U.S. International Development Finance Corporation

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Impact Theses for DFC's key development sectors and strategic initiatives

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Strategic Objectives

DFC identifies the following key development sectors and priorities:

Two Cross-Cutting Strategic Priorities: Climate and Gender Equity (DFC invests in projects that advance gender equity through the 2X Women's Initiative)

ENERGY
Help countries generate power from renewable sources, expand access to energy, and promote just transitions.

FINANCIAL INCLUSION
Provide sustainable financial services and credit to women, small businesses and other under-represented groups.

DIGITAL CONNECTIVITY (ICT)
Support Information and Communications Technology (ICT) projects that enhance access to basic services and promote data security.

GLOBAL HEALTH AND HEALTH SECURITY
Support the response to COVID-19, build more resilient healthcare supply chains, and expand access to healthcare.

FOOD SECURITY AND AGRICULTURE
Strengthen food security and robust agriculture value chains.

WATER, SANITATION AND HYGIENE
Expand access to clean drinking water and improve water and sanitation services.

Alignment to Global Standards for Impact Management

Our impact management approach is aligned with global standards, principles, and frameworks:

DFC works to support projects that address the **UN Sustainable Development Goals (SDGs)**

The Global Impact Investing Network's (GIIN) IRIS+: a globally accepted impact management and measurement system used by impact investors and organizations

The Harmonized Indicators for Private Sector Operations (HIPSO): represent the collective agreement of DFIs around the world to standardize indicators and relieve clients from the unintended burden deriving from different reporting requirements

The Impact Standards for Financing Sustainable Development (IS-FSD): a framework for donors, development finance institutions and their private sector partners to make financial decisions and manage projects in ways that generate a positive impact on sustainable development and improve the transparency of development results

The Operating Principles for Impact Management: a framework for investors for the design and implementation of their impact management systems, ensuring that impact considerations are integrated throughout the investment lifecycle

The Five Dimensions of Impact: a shared set of norms on how to manage and communicate impacts on people and planet

Gender Equity / 2X | Impact Thesis

Why is DFC investing as a part of the 2X Women's Initiative?

WHAT is the problem?

- Worldwide, only half of women participate in the labor force, compared to 75% of men.[1]
- Emerging markets have an average gender gap of 8%.[2]
- 56% of women worldwide do not participate in a formal financial system.[3]
- Worldwide, there is a $3 billion credit gap for formal women-owned small and medium enterprises (SMEs), which comprise one-third of SMEs globally.[4]

WHO is mostly affected?

- Low-income women, rural women, older and women with disabilities, single mothers, refugees, and indigenous women are less likely to have access to high-quality employment opportunities, credit, affordable housing and other essential services.

WHAT is DFC doing to address this problem?

Applying a gender lens to potential investments and providing equity investment, project finance, political risk insurance, and technical assistance with the objective to:

- Prioritize gender-inclusive investments
- Promote economic empowerment and gender equity
- Mobilize investment in projects that are owned or led by women, or which provide a product or service that delivers a strong benefit to women

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Support 15 million women and girls

HOW MUCH change is happening?

Targeted outcomes

- Improved income earning opportunities for women
- Improved financial resilience for women
- Increased affordability of products for women

Key metrics

- Number of Women or Women-owned/led Enterprise Clients Served
- Number of Jobs Supported: Women
- Number of Women-owned/led Enterprise Suppliers Supported
- Product or Service Tailored for Women Customers
- 2X leadership and ownership metrics
- Sector-specific metrics when relevant are disaggregated by gender (e.g., number of students enrolled, patients, loans are disaggregated by sex)

Most direct link to SDGs:

Also linked to:

Gender Equity is a DFC cross-cutting strategic priority

Climate Action| Impact Thesis

Why does DFC invest in Climate Mitigation, Adaptation, and Resilience?

WHAT is the problem?

- Developing countries are generally the most impacted by climate change and the least able to manage the consequences, often because of insufficient infrastructure and agricultural resources.
- The World Health Organization estimates that climate change will contribute to 250,000 additional deaths per year from malnutrition, malaria, diarrhea and heat stress. Continuing on the current climate trajectory could force 100 million people into extreme poverty by 2030. That's equivalent to the population of Egypt.
- Severe weather is expected to displace millions of people. The World Bank estimates that one-third of the 68.5 million people who were forcibly displaced in 2017 were forced to move due to weather events such as fires, floods, and droughts and that Latin America, Sub-Saharan Africa, and Southeast Asia will generate 143 million more climate migrants by 2050.

WHO is mostly affected?

- The devastating impacts of climate change are felt most severely in low-income countries that can least afford to adapt.

WHAT is DFC doing to address this problem?

Providing equity investment, project finance, political risk insurance, and technical assistance with the objective to:

1. Mitigate emissions of GHG contributing to climate change
2. Support adaptation and build resilience in climate vulnerable communities

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Achieve net zero emissions across DFC's portfolio by 2040

HOW MUCH change is happening?

Targeted outcomes

- Reduced GHG emissions
- Improved quality of life, economic, and social health
- Reduced vulnerability to climate shocks and stresses

Key metrics

- GwH of Renewable Energy Produced
- Greenhouse Gas Emissions (Total, Sequestered, Avoided)
- Water Consumed
- Energy Consumed
- Land Directly Controlled: Sustainably Managed
- Waste (Produced, Disposed: Total, Disposed: Recycled/Reused)
- Building Area of Energy Efficiency Improvements

Most direct link to SDGs:

Also linked to:

Climate Action is a DFC cross-cutting strategic priority

Energy | Impact Thesis

Why does DFC invest in energy access?

WHAT is the problem?

- Globally, 770 million people do not have access to electricity.[5] Bridging the existing energy divide and securing equal, sufficient, affordable, and reliable access is key to economic growth and inclusion.
- Renewable energy represents only 29% of global electricity generation[6] and can be a key element for driving increased energy access.

WHO is mostly affected?

- Two-thirds of the rural population (458 million) in the world's least developed countries have no electricity access.[7]
- Africa is the least electrified continent in the world. Two-thirds of sub-Saharan Africa's population do not have access to power, while the remaining one-third has inadequate power due to blackouts and brownouts.

WHAT is DFC doing to address this problem?

Providing equity, project finance, political risk insurance, and technical assistance to:

1. Increase electricity access and end energy poverty
2. Catalyze infrastructure to support new and renewable sources of energy
3. Promote energy security

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Increase electricity access to at least 10 million customers
- Support 10 countries in increasing their domestic energy security

HOW MUCH change is happening?

Targeted outcomes

- Increased energy access
- Improved quality, quantity and affordability of electricity

Key metrics

- Energy Produced (renewable and non-renewable)
- Number of On-grid Connections
- Number of Micro-grid Connections
- Number of Household Power Systems Installed
- Number of Products Sold: Off-grid or Energy-efficient Lighting Devices
- Energy Storage Capacity
- Length of Transmission Lines Built or Improved
- Frequency of Power Outages (to measure decrease)
- Number of Clients with New Access to Energy

Most direct link to SDGs:

Also linked to:

Other related themes and priorities: Education, Food Security & Agriculture, Gender Equity, Global Health, Infrastructure

Digital Connectivity (ICT)| Impact Thesis

Why does DFC invest in digital connectivity?

WHAT is the problem?

- 3.7 billion people do not have access to the internet globally, ~81% of households being in least-developed nations.[7]
- Insufficient critical infrastructure in low-income countries and low and middle income countries stifles productivity, reinforces poverty and threatens private sector engagement and global competitiveness.
- COVID-19 has magnified the importance of internet access and the consequences of the digital divide.

WHO is mostly affected?

- Women, rural populations, and SMEs in developing countries largely lack ICT infrastructure.
- The gender digital divide is a significant limitation, as social and other limitations on women's use of technology in many countries limits the number of potential customers.

WHAT is DFC doing to address this problem?

Providing equity investment, project finance, political risk insurance, and technical assistance to:

1. Improve quality and access to critical infrastructure and ICT
2. Spur trade and economic growth

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Increase internet access for at least 3 million people

HOW MUCH change is happening?

Targeted outcomes

- Increased ICT access
- Increased reliability of critical infrastructure
- Increased business activity
- Improved ability to pursue income generation*

Key metrics

- Number of Cell Towers Constructed
- Number of Mobile Subscriptions
- Number of Fixed Data Subscriptions
- Number of Fixed Voice Subscriptions
- Number of Low-income Subscriptions
- Number of Data Center Racks
- Number of Clients with New Access to ICT

Most direct link to SDGs:

Also linked to:

*Proxy based on IRIS+ strategic goal "improving energy for connectivity"

Other related themes and priorities: Education, Gender Equity

Financial Inclusion | Impact Thesis

Why does DFC invest in financial services?

WHAT is the problem?

- Globally, 1.7 billion individuals remain unbanked.[9]
- Micro, small and medium enterprises (MSMEs), which account for +50% of worldwide employment, are underserved by financial institutions.[10] MSMEs contribute to job creation and economic development.
- MSME and individual entrepreneur inability to access financial services inhibits development.
- When people are included in the financial system, they are better equipped to invest in their health, education, and businesses.

WHO is mostly affected?

- Low-income groups, women, minorities and disadvantaged populations often don't have collateral to obtain loans, lack credit history or documentation, and have no or low financial literacy.

WHAT is DFC doing to address this problem?

Providing equity investment, project finance, political risk insurance, and technical assistance to:

1. Improve access to financial services to underserved populations
2. Support decent jobs* and foster economic development by supporting MSMEs
3. Mobilize sustainable sources of capital to underserved markets

* The ILO defines decent work as employment that pays a fair income and guarantees a secure form of employment and safe working conditions

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Serve 6 million MSMEs and underrepresented individuals

HOW MUCH change is happening?

Targeted outcomes

- Increased access and use to financial services by underserved populations
- Increased investments in MSMEs
- Improved financial resilience
- Increased business formalization, investment, and expansion

Key metrics

- Number of Clients Served (Total, women, rural, low income, SME, among others)
- Number of Clients with New Access
- Value of Outstanding Loans (USD)
- Average Tenor of Outstanding Loans
- Average Effective Interest Rate
- Number of Active Fund Investments
- Amount of Fund Investments (USD)
- Direct Jobs Supported
- Family Friendly Benefits, Human Capacity Initiatives/ Benefits, Promotions

Most direct link to SDGs:

Also linked to:

Other related themes and priorities: Education, Food Security & Agriculture, Gender Equity, Global Health, Housing, WASH

Food Security & Agriculture | Impact Thesis

Why does DFC invest in food security and agriculture?

WHAT is the problem?

- Global food production must increase by 60% to 110% between 2005-2050 to meet growing food demand.[11]
- ~$115 billion annual financing gap for agriculture in the 12 Feed the Future countries.[12]
- Stronger commodity supply chains, improved post-harvest handling, and food market systems are essential to drive inclusive economic growth and food security.

WHO is mostly affected?

- Low-income, farm dependence households. Over 2 billion of the world's poorest individuals live in households that depend on agriculture for income and nutrition.[13]
- Rural communities, which are often engaged with smallholder agriculture and have fewer options for credit.
- Women, who comprise 43% of smallholder farmers globally, often lack access or financial ability to adopt new technologies and quality inputs.[14]

WHAT is DFC doing to address this problem?

Providing equity investment, project finance, political risk insurance, and technical assistance to:

1. Increase food production, primarily through smallholder farms or inclusive businesses
2. Increase agriculture infrastructure including storage, processing, and irrigation
3. Increase access to quality agricultural inputs

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Support at least 1 million smallholder farmers
- Increase of 1 million metric tons per year of annual agricultural commodities

HOW MUCH change is happening?

Targeted outcomes

- Increased agricultural productivity
- Reduced food waste
- Increased farmer income or assets
- Increased resilience to climate shocks and stressors in agricultural production

Key metrics

- Average Agricultural Yield (Ton/hectare)
- Number of Smallholder Farmers Served as Suppliers or Customers
- Domestic Sales (USD)
- Domestic Purchases (USD)

Most direct link to SDGs:

Also linked to:

Other related themes and priorities: Climate Action, Financial Inclusion, Gender Equity, Global Health

Global Health & Health Security | Impact Thesis

Why does DFC invest in global health and health security?

WHAT is the problem?

- About half of the world's population lacks access to essential health services.[15]
- Low-income countries (LICs) and low and middle income countries (LMICs) have insufficient funding for medical product development and distribution.
- Healthcare innovations in LICs and LMICs are unable to obtain the capital to scale.

WHO is mostly affected?

- Approximately 2 billion people lack access to essential healthcare services and products, with vulnerable and rural populations, including pregnant women, infants and children, being the most adversely affected.
- Supply chain failures exacerbate the vulnerabilities these populations face by impeding access to affordable healthcare, vaccines, and medicines.[16]

WHAT is DFC doing to address this problem?

Providing equity investment, project finance, political risk insurance, and technical assistance to:

1. Expand vaccine manufacturing capacity in developing countries
2. Increase consistent supply of essential services and products
3. Increase access to essential medicines, medical supplies, and devices

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Provide healthcare services to at least 2 million underserved patients

HOW MUCH change is happening?

Targeted outcomes

- Improved physical health
- Increased country resiliency to COVID-19 and preparedness for future pandemics*

Key metrics

- Number of Patients Served
- Number of Loans Provided to Healthcare Businesses
- Domestic Sales (USD)

Most direct link to SDGs:

Also linked to:

*Strength of evidence level may be limited

Other related themes and priorities: Education, Gender Equity

WASH| Impact Thesis

Why does DFC invest in Water, Sanitation and Hygiene (WASH)?

WHAT is the problem?

- Over 2 billion people globally lack access to safe drinking water.[17]
- 3.6 billion people lack access to modern sanitation, such as toilets or latrines.[18]
- 2.3 billion people lack basic hygiene services, including soap and water at home.[19]
- COVID-19, population growth, poor waste management capacity, and pollution have heightened the water and sanitation challenges LICs and LMICs face.

WHO is mostly affected?

- Low-income households, particularly women and girls who often bear the primary responsibility for collecting water, doing so for 80% of all households worldwide with off-water premises.[20]
- Children, as access to safe water and sanitation contributes to positive outcomes in health and education.

WHAT is DFC doing to address this problem?

Investing directly or indirectly through financial intermediaries lending to infrastructure and water projects with the objective to:

1. Increase access to clean drinking water
2. Increase access to sanitation services

How does DFC measure its development impact?

WHAT is DFC's 2025 impact target for these investments?

- Increase access to potable water for at least 1 million customers

HOW MUCH change is happening?

Targeted outcomes

- Increased access and use of WASH services
- Improved ability to pursue educational opportunities
- Improved physical health

Key metrics

- Water Produced
- Wastewater Treated
- Waste Disposed
- WASH Loan Clients Served

Most direct link to SDGs:

Also linked to:

Other related themes and priorities: Climate Action, Education, Financial Inclusion, Gender Equity, Global Health

Appendix 1: Metrics

Sector	Metric	IRIS	HIPSO
Energy	GwH of Renewable Energy Produced	PI5842 + OI2496	EN-02
Energy	GwH of Non-Renewable Energy Produced	PI2210 + OI1495	
Energy	Number of On-grid Connections	PI8053, PD1310	EN-03
Energy	Number of Micro-grid Connections	PI8053, PD1310	
Energy	Number of Household Power Systems Installed	PI8053, PD1310	
Energy	Number of Products Sold: Off-grid or Energy-efficient Lighting Devices	PI8053, PD1310	
Energy	Energy Storage Capacity	PI0915	
Energy	Length of Transmission Lines Built or Improved	PI4515	
Energy	Frequency of Power Outages		EN-07
Energy	Number of Clients with New Access to Energy	PI2822	
Gender Equity	Women or Women-owned/led Enterprise Clients Served (#)	PI8330	
Gender Equity	Jobs Supported: Women	OI6213 + OI8838 + OI6978	
Gender Equity	Women-owned/led Enterprise Suppliers (#)	PI1728	
Gender Equity	Product or Service Tailored for Women Customers (Y/N)		
Gender Equity	2X Ownership Metrics	OI2840	
ICT	Number of Cell Towers Constructed: Total		IT-15
ICT	Number of Mobile Subscriptions Total		IT-01 and IT-02
ICT	Number of Fixed Data Subscriptions Total		IT-03 and IT-04
ICT	Number of Fixed Voice Subscriptions Total		
ICT	Number of Low-income Subscriptions Total		
ICT	Number of Data Center Racks		IT-11
ICT	Number of Clients with New Access to ICT	PI2822	
Infrastructure	Length of Road: Constructed (km)	PI5587	
Infrastructure	Length of Road: Improved (km)	PI5587	
Infrastructure	Number of Cargo Containers Transported	OI7065	TR-21
Infrastructure	Volume of Bulk Cargo Transported	OI5490	TR-22
Infrastructure	Number of Passengers		TR-01
Financial Inclusion	Financial Institutions: Number of Clients Served	PI4060 + PI9652	
Financial Inclusion	Amount of Fund Investments		
Financial Inclusion	Value of Outstanding Loans	PI7569	
Financial Inclusion	Average Tenor of Outstanding Loans (Months)	PD3079	
Financial Inclusion	Average Effective Interest Rate	PI7467	
Financial Inclusion	Direct Jobs Supported	P14874	

Appendix 1: Metrics

Financial Inclusion	Family Friendly Benefits, Human Capacity Initiatives/ Benefits, Promotions	O12742	
Financial Inclusion	Number of Clients with New Access to Financial Services	PI2822	
Food Security & Agriculture	Average Agricultural Yield (Ton/hectare)	PI5935	AG-01
Food Security & Agriculture	Smallholder Farmers Served (#) as Suppliers	PI9991	
Food Security & Agriculture	Smallholder Farmers Served (#) as Customers	PI6372	
Food Security & Agriculture	Domestic Sales (USD)		IN-03 and IN-02
Food Security & Agriculture	Domestic Purchases (USD)	PI1849	IN-01
Global Health & Health Security	Patients Served (#)	PI6845	HE-01
Global Health & Health Security	Healthcare Loan Clients (#)	PI4060	FI-03
Global Health & Health Security	Domestic Sales (USD)		IN-03 and IN-02
Global Health & Health Security	Number of Clients with New Access to Healthcare Services	PI2822	
WASH	Water Produced (# m^3)	PI8043	
WASH	Wastewater Treated (# m^3)	OI9412	WA-01
WASH	Waste Disposed (# t^3)	OI1054	
WASH	WASH Loan Clients Served	PI4060	FI-03
WASH	Number of Residential Connections to Water and Waste-water Services		WA-02
WASH	Number of Clients with New Access to Water or Sanitation	PI2822	
Climate	Renewable Energy Produced (GwH)	PI5842 + OI2496	EN-02
Climate	Greenhouse Gas Emissions (Metric tons)	OI1479	TA-11
Climate	Greenhouse Gas Emissions Sequestered (Metric tons)	PI9878	TA-12
Climate	Greenhouse Gas Emissions Avoided (Metric tons)	PI2764	
Climate	Water Consumed (# m^3)	OI1697	TA-13
Climate	Energy Consumed	OI8825	TA-15
Climate	Land Directly Controlled: Sustainably Managed (Ha)	OI6912	TA-17
Climate	Waste Disposed (# t^3)	OI1054	
Climate	Waste Produced (# t^3)	OI6709	
Climate	Waste Disposed: Recycled/Reused (# t^3)	OI2535	
Climate	Building Area of Energy Efficiency Improvements (# m^2)	PI1586	

Appendix 2: SDGs

Appendix 3: Sources

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Appendix 3: Sources

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