Early Warning System

AFDB-P-DJ-H00-001

Djibouti – Technical Facility to Improve Financial Well-Being of Refugees and Host Communities

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Quick Facts

Countries	Djibouti
Financial Institutions	African Development Bank (AFDB)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-10-21
Borrower	Government of Djibouti
Sectors	Education and Health, Finance, Technical Cooperation
Investment Type(s)	Grant
Investment Amount (USD)	$ 1.34 million

Project Description

According to bank provided information, the project’s objective is to improve refugees, host communities and MSMEs’ financial inclusion in Djibouti. The specific objectives are to : (i) develop financial education and business skills training curriculum for this segment with a view to enhancing financial resilience, providing business expansion finance, and creating new jobs ; and (ii) conduct technical training for Financial Service Providers FSPs that will enhance their appeal to private investors, boosting the potential for securing blended finance investments.

The proosed operation is a TSF Pillar III grant of UA 1 million to Djibouti to finance the technical facility to enhance financial well-being for refugees and hosts. The government of Djibouti seeks to transform the economy of the country ; however, many areas need support particularly financial inclusion concerning the unbanked segment. Several challenges have limited the MSMEs development and consequently job creation. Refugees and host communities find it difficult to start up or develop professional activities that could increase their economic empowerment due to (i) low financial education and literacy; (ii) limited access to formal financial systems; (iii) lack of access to financial services ; (iv) the high-risk perception associated with refugees by the financial institutions ; (v) limited access to credit and (vi) limited access to mentoring and coaching services. The project will reinforce positive impacts of previous interventions and the dynamics of transformative actions in Djibouti. The project will strengthen Djibouti's financial services sector, open avenues for expanded lending, and facilitate the provision of complementary financial and non-financial services. The project is structured around four components : (i) Broaden the offer of affordable financial services ; (ii) Strengthen Financial Literacy and Consumer Protection Frameworks; (iii) Support Access to Finance ; and (iv) Project management support & Monitoring & Evaluation.

Investment Description

- African Development Bank (AFDB)

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ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.afdb.org/en/disclosure-and-access-to-information/request-for-documents. Under the AfDBÕs Disclosure and Access to Information policy, if you feel the Bank has omitted to publish information or your request for information is unreasonably denied, you can file an appeal at https://www.afdb.org/en/disclosure-and-access-to-information/appeals-process.

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