundational ICT unlocks institutional efficiency

The constraint that mattered. The Telecommunication Network Enhancement Project was designed to support the Government of Turkmenistan’s national ICT modernization agenda by upgrading and expanding the country’s telecommunication infrastructure and enhancing network capacity, reliability, and service quality. Prior to the project, slow and fragmented information sharing across public institutions was a binding constraint on effective administration. A lack of interoperable systems prevented efficient coordination and delayed decision-making.

The intervention choice. Rather than deploying standalone applications, the project focused on foundational digital infrastructure: modernizing ICT systems, improving connectivity between institutions, and introducing secure platforms for data exchange. Capacity-building supported institutions in transitioning away from legacy systems.

What changed on the ground. The project completion report BTOR confirms that all planned digital infrastructure components were delivered and operational, meeting the project's defined output objectives. Institutions were able to communicate and exchange information electronically on a routine basis, reducing reliance on paper-based workflows.

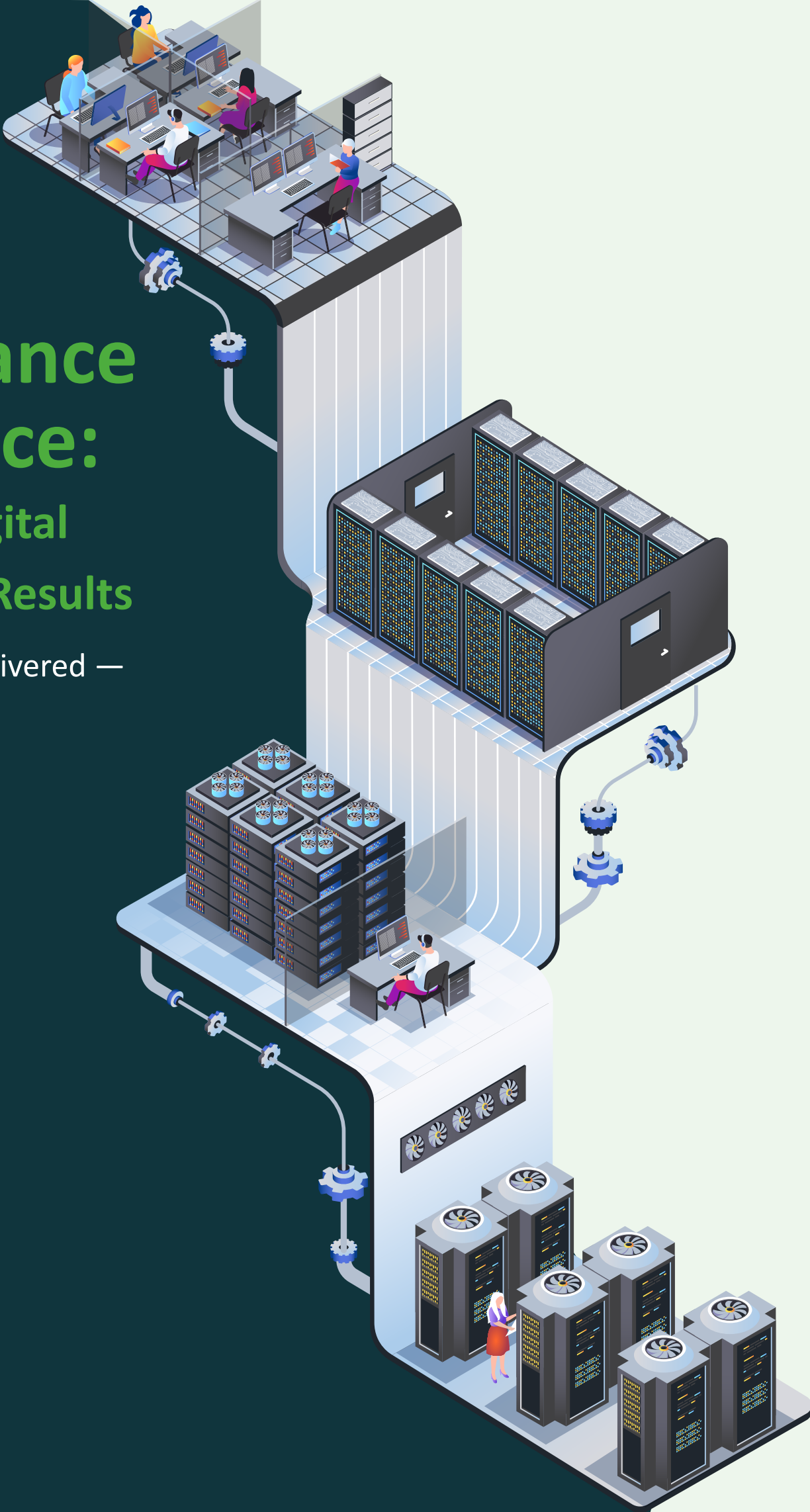
Why this matters for future operations. This spotlight shows that system-level ICT investments can deliver immediate institutional benefits but also reinforces a critical lesson for future operations: Enhanced IsDB implementation support during the first 6–12 months—including procurement and disbursement clinics—can accelerate start-up, strengthen compliance, and improve overall project performance.



Photo 3: Digital Infrastructure Project — Turkmenistan

Performance at a Glance: Aggregated Digital Infrastructure Results

What the portfolio delivered — and what it signals



Result Area	Performance Signal	What It Tells Us
Core digital infrastructure	Digital infrastructure components completed and operational (Turkmenistan)	Foundational ICT is a prerequisite for institutional performance
Institutional connectivity	Improved inter-agency communication reported by public counterparts	Interoperability delivers immediate coordination benefits
Administrative efficiency (qualitative)	Reduced reliance on manual, paper-based processes	Digital backbones change daily administrative practice
System reliability	Systems described as functional, secure, and routinely used post-completion	Reliability of core systems is necessary for sustained institutional use

Looking Ahead : (Evidence-Based Insights)



Foundational systems matter before applications: secure, interoperable digital backbones are prerequisites for effective digital transformation.



Digital is a system enabler, not a standalone sector — outcomes depend on how infrastructure supports coordination across institutions.



Pairing infrastructure investment with clear usage metrics and institutional capacity-building will be essential to translating digital upgrades into sustained governance and productivity improvements.

2.1.4 Rural Development

Sector Analysis

Rural development is a core pathway for inclusive productivity, food security, and poverty reduction in IsDB member countries, where large shares of the population depend on agriculture and rural livelihoods. Persistent rural constraints — limited market access, weak services, low productivity, and infrastructure gaps — translate into high economic and social costs, particularly for women and youth. In many contexts, rural underdevelopment is not driven by a single bottleneck, but by the absence of integrated packages that simultaneously address production, connectivity, services, and finance.

Story of Change:

When Rural Systems Connect, Livelihoods Transform

A consolidated story across production, access, services, and finance

Across rural development operations completed in 2025, a consistent and deeply human development pattern emerges: rural livelihoods change most decisively when production, access, services, and finance move together as a system. Where investments addressed only one constraint, gains were limited or fragile; where integrated packages reduced the daily physical, economic, and time burdens faced by rural households, progress became visible, rapid, and meaningful.



From Isolated Effort to Integrated Livelihoods. In Cameroon’s North-West Region, rural households faced overlapping constraints — low livestock productivity, limited aquaculture capacity, weak access to markets, and inadequate basic services. (The Livestock and Fisheries Development Project (LIFIDEP)) addressed these constraints through a comprehensive package that combined productive assets, organization of producers, microfinance, and community infrastructure. Reflecting on the project's broader effects, Mr. Cletus Anye Matoyah, a local stakeholder, observed: "The project's integrated approach generated benefits far beyond direct producers... contributing significantly to improved security and social cohesion within the community." On the ground, the scale of delivery was substantial: 7,380 sheep and goats and about 690,000-day-old chicks were distributed to roughly 3,000 farmers, while 687 fish ponds were rehabilitated, 885 new ponds constructed, and 60 fish cages installed. These productive gains were reinforced by enabling infrastructure — 100 classrooms, 27 water schemes, 20 health centers, and 360 km of feeder roads — allowing households to convert production into nutrition, income, and improved living conditions.

Access That Makes Rural Life Predictable. In Senegal, rural isolation during the rainy season was a binding constraint on safety, livelihoods, and service access. (The

Construction of Rural Roads using Soil Technology) Project addressed this constraint directly by restoring all-weather connectivity. A farmer near Bambey summed up the change in simple terms: "Before, during the rainy season, the road was always blocked... Now, it's a huge advantage; we no longer have any constraints." Against a target of 52 km, the project delivered 63 km of rural roads, with full financial execution and no cost overruns. These roads now provide year-round access for approximately 21,800 rural inhabitants, shortening emergency response times, connecting farmers to markets, and reducing the unpredictability that once shaped rural life.

From Fragmented Services to Improved Daily Living in Rural Banko. In Guinea’s rural Commune of Banko, limited access to basic services long constrained livelihoods, especially for women and children. The (Sustainable Village Project) introduced a multisector package spanning agriculture, health, education, energy, and rural roads. School enrolment increased from 52% in 2017 to 71% in 2022, access to assisted childbirth rose from 31% to 90%, and 42,040 people were reached through health awareness campaigns. Over 8,000 farmers nearly half women received training, contributing to higher crop yields, though below ambitious targets. While several infrastructure components remained incomplete, the project delivered tangible gains in access to services, reduced travel distances, and improved wellbeing for many households across participating villages.

From Isolated Villages to Improved Access to Essential Services in Molumbo. In Mozambique’s remote Molumbo District, limited access to basic services long constrained livelihoods and human development. The (Sustainable Village Project) introduced an integrated package spanning agriculture, education, health, water and sanitation, and rural infrastructure. The project expanded access to primary and secondary education facilities, basic health services, boreholes, sanitation infrastructure, and rural roads, while supporting agricultural production and nutrition activities, including women led nutrition groups. Assessments reported early improvements in agricultural productivity, school attendance, especially for girls—and access to health care compared to baseline conditions. Although financing shortfalls and weak community ownership limited full achievement of planned targets, the project delivered tangible improvements in service access and quality of life for households across the Molumbo village cluster.

What the Rural Development Evidence Shows.

Taken together, experiences across Cameroon and Senegal show that rural development delivers rapid and durable gains when designed as an integrated system. Productivity improvements translated into income only when paired with connectivity and services; access mattered most when roads, markets, water, health, and finance worked together. Where ambitions exceeded local feasibility or financing certainty, results were partial — even when budgets were fully spent — reinforcing that integration must be matched with realism and sustainability planning.



Spotlight:

Mont Mbappit Rural Development Project (Phase II), Cameroon

Linking Productivity to Markets, Time, and Dignity

The constraint that mattered. The Mont Mbappit Rural Development Project (PDRM) is a strategic collaboration between the Republic of Cameroon and the Islamic Development Bank (IsDB), initiated in 2006 to combat rural poverty and food insecurity in the Noun Division. Following a successful first phase that optimized agricultural yields and connectivity, Phase II was approved in 2015 with a total funding of US\$33.29 million. Rural households faced multiple, reinforcing constraints: low yields, distant markets, weak services, and lack of affordable finance — particularly for women farmers.

The intervention choice. The project deployed an integrated package combining land development, service roads, cooperatives, Islamic microfinance, processing units, and social infrastructure — explicitly designed to convert productivity gains into income and dignity.

What changed on the ground. The economic impact was tangible: a rice cooperative coordinator reported that yields doubled from 3 to 6 tons per hectare, driving a 25% increase in members' income. A female smallholder farmer explained that buyers now drive directly to her plot, eliminating long, exhausting trips to market and restoring time and dignity. For families, access to services also shifted fundamentally:

maternal care that once required walking several kilometers became available within immediate reach. Quantitatively, the project developed 217.5 ha of arable land vs. an initial 750 ha target — a shortfall explicitly acknowledged in the project completion report. However, complementary investments delivered at scale: 200 km of roads, 8 cooperatives, 7 health centers, 11 school blocks, and 42 boreholes. The US\$2 million microfinance line achieved 100% repayment, creating a viable revolving fund.

Why this matters for future operations. The spotlight shows that integrated rural development can be transformative, but also that design realism is essential. Ambitious land targets not grounded in terrain and local capacity increase delivery risk, even when other components perform strongly.



Photo 4: Mont Mbappit Rural Development Project (Phase II), Cameroon

Performance
at a Glance:
Aggregated Rural
Development Results

What the portfolio delivered —
and what it signals



Result Area	Performance Signal	What It Tells Us
Integrated livelihoods	Livestock, fisheries, roads, water, schools, and health centers delivered (LIFIDEP); multisector village package delivered in Banko reaching agriculture, health, education, energy, and roads (Guinea)	Integrated packages deliver multi dimensional welfare and livelihood gains
Productivity and income	Yields doubled; incomes +25% (Mont Mbappit); >8,000 farmers trained (≈50% women), with higher crop yields though below ambitious targets (Guinea)	Linking production support to services improves resilience, even when yield targets are conservative
Market connectivity	200 km service roads (Cameroon); 63 km rural roads vs. 52 km target (Senegal); reduced travel distances to schools, health centers, and markets (Guinea)	Connectivity converts production and services into real access
Financial inclusion	US\$2 m microfinance fully disbursed; 100% repayment	Disciplined finance can anchor sustainability
Human development outcomes	School enrolment increased from 52% (2017) to 71% (2022); assisted childbirth rose from 31% to 90%; 42,040 people reached by health awareness campaigns (Guinea)	Integrated rural services rapidly improve education, health, and wellbeing
System integration	Best outcomes where assets + services + finance were combined	Rural development works as a system, not a component
Readiness and realism gaps	217.5 ha delivered vs. 750 ha target: financing gaps in some operations (Mont Mbappit Rural Development Project - Phase II-, Cameroon)	Over ambitious or under sequenced designs weaken effectiveness

Looking Ahead : (Evidence-Based Insights)



Integration is decisive: productivity gains endure when linked to access, services, and finance.



Design realism matters: land development and multi-sector programmes must be calibrated to local terrain, capacity, and financing certainty.



Financial discipline strengthens sustainability, as demonstrated by successful revolving fund models under SME support schemes.



Post-completion arrangements are critical - maintenance, institutional ownership, and continued community engagement determine whether early gains persist.



Community consultation: The IsDB Project Implementation Assessment and Support Report (PIASR) should include a dedicated, mandatory section for community and stakeholder consultation records to capture the community consultation not only during the design but also during the implementation.

2.2 Human Capital Development

Human capital is a central determinant of productivity, competitiveness, and long-term economic transformation in IsDB member countries. Education and health systems shape whether children acquire foundational skills, youth transition into productive employment, and adults remain healthy and economically active. Where human capital systems underperform, gains in infrastructure and growth are difficult to sustain; where they function well, they amplify the impact of investments across all sectors.

Evidence from IsDB-supported operations completed in 2025 shows that human capital outcomes strengthen most where investments move beyond access alone and improve the quality, relevance, and usability of services. Projects that combined infrastructure with training, curriculum reform, and institutional strengthening delivered durable outcomes in learning, skills acquisition, and service utilization. Conversely, where investments focused narrowly on physical expansion or faced operational and sustainability constraints, outcomes were delayed or uneven.



2.2.1 Education

Sector Analysis

Education is a foundational investment in human capital, shaping productivity, employability, and social inclusion over the life cycle. Many IsDB member countries continue to face persistent challenges related to access, quality, and relevance of education, particularly for rural populations, girls, and disadvantaged groups. Infrastructure gaps, outdated teaching environments, weak skills alignment with labour markets, and fragile institutional capacity constrain learning outcomes even where enrolment has expanded.

Evidence from education projects completed in 2025 highlights a clear pattern: development impact is strongest when education investments combine physical infrastructure with quality enablers — trained teachers, modern equipment, and curricula aligned with real skills needs. Where these elements were integrated, learning environments improved substantially and institutions became more capable of preparing students for productive participation in the economy. Where sustainability, financing, or operational readiness lagged, outcomes were slower to materialize despite infrastructure delivery.



Story of Change:
When Learning Environments
Improve, Opportunity Expands

A consolidated story across access, quality, and relevance

Across education operations completed in 2025, a consistent human development pattern emerges: education delivers its strongest returns when improvements in access are matched by quality learning environments, relevant skills pathways, and institutional readiness. Across diverse contexts, students, teachers, and administrators emphasized that the value of education investments lay not in buildings alone, but in what those spaces enabled—effective teaching, practical learning, and credible pathways to opportunity.

From Limited Capacity to Market-Relevant Skills and Teaching Quality. In Guinea, persistent shortages of skilled labor and weak technical instruction constrained youth employability. Under the (Support to the Development of Technical and Vocational Schools Project), two fully equipped vocational schools were constructed in Coyah and Dabola. A teacher at Coyah Vocational School described the shift in learning conditions: “When you enter the workshops, everything is there to deliver proper training. This will help young people benefit from real professional skills.” The project delivered fully functioning classrooms and workshops, trained 90 teachers, and enabled more than 370 trainees per year to access market relevant technical training. Critically, the PCR now explicitly confirms that training programs are operational and facilities are actively used, demonstrating that post construction readiness translated infrastructure into learning outcomes.

Professionalizing Technical Teaching at National Scale. In Bangladesh, (Support to the Development of Technical Teacher Training Institute) the binding constraint was not student demand, but the absence of a dedicated national institution to train and professionalize technical teachers. Prior to the project, TVET instructors had limited access to modern facilities, Industry 4.0–aligned equipment, or structured upgrading pathways. This gap was addressed through the establishment of a fully equipped Technical Teacher Training Institute (DTTTI) in Dhaka. Reflecting on its significance, Mst. Sharifa Sultana, Project Director, DTTTI, stated: “What was built here is not merely a building – it is the foundation for an entirely new profession in Bangladesh. For the first time, we have a dedicated institution where technical teachers can be trained, their skills upgraded, and their credentials formally recognized.” The project achieved 100% completion of planned civil works, including a five storey academic building, 13 workshops and laboratories, library, dormitories, and delivered web based e learning and MIS systems. Updated curricula were developed for diploma, B.Sc., postgraduate diploma, short courses, and modular programs, creating a permanent national platform for upgrading teaching quality and strengthening the relevance of technical education nationwide.

Dignified Learning Spaces and STEM Ready Teaching. In Senegal, unsafe and informal learning conditions in Quranic schools limited quality and community confidence. The Support to the Koranic Schools Development Project (Daara) constructed 27 moderns public Daaras and upgraded 24 non public Daaras, while training over 470 educators. Community acceptance increased markedly. As the Director of the Modern Public Daara in Gossas explained: “Parents and community members appreciate this school, which is why they enroll their children here.”

In Suriname, access and quality challenges were especially acute for students from interior regions. The (Secondary and Technical Education Support Project) transformed conditions by constructing and equipping a secondary and technical school campus with boarding facilities, enabling students from remote areas to study in a safe, supportive environment. At the same time, 5,850 teachers and education professionals were trained, with a strong emphasis on STEM pedagogy.

Hemantkoemar Chhatta, Teacher at the Technical School in Nickerie, reflected: “I now feel better equipped to integrate STEM subjects into my lessons and inspire my students through hands on projects and experiments.” The project delivered 16 boarding shelters accommodating 576 students, 1,140 laptops, uniforms, and starter packs, while awareness campaigns reached approximately 70,000 people, strengthening enrollment, equity, and learning continuity.

Dignified Learning Spaces for a Growing Community (USA). In central Illinois, the Islamic Society of Greater Springfield was struggling to meet rapidly rising demand for weekend education. Enrollment had outgrown existing space, forcing overcrowded sessions and limiting learning opportunities for children, youth, and women. (Expansion of An-Noor School for the Islamic Society of Greater Springfield) addressed this constraint by constructing seven fully equipped classrooms connected to the An-Noor Community Center. Despite COVID 19 and supply chain delays, all seven classrooms were completed, certified for occupancy, and are now in regular use—supporting structured weekend classes, women and girls-only sessions, halaqas, and community workshops. Reflecting on the long term value, Ali M. Nizamuddin stated: “Words cannot express how indebted the entire community feels... The classrooms that we have built as a result of your support will benefit countless generations to come.”

From Constrained Campuses to a National Hub for Higher Learning. “The University of the Gambia Faraba Banta Campus is a state of the art facility with modern facilities which enables a conducive learning environment,” said Dr. Momodou Lamin Tarro, University Registrar. For years, limited infrastructure and overcrowded facilities constrained access to quality higher education in The Gambia. The (Development of the University of The Gambia Project) transformed this reality by constructing and equipping a modern campus hosting multiple faculties, libraries, laboratories, and student services. Student enrolment increased from

2,842 in 2010 to over 7,000 by 2021, with female graduates rising from 22% to nearly 40%. New academic programs in engineering, medicine, ICT, and environmental sciences strengthened workforce readiness and positioned the university as a national engine for human capital development.

Expanding Access and Quality in Cameroon’s Most Underserved Schools. In Cameroon’s Priority Education Zones, children often learned in overcrowded, unsafe classrooms, while teachers were reluctant to stay in remote postings without basic housing or services. As one head teacher noted during the project completion review, “Before the new classrooms and housing, keeping teachers here was our biggest challenge.” The binding constraint was not demand for schooling, but the lack of adequate learning environments and support systems to retain teachers and deliver quality instruction in fragile regions.

This constraint was addressed through the Basic Education Support Project in Priority Areas (PASZEP), which combined infrastructure, teacher support, and system-wide reforms. The project delivered 213 equipped classrooms (89% of target), 97 staff housing units, and basic WASH and solar facilities across the Extreme North, North, Adamawa, and East regions. Alongside these investments, Cameroon adopted a new competency based curriculum, supported by large-scale training of pedagogical actors, creating a national platform for improving teaching quality.

Together, these investments expanded safe learning spaces for an estimated 12,780 additional pupils, improved teacher presence in remote schools, and laid the foundations for more equitable and higher quality primary education nationwide, despite significant implementation delays.

What Education Evidence Shows.

Across Guinea, Bangladesh, Senegal, Suriname, and Uzbekistan, education outcomes improved most where access was paired with quality inputs—trained teachers, functional equipment, updated curricula, and boarding solutions that remove geographic barriers. Physical infrastructure alone was insufficient; the strongest gains emerged where educator capability, institutional readiness, and usability were addressed alongside construction.



Spotlight:
Support to the Development of Higher Education Project in Uzbekistan
Modernizing Higher Education for National Transformation – When laboratories unlock learning and research

The constraint that mattered. Before the project, many universities in Uzbekistan relied on obsolete laboratory infrastructure, limiting practical training and research and weakening graduate preparedness.

The intervention choice. Rather than expanding campus footprints, the project targeted quality and relevance, equipping laboratories in strategic disciplines and aligning investments with national higher-education reforms.

What changed on the ground. By completion, the project upgraded 256 laboratories across 61 universities, compared to a revised target of 38 laboratories, significantly exceeding scope. Universities reported improved teaching quality and research capacity, and national enrolment increased, with female participation reaching 50% by 2023. These outcomes directly reflect the scale and usability of delivered assets rather than mere construction.

Why this matters for future operations. The spotlight demonstrates that targeted quality investments can deliver system-wide education transformation. It also underscores the importance of aligning infrastructure delivery with reform priorities and operational funding to sustain learning gains.

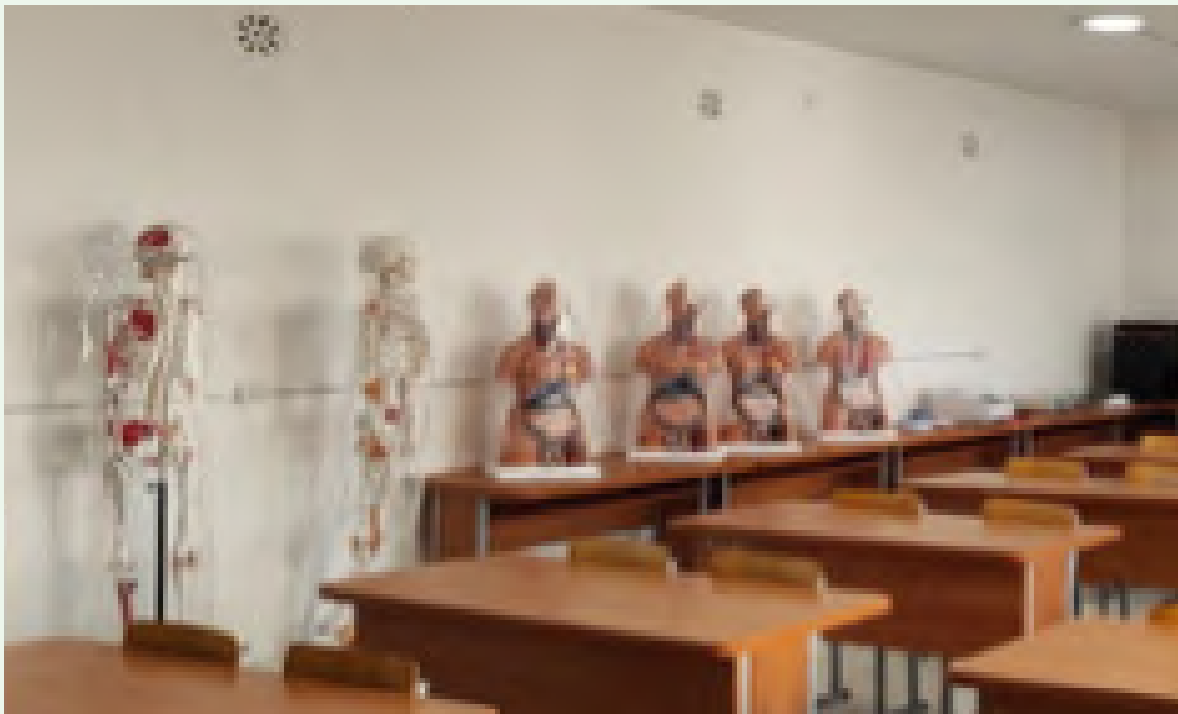


Photo 5: Modernizing Higher Education in Uzbekistan

Performance
at a Glance:
Aggregated Education
Results

What the portfolio delivered —
and what it signals



Result Area	Performance Signal	What It Tells Us
TVET & skills access	2 TVET schools; 90 teachers trained; >370 trainees/year (Guinea)	Facilities + instructors deliver employable skills
Teacher professionalization	National DTTTI established; 13 labs/workshops; digital systems operational (Bangladesh)	Teacher quality is a system level multiplier
Basic & religious education	27 public + 24 non public Daaras; >470 educators trained (Senegal); 213 equipped classrooms, 97 staff housing units, and basic WASH and solar facilities + safe learning spaces for an estimated 12,780 additional pupils (Cameroon)	Dignified environments drive enrollment and trust
Secondary & STEM access	Campus for 1,140 students; 16 boarding shelters; 5,850 teachers trained (Suriname)	Boarding and STEM training expand equity
Higher education quality	256 laboratories across 61 universities vs. 38 target (Uzbekistan); University enrolment increased from 2,842 in 2010 to over 7,000 by 2021, with female graduates rising from 22% to nearly 40% (Gambia)	Quality focused upgrades outperform expansion
Institutional readiness	Facilities operational; curricula implemented; teachers actively trained	Usability matters more than construction
Sustainability gap	O&M and continued reform support required	Results depend on post completion commitment

Looking Ahead : (Evidence-Based Insights)



Teacher capability is as critical as infrastructure: Investments that strengthened professional teaching capacity—especially in TVET and STEM—produced stronger learning outcomes.



Relevance amplifies returns: Aligning curricula, laboratories, and pedagogy with labor market needs increased employability and system credibility.



Access must be paired with enabling conditions: Boarding facilities, digital tools, and safe learning environments proved decisive for inclusion, particularly in remote regions.



Sustainability must be designed upfront: embedding O&M financing, institutional ownership, and reform continuity is essential to protect and scale education gains.

2.2.2 Health

Sector Analysis

Health is a foundational pillar of human capital, directly shaping productivity, resilience, and social wellbeing. In many IsDB member countries, health outcomes are constrained not only by access gaps, but by uneven quality of care, limited system readiness, and weak continuity between facilities and communities. These constraints affect whether people seek care early, trust health services, and receive timely, effective treatment — particularly for maternal and child health and infectious disease prevention.

Story of Change: When Health Systems Reach People, Lives Are Saved

A consolidated story across corridors, cities, and communities

Across health operations completed in 2025, a consistent and human-centred development pattern emerges: health outcomes improve most decisively when services are accessible, trusted, and timely — both in facilities and in communities. Where systems reached people where they live, tested and treated early, and sustained service delivery, results translated quickly into lives saved and healthier futures.



Bringing Specialized Care Within Reach. In Nigeria's Kaduna State, access to specialized care had long required long-distance travel, delayed diagnosis, or costly referrals abroad. Under IsDB-supported investments, (Construction and Equipping of a 300-Bed Specialist Hospital (Phase I & II)) a 300-bed specialist hospital was constructed and equipped. A patient from Kaduna South, Ms. Amina Ibrahim, described the change clearly: "Before this hospital opened, we used to travel to Abuja — or even consider going abroad. Now I am able to undergo a complex diagnostic procedure within days, not months." Civil works for the hospital were fully completed, and medical equipment installation reached 95% completion, delivering a functional referral facility intended to drastically reduce delays in specialized diagnosis and treatment. While full operationalization depended on subsequent arrangements, the infrastructure already changed what was possible for patients living far from tertiary care.

Trust and Safety in Primary and Maternal Care. In Tajikistan's rural Khatlon Region, maternal and primary care services were constrained by inadequate facilities and equipment. (Improving Maternal, Neonatal and Child Health (MNCH) Services in Four Districts of the Khatlon Region) Project addressed this by rehabilitating 38 PHC facilities, supplying essential MNCH equipment to more than 100 health facilities, and training over 1,500 health workers. A midwife from Khatlon explained the difference at the frontline: "Before the project, we had limited equipment. Now we have modern equipment and better training to provide safer deliveries." A young mother

echoed the renewed confidence in services: "I felt confident giving birth here because the doctors had the necessary equipment and the facility was clean and safe." These changes translated into improved service readiness and restored trust, encouraging women to seek assisted care rather than delaying or avoiding facilities.

From Risky Deliveries to Life Saving Care Through Strengthened Health Services. “She expressed profound gratitude for the surgical care and the postnatal support she received at the facility.” In Cameroon’s underserved districts, access to safe maternal and secondary health care was limited, placing mothers and newborns at high risk. The (Support and Development Primary and Secondary Health Project) helped change this reality. Four district hospitals were structurally completed and equipped, alongside 15 integrated health centers, while 244 health personnel were fully trained, achieving the project’s human capacity targets. Although only 10 of the 30 planned new health centers were delivered, the operational hospitals now provide essential services, including surgery and intensive care, to large catchment populations. Even with infrastructure gaps, the project delivered tangible, life saving improvements in care quality and access.

From Limited Tertiary Care to a National Health Anchor. “L’hôpital de Donka est victime de son succès... l’hôpital a une envergure régionale,” noted Dr. Denis Bernard Raiche, General Administrator of Donka University Hospital. In Guinea, access to quality tertiary health care was long constrained by inadequate infrastructure and

weak referral systems. The (Health System Strengthening Project) transformed this reality by fully equipping Donka University Hospital with a capacity of 630 beds and modern medical equipment. Operational since August 2022, the hospital now delivers an average of 3,260 outpatient consultations and 1,000 hospitalizations each month. The project fully achieved its core targets, strengthening specialized care, supporting epidemic preparedness, and positioning Donka as a national and regional referral and teaching hospital—delivering sustained improvements in access, quality, and health system resilience.

From Widespread Malaria Risk to Stronger Community Based Prevention and Care. Before the intervention, malaria remained a major cause of illness and death in several regions of Senegal, particularly among children under five and pregnant women. The (Support to the National Malaria Prevention and Pre Elimination Project) strengthened prevention, diagnosis, and treatment at community and primary care levels across 25 districts. The project exceeded key output targets, distributing 4.66 million long lasting insecticidal nets against a target of 2 million, and 2.56 million rapid diagnostic tests against 1.56 million planned. Malaria incidence declined significantly in targeted regions, reaching as low as 0.09 cases per 1,000 people in Saint Louis. Training of 432 health workers and sustained community engagement improved timely testing, treatment, and prevention practices, contributing to reduced morbidity and mortality and laying the groundwork for malaria pre elimination.

What Health Evidence Shows.

Across Nigeria, Tajikistan, Cameroon, and Senegal, health outcomes improved fastest where facility investments were paired with trained staff, diagnostics, and community delivery. Where infrastructure alone dominated investments, benefits depended heavily on operational readiness and financing continuity.



Spotlight:

LLF - Elimination of Mother-to-Child Transmission (eMTCT) of HIV/AIDS Project, Cameroon

From Prevention to Elimination: Community Health at Scale When community trust meets modern diagnostics.

The constraint that mattered. In Cameroon, mother-to-child transmission of HIV remained a critical public health challenge. The PETVISIDAME project transformed prevention by linking modern diagnostics with intensive community outreach. Before PETVISIDAME, delays in HIV testing and treatment — particularly for pregnant women and infants — meant transmission risks persisted despite available clinical knowledge.

The intervention choice. The project deliberately combined community-based outreach with facility-level diagnostics and treatment, scaling modern Point-of-Care testing while mobilizing community actors to reach women and families who did not routinely access health facilities. According to Mayo Mahamat, a psychosocial worker involved in implementation: "We go into the community, house by house. Those who refuse to go to the hospital, we find them where they are." On the systems side, the project deployed 44 Point-of-Care machines, distributed over 4.5 million HIV rapid tests, and supported capacity-building for more than 4,000 health workers.

What changed on the ground. By completion, 371,108 pregnant women had received comprehensive HIV services. ART coverage among HIV-positive pregnant women rose to 95.6%, and more than 97% of exposed infants received prophylaxis. Most critically, mother-to-child transmission among infants tested at 6–8 weeks fell from 2.61% (2019) to 1.16% (2024) — surpassing the project's target of keeping transmission below 5%. These outcomes reflect not only volume, but speed: faster testing and immediate linkage to care transformed clinical decision-making and survival prospects. This combination of outreach and diagnostics dramatically reduced delays in testing and treatment initiation. A clinician summarized the impact succinctly: "Before, getting results took a long time. Now, PoC has helped us overcome that hurdle."

Why this matters for future operations. PETVISIDAME demonstrates that health systems save lives fastest when technology and community trust work together. It also underscores a sustainability challenge: clinicians reported risks linked to periodic stock-outs of reagents, highlighting that gains must be protected through reliable supply chains.

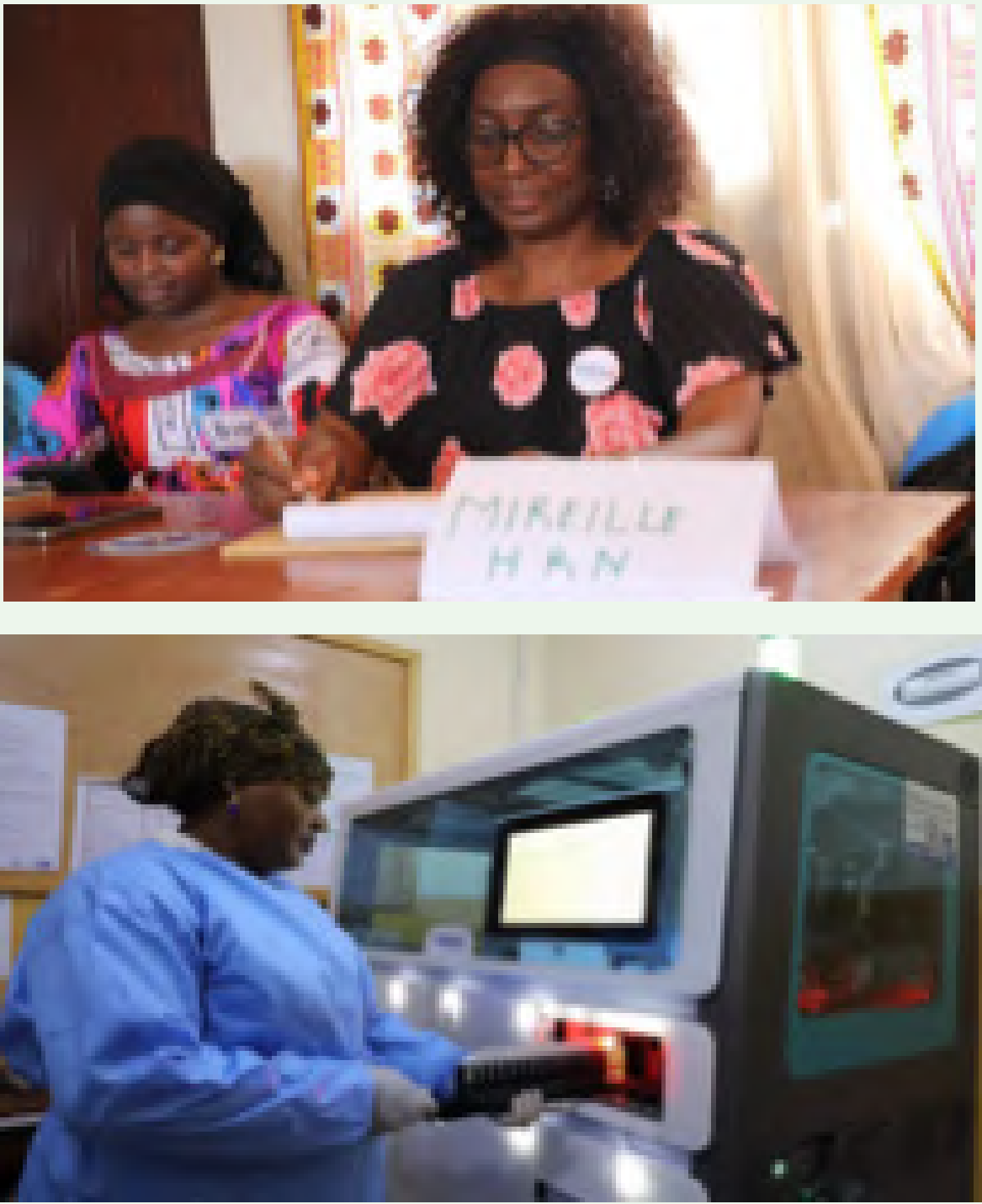


Photo 6: PETVISIDAME — Eliminating Mother-to-Child Transmission of HIV, Cameroon

Performance
at a Glance:
Aggregated Health Results

What the portfolio delivers
and what it signals



Result Area	Performance Signal	What It Tells Us
Specialized care access	300-bed hospital delivered; equipment 95% installed (Nigeria); 04 district hospitals alongside 15 integrated health centers, and 244 health personnel trained (Cameroon)	Infrastructure expands access but depends on operational readiness
Primary and maternal care	38 PHC facilities rehabilitated; >1,500 staff trained (Tajikistan)	Equipment + training restore trust and service use
Disease prevention	MTCT reduced from 2.61% → 1.16% (Cameroon)	Integrated community-facility models deliver clinical impact
Malaria prevention and control	4.66 m LLINs distributed vs. 2 m target; 2.56 m RDTs vs. 1.56 m planned; incidence as low as 0.09/1,000 in Saint Louis; 432 health workers trained (Senegal)	Large scale community based prevention and diagnostics reduce disease burden and enable pre elimination
Diagnostic readiness	44 PoC machines deployed; results turnaround accelerated	Speed and accuracy are decisive for outcomes
System readiness gaps	Stock-out risks and O&M financing constraints noted	Sustainability depends on supply and recurrent funding

Looking Ahead : (Evidence-Based Insights)



Access alone is insufficient — quality, speed, and trust determine outcomes.



Community reach multiplies impact, particularly for prevention and maternal health.



Diagnostic readiness saves lives by enabling timely treatment decisions.



Sustainability hinges on supply chains and recurrent financing: without them, even the strongest outcomes remain at risk.

2.3 Resilience

Resilience is central to sustaining development outcomes in contexts exposed to conflict, climate shocks, food insecurity, and economic volatility. In many IsDB member countries, recurrent shocks not only erode livelihoods but also undermine hard-won gains in productivity, health, and human capital. Building resilience therefore requires more than emergency response; it requires systems that enable households and communities to absorb shocks, recover quickly, and sustain productive capacity.

Evidence from resilience-focused operations completed in 2025 shows that integrated approaches linking immediate support with productive recovery deliver the strongest outcomes. Projects that combined food assistance, agricultural inputs, capacity-building, and institutional coordination helped households protect consumption while restoring livelihoods. Conversely, where project readiness, security, or financing constraints limited implementation, outcomes were partial despite clear needs.



2.3.1 Agriculture and Food Security

Sector Analysis

Agriculture and food security are essential for resilience, livelihoods, and social stability — particularly in fragile and conflict-affected contexts. Smallholder farmers and pastoral households are often the first to experience the impacts of climate variability, insecurity, and market disruptions. When agricultural systems fail, households resort to negative coping strategies that undermine long-term productivity and wellbeing.



Story of Change:
When Food Security and
Production Recover Together,
Communities Stabilize

A consolidated story across fragile and food-insecure contexts

Across agriculture and food security operations completed in 2025, a consistent resilience pattern emerges: communities recover fastest when food assistance and agricultural support are delivered together, preventing asset depletion while enabling renewed production. The most effective interventions stabilized consumption first, then rebuild livelihoods through inputs, advisory services, and local capacity.

From Emergency Relief to Productive Recovery. In Chad's Lac Province, conflict, displacement, and recurrent floods had severely undermined food production and household coping capacity. Families often consumed their seed stock or relied on distress strategies to survive. The Tadamon Accelerator for Food Security Response implemented with partners in highly insecure conditions, directly addressed this reality by combining emergency food assistance with agricultural recovery.

Beneficiary feedback consistently emphasizes that the project enabled families to maintain food consumption while resuming farming activities. The results were concrete and measurable. The project supported 5,798 people with agricultural assistance, exceeding the planned coverage of 5,723, and provided support to 971 households — above target. Most critically, 91% of supported households reported improved food production, exceeding the target of 85%, and cereal production increased by 61.1%, more than double the original 30% target.

Strengthening Capacity in High-Risk Contexts. Beyond input, Tadamon invested in resilience by rebuilding agricultural advisory capacity and seed systems. Nearly 70% of farmers accessed production support through trained advisers, despite severe security constraints. Food assistance and nutritional supplementation reached the most vulnerable, including 540 malnourished children, preventing further deterioration of human capital while agricultural recovery took hold.

What the Agriculture
and Food Security
Evidence Shows.

Across fragile and food-insecure contexts, agriculture and food security results were most durable where households were protected from hunger while rebuilding productive capacity. Where implementation constraints disrupted delivery, outcomes were limited even when needs were acute — underscoring that resilience is both a design and an execution challenge.



Spotlight:

Tadamon Accelerator for Food Security Response, Chad

Linking humanitarian relief with agricultural recovery

The constraint that mattered. In Chad's Lac Province, food insecurity and conflict forced households to choose between immediate consumption and future production, undermining resilience and recovery.

The intervention choice. Tadamon deliberately combined food assistance, agricultural inputs, cash support, and capacity-building, preventing negative coping strategies while enabling renewed production.

What changed on the ground. By completion, the project exceeded most key targets. 5,798 people received agricultural assistance, surpassing planned coverage, while 91% of households reported improved food production against an 85% target. Cereal production increased by 61.1%, more than doubling the 30% target, restoring food availability and income potential. Advisory services reached nearly 70% of farmers despite insecurity, and 540 malnourished children received nutritional support — protecting immediate welfare alongside recovery.

Why this matters for future operations. Tadamon demonstrates that integrated humanitarian-development approaches can deliver measurable resilience gains, even in highly fragile contexts. At the same time, it highlights the importance of strong partners and adaptive implementation under security constraints.

Performance at a Glance:

Aggregated Agriculture and Food Security Results

Result Area	Performance Signal	What It Tells Us
Food production recovery	91% of households improved food production; cereal output +61.1% (Chad)	Integrated support restores productivity
Coverage of assistance	5,798 people supported vs. 5,723 planned	Flexible implementation can exceed reach
Nutrition protection	540 malnourished children supported	Linking food security with human capital matters
Advisory capacity	~70% of farmers accessed extension services	Capacity-building strengthens resilience
Readiness and fragility constraints	Project cancellations and delays in Cameroon limited outcomes	Fragility Context operations require different design : shorter implementation horizons, simpler results frameworks, third-party monitoring, contingency budgeting, partnership with recognized and credible actors

Looking Ahead : (Evidence-Based Insights)



Protecting consumption is essential to protecting productivity in fragile contexts.



Integrated humanitarian-development design delivers stronger and faster recovery.



Capacity-building and advisory services are critical for sustaining gains beyond the crisis phase.



Project readiness and partner capability are decisive: without them, even high-priority resilience interventions struggle to deliver impact.

2.3.2 Water and Sanitation

Sector Analysis

Water and sanitation are foundational enablers of public health, dignity, productivity, and environmental sustainability. Access to safe water and adequate sanitation determines whether households can prevent disease, reduce time burdens — particularly for women — and participate productively in economic and social life. In many IsDB member countries, the challenge is not only expanding infrastructure, but ensuring systems are reliable, scalable, and institutionally managed over time.

Story of Change:
When Water and Sanitation Systems Work,
Health and Livelihoods Improve

A consolidated story across access, sanitation, reuse, and resilience

Across water and sanitation operations completed in 2025, a consistent and deeply human development pattern emerges: health, livelihoods, and urban resilience improve most decisively when water and sanitation systems are designed to function fully — treating waste, preventing floods, and delivering usable services to households and communities.



From Insecurity to Dignity Through Reliable Water Access. In Nouakchott, Mauritania, households in underserved neighborhoods relied heavily on water tankers, facing high costs and unreliable supply. (MRT0134) The (Nouakchott Water Distribution Network Upgrading Project) fundamentally changed this reality. Reflecting on the impact, Khadija, a resident of Arafat, stated: "Now clean water is available at ease." The project installed approximately 321 km of pipelines and connected about 18,700 households, exceeding the initial target of 15,000 connections. These improvements reduced household water costs, improved living conditions, and strengthened economic activity in neighborhoods previously excluded from networked supply. While a key reservoir was completed after project closure, the network upgrades already generated measurable access and equity gains.

Turning Pollution into Productivity. In Dakar, Senegal, untreated wastewater once posed severe public health and environmental risks, particularly around the Camberène area. (SEN0136) The (Northern Dakar Sanitation Improvement Project) transformed this situation by expanding treatment capacity and integrating reuse and energy efficiency. Describing the shift, Momodou Senghor, a farmer in Camberène, observed: "The treated water is profitable for us... it supports vegetable farming." The project increased wastewater treatment capacity from 19,200 m³/day to 92,000 m³/day, achieving 100% treatment of inflows. Beyond sanitation, 11,300 m³/day of treated wastewater is now reused for agriculture, directly supporting

livelihoods. Energy efficiency improved through biogas cogeneration, reducing plant energy consumption by more than 50%, lowering operating costs and improving sustainability. Community conflicts around pollution were resolved through new outfalls and control systems.

Sanitation Systems That Reduce Daily Costs and Health Risks. In Uzbekistan, inadequate sewerage forced households to rely on costly septic tank emptying. (UZB0078) The (Reconstruction and Expansion of Sewerage Systems in Gulistan, Shirin and Yangiyer Cities (Syrdarya Region)) Project modernized sanitation infrastructure across three cities. Explaining the change, Daniyar Kurbanov, a resident of Gulistan, stated: "Before the connection, I was paying USD 20–40 every 1–2 months to drain my septic tank." The project constructed three wastewater treatment plants with a combined capacity of 41,000 m³/day and installed 101.57 km of sewer networks, exceeding planned targets of 71 km. Approximately 140,000 people now benefit from improved sanitation, reduced health risks, and lower household costs.

When Readiness Limits Delivery. Not all operations delivered immediate service outcomes. In Cameroon, the (Rural Water Supply Support Project) faced significant delays due to procurement constraints and the COVID-19 pandemic. As a result, physical infrastructure was not constructed during the project lifecycle. However, the project delivered feasibility studies and detailed engineering designs for 80–100 villages, preserving long-term development value by underpinning follow-on investments.

From Flood Exposure to Safer, Healthier Neighborhoods Through Improved Sanitation.

In Abidjan’s densely populated and flood prone areas, recurring floods, stagnant water, and inadequate waste management disrupted daily life, damaged homes, and increased health risks. The (Abidjan Sanitation and Storm Water Drainage Project) fundamentally changed this reality. By completion, 21.7 km of concrete drainage channels were constructed and commissioned across key catchments, making streets passable during heavy rains and reducing flood damage. A sludge drying bed plant with a capacity of 300 m³ per day enabled safer treatment of wastewater, while 182 solid waste containers improved neighborhood cleanliness. In parallel, 4,150 low income households were connected to the sewerage network. Although household connections fell short of the initial target, the project delivered measurable improvements in sanitation, public health, and urban resilience for thousands of residents.

What Water and Sanitation Evidence Shows.

Mauritania, Senegal, Uzbekistan, Côte d’Ivoire, and Cameroon, water and sanitation investments delivered the strongest outcomes where systems were completed, operationally managed, and supported by flood protection, reuse, and environmental restoration measures. Where readiness, coordination, or financing for O&M lagged, benefits were delayed despite technically sound infrastructure—reinforcing that urban sanitation delivers its full value only when systems, governance, and maintenance function together.



Spotlight:

Cocody Bay Environmental Improvement and Urban Development Project, Côte d'Ivoire

From environmental degradation to urban resilience and mobility

The constraint that mattered. Before the project, Cocody Bay was heavily polluted due to uncontrolled wastewater discharge, recurrent flooding from clogged stormwater channels, and accelerated silting driven by rapid urbanization. These conditions created persistent health risks, degraded the lagoon ecosystem, and severely constrained mobility at the Indénié intersection, a critical node handling over 200,000 vehicles per day.

The intervention choice. Rather than addressing sanitation, flooding, or transport in isolation, the project adopted an integrated urban development approach. It combined flood control infrastructure, lagoon decontamination, green nature based solutions, and major transport works, including a viaduct and interchanges, to tackle the root causes of environmental vulnerability and congestion simultaneously.

What changed on the ground. By completion, the Williamsville flood control dam was fully operational, significantly reducing flood risks in central Abidjan. Traffic flow to the city center improved through the completion of the cable stayed bridge and access roads, now a landmark structure. The green corridor and reforestation works reduced sediment accumulation and improved environmental conditions, while public and recreational spaces reshaped the bay's urban landscape. Over 3,500 jobs were created during construction.

Why this matters for future operations. The project demonstrates that integrated, nature based urban infrastructure can deliver combined mobility, environmental, and resilience benefits. It also highlights the importance of early decisions on wastewater treatment and long term maintenance arrangements to fully safeguard development outcomes.



Photo 7: Cocody Bay Environmental Improvement and Urban Development Project, Côte d'Ivoire

Performance
at a Glance:
Aggregated Water and
Sanitation Results

What the portfolio deli
and what it signals



Result Area	Performance Signal	What It Tells Us
Safe water access	~18,700 household connections vs. 15,000 target (Mauritania)	Network expansion improves equity and affordability
Wastewater treatment	19,200 → 92,000 m³/day capacity; 100% treatment (Senegal)	System completion delivers health gains
Sanitation coverage	101.57 km sewer network vs. 71 km target (Uzbekistan)	Exceeding scope improves population coverage
Flood protection & urban sanitation	>100,000 people protected from flooding; flood control dam completed; green corridor established. And 4,150 low-income households connected to the sewerage network (Côte d'Ivoire)	Integrated sanitation and flood control strengthen urban resilience
Resource efficiency	>50% energy reduction via biogas (Senegal)	Reuse and energy recovery strengthen sustainability
Readiness & sustainability gaps	Delays in Cameroon; unresolved wastewater treatment and O&M governance risks in Côte d'Ivoire	Execution readiness and maintenance arrangements are decisive

Looking Ahead : (Evidence-Based Insights)



System functionality matters more than asset count. Treatment capacity, flood protection, reuse, and environmental restoration determine real health and resilience outcomes.



Resource efficiency strengthens sustainability. Energy recovery, reuse, and nature based solutions reduce operating costs and improve long term viability.



Urban sanitation requires strong coordination and governance. Multisector projects depend on clear institutional anchoring and O&M responsibilities to sustain gains.



Execution readiness must extend beyond construction. Without funded maintenance, waste management, and treatment solutions, sanitation benefits risk erosion.

2.4 Regional Integration

Regional integration enables countries to move beyond the limits of domestic markets by connecting infrastructure systems, harmonizing flows of goods and energy, and sharing development gains across borders. For IsDB member countries, cross-border cooperation is particularly critical for trade competitiveness, energy security, and resilience to global shocks. However, regional projects are inherently complex: they depend on synchronized progress across countries, strong institutional coordination, and sustained political commitment.

2.4.1 Cross-Border and Regional Infrastructure

Sector Analysis

Cross-border and regional infrastructure underpin economic integration, trade facilitation, and shared growth by connecting markets, enabling regional energy exchange, and reducing transaction costs. In many IsDB member countries, fragmented infrastructure networks, weak cross-border coordination, and uneven institutional capacity constrain intra-regional trade and energy security.



Story of Change:

When Regions Connect, Communities Benefit Early

A consolidated story across energy corridors, borders, and local communities

From Corridor Construction to Community Gains. In Pakistan's Khyber Pakhtunkhwa Province, (CASA-1000 - Pakistan Segment (TW02)) communities living along the CASA-1000 transmission corridor had long faced poor local infrastructure and weak basic services. While the CASA-1000 initiative was designed primarily to transmit surplus summer hydropower from Central Asia to South Asia, its Pakistan segment integrated a Community Support Programme that delivered immediate development benefits. Reflecting on these changes, Mr. Rahimullah, a Community Development Council member from Nowshera District, explained: "These may seem small, but for our families they changed daily life." The project supported community-level investments, including repaired access roads, footbridges, water supply systems, schools, and health units. These interventions improved mobility, safety, and access to services in parallel with construction of the transmission line — demonstrating how regional infrastructure can deliver early, localized benefits.

Progress Toward Regional Energy Integration. From a systems perspective, the Pakistan segment of CASA-1000 achieved substantial physical progress. By February 2026, the project reached 90.4% completion of the 113-km ±500 kV HVDC transmission line and 83% completion of the 24-km electrode line. Reverse-power flow functionality was successfully tested in 2024, positioning Pakistan to benefit from cross-border electricity imports once the Afghanistan segment is completed. Local authorities emphasized that continuous engagement through Community Development Councils and traditional Jirga mechanisms helped manage right-of-way issues, maintain social cohesion, and sustain construction momentum despite floods and security challenges.

When Readiness Limits Delivery. By contrast, the Livestock Markets and Infrastructure Development Project in Cameroon illustrates the cost of weak readiness. The project aimed to increase domestic and regional trade in livestock; improve animal health services; boost livestock production; provide Islamic microfinance to farmers; and strengthen livestock market

institutions and organizations. Due to coordination challenges, prolonged procurement delays, and institutional constraints, Istisnā'a financing was terminated and no physical infrastructure outputs were delivered. However, the project generated valuable preparatory assets — approved engineering designs, tender documents, feasibility studies, and an M&E framework — preserving development value for future regional livestock trade investments.

What Regional Infrastructure Evidence Shows.

Across Pakistan and Cameroon, cross-border and regional infrastructure projects delivered the strongest outcomes where system investments were coupled with local development, engagement, and readiness. Where institutional and procurement readiness lagged, implementation stalled despite strong strategic relevance — reinforcing that regional integration requires both technical execution and institutional synchronization.



Spotlight:
CASA-1000 Pakistan Transmission Line Project
Regional energy integration with local dividends

The constraint that mattered. Pakistan faces recurring summer electricity shortages while Central Asia holds surplus hydropower. At the same time, communities along transmission corridors lacked basic infrastructure and services, creating social sensitivity around large projects.

The intervention choice. The project combined construction of a 113-km ±500 kV HVDC transmission line with a Community Support Programme, ensuring that local populations experienced visible benefits alongside regional infrastructure development.

What changed on the ground. By February 2026, the Pakistan segment achieved 90.4% completion of the HVDC line and 83% completion of the electrode line, with successful testing of reverse-power flow. Alongside this progress, community investments repaired local roads, improved water supply, upgraded schools, and strengthened health facilities. Improvements in daily life had already materialized, even before cross-border power flows commenced.

Why this matters for future operations. CASA-1000 demonstrates that regional projects can deliver early human-level benefits when community development is embedded, while also highlighting dependency risks: full regional gains depend on synchronized completion across all participating countries.



Photo 8: CASA-1000 Pakistan Transmission Line Project (PAK0155)

Performance at a Glance:
Aggregated Cross-Border and Regional Infrastructure Results

Result Area	Performance Signal	What It Tells Us
Transmission infrastructure	113 km HVDC line 90.4% complete; electrode line 83% complete (Pakistan)	Large-scale regional assets nearing operation
Community development	Local roads, water systems, schools, health units delivered (Pakistan)	Community programmes anchor acceptance and early benefits
Regional readiness	Reverse-power flow tested; awaits Afghanistan segment	Cross-border dependency shapes benefit timing
Preparatory assets	Designs, tenders, M&E completed (Cameroon)	Preparation preserves future development value
Readiness and coordination gaps	Istisnā'a terminated; no physical outputs (Cameroon)	Weak readiness can derail regional ambitions

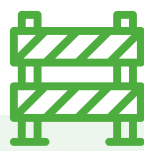
Looking Ahead : (Evidence-Based Insights)



Regional infrastructure must deliver local benefits early to sustain legitimacy.



Community engagement reduces social risk and implementation delays.



Sequencing and synchronization across countries are decisive for realizing full regional gains.



Strong preparation and institutional readiness are prerequisites — without them, even high-priority regional projects can stall.

2.5 Solidarity

Solidarity embodies the IsDB's commitment to stand with member countries and communities facing crisis, fragility, and sudden shocks. Conflicts, pandemics, climate disasters, and economic disruptions can rapidly erode livelihoods, push households into poverty, and reverse development gains. In these contexts, timely and well-designed interventions are essential not only to meet immediate needs, but also to protect productive capacity and enable recovery.

2.5.1 South-South Cooperation

Sector Analysis

Knowledge exchange among MCs is crucial for accelerating development, fostering innovation, and strengthening institutional capacities. Many OIC countries possess valuable expertise in areas such as Islamic finance, infrastructure development, agriculture, social services, research and development, and digital transformation, yet knowledge-sharing mechanisms remain underutilized. Strengthening South-South knowledge exchange will enable MCs to learn from each other's experiences, scale best practices, and collectively address common challenges.



Story of Change:

When South–South Skills Transfer Works, Health Systems Gain Resilience

Developing Niger’s Capabilities in Intensive Care/Resuscitation with the Support of Morocco–South Cooperation (SSC)—a distinctive niche of the Bank—harnesses solidarity among countries of the Global South to deliver sustainable, context driven development solutions. SSC enables countries to exchange practical knowledge and expertise that responds directly to real development needs, especially where specialized skills and institutional capacity are binding constraints.

Across the Bank’s portfolio, many Reverse Linkage and Technical Cooperation interventions are anchored in solidarity—both at the design and implementation stages. These interventions reflect a shared commitment among IsDB member countries to support one another by transferring homegrown solutions and proven expertise, rather than importing models that may not fit local realities.

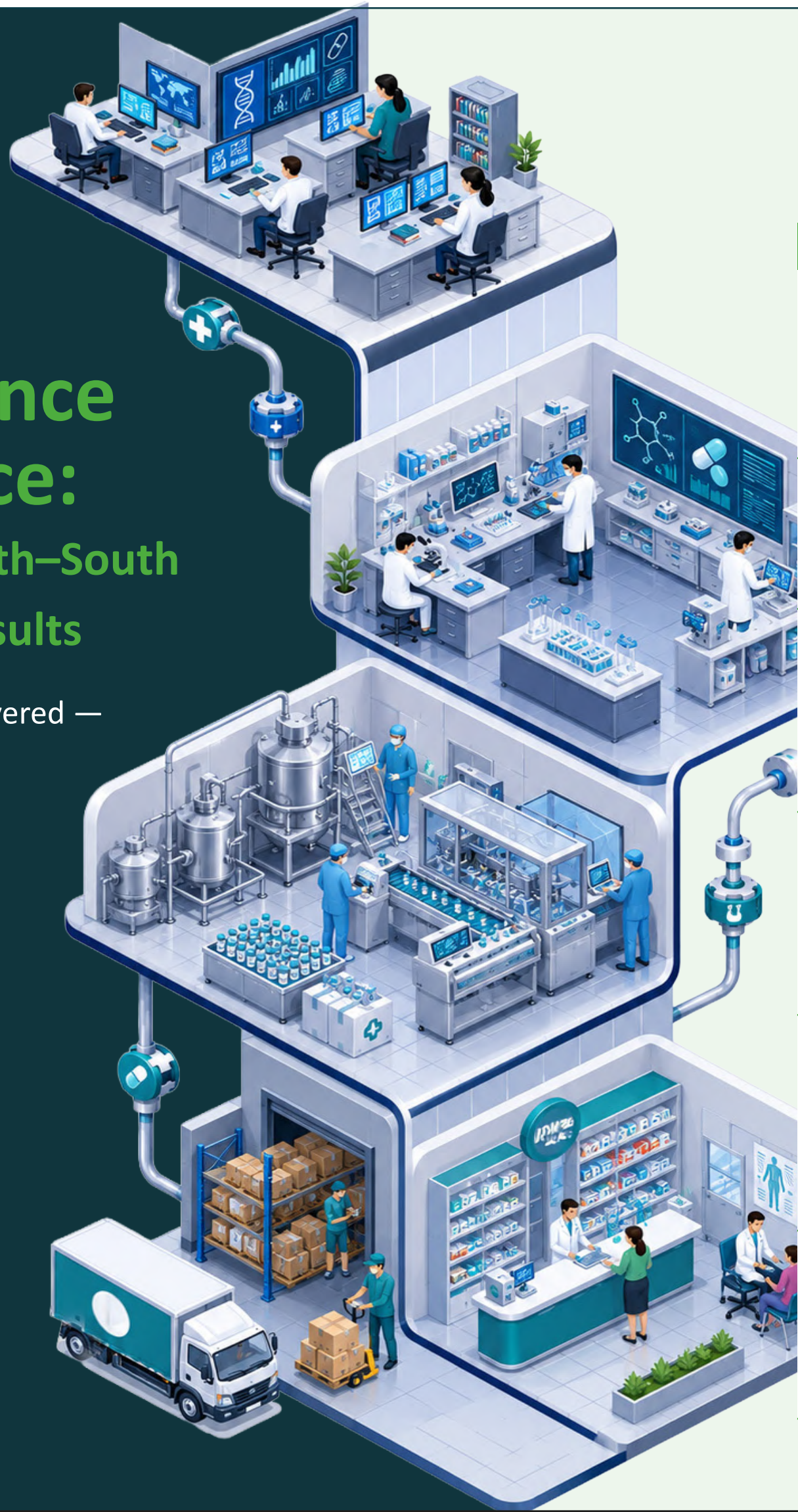
A strong example of this solidarity based cooperation is the On the Job Training for Eight Medical Residents from Niger in Intensive Care/Resuscitation. Under this operation, Morocco, through its Moroccan Association of Anesthesiology, Analgesia and Critical Care (SMAAR), shared advanced expertise in Intensive Care and Resuscitation with Niger under the Bank’s Technical Cooperation Program.

Over a 10 month period, the eight residents gained hands on clinical experience, received structured academic training, and actively participated in professional learning opportunities, including medical congresses, scientific seminars, and masterclasses organized by SMAAR. This blend of practice based learning and formal instruction provided a comprehensive pathway to strengthen high stakes clinical competencies—equipping participants to manage critical care challenges that directly affect survival outcomes in their home country.

Upon completing their residency component in Morocco, the trained doctors returned to Niger to fulfill remaining requirements and finalize their training. Their successful graduation on 9 January 2025 marked not only the culmination of a targeted program to advance medical expertise, but also the start of their contributions to strengthening critical care capacity and improving health outcomes in Niger. In practical terms, the intervention demonstrates how SSC can move beyond goodwill into results driven capacity transfer—building resilient health systems through real skills, real institutions, and real South South partnership.

Performance
at a Glance:
Aggregated South–South
Cooperation Results

What the portfolio delivered —
and what it signals



Result Area	Performance Signal	What It Tells Us
Specialized skills transfer	8 medical residents from Niger completed on the job training in Intensive Care/Resuscitation	Targeted SSC can rapidly build high value clinical competencies where local specialization is scarce
Duration and depth of learning	10 month blended pathway combining hands on clinical practice + academic training	Long enough duration supports real skills acquisition beyond short courses or workshops
Institutional partnership	Training delivered through SMAAR (Moroccan Association of Anesthesiology, Analgesia and Critical Care) under the Bank’s Technical Cooperation/SSC	Credible centers of excellence can act as “regional engines” to strengthen health systems across Africa
Professional exposure and networks	Residents participated in medical congresses, scientific seminars, and masterclasses organized by SMAAR	Networks and exposure to professional standards increase readiness to apply skills and sustain practice improvement back home
Completion and return-to-service	Residents returned to Niger to finalize requirements and graduated on 9 January 2025	The program closes the loop from training to deployment—skills return to the national health system rather than staying abroad
Readiness and sustainability gap	No structured post program tracking mentioned (e.g., ICU service performance, retention, protocol adoption, patient outcomes)	Without follow up metrics, the long term contribution to survival outcomes and system performance remains under evidenced

Looking Ahead : (Evidence-Based Insights)



Scale through cohorts, not one-offs: The eight-resident model is a replicable template—future cohorts can expand coverage across hospitals and regions, especially if Niger defines priority facilities for placement and mentorship.



Make “return-to-service” explicit: Formalize post-training deployment agreements (where graduates will serve, for how long, and with what scope of practice) to maximize system benefit and reduce attrition risk.



Track outcomes that matter: Add simple post- completion indicators e.g., number of ICU cases managed, protocol adoption, referral reductions, mentoring of junior staff, and selected quality-of-care signals- to evidence real health-system gains.



Pair skills with enabling conditions: Advanced ICU skills deliver the greatest impact when accompanied by minimum equipment readiness, maintenance arrangements, and hospital protocols—so trained clinicians can actually apply what they learned.



Use SSC as a systems lever: Beyond clinical training, SSC partnerships can transfer standardized guidelines, supervision models, and continuous professional development mechanisms—building resilient critical care capacity over time.

2.5.2 Crisis Response

Sector Analysis

Crisis response interventions aim to protect livelihoods, sustain incomes, and strengthen resilience in environments affected by economic shocks, fragility, or emergency situations. Member countries often face compounded vulnerabilities during crises — high informality, limited financial inclusion, and weak safety nets — leaving women, youth, and small enterprises particularly exposed.



Story of Change:

When Crisis Support Restores Agency, Livelihoods Recover

A consolidated story across finance, entrepreneurship, and community resilience

Turning Solidarity into Structured Recovery. The project deliberately combined financial and non-financial support. Beneficiaries organized into SHGs built savings discipline and accessed internal lending, while youth entrepreneurs received training and seed support. One young entrepreneur in Balbala reported that the grant enabled him to launch a catering business generating stable income — an opportunity previously inaccessible due to lack of collateral and formal banking access.

Quantitatively, the project organized 70 Self-Help Groups, slightly below the initial target of 80, but expanded beneficiary reach to 2,000 households, far exceeding the

planned 1,200. Revolving fund disbursements reached USD 1.60 million, surpassing the USD 1.0 million target, signalling strong demand and repayment capacity. In addition, 3,150 MSMEs were trained, and 20 economic clusters were established to strengthen local value chains.

Beyond income, beneficiaries emphasized non-financial outcomes: increased confidence, solidarity, and decision-making power within households and communities. Agricultural cooperative members also reported productivity gains following input distribution and training, reinforcing resilience against future shocks.

What the Crisis Response Evidence Shows.

Across Djibouti's crisis response operations, results were strongest where financial inclusion, organization, and skills were delivered together. Where beneficiaries gained collective control over resources, solidarity extended beyond relief into recovery. Where institutional readiness delayed implementation, benefits arrived later but remained relevant due to persistent structural vulnerabilities.



Spotlight:
Strengthening Economic Resilience for
Vulnerable Enterprises, Djibouti
From crisis relief to economic agency

The constraint that mattered. During COVID-19, informal workers and micro-entrepreneurs — especially women and youth — lost income with no access to formal credit or safety nets, pushing households toward negative coping strategies.

The intervention choice. The project combined community-based financing (Self-Help Groups – SHGs- and revolving funds) with entrepreneurship training, Islamic microfinance products, and value-chain support — explicitly designed to restore agency rather than provide one-off relief.

What changed on the ground. By completion, 70 SHGs were formed (vs. 80 planned), but beneficiary reach exceeded expectations, supporting 2,000 households vs. 1,200 targeted. Revolving fund disbursements reached USD 1.60 million, surpassing the USD 1.0 million target, reflecting strong uptake and repayment performance. 3,150 MSMEs received training, and 20 economic clusters were established, helping stabilize incomes and create new livelihood pathways. Beneficiaries consistently reported improved income stability, savings behaviour, and confidence. One beneficiary in Tadjourah, a region in north-central Djibouti, noted that prior to the project, she relied entirely on irregular household income, but through group savings and internal lending, she was able to establish a small retail activity that now supports her children’s school expenses.

Why this matters for future operations. This experience demonstrates that crisis response delivers stronger and more sustainable outcomes when solidarity is institutionalized through community finance and skills, rather than delivered solely as emergency transfers. It also highlights the need for early partner alignment to minimize start-up delays.



Photo 9: Strengthening Economic Resilience for Vulnerable Enterprises, Djibouti

Performance at a Glance:
Aggregated Crisis Response Results

Result Area	Performance Signal	What It Tells Us
Financial inclusion	USD 1.60 million disbursed vs. USD 1.0 million target	High demand and repayment capacity
Household reach	2,000 households supported vs. 1,200 planned	Community finance scales impact
Group formation	70 SHGs formed vs. 80 target	Slight under-delivery offset by reach
Enterprise resilience	3,150 MSMEs trained; 20 clusters established	Skills + finance stabilize livelihoods
Readiness and scalability gaps	Partner onboarding delays noted	Early alignment accelerates impact

Looking Ahead : (Evidence-Based Insights)



Adaptive Management (recalibration/restructuring/repurposing) is crucial in mitigating external shocks to meet immediate needs.



Community-based and Islamic finance models effectively convert solidarity into recovery.



Skills and organization multiply the impact of financial support.



Early institutional alignment is critical for speed in crisis contexts.

2.5.3. Special Assistance to Muslim Communities

Sector Analysis

Special Assistance to Muslim Communities addresses a distinct development challenge: closing persistent gaps in access to quality education, skills, and socio economic opportunities faced by Muslim minorities in non member countries. In Thailand, where Muslims represent about 12% of the population and are concentrated mainly in the southern provinces, historical marginalization, geographic concentration, and limited access to quality services have constrained human capital development and social inclusion.

The IsDB Special Assistance Program (SAP) in Thailand—implemented through the Community Outreach Program (CoP) and the Scholarship Program (SP)—has focused predominantly on education, vocational training, and community empowerment. According to the cluster evaluation, 90% of Special Assistance financing has supported education related interventions, reflecting the centrality of human capital in addressing poverty, resilience, and social cohesion.



Story of Change:

When Education and Opportunity Reach Marginalized Communities, Futures Shift

A consolidated story across education access, skills, and leadership in Muslim Community

Across Special Assistance operations in Thailand, a consistent social development pattern emerges when education access is expanded alongside quality and relevance, Muslim communities experience lasting gains in skills, confidence, and socio economic participation—particularly among youth and women.

Expanding Access and Dignity in Community Education. Through the Community Outreach Program, IsDB supported the construction and upgrading of schools, classrooms, dormitories, laboratories, and administrative facilities, primarily in southern Thailand (Construction of Al-Rahmah Vocational Centre - Songkhla Province) These investments exceeded planned targets, delivering 61 classrooms (vs. 58 planned), 98 dormitory rooms (vs. 85), 82 toilets (vs. 76), and 13 administrative units (vs. 10). As a result, approximately 1,700 students per year—52% of them girls—gained access to improved learning environments, compared to an original target of 670. Community leaders and educators consistently emphasized that the new facilities restored dignity and trust in education. Parents increasingly chose IsDB supported schools because they offered safe, well equipped, and morally grounded learning environments, integrating Islamic values with modern curricula.

Improving Education Quality and Skills Relevance. Beyond infrastructure, targeted capacity building interventions strengthened teaching quality. Under the Capacity Building Program for Islamic Schools, 25 school administrators and 125

teachers were trained in modern pedagogical techniques. Around 18,000 students benefited from improved teaching practices, with evidence of stronger performance in reading, mathematics, science, and higher university admission rates. Teachers reported that training shifted classroom practices from rote learning to more structured, skills based instruction, aligned with national examinations and labor market expectations.

From Education Access to Professional Leadership. The Scholarship Program represents the longest running Special Assistance intervention in Thailand. Since 1986, 630 Muslim students (51% female) have received scholarships, primarily in engineering and health disciplines, at Thai universities. Of these, 599 have graduated, a completion rate of over 95%. Graduates consistently reported that the scholarship transformed their life trajectories, enabling them to enter professional careers, assume leadership roles, and give back to their communities. Although systematic employment tracking remains limited, program counterparts report that nearly all graduates are employed, many in public service, healthcare, and education. One graduate summarized the long term impact captured across interviews and focus groups: education financed through Special Assistance did not only enable individual advancement but also created role models who strengthened community aspiration and resilience.

What Special Assistance to Muslim Communities Evidence Shows.

Taken together, evidence from the Community Outreach and Scholarship Programs in Thailand shows that Special Assistance delivers its strongest and most durable impact when it builds human capital across the full education continuum—from dignified basic schooling to vocational skills and higher education leadership pathways. Where infrastructure investments were matched with teacher training, relevant curricula, and progression opportunities, Muslim communities experienced tangible gains in access, skills, confidence, and social mobility—particularly for youth and women. At the same time, the evidence highlights that long term impact depends on stronger coordination, alumni tracking, and sustainability mechanisms: without these, the transformational effects of education centered solidarity are real but remain only partially measured.

'Quality at Entry' is the primary determinant of service continuity. Experiences from the Al-Rahmah projects and the An-Noor School expansion indicate that physical delivery must be synchronized with local management capacity and clear sustainability frameworks. Moving forward, the Bank will ensure that outreach grants for Muslim communities in non-member countries are designed with explicit exit strategies and maintenance arrangements to protect the long-term impact of the social investments.



Spotlight:

Islamic Study Center Yala → Fatoni University

From community college to national institution

The constraint that mattered. In the 1980s, southern Thailand lacked an institution capable of offering Islamic based higher education combined with modern academic disciplines, limiting leadership development within the Muslim community.

The intervention choice. In 1985, IsDB approved its first Special Assistance project in Thailand—USD 1.2 million to establish the Islamic Study Center Yala.

What changed on the ground. Over four decades, the Center evolved into Fatoni University, now the largest private Islamic university in Thailand. Today, it hosts four faculties, offers 41-degree programs, attracts students from over 50 countries, and has produced more than 13,000 graduates. In the last five years alone, average enrollment increased from 220 to 460 students, while the average passing rate rose to 91.6% and dropout rates declined.

Why this matters. The trajectory from a small community college to a nationally recognized university demonstrates how long term investment in education can fundamentally transform minority communities, creating sustainable institutions that promote inclusion, leadership, and inter faith cohesion.

Performance at a Glance:

Aggregated Special Assistance Results

Result Area	Performance Signal	What It Tells Us
Educational access	61 classrooms, 98 dormitory rooms, 82 toilets; ~1,700 students/year (52% girls)	Infrastructure delivers inclusion when combined with usability
Educational quality	25 administrators + 125 teachers trained; ~18,000 students benefited	Teacher capacity multiplies infrastructure impact
Higher education	630 scholarships awarded: 599 graduates (51% female)	Scholarships are a powerful pathway to leadership
Community resilience	102 households housed; linked to vocational training	Integrated social support strengthens resilience
Institutional sustainability	Strong government funding; weak alumni tracking	Sustainability depends on coordination and data systems

Looking Ahead : (Evidence-Based Insights)



Education centered assistance remains a high impact entry point: evidence confirms that education and skills investments are the most effective levers for empowering Muslim minorities in non member countries.



Quality and progression pathways matter as much as access: Teacher training, relevant curricula, and links to higher education amplify returns.



Alumni and outcome tracking must be strengthened: Without systematic graduate data, the full development value of scholarships remains under evidenced.



Coordination is essential for sustainability: Closer alignment between Community Outreach and Scholarship programs would enhance learning, efficiency, and long term impact.

2.6 Cross-Cutting Themes

Cross-cutting themes such as private sector development, capacity development, gender, youth, and inclusion shape how effectively sector investments translate into sustainable development outcomes. They determine whether infrastructure becomes productive, whether skills are converted into jobs, and whether crisis response leads to recovery rather than dependency. When these themes are weakly integrated, projects deliver outputs without lasting impact; when they are embedded in design and execution, development gains multiply across sectors.

Evidence from operations completed in 2025 underscores a consistent pattern: cross-cutting interventions deliver the strongest results when they address binding system constraints — such as access to finance, skills, and institutional capability — rather than treating inclusion or private sector engagement as add-ons.

2.6.1 Private Sector Development

Sector Analysis

A vibrant private sector is essential for job creation, economic diversification, and resilience — particularly in contexts of crisis or macroeconomic stress. Small and medium-sized enterprises (SMEs) and mid-cap firms form the backbone of employment in many IsDB member countries, yet they often face chronic constraints related to access to finance, short credit tenors, and inadequate risk-sharing mechanisms. During periods of shock, these constraints intensify, threatening firm survival and employment.

Evidence from IsDB-supported private sector operations completed in 2025 highlights a clear pattern: private sector impact is strongest where financing instruments match firms' real working-capital needs in terms of tenor, pricing, and Shari'ah compliance. Where such alignment was achieved, enterprises stabilized operations, preserved jobs, and maintained productive capacity despite severe external shocks. Conversely, procedural delays and limited impact measurement constrained learning in otherwise well-performing operations, underscoring the need for more agile frameworks and stronger results tracking.



Story of Change:

When Liquidity Is Right-Sized, Enterprises Survive and Jobs Are Preserved

A consolidated story across SMEs, liquidity, and economic resilience

From Liquidity Shock to Business Continuity. In Türkiye (Urgent Working Capital Facility through Ziraat Participation Bank for SMEs/mid-caps in Türkiye) the combined effects of the COVID-19 pandemic, macroeconomic tightening, and earthquake shocks severely constrained access to working capital, particularly for SMEs and mid-cap firms reliant on Shari'ah-compliant finance. Most available products were short-term and ill-suited to operational realities. The Urgent Working Capital Facility through Ziraat Participation Bank addressed this constraint by providing three-year Shari'ah-compliant working capital financing. Reflecting on the facility's importance, the Chairman of EK MEN Company emphasized: "The visibility provided by Ziraat Katılım regarding this IsDB-backed facility was crucial." Another enterprise leader underscored the structural value of tenure: "To truly align with the working-capital-intensive nature of our industry, we strongly recommend future facilities to offer extended tenures of 3 to 5 years."

Stabilizing Firms in a Volatile Environment. The facility allowed firms to manage cash-flow volatility, retain employees, and continue operations during periods of extreme uncertainty. SMEs highlighted that sub-market pricing and longer tenors provided a competitive advantage compared to domestic alternatives, especially in a tightening credit environment. The facility achieved 100% disbursement within three years and maintained a 0% Non-Performing Loan (NPL) ratio, indicating strong borrower performance and financial discipline. Although the facility was launched later than initially intended due to administrative delays, beneficiaries confirmed that persistent liquidity gaps meant the intervention remained highly relevant at implementation.

From capital provision to productivity on a scale (Impact investing through funds). Through its portfolio funds, IsDB's role as an impact investor supports companies that expand productive participation and capability upgrading across regions. In education and healthcare, portfolio

companies supported through North Africa-focused funds expanded service availability and capacity. For example, Taoufik Hospitals Group (THG) in Tunisia served over 24,000 inpatients and 98,000 outpatients in 2025, reflecting strengthened access to care and regional service capacity.

What Private Sector Development Evidence Shows.

Across Türkiye's private sector operation, results were strongest where financial instruments were aligned with business realities, particularly in tenure and Shari'ah compliance. Where impact measurement focused primarily on financial performance, broader outcomes such as job preservation were less systematically captured — highlighting a key learning gap for future operations.



Spotlight:

Urgent Working Capital Facility through Ziraat Participation Bank for SMEs/mid-caps in Türkiye

Liquidity that preserves enterprise resilience

The constraint that mattered. During systemic shocks, SMEs lacked access to medium-term working capital, forcing reliance on short-term, high-risk borrowing and increasing insolvency risk — especially for Shari'ah-sensitive firms.

The intervention choice. The project established a medium-term (three-year) Shari'ah-compliant working-capital facility, delivered through Ziraat Katılım Bankası, specifically designed to stabilize enterprise cash flows and preserve employment.

What changed on the ground. By completion, the facility achieved 100% disbursement, exceeding initial deployment expectations, and maintained a 0% NPL ratio, reflecting strong performance and borrower discipline. Enterprises reported improved liquidity management and operational continuity during periods of volatility. While the project did not systematically quantify job retention, beneficiary feedback consistently linked financing access to business survival and workforce stability.

Why this matters for future operations. The spotlight demonstrates that well-designed Lines of Finance can play a decisive stabilizing role during crises, particularly when they offer appropriate tenors and pricing. It also highlights the need for more agile approval processes and stronger development impact tracking to capture employment and productivity effects.



Photo 10: Urgent Working Capital Facility through Ziraat Katılım Bankası, Türkiye

Performance at a Glance:

Aggregated Private Sector Development Results

Result Area	Performance Signal	What It Tells Us
Liquidity provision	100% facility disbursement (Türkiye)	Strong demand for medium-term working capital
Portfolio quality	0% NPL ratio	Financial discipline and effective screening
Financing structure	Three-year Shari'ah-compliant tenor delivered	Tenure alignment stabilizes enterprises
Enterprise outcomes	Firms report preserved operations and cash-flow stability	Liquidity supports resilience
Readiness and measurement gaps	Delayed signing; limited job data captured	Agility and impact tracking need strengthening

Looking Ahead : (Evidence-Based Insights)



Tenor matters as much as volume for working-capital support.



Shari'ah-compliant instruments remain under-supplied yet highly demanded.



Lines of Finance are powerful resilience tools when deployed quickly.



Future operations should embed stronger development outcome tracking, particularly for jobs and productivity.

2.6.2 Islamic Finance

Sector Analysis

The Islamic Development Bank Institute (IsDBI) continues to play a catalytic role in the global Islamic Financial Services Industry (IFSI), estimated at approximately USD 5 trillion, by serving as both a strategic enabler and a knowledge-driven institution supporting the industry's long-term transformation. Through the Special Allocation Fund, IsDBI significantly scaled up its support in 2025 to strengthen the global Islamic finance ecosystem through targeted technical assistance, institutional capacity building, awareness creation, entrepreneurship development, and innovation-driven financial solutions. Its interventions extend beyond financing to strengthening the underlying ecosystem required for sustainable growth, resilience, digital transformation, and global harmonization of Islamic finance. By supporting governments, regulatory authorities, infrastructure institutions, private sector actors, and entrepreneurs, IsDBI continues to accelerate the evolution of an ethical, inclusive, and innovation-oriented financial system aligned with sustainable development priorities.



In 2025, IsDBI approved approximately USD 4.15 million under the Special Allocation Program, supporting 13 Islamic Finance Grant projects and 12 strategic Capacity Building & Awareness initiatives. This represented a significant acceleration compared to previous years and reinforced IsDB’s role as a leading catalyst for Islamic finance development globally.

The evidence from completed operations demonstrates that results are strongest when investments combine institutional strengthening, practical capacity building, digital innovation, and sustained stakeholder engagement. Across the portfolio, interventions supported governments, regulators, infrastructure institutions, entrepreneurs, and private sector actors through integrated approaches designed to strengthen both supply-side institutional readiness and demand-side adoption.

The sector also witnessed increasing momentum toward digital transformation and innovation. Strategic initiatives such as the Islamic Finance Artificial Intelligence Assistant (IFAA), Digital Postal Islamic Financial Services Project, Awqaf Free Zones, and OIC Smart Countertrade System illustrated the sector’s shift toward technology-enabled Islamic finance ecosystems capable of improving accessibility, operational efficiency, and financial inclusion.

At the same time, the Institute continued to strengthen the human capital foundations of the sector. Capacity-building interventions demonstrated that entrepreneurship and leadership development are increasingly essential for building resilient Islamic finance ecosystems capable of adapting to changing economic realities. The Entrepreneurial Mindset Development Program (EMDP), jointly delivered by IsDBI and Prince Mohammed Bin Salman College of Business & Entrepreneurship (MBSC), emerged as a flagship example of this approach.

What Islamic Finance Evidence Shows.

The broader evidence from the Special Allocation portfolio confirms several transferable lessons. First, institutional sustainability depends heavily on local ownership, stakeholder engagement, and long-term partnerships. Second, scalable and modular program designs improve replicability across countries and contexts. Third, digital transformation initiatives require strong governance frameworks and phased implementation strategies to ensure reliability and stakeholder confidence. Finally, impact measurement systems and structured post-program follow-up mechanisms remain essential to capture long-term development outcomes.

Looking ahead, a robust pipeline of 32 high-priority projects under preparation, the Special Allocation Program is well-positioned to continue strengthening the Islamic finance ecosystem as a driver of inclusive growth, innovation, resilience, and sustainable development.

Spotlight:

Entrepreneurial Mindset Development Program (EMDP)

Building the Next Generation of Ethical and Innovative Business Leaders

The constraint that mattered. Many entrepreneurship support programs focus heavily on technical business skills while underinvesting in leadership transformation, innovation capacity, and ethical decision-making. Across several member countries, entrepreneurs continue to face barriers related to strategic planning, financing access, market development, and sustainable business scaling. In addition, limited exposure to Islamic finance instruments reduces awareness of alternative financing solutions that could support inclusive business growth.

The intervention choice. To address these challenges, IsDBI partnered with the Prince Mohammed Bin Salman College of Business & Entrepreneurship (MBSC) to implement the Entrepreneurial Mindset Development Program (EMDP). The program was organized around four core modules: (i) Accessing and Managing Financial Resources; (ii) Idea Generation and Opportunity Recognition; (iii) Accessing and Creating the Market; (iv) Inside IsDB Group: From Theory to Practice; (v) The final module introduced participants to Islamic finance principles and IsDB Group support mechanisms for entrepreneurship and business development.

What changed on the ground. The program delivered all planned activities and achieved strong implementation performance, recording 100% scores in both timeliness and resource-use efficiency. Beyond operational performance, the program generated several important development outcomes: (i) Strengthened entrepreneurial leadership and strategic decision-making capabilities; (ii) Improved understanding of business model development and market scaling; (iii) Expanded awareness of

Islamic finance instruments tailored to entrepreneurs; (iv) Fostered multinational peer learning and professional networking and; (v) Established a scalable and replicable executive education model for future implementation.

Transformational (“Life-Changing”) Impact through High-Value Outcomes

The EMDP delivered a transformational (“life-changing”) experience for participants, as reflected in the immediate translation of relationships into high-impact initiatives. Notably, Mr. Nurgozha Kaliaskarov (Kazakhstan), CEO of NSART, and Ms. Shaikha Al-Shakhs (Saudi Arabia), CEO of VMS, leveraged connections established during the program to initiate a strategic collaboration. This directly led to the partnership between NSART and King Saud University and the successful organization of the DeepTech Demo Day in Riyadh. These outcomes illustrate how the EMDP enabled participants to move beyond theoretical learning and actively engage in institutional partnerships, technology transfer, and innovation-driven initiatives in sectors such as Artificial Intelligence and SpaceTech, thereby significantly elevating their professional trajectory and impact.

Highlight on the participants who signed some contracts directly after the program

Following the completion of the EMDP, some participants were able to directly formalize business engagements. In particular, Zarina Abd Kadir (Malaysia) and Ghazi Azhari Sudrajat (Indonesia) entered into a partnership agreement leading to the establishment of a joint educational

and EdTech venture based in Malaysia, focused on delivering training programs, digital learning solutions, and cross-border educational services. The sustainability assessment highlighted strong institutional ownership, high participant engagement, and the robustness of the modular program design. The partnership between IsDBI and MBSC demonstrated how collaboration between academic institutions and development organizations can produce high-quality, practice-oriented capacity-building programs.

Why It Matters

The EMDP demonstrates that entrepreneurship development is most effective when technical skills are combined with mindset transformation, leadership development, and exposure to ethical financing ecosystems. The initiative also illustrates the strategic role of capacity-building programs within the broader Islamic finance ecosystem. By equipping entrepreneurs with practical knowledge, leadership skills, and awareness of Shari’ah-compliant financing tools, the program contributes to building stronger local entrepreneurial ecosystems capable of generating innovation, employment, and inclusive growth.

Most importantly, the experience confirms that human capital investments can create multiplier effects that extend beyond individual participants. Through sustained networks, peer collaboration, and institutional partnerships, entrepreneurship development programs can contribute to longer-term ecosystem strengthening and cross-border knowledge exchange across member countries.

Key Lessons

- Blended executive learning models improve accessibility and practical engagement.
- Multinational participant cohorts significantly enrich peer learning and collaboration.
- Entrepreneurship programs benefit from integrating Islamic finance awareness into business development training.
- Structured post-program monitoring systems are needed to capture long-term impact.
- Modular program structures improve scalability and adaptation across countries and sectors.

Why this matters for future operations

Why this matters for future operations. The EMDP demonstrates that Islamic finance capacity building delivers strongest value when it is practical, entrepreneur focused, and institutionally grounded, rather than purely conceptual.



Performance at a Glance:
Aggregated Islamic Finance Sector Development Results

Result Area	Performance Signal	What It Tells Us
Delivery efficiency	USD 248,000 actual vs. USD 260,000 planned; implementation completed within 1 year as planned	Capacity building interventions can be delivered with strong cost control and timeliness
Human capital reach	29 entrepreneurs from 20 IsDB member countries completed the program (vs. 30 envisioned)	Broad geographic diversification can be achieved through cohort based models
Entrepreneurial capability	Strengthened leadership, strategic decision making, business model development, and financial management skills (PCR rated outcomes)	Entrepreneur focused capacity building addresses a key binding constraint to Islamic finance uptake
Islamic finance awareness	Dedicated module (“Inside IsDB Group: From Theory to Practice”) delivered to all participants	Practical exposure is essential to translate Islamic finance principles into usable options
Network effects	Cross country professional cohort established among participants from 20 MCs	Peer networks are a core enabling output of Islamic finance capacity building

Looking Ahead : (Evidence-Based Insights)



First, embed impact tracking from the outset. Islamic finance capacity building delivered strong learning outputs in 2025. A structured follow up will help track longer term outcomes (enterprise growth, financing mobilized, jobs).



Second, scale what works: practical, entrepreneur focused delivery. Blended, modular programs that connect Islamic finance to real entrepreneurial decisions proved effective and offer a replicable model across member countries.



Third, sustain the network effect. Cross country cohorts are a core development asset, but their value depends on formal alumni engagement and continued knowledge exchange beyond program delivery.



Finally, align capacity building with system level strategies and governance. With the Special Allocation window extended to 2028, tighter alignment between human capital investments, institutional development, and results frameworks is essential to translate learning into sustained Islamic finance outcomes.

2.6.3 Capacity Development

Capacity development strengthens people, institutions, and systems by enabling them to plan, implement, and sustain development outcomes over time. In many IsDB member countries, weak institutional capacity, skills mismatches, and limited organizational readiness are among the most persistent constraints undermining project effectiveness and sustainability. Without capable institutions and skilled individuals, infrastructure and financial investments struggle to translate into long-term impact.



Story of Change:

When Skills, Finance, and Institutions Align, Opportunity Follows

A consolidated story across skills, entrepreneurship, and institutional readiness

From Training to Livelihoods. In northern Senegal, rural poverty was driven not only by lack of infrastructure but also by limited entrepreneurial capacity and access to finance. The (Women Entrepreneurship Development and Youth Employment Support Project) (SEN0128) addressed these constraints by combining capacity-building with investments in agriculture, health, education, and infrastructure. Reflecting on the tangible changes, Fallou Diarra, President of the Land Commission of Leona in the Louga Region, noted: "Clinics have been built, vehicles and ambulances have been made available, and roads have improved. All of this has truly improved our living conditions." The project financed 340 rural enterprises with USD 2.47 million, trained farmers in irrigation and agricultural practices, and strengthened microfinance institutions through improved systems and standardized documentation. These changes enabled women and youth to participate more effectively in local value chains while improving access to essential services for approximately 20,000 people through a new health post.

From Distance to Digital Care. In Afghanistan, limited access to specialists and long travel distances constrained timely care and clinical decision-making. The (Establishment of Telehealth Education and clinical support facilities in Afghanistan - Expansion Project -

Phase II) expanded telehealth services across 14 provinces and trained 3,500 Afghan healthcare providers, enabling more clinicians to use teleconsultation and specialist support.

Infrastructure That Enables Capacity. In Sierra Leone, poor rural access road constrained both service delivery and value-chain development. Under the (Palm Oil Production Project in the Framework of Capacity Building, infrastructure investments were deliberately paired with training. Summarizing community feedback: "Reaching our communities would have been extremely difficult — if not impossible — without the roads built under the project." The project established 1,207 hectares of new oil palm plantations, maintained 1,432 hectares, trained 500 community members, and constructed 40 km of feeder roads, schools, health posts, and rural markets. Although the palm oil processing plant remained incomplete due to partner withdrawal, communities emphasized that mobility and training gains had already improved livelihoods and access to services.

Restoring Sight in Togo through the Alliance to Fight Avoidable Blindness (AFAB). Through AFAB, a flagship IsDB program since 2008, thousands of visually impaired people across Africa have regained sight and improved

their socio economic well being. Restored vision is not only a health outcome; it is a productivity and dignity outcome—enabling children from returning to school, adults to resume work, and families to live with greater independence. In Togo, the Bank and partners delivered five cataract treatment campaigns under AFAB, targeting underserved communities and providing care at no cost. The campaigns performed 2,015 cataract surgeries and delivered 15,373 free eye consultations, strengthening early diagnosis, prevention, and eye health awareness—clear evidence of people centered impact at scale.

Building Africa’s Capacity in Equipment Maintenance with King Khaled Eye Specialist Hospital (KKESH), Saudi Arabia. Sustaining eye care outcomes require more than campaigns require reliable equipment for diagnosis and safe surgery. In several African countries, a critical constraint is the limited local capacity to maintain ophthalmic equipment, leading to breakdowns, higher replacement costs, and service interruptions. To address this, the Bank partnered with King Khaled Eye Specialist Hospital (KKESH), a regional center of excellence—formalized through a Memorandum of Understanding signed in March 2022. Under this collaboration, KKESH provided hands on, on the job

training to 11 technical experts from multiple African countries, transferring practical know how and best practices. This investment strengthens national capabilities and supports more resilient, sustainable eye care systems—so restored sight becomes a lasting outcome, not a one time intervention.

What Capacity Development Evidence Shows.

What Capacity Development Evidence Shows. Across Senegal, Afghanistan, Jordan, Lebanon, Sierra Leone, and Togo, results were strongest when skills were linked to real pathways—finance, infrastructure, service platforms, and institutional readiness—so training translated into livelihoods and better well-being. In Afghanistan, for example, scale was achieved, but sustainability depended on institutional authorization and follow-through. Where coordination, downstream financing, or post-completion tracking was weak, outcomes were partial or under-evidenced—reinforcing that capacity development is transformative only when tied to measurable delivery pathways with built-in follow-up.



Spotlight:

Skills, Training and Education Programme (STEP), Jordan and Lebanon

Linking skills to jobs in fragile environments

The constraint that mattered. Youth and refugees faced high unemployment due to skills mismatches, weak labour-market linkages, and limited opportunities for entrepreneurship, even when education levels were rising.

The intervention choice. STEP adopted an integrated model — Skill Up, Match Up, Start Up, and Scale Up — linking training with job placements and entrepreneurship support, rather than delivering training in isolation.

What changed on the ground. By completion, STEP trained 1,297 youth, far exceeding the 480-participant target (270%), and facilitated 684 job placements, surpassing the placement target of 495. Entrepreneurship support enabled 1,251 start-ups and helped 481 SMEs scale, generating 539 jobs (109% of target). While job creation from start-ups alone reached only 30% of the initial start-up job target, the overall employment impact exceeded expectations, demonstrating adaptive success in fragile contexts.

Why this matters for future operations. STEP demonstrates that capacity development is most effective when it creates direct pathways to employment and enterprise. The experience also underscores the need for stronger post-start-up support to convert early entrepreneurial activity into sustained job creation.

Performance at a Glance:

Aggregated Capacity Development Results

Result Area	Performance Signal	What It Tells Us
Skills training	1,297 youth trained vs. 480 target (STEP)	High demand for market-relevant skills
Employment outcomes	684 job placements vs. 495 target	Linking training to employers works
Enterprise development	1,251 start-ups supported; 481 SMEs scaled; 539 jobs created	Entrepreneurship pathways can generate jobs
Rural enterprise finance	USD 2.47 million to 340 enterprises (Senegal)	Finance anchors capacity gains
Health access (community services)	~20,000 people gained improved access through a new health post (SEN0128 – Senegal)	Multi-sector packages translate capacity building into well-being outcomes
Digital health capacity	3,500 Afghan healthcare providers trained; telehealth expanded across 14 provinces (AFG1046 – Afghanistan)	Digital platforms can scale service capability quickly where access constraints are binding
Infrastructure enabling capacity	40 km feeder roads built; 500 community members trained; 1,207 ha new plantations; 1,432 ha maintained (SLE0073 – Sierra Leone)	When mobility and training align, communities gain market access and service reach even before full value-chain assets mature
Restoring functional ability (eye health)	2,015 cataract surgeries; 15,373 free eye consultations (TGO1019 – Togo)	Restoring sight is a direct well-being and productivity gain (school, work, independence)
System sustainability (maintenance capability)	11 technical experts trained in ophthalmic equipment maintenance (KKESH partnership – Saudi Arabia / Africa)	Skills that sustain equipment reliability protect service continuity and reduce breakdown-related service interruptions
Readiness and sustainability gaps	Post-start-up support and partner stability remain critical	Capacity must be sustained beyond training

Looking Ahead : (Evidence-Based Insights)



Capacity-building must be demand-driven and problem-focused.



Skills translate into outcomes only when linked to finance and markets.



Entrepreneurship support requires sustained post-start-up engagement.



Institutional stability and coordination are essential to scaling results.

2.7 What the 2025 Evidence Tells Us About Delivering Development Impact

Chapter II demonstrates not only what the IsDB delivered in 2025, but how development results materialize—and why they sometimes fall short. Drawing on 53 Project and Grant Completion Reports, 20 Independent Evaluation Department (IEvD) evaluations, and 19 macro level sectoral reviews completed in 2025 the evidence converges on a set of principles for development effectiveness.



A The Core Lesson: Results Are Secured at Design

Across the projects reviewed in 2025, quality at entry emerges as one of the strongest predictors of implementation performance, sustainability, and development impact. Projects that moved into implementation with realistic designs, readiness conditions resolved, and credible risk mitigation were consistently able to deliver results—even in fragile or operationally complex environments.

Transport corridors perform best when last-mile connectivity and safety constraints are addressed upfront. Energy operations deliver outcomes when operational readiness—including commissioning arrangements, O&M planning, and institutional capacity—is secured early. Health and education investments generate stronger impact when facilities are staffed and equipped on time and service delivery systems are functional. In crisis contexts, recovery tends to follow response only once agency and systems are restored, that is, when people and institutions regain the ability to act, make decisions, and take control.

Operational readiness therefore matters not only for asset delivery, but also for realized development impact. For example, in the Dakar (Senegal) Electricity Transmission

Project, robust technical design combined with implementation flexibility strengthened effectiveness and supported strong outcomes.

IEvD evaluations independently reinforce this conclusion. Quality-at-Entry reviews of MCPs, CEFs, and energy operations show that the level of preparation and appraisal quality is a strong predictor of how long projects take to complete.

The new 5-Year Corporate Strategy emphasizes on Execution excellence and delivery capacity. The operating model is anchored in readiness-led project development, strengthening upstream preparation through enforced readiness gates, standardized processes, and parallel approvals to reduce time to first disbursement.

Design implication: When a project enters implementation with readiness secured the results pathway is typically smoother. Supervision can strengthen execution, but it cannot fully offset gaps in quality at entry.

B Institutional Capacity—Not Financing—is the Binding Constraint

Evidence across productivity, human capital, resilience, and crisis response confirms that institutional capacity constraints—not financing shortages—are the most persistent bottleneck to results delivery. Where roles were unclear, staffing insufficient, or authority fragmented, projects stalled. Where institutions were empowered and capacitated, results followed—even in fragile and high risk contexts.

This lesson cuts across: Infrastructure projects stalled by weak asset management and enforcement systems; Human capital investments constrained by staffing and operational financing; Regional integration operations slowed by multi

agency coordination failures; Crisis response programs delayed by partner onboarding and institutional misalignment.

IEvD country and macro evaluations reinforce this finding. The Nigeria Country Engagement Evaluation highlights local technical, managerial, and financial capacity gaps as decisive constraints on sustainability, even where financing and relevance were strong (IEvD). Similarly, energy evaluations observed that sustainability depended on early localization of operational capacity and structured capacity building programs.

Design implication: Capacity development is not ancillary—it is often the highest return investment for achieving and sustaining results.

C. Decentralization Works Only When Power, Skills, and Accountability Move Together

Decentralization improved responsiveness and supervision quality only when authority, skills, and accountability moved together. Partial decentralization—without decision rights or adequate staffing—introduced new coordination layers and approval delays.

Projects that performed best had: clear HQ–field accountability frameworks; defined decision thresholds and service standards; and staff with the authority and skills required to resolve issues in real time.

IEvD’s Corporate Evaluation of Decentralization confirms that partial decentralization creates bottlenecks rather than solving them, particularly when field offices lack procurement authority or staffing aligned with their responsibilities (IEvD).



Design implication: Decentralization is a delivery instrument, not an organizational signal. Authority without capacity fails; presence without mandate delays delivery.

D. Procurement Delays Are Predictable – And Preventable

The projects completed in 2025 and reviewed in the ADER are largely legacy operations—many approved roughly a decade ago. Their experience offers practical lessons that can further reinforce the strong momentum in procurement and disbursement performance over the past 3–4 years, under the new procurement framework approach.

Encouragingly, newer projects approved in recent years have sustained healthy early disbursement performance (above 20%), reaching a 24% peak in 2025, reflecting tangible improvements in implementation effectiveness, including procurement execution.

The recurring lesson from completed legacy projects—and echoed by independent evaluation perspectives—is that delays tend to concentrate around a predictable set of issues: fragmented implementation arrangements, selection focused on lowest price without sufficient capability screening, and procurement approaches that were not sufficiently fit-for-purpose. These factors materially extended timelines, even when cost discipline remained relatively strong. By contrast, projects that progressed faster typically combined three enabling practices: early fiduciary engagement, smarter packaging and lot structuring, and hands-on capacity support during implementation.



Design implication: Procurement performance is largely shaped before approval. When fiduciary and market risks are treated as part of upstream project design—through readiness, capability screening, and fit-for-purpose procurement planning—implementation becomes faster, smoother, and more predictable.

- In practical terms, projects that reduced delays tended to do three things differently:**
- i. Bring procurement and financial management specialists into preparation early, so readiness gaps and approval pathways are addressed before effectiveness.
 - ii. Apply risk-based, fit-for-purpose procurement strategies, including contract packaging aligned with market capacity and appropriate fast-tracking where justified (e.g., narrowly scoped, execution-ready interventions).
 - iii. Invest in hands-on implementation support and capacity building, rather than relying on after-the-fact troubleshooting once delays have already accumulated.

E Strong M&E Reinforces Both Learning and Credibility

Across sectors, projects with weak baseline data, unclear indicators, or delayed completion reporting struggled to demonstrate outcomes—even when tangible changes were visible on the ground. Conversely, projects with strong results frameworks were better able to adapt implementation and defend results. The gap is not reporting compliance—it is decision useful evidence.

IEvD’s Quality at Entry and thematic evaluations highlight that many country strategies and programs are strong on relevance but weak on evaluability, limiting their ability to guide delivery or support learning (IEvD). This gap was particularly evident in community driven and civil society programs, where reporting quality undermined credibility.

“
Design implication:
Monitoring and evaluation must serve decision making, not compliance.
What gets measured gets done.”

F Sustainability Prevails Where O&M and Exit Are Designed Upfront

Across infrastructure, water, sanitation, health, and rural development, sustainability risks were highest where operations, maintenance, and post completion responsibilities were not embedded into design and financing frameworks. Asset delivery alone did not ensure service continuity. Projects sustained results when: O&M costs were identified and financed; Institutional responsibility after closure was explicit; Local revenue or budget mechanisms were strengthened.

IEvD evaluations reinforce this finding. Energy and community program evaluations show that early investment in national operating capacity and explicit exit strategies were decisive for sustainability, while their absence led to declining performance post completion (IEvD).

“
Design implication:
Sustainability is a front end design decision, not a post completion aspiration.”

G Cross Cutting Themes Deliver Impacts Only When Embedded, Not Added

Gender, youth, climate, and fragility considerations delivered measurable results only when they were integrated into core targets, budgets, and supervision frameworks. Where treated as procedural add ons, outcomes were superficial or unmeasured.

IEvD’s thematic evaluation of Women’s Empowerment and Youth Development (WEYD) confirms that results improved as mainstreaming rose from 9% to 81%, and where gender and youth transformative features were explicitly designed and measured (IEvD). Conversely, symbolic mainstreaming yielded little durable impact.

“
Design implication:
Mainstreaming must change what is financed, monitored, and supervised.”



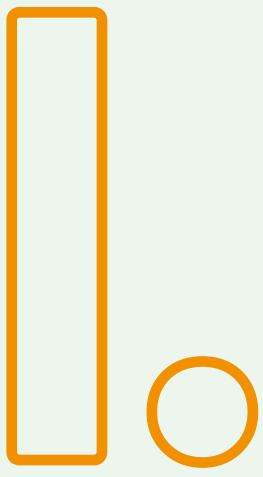
Engagement and Political-Economy Awareness Reduce Risk Materially

Projects that invested in early and continuous stakeholder engagement experienced smoother implementation, fewer disputes, and stronger ownership—particularly in fragile and multi tier governance settings.

IEvD program level evaluations (e.g., Tadamon and Thailand SAP) confirm that structured engagement platforms strengthened institutional credibility, but that credibility translated into results only when paired with discipline in monitoring, verification, and scaling pathways (IEvD).



Design implication:
Stakeholder engagement is a core risk management function, not a communications exercise.



Digital and Systems Reforms Succeed Only When Aligned with Capacity and Incentives

Digital tools and systems improved efficiency and transparency only when aligned with user capacity, institutional incentives, and maintenance arrangements. Technology alone did not produce outcomes.

IEvD energy and corporate evaluations reinforce that systems drift over time without active management, including safeguards, digital platforms, and monitoring systems (IEvD).



Design implication:
Digital and systems reforms are organizational change, not software deployment.

What This Means for the Next ADER Cycle

The 2025 evidence—operational and independently evaluated—converges on one truth: Development impact depends less on scale of financing and more on quality of design, institutional readiness, and systems integration.

Future operations will deliver stronger and more durable development impact when they:

- Treat quality at entry as non negotiable.
- Finance institutional capacity and readiness as core components.
- Embed sustainability, O&M, and exit strategies from the outset.
- Use results frameworks to guide decisions, not just reporting.
- Move cross cutting themes from compliance to outcomes.

Looking Ahead: Our new Strategy and Results Architecture (2026–2030)

This chapter articulates

(i)

an Overview of the 10-Year Strategic Framework (2026-2035);

(ii)

the first 5-year Corporate Strategy (2026-2030)

(iii)

the new Results Architecture,

(iv)

the disciplined Planning and Steering Hierarchy;

(v)

The President's Three Principles as the "Planning Grammar";

(vi)

What Success Looks Like in 2027; and

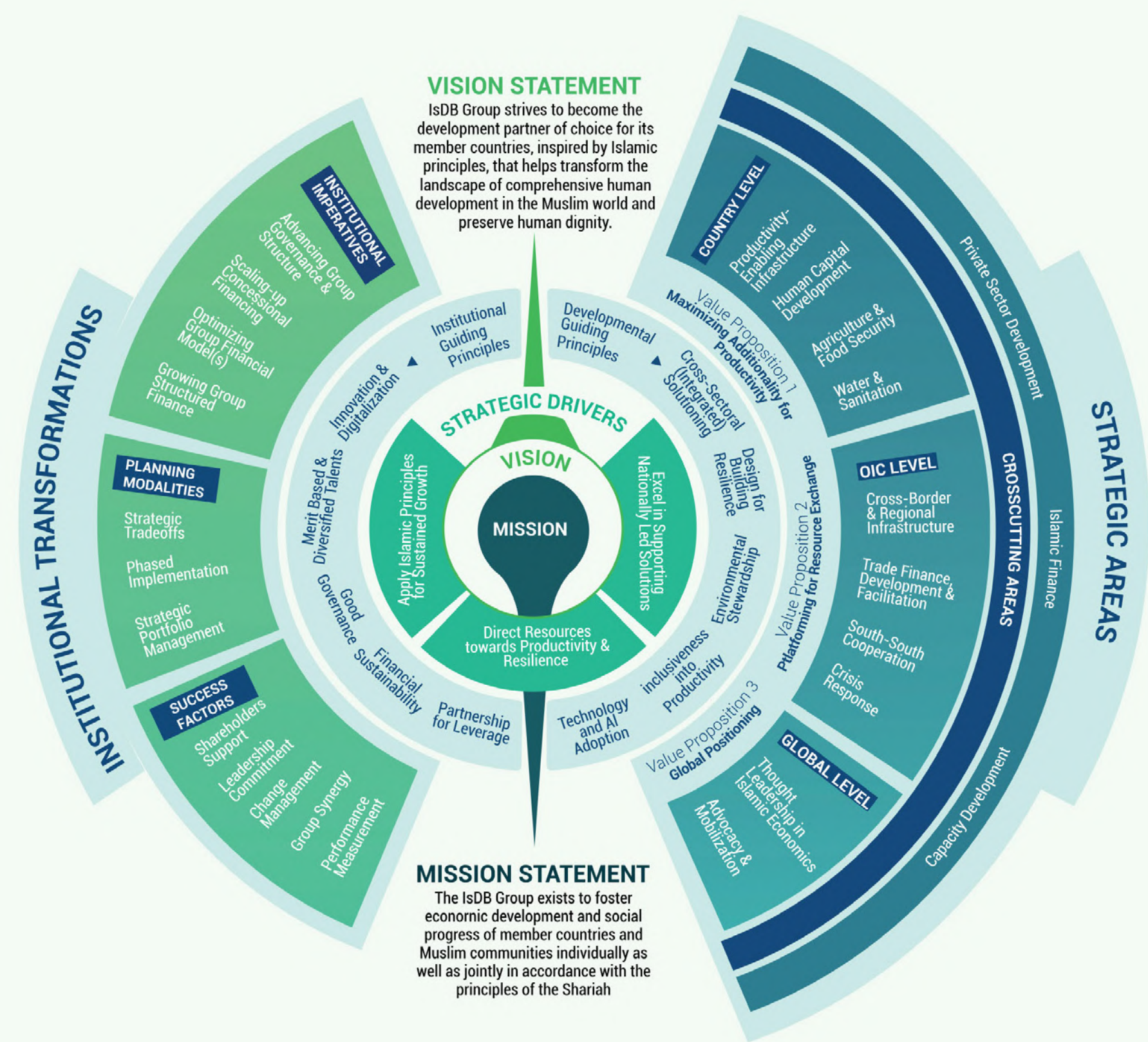
(vii)

Conclusion: From Planning to Performance.

3.1 Overview of the 10-Year Strategic Framework (2026-2035)

The Islamic Development Bank (IsDB) Group initiated a transformative strategy development journey following the conclusion of its previous strategic cycle in 2025. At the core of this journey are the "In Riyadh at Fifty Declaration" issued by the IsDB Board of Governors in April 2024 and the IsDB Group 10-Year Strategic Framework (2026–2035) endorsed by the Board of Governors and the General Assemblies of Affiliates in May 2025. The Declaration set the long-term ambition and key enablers for the Group beyond its first fifty years, while the 10-Year Strategic Framework translated this ambition into a clear Vision, Mission, and strategic directions at the country, OIC, and global levels.

The IsDB Group Strategic Framework (2026-2035):
An Integration View



The Inclusiveness into Productivity:

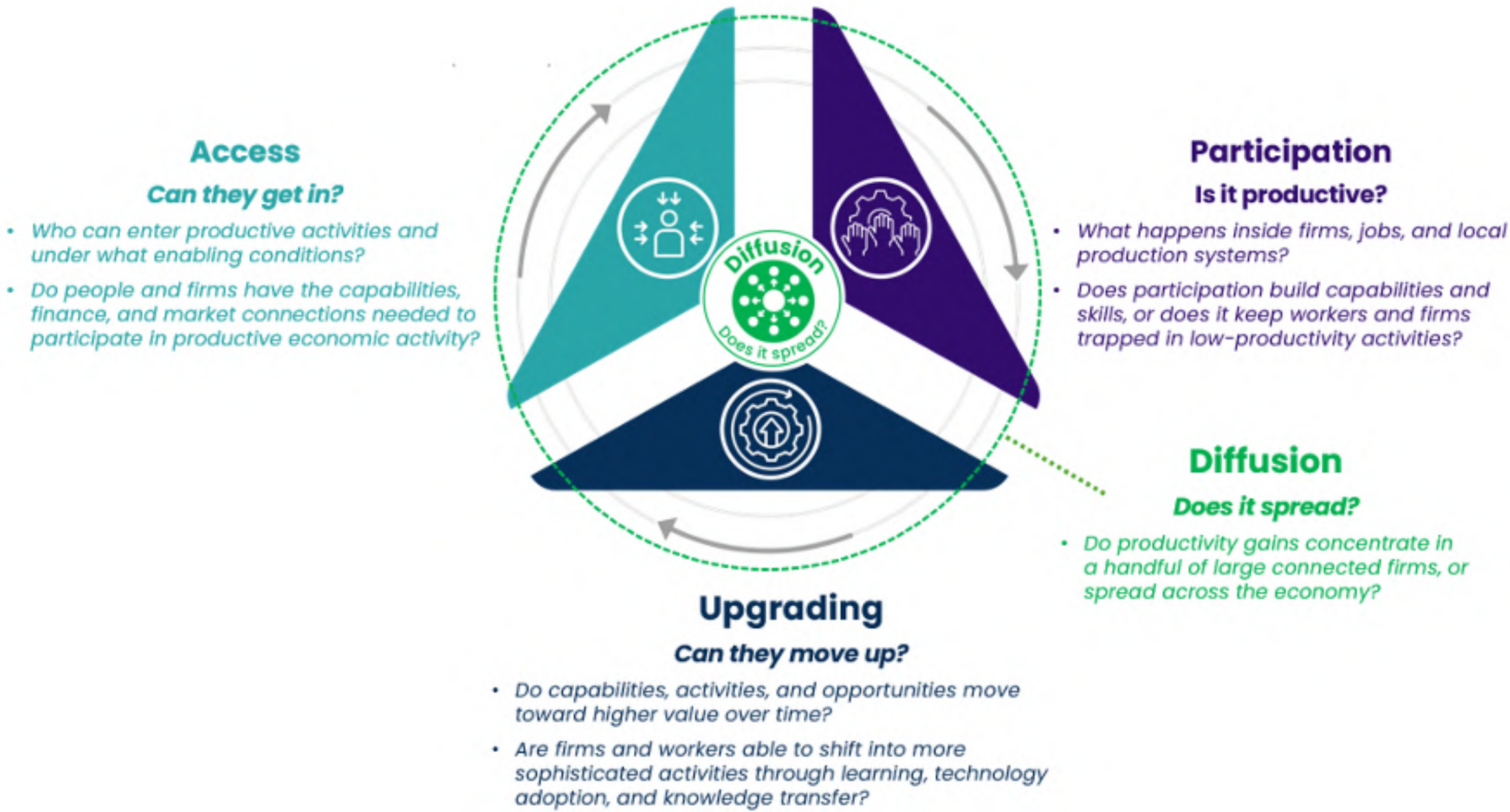
The Line of Sight of the IsDB Group 10-Year Strategic Framework

The IsDB Group’s 10 Year Strategic Framework, endorsed by the Board of Governors in 2025, places **sustained growth in inclusive productivity** at the center of its development model. This reflects a clear recognition that growth needs to stem from broad-based productivity gains as opposed to a narrow segment of society to be economically sustainable and socially acceptable and resilient.

The Inclusiveness into Productivity (IIP) Framework responds to a structural disconnect observed across many member countries, where productivity gains are increasingly concentrated among frontier firms, sectors, and locations, while large segments of people, firms, and regions remain excluded from productivity-enhancing activities. It focuses on expanding productive participation before taxes and transfers, embedding inclusiveness directly into the production process itself, enabling people, firms, and regions—**especially youth, women, and SMEs**—to engage meaningfully in the economy in ways that generate learning, upgrading, and upward mobility over time.

Public policy plays a central enabling role in strengthening market institutions and competitive environments, by investing in **shared infrastructure (power, logistics, digital platforms, and payment systems)**, lowering entry barriers and aligning incentives to support broad-based participation. Through complementary financing instruments, the Framework promotes open access, fair pricing, SME participation, and local spillovers, while prioritizing investments that **build national productive capabilities** that cannot be easily offshored.

Operationally, the IIP Framework targets sectors with high employment potential but weak productivity dynamics with practical upgrading packages and applies a consistent sector logic across country strategies, project design, and results monitoring. By strengthening **access, participation, and continuous upgrading**—connected through **diffusion** that is policy enabled—the Framework helps crowd in private investment, link economies to value chains, reduce regional and urban disparities, and manage economic risks, ensuring that growth is more resilient, more productive, and more widely shared.



The new IsDB Concessional Fund (ICF)

The IsDB Concessional Fund is a core institutional imperative of the 10 Year Strategic Framework (2026–2035). It enables the Bank to increase its overall concessional offering to 15% of approvals, with 10% dedicated to LDMCs. Cleared by the Board of Executive Directors and endorsed by the Board of Governors in 2025, the ICF transitions from a pilot (Q2 2026) to full operationalization in 2027.

Results oriented linkage to scorecard / RBMF

Progress in operationalizing the ICF and scaling concessional financing to LDMCs will be tracked through headline Board level indicators under the RBMF, reflecting both delivery at scale and enhanced affordability for the Bank’s most vulnerable member countries.



3.2 The Five-Year Corporate Strategy

The Islamic Development Bank (IsDB) Group has reached a major strategic milestone with the approval of Five-Year Corporate Strategies for 2026-2030 for the Bank and each of the Group’s affiliates, translating long-term vision into a concrete medium-term agenda for action.

The strategies were approved on 26-27 April 2026 by the IsDB Board of Executive Directors and the respective Boards of Directors of the Islamic Corporation for the Insurance of Investment and Export Credit, the Islamic Corporation for the Development of the Private Sector, and the International Islamic Trade Finance Corporation.

Interconnected through a new strategic architecture—marking the launch of the New IsDB Group Model—the strategies are designed to strengthen delivery, deepen coherence, and enhance development impact across the Group, while preserving institutional ownership. They chart a clearer path for supporting member countries and Muslim communities in a rapidly shifting development landscape—with a sharper focus on country responsiveness, more effective delivery, broader mobilization of finance and partnerships, and a more coherent deployment of complementary capabilities across the Group.

Anchored in the Chairman’s three guiding principles — “Deliver at Scale,” “Deliver with Excellence,” and “Deliver as One” — the strategies prioritize:

- **Scaling development delivery**
- **Improving operational performance**
- **Strengthening portfolio health**
- **Deepening partnership-based mobilization**
- **Reinforcing Group-wide coordination—while remaining firmly grounded in prudence and financial sustainability**



Core Perform-Phase Theory of Change Statement:
IF the IsDB Group strengthens its financial and corporate enablers and applies a focused set of strategic transformations to improve how it delivers, THEN it will deliver at scale, with excellence, and as one, resulting in stronger portfolio results and measurable contributions to systemic change and country-led development outcomes — including productivity, resilience, structural transformation, and inclusive economic growth.

3.3 The New Results Architecture

Experience across MDBs and within the IsDB Group demonstrates that strategy can only be managed — and credibly reported — if its intended results chain is explicit, measurable, and supported by a coherent evidence system. While the Group possesses strong financial, operational, and knowledge capabilities, past performance has been constrained by fragmented delivery routines, uneven coordination across affiliates, and limited integration between strategic intent and execution monitoring.

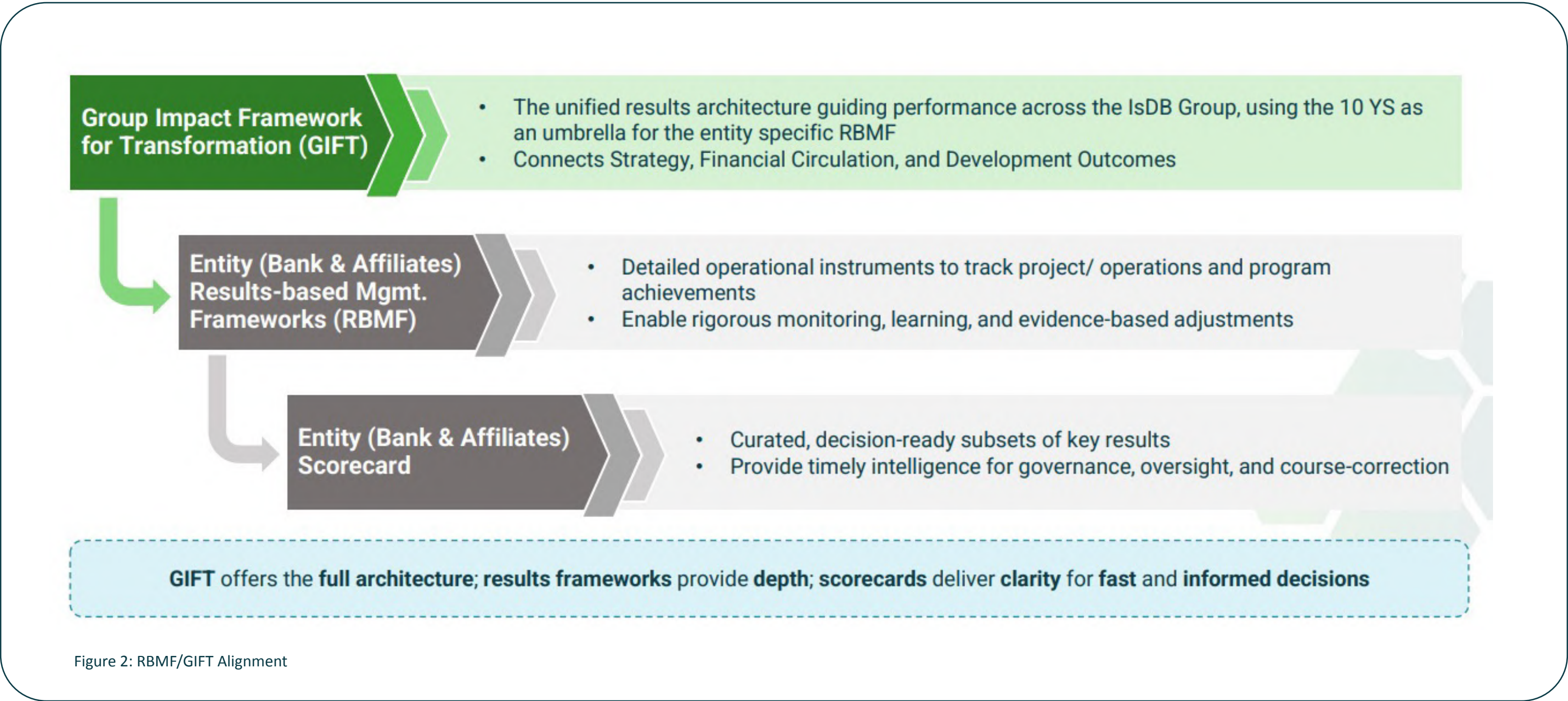
For the 2026–2030 cycle, the new Results Architecture addresses this challenge by:

- Clarifying the logic of change through a transparent theory of change that links enablers to deliver to outcomes,
- Defining what success looks like (measurable ambitions and indicators), and
- Ensuring learning and course correction through a combination of dashboards, results narratives, and evaluative feedback loops that inform management action.

This architecture aligns with MDB good practice by explicitly connecting four levels of performance:

- Organizational effectiveness (inputs/financial and corporate enablers)
- Operational performance (outputs/execution and delivery)
- Portfolio results (outcomes)
- Country development progress (impact)

It also reflects the Group-wide orientation toward a harmonized impact logic and common metrics through the Group Impact Framework for Transformation (GIFT) which steers execution of the 10-Year Strategic Framework



The results architecture is designed to evolve over the 2026–2030 period as implementation experience deepens and data quality improves. The lessons learned from the adaptive results-based management of the Lives and Livelihoods Fund (LLF) will inform the Bank’s future Results-Based Management Framework (RBMF) focused on supporting country delivery system.

From the Field to the Dashboard — Adaptive Results-Based Management in Barishal (Bangladesh) to reinforce Country Delivery System



In April 2026, the Lives and Livelihoods Fund (LLF) aRBM team convened in Barishal, Bangladesh to deepen the institutionalization of Adaptive Results Based Management (aRBM) in the Inclusive and Integrated Sanitation & Hygiene (InSanH) Project across 10 priority towns. Building on the first bootcamp in Cox’s Bazar, this session shifted from introducing concepts to strengthening day to day practice—so data informs delivery decisions, not only reporting.

Focal points from all 10 municipalities participated in a three day hands on program covering results frameworks, SMART indicators, sex disaggregated data, and performance tracking. The core focus was the “data journey”—an end to end pipeline linking frontline delivery to management steering: (i) field capture

through KoBo Toolbox on mobile devices; (ii) data integrity via geo referenced, time stamped entries aligned with the LLF reporting architecture; (iii) aggregation and validation at PMU level; and (iv) strategic visualization through LLF Power BI, enabling leadership to spot trends and adjust implementation priorities.

A site visit to Patuakhali Municipality reinforced that each data point reflects real household conditions. Observing live data capture at water points in Shishupark and household sanitation facilities in Shatghor helped reposition data collection as a management discipline rather than a compliance exercise.

The bootcamp concluded with the award of aRBM certificates, reflecting strengthened municipal capacity and a more connected results system—from communities in Barishal to dashboards used by the LLF Management Unit (LLFMU).

3.4 A Disciplined Planning and Steering Hierarchy

The planning hierarchy ensures coherence between long-term direction, medium-term priorities, and annual execution:

First — The 10-Year Strategic Framework (2026–2035). This provides long-term direction and value creation logic across country, OIC, and global dimensions. It sets the strategic outcomes, the institutional imperatives, and the basis for sequencing and trade-offs.

Second — The 5-Year Corporate Strategy (2026–2030). This translates the long-term framework into the Perform phase, organizing delivery around the President's three guiding principles and the Bank's strategic fields of interest.

Third — Country engagement as the steering anchor (MCPS/CEF). Country strategies and engagement frameworks guide selectivity, pipeline choices, and prioritization — ensuring annual planning is grounded in country needs, absorptive capacity, and readiness, and aligned with development results.

Fourth — The transformation programme as an execution enabler. Strategic reforms are implemented through a structured change programme that strengthens delivery processes, institutional capabilities, and performance steering — ensuring the strategy is operationalized rather than remaining aspirational.

Fifth — Results and realism guardrails. The results architecture (GIFT, RBMF, and Scorecards), the budget, and prudential considerations provide the performance and feasibility discipline — ensuring the annual programme remains measurable, deliverable, and aligned with institutional sustainability.



Together, this hierarchy acts as a decision filter: commitments included in the 2027 annual programme will be strategically justified, execution-ready, and capable of being actively steered.



3.5. The President's Three Principles as the "Planning Grammar"

In 2027, the President's three guiding principles serve as the operational grammar for planning, execution, and performance monitoring — not as slogans, but as organizing logics that shape annual commitments and accountability.:

01

Deliver at Scale

This principle governs commitments that increase the volume and velocity of delivery, including:

- pipeline conversion and approvals aligned with priorities,
- disbursement acceleration and portfolio throughput,
- mobilization and partnership-driven financing, and
- deployment of instruments at meaningful scale.

02

Deliver with Excellence

This principle governs commitments that strengthen quality and implementation discipline, including:

- quality at entry and readiness,
- improved start-up and streamlined clearances,
- stronger execution discipline and portfolio management,
- stronger evidence and results quality, and
- structured learning and correction during implementation.

03

Deliver as One

This principle governs commitments that strengthen integration and coherence across the Bank and the Group, including:

- joint planning and integrated solutions,
- coherence of country steering and client engagement,
- alignment across instruments and entities where relevant, and
- shared governance and consistent performance discipline.

In applying these principles, 2027 planning explicitly recognizes trade-offs between scale, quality, and integration, and manages them transparently through performance steering.

3.6 What Success Looks Like in 2027

As the first full year of implementation, 2027 will be assessed through practical signals of progress across three dimensions:

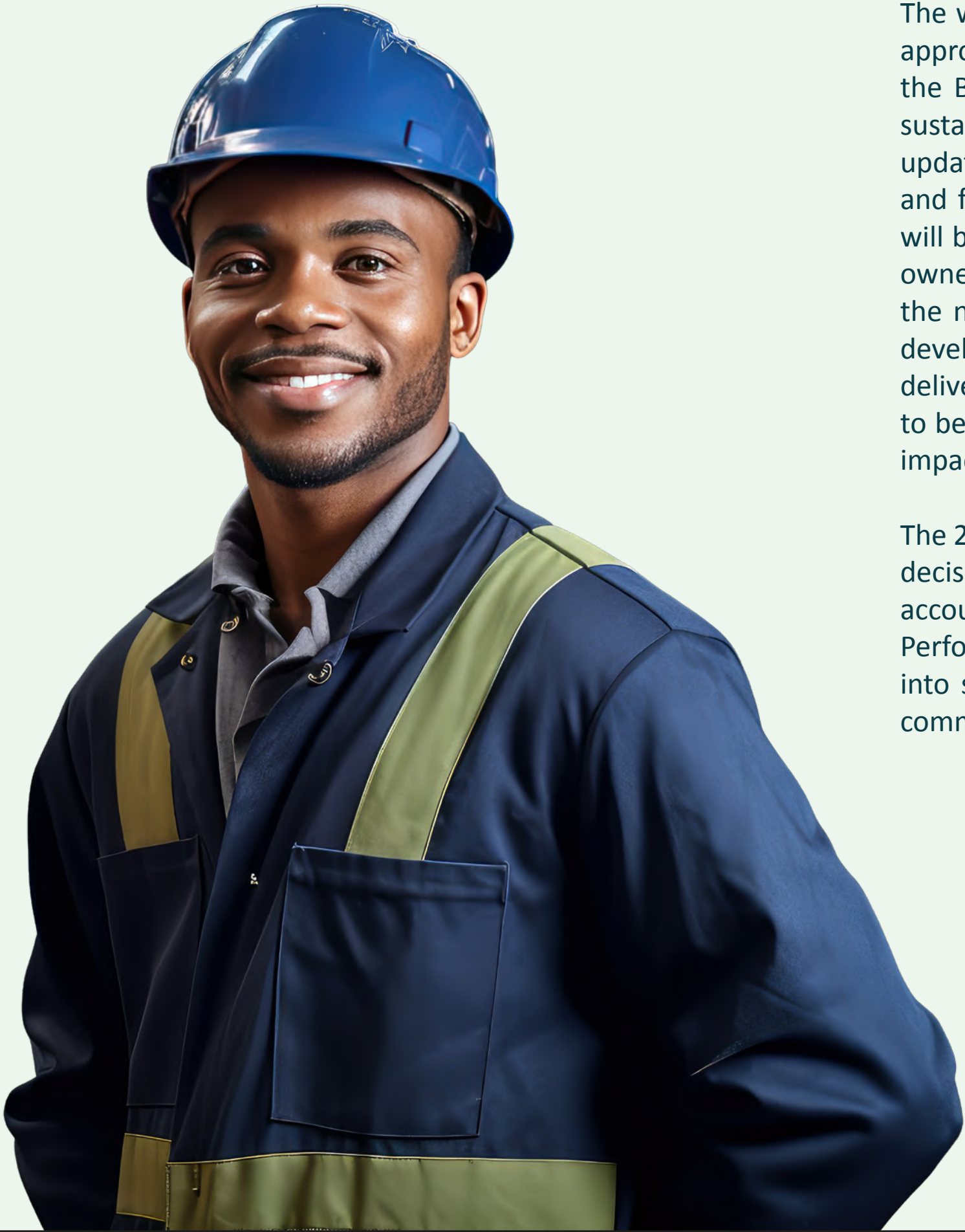
- 

Faster delivery: stronger readiness, earlier effectiveness, and improved disbursement momentum.
- 

Better portfolio performance: improved portfolio health, stronger implementation follow-through, and clearer management visibility on delivery constraints.
- 

More integrated delivery: increased coherence across country programming and stronger collaboration across instruments and Group entities where it adds value.

These signals will inform in-year management intervention, mid-course correction, and accountability.



3.7. Conclusion: From Planning to Performance

The way forward is ultimately about execution discipline under the new approved 5-Year Corporate Strategy. Beginning in the second half of 2026, the Bank will launch a light, time-bound set of preparatory actions to sustain momentum from endorsement to execution. These include updating MCPs and country/sector prioritization, strengthening pricing and financial structuring, and operationalizing the RBMF. These actions will be embedded within existing delivery arrangements, with execution owned by the relevant complexes, and will enable a phased rollout across the nine strategic fields—with early emphasis on readiness-led project development, execution discipline and transparency, and a delivery-focused operating model. Core delivery foundations are targeted to be in place by 2027, with pilots launching from early 2028 and scaled impact clearly visible by 2029.

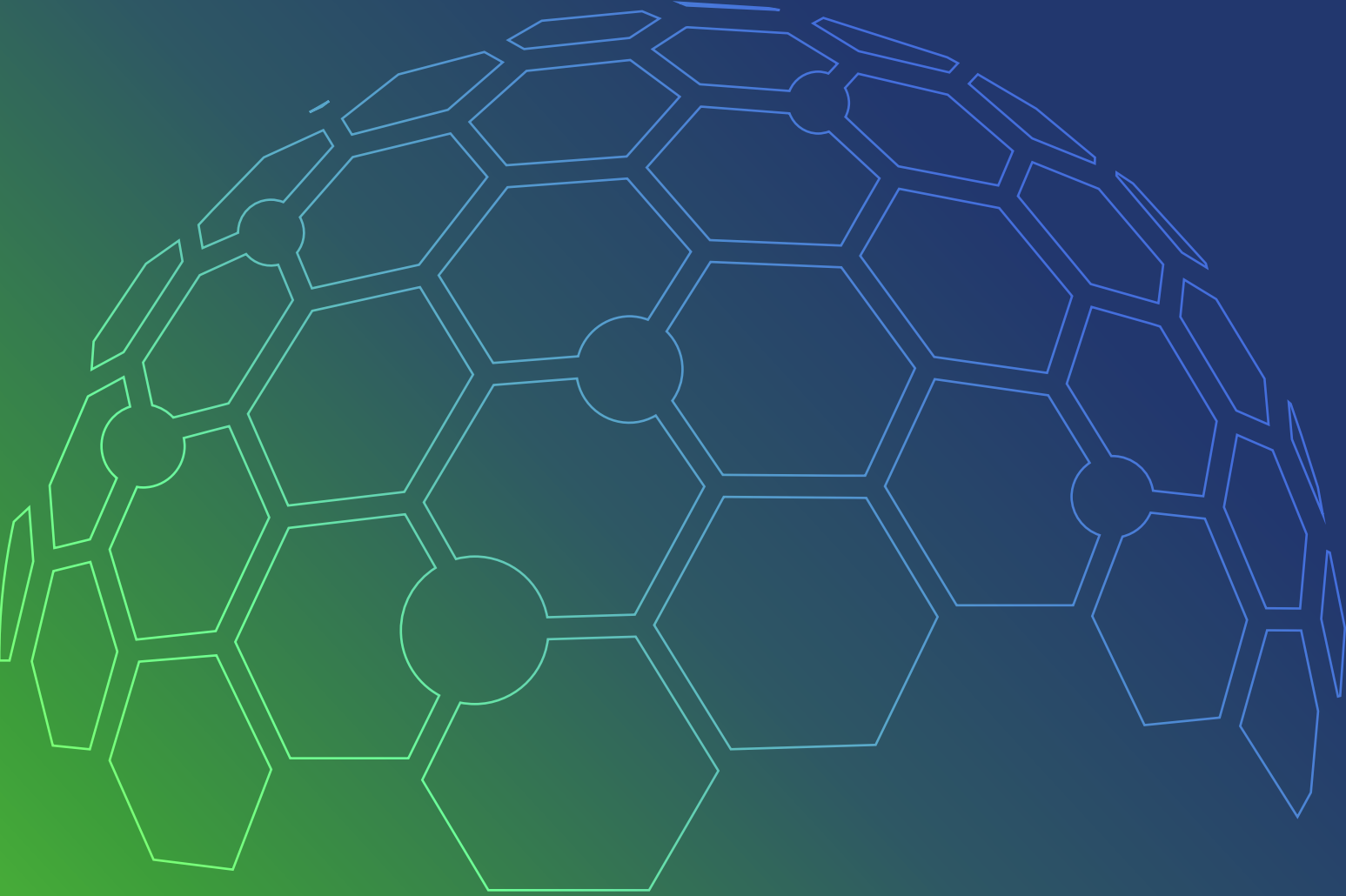
The 2027 IWP, as the consolidation year of strategy execution, will mark a decisive shift from planning to performance, and from intent to accountability—setting the execution standard for the remainder of the Perform phase and strengthening the Bank’s ability to translate strategy into sustained development impact for member countries and Muslim communities.

CHAPTER III

Annexes

Annex 1
ADER 2025 Project Completion Reports

Consolidates results of projects completed in 2025, providing verified evidence of outputs and outcomes across sectors. Serves as the backbone of the Development Results chapter.

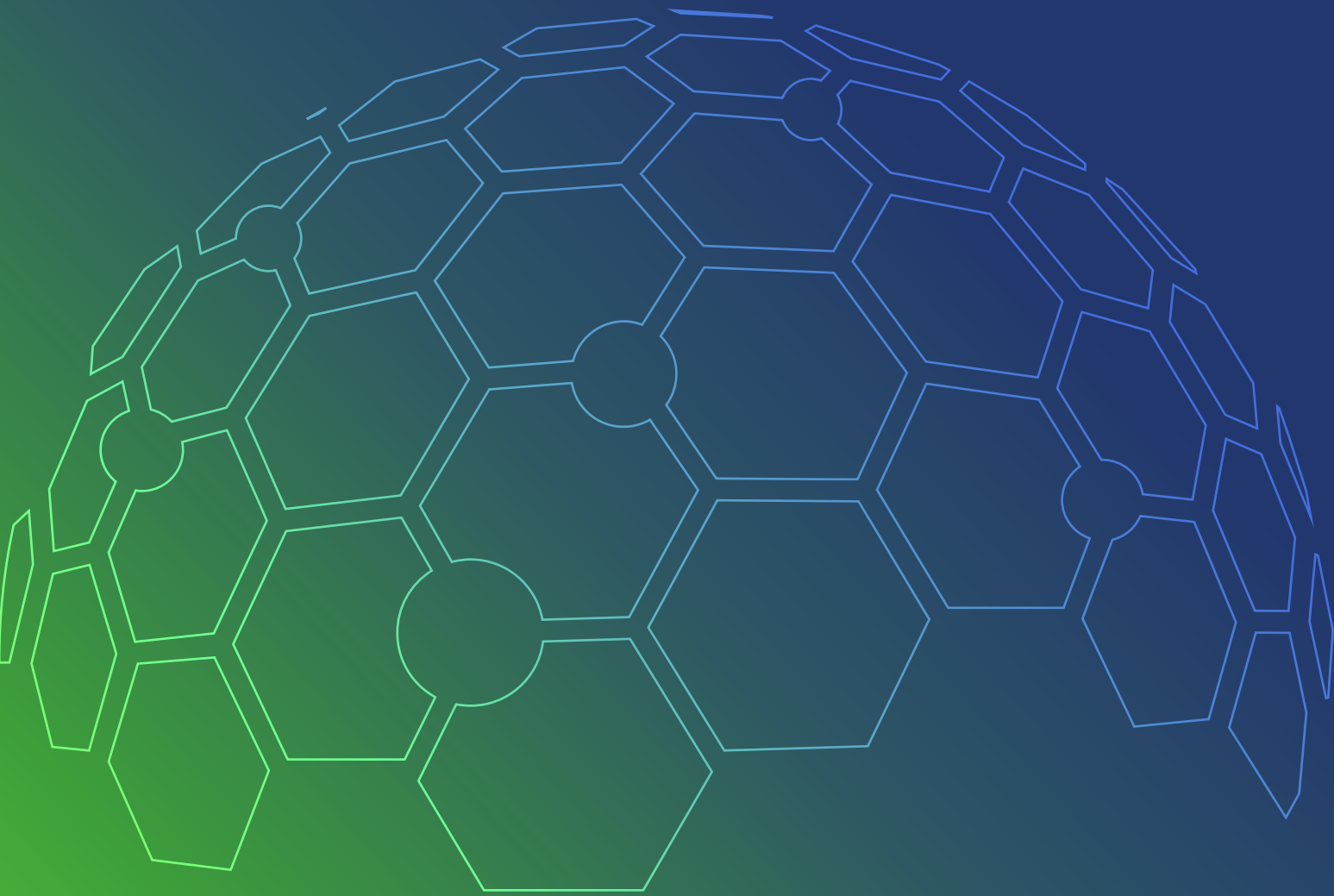


#	Project Name	OMS Code	Country	PCR Leader	Status of the PCR
1	Construction of Ouagadougou–Donsin International Airport Project	BFA0134	Burkina Faso	Emeka Okoye Christ Mbia Ayi	BTOR
2	Expansion and Reinforcement of the Electricity Network Project (PERREL)	BFA1001	Burkina Faso	Emeka Okoye Christ Mbia Ayi	BTOR
3	Support to the Development of Technical Teacher Training Institute	BGD0177	Bangladesh	Bekzod Parmanov	BTOR
4	Construction of the Yamoussoukro–Bouaké Highway (Yamoussoukro–Tiébissou Section)	CIV0035	Côte d'Ivoire	Mukhtar Muhammed Abdulkarim	BTOR
5	Abidjan Sanitation and Storm Water Drainage Project	CIV1001	Côte d'Ivoire	Papa Abdoulaye SY	Full PCR
6	Cocody Bay Environmental Improvement and Urban Development Project	CIV1006	Côte d'Ivoire	Papa Abdoulaye Sy	Full PCR
7	Construction of Sangmelima–Ouessou Road Project	CMR0055	Cameroon	Bekzod Parmanov	BTOR
8	Livestock and Fisheries Development Project (LIFIDEP)	CMR0064	Cameroon	Bekzod Parmanov	BTOR
9	Support and Development Primary and Secondary Health Project	CMR0071	Cameroon	Khalid Ahmed	BTOR
10	Mont Mbappit Rural Development Project (Phase II)	CMR0079	Cameroon	Khalid Ahmed	BTOR
11	Rural Water Supply Support Project	CMR0083	Cameroon	Bekzod Parmanov	BTOR
12	Livestock Markets and Infrastructure Development Project	CMR1003	Cameroon	Mukhtar Muhammed Abdulkarim	BTOR
13	LLF – Elimination of Mother-to-Child Transmission (eMTCT) of HIV/AIDS Project	CMR1017	Cameroon	Imtiaz Alam	BTOR
14	Strengthening Economic Resilience for Vulnerable Enterprises	DJI0070/DJI1016	Djibouti	Jemal Mahmud/Inshallah Franco	BTOR
15	Support to the Development of Technical and Vocational School Project	GIN0113	Guinea	Pod NDOUR	BTOR
16	Health System Strengthening Project (CHU Donka)	GIN0117	Guinea	Pod NDOUR	BTOR
17	Sustainable Village Project – Commune of Banko	GIN0191	Guinea	Biola Kazeem Badmos	Full PCR
18	The Development of the University of The Gambia	GMB0070	Gambia	Jawara Gaye	Full PCR
19	Sustainable Village Project	MOZ0035	Mozambique	Momodou Lamine Ceesay	Full PCR
20	Chimuara–Nacala Power Transmission Project	MOZ0049	Mozambique	Sarah Bisikwa	BTOR
21	Nouakchott Water Distribution Network Upgrading Project	MRT0134	Mauritania	Mustafa Tarig	BTOR
22	Construction and Equipping of a 300-Bed Specialist Hospital (Phase I)	NGA0035	Nigeria	Inshallah Franco	BTOR
23	Construction and Equipping of a 300-Bed Specialist Hospital (Phase II)	NGA1056	Nigeria	Abdoul Karim Guiro	BTOR
24	CASA-1000 – Pakistan Segment (TW02)	PAK0155	Pakistan	Yigit Iscioglu	BTOR
25	Support to the Dara Schools Development Project	SEN0123	Senegal	Mohamed Mazen Dakhli	BTOR
26	Women Entrepreneurship Development and Youth Employment Support Project	SEN0128	Senegal	Mohamed Mazen Dakhli	BTOR
27	Northern Dakar Sanitation Improvement Project	SEN0136	Senegal	Mourad Chouaiekh	BTOR
28	Regional Electricity Interconnection Project	SEN0138	Senegal	Lagassane Ouattara	BTOR
29	Dakar Electricity Transmission Project	SEN0141	Senegal	Mourad Chouaiekh	BTOR
30	Construction of Rural Roads using Soil Technology	SEN0103	Senegal	Mourad Chouaiekh	BTOR
31	Support to the National Malaria Prevention and Pre-Elimination Project	SEN0106	Senegal	Ammar Abdo Ahmed	Full PCR
32	Upgrading of Dakar Expressway Section II Project (Supplementary Financing)	SEN0036	Senegal	Mohamed Mazen Dakhli	BTOR
33	Palm Oil Production Project in the Framework of Capacity Building	SLE0073	Sierra Leone	Abdoul Karim Guiro	BTOR
34	Secondary and Technical Education Support Project	SUR0021	Suriname	Moulay Cherif Alaoui	BTOR
35	Improving Maternal, Neonatal and Child Health (MNCH) Services in Four Districts of the Khatlon Region	TJK1029	Tajikistan	Alibek Kazangapov	BTOR
36	Turkmenistan Network/Telecommunication Enhancement Project	TKM1008	Turkmenistan	Daulet Abilkairov	BTOR
37	Rehabilitation of Avepozo–Aného Road and Coastal Erosion Protection	TOG1007	Togo	Khalid Ahmed	BTOR
38	Urgent Working Capital Facility through Ziraat Participation Bank for SMEs/mid-caps in Türkiye	TUR1055	Türkiye	Mohamed Maher Mannai	BTOR
39	132 kV Mirama–Kabale Transmission Line and Distribution Project	UGA0095	Uganda	Ahmed Warfa	BTOR
40	Support to the Development of Higher Education Project	UZB0076	Uzbekistan	Jawara Gaye	Full PCR
41	Reconstruction and Expansion of Sewerage Systems in Gulistan, Shirin and Yangiyer Cities (Syrdarya Region)	UZB0078	Uzbekistan	Ilker Ersegun Kayhan	BTOR
42	Basic Education Support in Priority Areas Project	CM0073	Cameroon	Karim Elsamman	Full PCR

Annex 2

ADER 2025 Grant Completion Reports (GCR) and PPP Independent Evaluations

Consolidates reHighlights the performance of grants and public-private partnerships, offering lessons on financing mechanisms and delivery models.



Grant Completion Reports (GCR)

#	Project Name	OMS Code	Country
1	Tadamon Accelerator for Food Security Response	TCD1051	Chad
2	For the Full Integration of Disabled Young People in Society	MAR1065	Morocco
3	Skills, Training and Education Programme (STEP) — Lebanon and Jordan	ZZZ2707	Lebanon and Jordan
4	Construction of Al-Rahmah Vocational Centre	KHM1004	Cambodia
5	Construction of Al-Rahmah Vocational Centre — Songkhla Province	THA1005	Thailand
6	Piloting a Low-Cost Nutrient Bar for Young Women	BGD1073	Bangladesh
7	Commercialization of Patented Essential Oil-Based Technologies (STI Grant)	SAU1600	Saudi Arabia
8	Saline Water Greenhouse and Earth Observation e-Toolkit	ARE1015	United Arab Emirates
9	Expansion of An-Noor School for the Islamic Society of Greater Springfield	USA1023	Springfield IL, USA
10	Establishment of Telehealth Education and clinical support facilities in Afghanistan - Expansion Project - Phase II	AFG1046	Afghanistan
11	Alliance to Fight Avoidable Blindness (AFAB)	TGO1019	Togo

PPP Independent Evaluation Reports

#	Project Name	OMS Code	Country	Evaluator
1	Abour 49.5MW Wind Farm Project	JOR1003	Jordan	Elmoiz Mahmoud
2	Safi Coal Independent Power Plant Project	MAR0142	Morocco	Mirianaud Oswald Agbadome

IsDB Institute Project Completion report

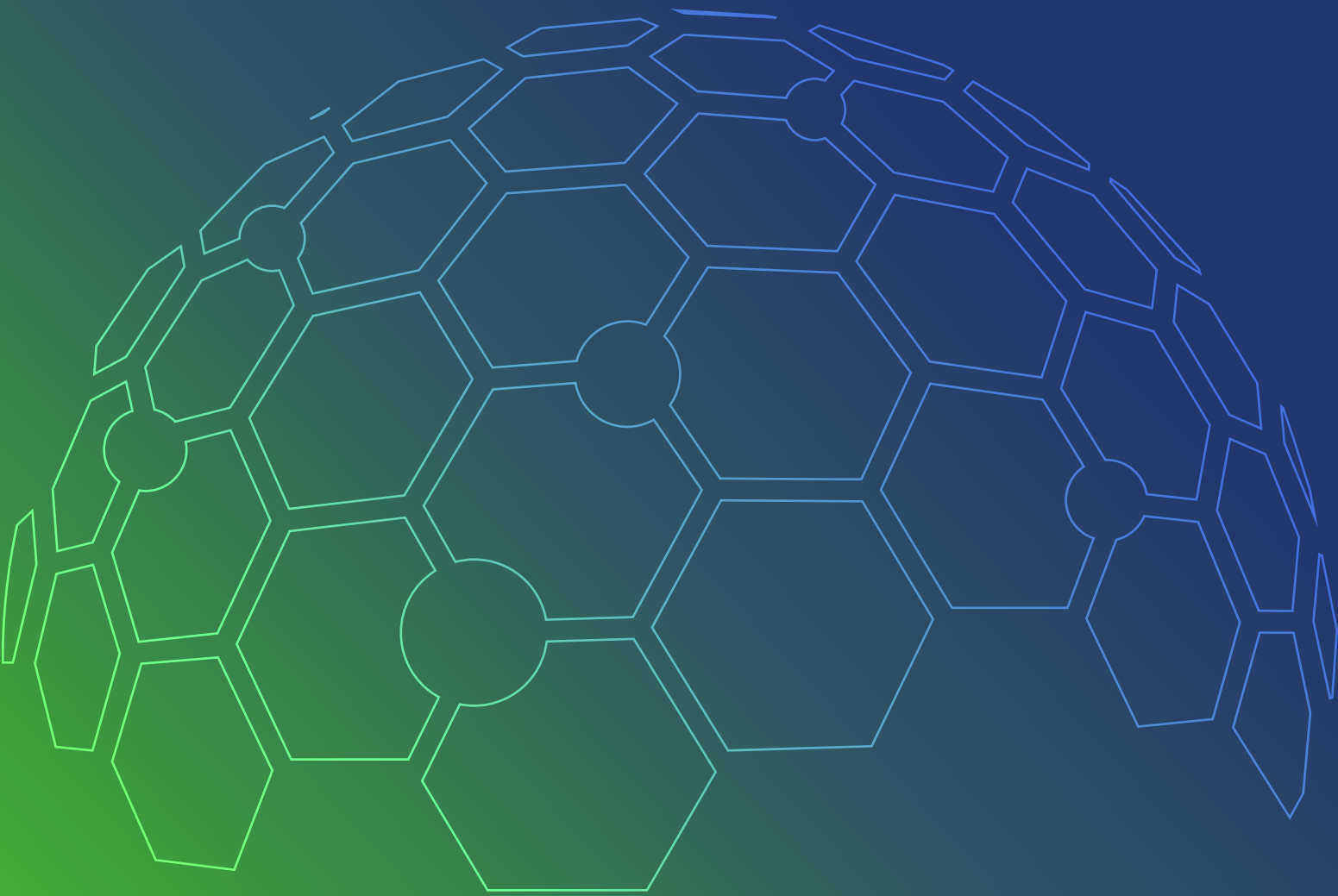
#	Project Name	OMS Code	Country
1	Entrepreneurial Mindset Development Program Completion report	ZZZ2795	Global

Finance Private Equity Portfolio Annual Environmental, Social Governance & Impact Reports 2025

#	Fund Name	Fund Manager	Geographic focus	Sectors
1	SPE AIF I, LP , ESG report 2025	SPE Capital	North Africa	Healthcare, education, B2B services, and manufacturing.
2	SPE PEF III, LP, ESG report 2025	SPE Capital	North Africa, Sub-Saharan Africa	Manufacturing, production and processing; services to industry; healthcare and education
3	ANAF II, ESGI report 2025	RMBV	Algeria, Tunisia	Healthcare
4	African Development Partners III ESGI report 2025	Development partner International	Africa	Multisectoral

Annex 3
ADER 2025 Sectoral Studies

Provides deeper thematic analysis, linking sector-specific evidence to broader lessons for future programming



1. Midterm Analytical Review, IsDB Regional Soil Fertility Mapping Programme (RSFMP) of West Africa (Guinea, Mali, Niger, Senegal, The Gambia) 2025
2. From Vulnerability to Resilience: Synthesis Report on the Completion of the IsDB Sahel Food Security Initiative 2025
3. Agriculture, Water Resources, and Rural Development Sector Review in Indonesia 2025
4. Agriculture, Water Resources, and Rural Development Sector Portfolio Review — Uzbekistan 2025
5. IsDB Emergency Flood Assistance in Pakistan: A Case Study 2025
6. IsDB IVAC COVID-19 Vaccine Support Case Study for Pakistan 2025
7. Indonesia's ICT and Digital Development Sector Review 2025
8. Nigeria ICT Sector Review Report 2025
9. Energy Sector Portfolio Performance Review: Arab Republic of Egypt 2025
10. Sub-Saharan Africa Energy Sector Review: Key Challenges and Opportunities in IsDB member countries 2025
11. Privatization of Health Care Services: Positive or Negative Approach 2025
12. Aligning Results-Based Financing (RBF) with Islamic Financing: The Importance of Data Quality 2025
13. Senegal Urban Sector Portfolio Performance Review 2025
14. Examining Key Developments in Infrastructure Sector
15. Regional Transport Sector Review Report: Cameroon, Chad, and Gabon 2025
16. Transport Sector Review of the Republic of Indonesia 2025
17. Transport Sector Review for Sierra Leone
18. Transport Sector Review Report, Somalia 2025
19. Egypt Country Engagement Framework (CEF) — Transport Sector Review



ISLAMIC DEVELOPMENT BANK
8111 King Khalid St.
Al Nuzlah Yamania Dist. Unit No. 1
Jeddah 22332-2444
Kingdom of Saudi Arabia
www.isdb.org

