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ACCESS TO LAND AND CREDIT IN TUNISIA
IDLO ANNUAL REPORT

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The International Development Law Organization (IDLO) is pleased to submit this Annual Report to the Government of the Netherlands in accordance with the Specific Arrangement for the project "Access to Land and Credit in Tunisia" as signed by the Embassy of the Kingdom of the Netherlands in Tunisia on behalf of the Netherlands Minister for Foreign Trade and Development Cooperation and IDLO on 24 November 2023.

LIST OF ACRONYMS

AFA	Agricultural Land Agency *(Agence foncière agricole)*
AF/E	District for Financing and Encouragement *(Arrondissement du financement et encouragements)*
ALC	Access to Land and Credit
ARL	Action, Reflection and Learning
CA	Cooperation Agreement
CRDA	Regional Agricultural Development Commissariat *(Commissariat régionale au développement agricole)*
CTAMA	Tunisian Agricultural Mutual Insurance Fund *(Caisse tunisienne d'assurances mutuelles agricoles)*
DGFIOP	Directorate General for Investment Financing and Professional Organizations *(Direction générale du financement des investissements et des organismes professionnels)*
FGD	Focus Group Discussion
FIDAC	Agricultural Damages Compensation Fund *(Fonds d'indemnisation des dommages agricoles liés aux calamités naturelles)*
GDA	Agricultural Development Group *(Groupement de développement agricole)*
IDLO	International Development Law Organization
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IP	Implementing Partner
Kadaster	Kadaster International
MEL	Monitoring, Evaluation, and Learning
MoA	Ministry of Agriculture, Water Resources, and Fisheries *(Ministère de l'agriculture, des ressources hydrauliques et de la pêche)*
MoFWCS	Ministry of Family, Women, Children, and Seniors
MoJ	Ministry of Justice
MoSPLA	Ministry of State Property and Land Affairs
MoVTE	Ministry of Vocational Training and Economy
MoU	Memorandum of Understanding
OA	Organizational Assessment
ONVEF	National Observatory to Combat Violence Against Women *(Observatoire National pour l'Élimination des Violences à l'égard des Femmes)*
OPA	Agricultural Professional Organization *(Organisation professionnelle agricole)*
OTC	Land Tenure Observatory *(Office de la Topographie et du Cadastre)*

PADEO	Programmatic Approach for Sustainable Economic Development
PAFFA	Promoting Access to Agricultural Land and Credit *(Promotion de l'accès au foncier et au financement Agricole)*
PDAI	Integrated Agricultural Development Project *(Projets de développement agricole intégré)*
Q	Quarter
SME	Small and Medium-Sized Enterprise
SMSA	Mutual Society of Agricultural Services *(Société mutuelle de services agricoles)*
ToC	Theory of Change
UTAP	National Union of Agriculture and Fisheries *(Union Tunisienne de l'agriculture et de la pêche)*

I. EXECUTIVE SUMMARY

The "Access to Land and Credit in Tunisia" (ALC) project, funded by the Ministry of Foreign Trade and Development Cooperation of the Netherlands and its Embassy in Tunisia (the 'Embassy'), aims to create sustainable, innovative, and high value-added job opportunities in the Tunisian agrifood sector. The project focuses on improving access to land, production factors, proof of ownership, and enhancing business and credit opportunities for landholders and food producers.

The project is being implemented by IDLO in close partnership with the Tunisian Ministry of Agriculture, Water Resources and Fisheries (*Ministère de l'agriculture, des ressources hydrauliques et de la pêche* - MoA), the Agricultural Land Agency (*Agence foncière agricole* - AFA), and the Directorate General for Investment Financing and Professional Organizations (*Direction générale du financement des investissements et des organismes professionnels* - DGFIOP). Additionally, has entered into a Cooperation Agreement (CA) with Kadaster International (Kadaster), a Dutch organization that provides technical and advisory support to strengthen institutional capacity for land governance, and a sub-grant agreement with the Tunisian Union of Agriculture and Fisheries (*Union tunisienne de l'agriculture et de la pêche* - UTAP), which serves as IDLO's Implementing Partner (IP) for this project.

This report presents an overview of IDLO's achievements in 2025, a pivotal year for the ALC project in Tunisia. During the reporting period, IDLO successfully concluded the project inception phase and established the institutional, analytical, and strategic foundations required to support improved access to land and finance in Tunisia. Despite delays caused by institutional transitions and political developments, IDLO strengthened partnerships with key government institutions, generated critical evidence through sector assessments, and facilitated inter-ministerial dialogue on land governance and agricultural financing. The participatory consultation process strengthened the project's people-centred approach by ensuring that the design and prioritization of interventions reflect the needs and constraints faced by farmers, landholders, cooperatives, women, and youth. The ongoing engagements helped build trust among partners, strengthen shared ownership of the project, and ensure institutional commitment to the effective implementation of its activities, laying the groundwork for the project's transition to full implementation in 2026.

In particular, during the reporting period, under the Access to Land pillar, IDLO completed comprehensive diagnostics on land consolidation, including mapping priority regions, assessing pre-existing and emerging land disputes, and reviewing legal frameworks. These efforts informed targeted interventions in Nabeul, Bizerte, Siliana, Mahdia, and Tataouine, enhanced coordination among key institutional partners such as the MoA, AFA, DGFIOP, and UTAP, and led to the development of participatory tools and awareness-raising strategies tailored to the needs of landholders, women, and youth. The project also advanced organizational strengthening initiatives, including a detailed assessment of AFA's institutional capacity and the development of a two (2)-year capacity development strategy, as well as mapping and improvement of geo-spatial and cadastral data systems to support more efficient land management.

Under the Access to Credit pillar, IDLO supported UTAP, DGFIOP, and other stakeholders to identify gaps in financial and legal tools, develop gender-responsive empowerment materials, and strengthen institutional coordination. Key interventions included designing financial literacy and access-to-finance tools for rural women, Small- and Medium-Sized Enterprises (SMEs), Mutual Society of Agricultural Services (SMSAs), and Agricultural Development Groups (GDAs), conducting advocacy and coordination workshops with governmental and development actors, and integrating evidence from diagnostics into the development of awareness-raising campaigns and micro-grant management frameworks. Additionally, the project adapted swiftly to institutional reforms, such as the restructuring of the Agricultural Damages Compensation Fund (*Fonds d'indemnisation des dommages agricoles liés aux calamités naturelles* – FIDAC) under Finance Law

No. 48-2024, ensuring continuity of planned activities while enhancing risk-management and financing mechanisms at the regional level. Overall, the ALC project's 2025 achievements laid a solid foundation for sustainable, inclusive, and evidence-based interventions, enhancing land tenure security, economic empowerment, and financial inclusion for Tunisia's agrifood sector.

Furthermore, during the reporting period, IDLO actively and consistently participated in the Programmatic Approach for Sustainable Economic Development' (PADEO) quarterly learning sessions organized by the Dutch Embassy. This engagement strengthened alignment among partners and improved coordination at both national and local levels. As a result, IDLO was better positioned to contribute to a more coherent programmatic approach, ensure interventions were responsive to local needs, and maximize the overall impact of the PADEO initiative in Tunisia.

II. PROJECT GOAL

The ALC project's goal is to create sustainable, innovative and high value-added job opportunities in the Tunisian agrifood sector.

III. RESOURCES

The ALC project's total budget is EUR 3,500,000. During the reporting period, IDLO spent EUR 533,210.

IV. CONTEXTUAL INFORMATION

Several institutional and policy developments in Tunisia shaped the operating environment and affected the pace of project implementation during the reporting period. In particular, institutional changes within partner ministries contributed to delays, primarily linked to the time required to finalize key partnership arrangements. For example, the conclusion of the Memorandum of Understanding (MoU) with the Ministry of Agriculture - necessary to establish a formal cooperation framework and agree on project objectives and workplan - was postponed due to ministerial reshuffles. In addition, the sequencing of activities affected implementation timelines, as a number of planned interventions were contingent upon the completion of foundational territorial and institutional assessments, which were finalized in September 2025.

Internal reforms within the Ministry of Justice (MoJ) further affected project coordination. The replacement of the initially appointed focal point, and the subsequent designation of a new counterpart only in 2025, slowed engagement with the Ministry and delayed the identification of technical support required for the real estate courts in relation to land consolidation processes.

Broader policy developments also had implications for the project's operating context. Notably, the 2024 Finance Law introduced fiscal reforms and transferred the management of the FIDAC to joint oversight by the Ministries of Agriculture and Finance. This required adjustments to project activities supporting climate hazard compensation mechanisms.

In response to this evolving context, IDLO maintained continuous engagement with national counterparts, implementing, and technical partners, and the donor to consolidate a strong cooperation framework. As institutional priorities — particularly for AFA, DGFIOP, and UTAP — became clearer over the course of implementation, IDLO initiated a targeted realignment of selected project activities to better respond to evolving stakeholder needs. This adaptive approach ensured that adjustments were carried out in a coordinated and strategic manner, while maintaining progress toward the project's overall objectives.

V. PROGRESS AGAINST PROJECT OUTCOMES AND OUTPUTS

IDLO, in coordination with the MoA - through AFA and DGFIOP - conducted consultations and assessments with relevant governmental stakeholders to identify priority regions for project interventions. Following these discussions, the MoA agreed to focus the interventions in the following regions: Nabeul (Northeastern Tunisia), Bizerte (Far North), Siliana (Northern Tunisia located on the Western edge), Mahdia (coastal plain region in Eastern Tunisia), and Tataouine (Southern Tunisia). This selection reflects both the strategic priorities of the Tunisian Government and the areas where the project's support is expected to have a valuable impact, complementing institutional efforts on land consolidation.

INTERMEDIATE OUTCOME 1 - IMPROVED ACCESS TO LAND, PRODUCTION FACTORS, AND PROOF OF OWNERSHIP FOR LANDHOLDERS AND FOOD PRODUCERS IN TUNISIA

During the reporting period, efforts focused on consolidating the foundational groundwork and key inputs to improve access to land, production factors, and legal recognition of property rights for landholders and food producers in Tunisia. As detailed below, IDLO advanced foundational activities (Output 1.1.2) during this start-up phase from June 2024 through September 2025.

IMMEDIATE OUTCOME 1.1 - INCREASED WILLINGNESS BY LANDHOLDERS AND FOOD PRODUCERS TO PARTICIPATE IN AND SEIZE ADVANTAGES OF LAND CONSOLIDATION

This Immediate Outcome targets the information gaps and mistrust among landholders that have historically limited their participation in the land consolidation process. Progress toward this Outcome is being supported through UTAP's extensive network of representatives and members across Tunisia and its strong contextual knowledge, which enables effective engagement with landholders. Evidence of advancement includes the completion of the internal review and approval process for the UTAP sub-project agreement, which — despite initial delays — was finalized and signed in March 2025, allowing project activities to move forward. UTAP maintained effective outreach to its vast network of representatives and members across the project intervention regions during Q3 2025, laying the groundwork for the awareness-raising campaigns that will be held in 2026.

Output 1.1.1 – Awareness of landholders and food producers raised, in areas slated for consolidation

Diagnostic sessions in support of the awareness-raising activities on land consolidation

Progress was made under UTAP's sub-project '*Promoting Access to Agricultural Land and Credit' ('Promotion de l'accès au foncier et au financement Agricole'* - PAFFA). During September and October 2025, UTAP organized five (5) regional visits to conduct diagnostic sessions across the project's intervention areas, supporting field learning that will inform the sub-project awareness-raising activities on land consolidation.

Date	Region	Number of Participants
20 September 2025	Nabeul	41 (F: 1; M: 40)
30 September 2025	Mahdia	44 (all men)
7 October 2025	Bizerte	90 (F: 10; M: 80)

14 October 2025	Siliana	23 (all men)
21 October 2025	Tataouine	37 (all men)

These visits helped gather insights into farmers' challenges, particularly concerning land consolidation and access to credit. The diagnostic phase combined information-sharing and consultation sessions, offering a platform for dialogue among key stakeholders.

Each session began with a detailed presentation of UTAP's sub-project, covering its objectives, intervention areas, and opportunities for farmers regarding land access and financing. A discussion session followed, allowing farmers to react, reflect, and ask questions pertinent to their land status. These participatory discussions with farmers and regional administrative representatives - mainly AFA and DGFIOP - allowed for the direct expression of concerns, experience-sharing, and clarification of stakeholder roles.

The low participation of women during the diagnostic sessions highlights persistent barriers to their engagement and inclusion in land and financing discussions. Consequently, recommendations emphasized the need to empower women and youth, as well as simplify procedures, strengthen inter-institutional coordination, improve farmer awareness and support, and develop financing mechanisms adapted to the realities of the agricultural sector.

To finalize the diagnostic phase, IDLO coordinated the final visit in Tataouine Governorate on 21 October 2025, jointly organized by UTAP and AFA. This event included a focus group discussion (FGD) and a field visit to the Jedaida consolidated perimeter, bringing together project partners, UTAP, AFA, DGFIOP, as well as the Ambassador of the Kingdom of the Netherlands and the Tataouine Regional Governor. The diagnostic day played a key role in convening the main actors involved in land consolidation and access to credit, alongside local farmers, to discuss regional specificities and the needs of collective lands in Tataouine, ensuring subsequent project support was effectively tailored to the area.

Following the Tataouine visit, an official inauguration event of the sub-project was organized on 25 November 2025 at UTAP headquarters in Tunis. This event formally announced the next phases of the sub-project (the establishment of participation committees and the organization of awareness-raising campaigns in 2026) and engaged key stakeholders involved in its implementation. Furthermore, IDLO, UTAP and AFA dedicated significant efforts to developing a comprehensive awareness-raising strategy to foster greater community participation and support in the project's intervention regions.

Output 1.1.2 - Support provided with representation and mediation in areas undergoing land consolidation

Assessment of the impact of pre-existing and emerging disputes on land consolidation

Commencing in June 2024 and continuing throughout the reporting period, IDLO carried out a start-up phase assessment on the impact of pre-existing and emerging land-related disputes under Tunisia's land consolidation efforts. Given the lack of available data, the assessment was designed to provide the necessary insights to effectively guide project implementation. The assessment had four (4) main objectives: (i) to examine the effects of existing disputes on land consolidation processes; (ii) to identify the factors contributing to the emergence of new disputes; (iii) to analyse the role of inheritance practices; and (iv) to assess the main obstacles hindering the swift resolution of land-related conflicts. In line with the project's cross-cutting focus on gender equality and youth inclusion, particular attention was paid to the specific challenges faced by women and young people and to potential pathways for overcoming these barriers.

IDLO organized four (4) field missions and regional consultations between 17 and 26 February 2025 in four (4) governorates — Nabeul (Northeast Tunisia), Tozeur (Southwest Tunisia), Medenine (Southeast Tunisia), and Bizerte (Far North Tunisia). These missions were implemented in close coordination with UTAP at central, regional, and local levels.

The FGDs with farmers provided a platform for landowners and food producers to share their experiences and perspectives on land tenure issues, disputes, and challenges related to agricultural land. These exchanges enabled the collection of qualitative data and supported the identification and categorization of pre-existing and emerging land disputes at both regional and local levels. The categorization of disputes was based on both the type of dispute (pre-existing or emerging), and the diversity of land tenures in Tunisia and the stakeholders involved (plaintiffs, defendants, or entities responsible for their resolution). Farmers' participation exceeded initial expectations in several locations — particularly in Sejnane (Bizerte) and Menzel Temime (Nabeul) — reflecting strong stakeholder interest in land consolidation and dispute resolution issues. In total, 63 farmers (F: 9; M: 54) directly participated in the structured FGDs conducted as part of the assessment.

A dedicated working session was held at AFA headquarters in September 2025 to discuss the key findings of the assessment on disputes arising during land consolidation and the existing mediation and dispute resolution mechanisms in Tunisia. The analysis showed that dispute resolution remains largely judicial (court-based), which slows the land consolidation process due to lengthy court procedures.

Based on these findings, recommendations were developed to strengthen the identification and resolution of land-related disputes, which will inform the implementation of Activity 1.3.1.5 on developing tools for mediation and land dispute resolution. Overall, the knowledge generated under Output 1.1.2 provided critical guidance for the design and implementation of Output 1.1.1 (Awareness of landholders and food producers raised in areas slated for consolidation), which will be implemented in 2026 and aims to raise awareness among landholders and food producers in areas targeted for land consolidation. Specifically, it offered essential insights into the current status of the land consolidation process in Tunisia, highlighting regional specificities and contextual differences that IDLO took stock of. These findings helped identify the type of information that should be conveyed to farmers during awareness-raising campaigns, as well as the most effective approaches to support them through representation and mediation mechanisms.

IMMEDIATE OUTCOME 1.2 - INCREASED PROPORTION OF LANDHOLDERS AND FOOD PRODUCERS WHOSE PROPERTY RIGHTS ARE PROPERLY REGISTERED AND DOCUMENTED

During the reporting period, IDLO collaborated closely with technical experts and government institutions to assess the feasibility of this Immediate Outcome and gain a thorough understanding of the Tunisian context, ensuring that the intervention is properly designed and that the intended results are achievable by the end of the project.

Output 1.2.1 - Special mechanisms established to work away the backlog of unregistered parcels in consolidated areas

Assessment of obstacles to swift registration of consolidated parcels

During the reporting period, IDLO completed an assessment of the challenges affecting the registration of consolidated parcels initiated in 2024. The study examined the administrative and judicial procedures through which owners of consolidated plots obtain certificates of ownership. The assessment applied a structured analytical approach that mapped the legal and administrative

stages governing the registration and certification of consolidated plots in Tunisia and identified the public institutions involved.

Data collection began in 2024 and continued into 2025 through interviews with AFA technical staff, consultations with real estate court lawyers, and exchanges with civil society actors to capture both institutional perspectives and operational challenges. Based on the analysis, the assessment report was developed and refined through internal review by IDLO and technical review by Kadaster, with the final version (in French) completed in July 2025 and translated into English in August 2025.

The findings indicate that the registration and certification process is hindered by fragmented institutional responsibilities and limited coordination among key actors — including AFA, Ministry of State Property and Land Affairs (MoSPLA), and the real estate courts under the MoJ — resulting in complex procedures, administrative delays, and prolonged timelines for farmers to obtain ownership certificates.

These findings directly inform the project's implementation strategy under Output 1.2.1, which prioritizes the establishment of coordination mechanisms among relevant institutions. By strengthening inter-institutional coordination and streamlining procedures, the project aims to reduce administrative delays, improve efficiency in land consolidation processes, and alleviate the burden on farmers navigating complex registration systems.

IDLO took stock of these findings in the realignment of the activities to support the coordination between stakeholders, in order to facilitate a sound and timely effective process for farmers to obtain their land ownership certificates. The major focus was placed on providing capacity development to real estate courts as a priority intervention.

Output 1.2.2 – Backlogs of dossiers concerning immatriculation of consolidated parcels reduced

This Output was revised during the reporting period. While it was initially designed to address case backlogs, the project's strategy has since evolved toward a more systemic and sustainability-oriented approach. Drawing on the findings of the inception assessment on obstacles to swift registration of consolidated parcels, as well as insights from direct stakeholder consultations, the focus shifted from reducing case backlogs to strengthening the capacity of real estate court judges to effectively handle such cases. A key priority identified was addressing gaps in judges' technical knowledge, which often constrain case processing. Moreover, the reduction of case backlogs falls within the mandate of the real estate courts and is therefore beyond the direct scope of the project. Consequently, IDLO consolidated these findings into a project realignment proposal, which will be submitted to the donor for approval.

IMMEDIATE OUTCOME 1.3 – STRENGTHENED CAPACITY OF THE AFA TO INCREASE PARTICIPATION IN AND EFFECTIVENESS OF LAND CONSOLIDATION

Under Immediate Outcome 1.3, IDLO undertakes a systemic approach and seeks to address underlying problems affecting land consolidation in a more structural and sustainable way, by strengthening AFA's capacity and initiating reforms to outdated aspects of the laws and policies that govern its work. To achieve this Immediate Outcome, IDLO will rely significantly on the expertise of Kadaster International.

Output 1.3.1 - Tools for community engagement and participation and land conflict mediation by the AFA, UTAP, and CSOs developed

Assessment of AFA's institutional capacity

With the support of Kadaster, IDLO conducted an organizational assessment (OA) of AFA to evaluate its institutional capacity, internal processes, organizational structure, quality assurance mechanisms, gender sensitivity, information systems, and operational tools. The assessment pursued a dual objective:

- *Diagnostic*: to assess how effectively AFA's strategy, partnerships, internal processes, resources, and learning culture support rapid and transparent land consolidation across Tunisia's 24 governorates; and
- *Prescriptive*: to translate the findings into a costed and sequenced two (2)-year capacity development strategy, supported by clear performance indicators to enable progress tracking by AFA management, line ministries, and donors.

Between June and July 2025, a series of consultations were held with AFA leadership and staff to validate the assessment framework and collect institutional data. A FGD held in Tunis on 23 June 2025 brought together 30 AFA staff members (F; 12; M: 18) from AFA headquarters and regional directorates and provided qualitative insights into internal workflows, operational challenges, and institutional strategy. In parallel, a web-based questionnaire generated 80 valid responses — covering approximately 55% of AFA's workforce — offering a robust empirical basis for the institutional diagnostic and enabling geographic and functional analysis.

In July 2025, the first draft of the OA report was submitted and reviewed by IDLO and Kadaster. A revised second draft was submitted in mid-August 2025. On 10 November 2025, IDLO convened a validation workshop with the AFA team and the national expert to present the key findings and the proposed capacity development plan. AFA expressed strong satisfaction with the OA, noting that it provided clear and actionable guidance for identifying institutional priorities and strengthening organizational performance. The OA report includes a consolidated scorecard that synthesizes quantitative and qualitative findings and links identified capacity gaps to prioritized recommendations, forming the basis for the AFA capacity development programme under the ALC project. A key finding highlighted AFA's low level of digitalization, with most land consolidation processes still managed through paper-based systems and manual procedures, which significantly limit efficiency. These findings informed the project's realignment phase, leading to increased support for AFA's digital transformation to improve the efficiency of land consolidation and strengthen the protection of landholders' rights.

Assessment of (geographical) data available and needed for land consolidation

During the reporting period, IDLO initiated an assessment with Kadaster's support, in collaboration with AFA, the Land Tenure Observatory (*Office de la Topographie et du Cadastre* - OTC), and other relevant stakeholders, to review the geographical and cadastral data available for land consolidation projects in Tunisia. The assessment examines how land-related data — including cadastral mapping and land rights registration — is collected, stored, shared, and updated, while also assessing the capacity of AFA's information system to generate gender-disaggregated data and drawing on lessons from previous system upgrades. As part of this process, a Kadaster expert conducted a mission to Tunisia from 15–19 September 2025, during which IDLO and Kadaster held consultations with AFA, including a meeting at AFA headquarters on 17 September 2025 attended by the Director General, where international best practices on land consolidation — particularly from the Netherlands — were presented.

In parallel, the Kadaster expert conducted an in-depth interview with the AFA Director General to assess the geo-spatial data available within the Agency and its current data storage, processing, and

management practices. The mission also included a field visit on 18 September 2025 to an ongoing land consolidation project in Béja, Northern Tunisia, where IDLO and the expert met with the AFA Regional Director to gain insights into field-level implementation and the data management tools used by regional offices. Following the mission, a new Kadaster expert was assigned to the project in December 2025, requiring an additional briefing on the Tunisia context; a second mission is planned for Q3 2026 to launch the data collection phase and conduct stakeholder consultations.

Development of tools for raising awareness and fostering participation in land consolidation

During the reporting period, IDLO developed the Terms of Reference for a consultancy mission aimed at designing awareness-raising tools on land consolidation. The objective of this mission is to produce practical, context-specific materials, along with a communication strategy, to strengthen the capacity of both AFA and UTAP to engage more effectively with smallholder farmers during the awareness-raising campaigns that will be implemented in 2026. Both institutions, one governmental and the other representing civil society, are key actors in raising awareness and play a central role in effectively engaging farmers. Through their outreach activities, field presence, and direct interaction with rural communities, they will facilitate access to information, promote good practices, and strengthen farmers' participation in relevant programmes and initiatives related to land consolidation.

In this context, the awareness-raising tools aim to provide target communities and rights holders with clear messages about the objectives and benefits of land consolidation, the different stages of the process (including lessons learned from prior beneficiaries' experiences), landholders' substantive rights, and available avenues to access justice throughout the process.

On 29 October 2025, the national expert responsible for developing the awareness-raising tools met with AFA's Director General and communication team, together with the IDLO project team, to assess AFA's communication needs, review challenges from previous awareness campaigns, and identify region-specific priorities. On 31 October 2025, the expert submitted a methodology for developing the tools, which was reviewed by IDLO and shared with Kadaster to incorporate international best practices. In mid-November 2025, the expert also consulted UTAP to integrate farmers' perspectives and field-level insights into the design. The awareness-raising tools will be developed and validated in close collaboration with AFA, and a workshop planned for Q2 2026 will support UTAP staff in applying the tools and strengthening their awareness-raising methodologies.

Development of tools to facilitate the mediation of disputes during land consolidation

Through this activity, IDLO aims to strengthen the mediation capacity of AFA staff and mediators by equipping them with practical skills, tools, and ethical guidance to effectively manage disputes related to land consolidation. The initiative promotes mediation as an alternative to litigation and seeks to ensure impartial and fair outcomes — particularly for women and youth. By providing technical expertise and practical know-how, the activity will support AFA in strengthening its capacity to address land-related disputes in its future interventions.

On 28 November 2025, IDLO advanced the mediation component by reviewing and consolidating a technical proposal outlining the conceptual framework and methodology for strengthening mediation mechanisms in the context of agricultural land consolidation. On 3 December 2025, IDLO facilitated a technical consultation with AFA to present the proposed approach and discuss the institution's needs, ensuring alignment with AFA's mandate and operational context.

These consultations informed the development of a mediation toolkit that will include methodological guidance, reference materials on land-related disputes, and practical tools to support mediation processes. The toolkit will be finalized through a participatory process with AFA and is scheduled for completion in Q2 2026. Following its completion, IDLO will support the pilot application of the toolkit with AFA regional staff in order to strengthen mediation capacities and inform further improvements.

Output 1.3.2 - Development and implementation of a legislative reform road map for the AFA supported

Assessment of existing legislation governing land consolidation

During the inception phase and throughout the reporting period, IDLO conducted the *"Review of National Legislation on Land Consolidation"* to assess primary and secondary laws governing land consolidation in Tunisia and their interaction with other relevant policies and regulations. Initiated in 2024, the assessment aimed to identify key legal gaps, inconsistencies, and bottlenecks affecting the Access to Land pillar.

After an internal technical review and consultations with AFA, including a validation meeting in September 2025, the final report was completed, highlighting outdated legislation — unchanged since 2000 — that contributes to procedural inefficiencies and limits responsiveness to evolving agricultural, socio-economic, and environmental realities. The report also noted disparities between publicly irrigated perimeters, supported by AFA, and rain-fed areas, which face growing challenges under climate change pressures. The findings will inform the development of a legislative reform road map scheduled to begin in Q2 2026, translating recommendations into actionable measures aligned with national priorities and programme objectives.

INTERMEDIATE OUTCOME 2 - IMPROVED BUSINESS CLIMATE AND CREDIT OPPORTUNITIES FOR LANDHOLDERS AND FOOD PRODUCERS IN TUNISIA

During the reporting period, efforts under Intermediate Outcome 2 shifted from laying the groundwork to full implementation. The project expanded access points for financial and legal services, supported institutional capacity to strengthen financial services, and carried out detailed analyses that identified specific gaps in existing tools available to landholders and food producers.

IMMEDIATE OUTCOME 2.1 - ENHANCED ECONOMIC AND LEGAL EMPOWERMENT OF WOMEN AND YOUTH LANDHOLDERS AND FOOD PRODUCERS

The project is making progress toward this Immediate Outcome in close collaboration with DGFIOP. During 2025, DLO supported efforts to establish an updated baseline of financial inclusion services, as well as initiatives to strengthen the regularization, legal status, and governance of SMEs. This work provides a solid knowledge base to inform the project's delivery of awareness-raising campaigns under the Access to Credit pillar, as well as the targeted training and advisory support on financial and legal services for cooperatives, SMSAs, other SMEs, and GDAs in areas that have undergone land consolidation.

Output 2.1.1 – Awareness of landholders and food producers raised, in areas having undergone consolidation, about a wide array of financial and legal services and how to make use of them

UTAP awareness-raising campaigns on financial and legal services

While implementing the above-mentioned diagnostic sessions in Q4 2025, UTAP gained a better understanding of the challenges that farmers face in the project regions in terms of accessing credit and effectively using available financial and legal services. These sessions allowed UTAP to identify gaps in farmers' access to finance, which will inform the design of the awareness-raising campaigns. Furthermore, IDLO developed tools that will support UTAP during its outreach to farmers, providing landholders and food producers with information on available financial and legal services (see Output 2.2.1).

Output 2.1.2 – Training and assistance provided to selected women- and youth-led food producing SMEs in areas having undergone consolidation about financial and legal services and how to make use of them

Mapping of food producing cooperatives, SMSAs, other SMEs and GDA with information needs in areas having undergone consolidation

In support of the preparations of the awareness-raising campaigns under the Access to Credit pillar, this activity aims to support cooperatives, Mutual Agricultural Services Company (*Société mutuelle de services agricoles* - SMSAs), Small and Medium Enterprises (SMEs), and Agricultural Development Groups (*Groupements de développement Agricole* - GDAs) in regions where land consolidation has taken place. In consultation with DGFIOP, this activity is designed not only to provide training and advisory support on financial and legal services to these structures operating in areas affected by land consolidation, but also to strengthen the legal and institutional environment governing their operations.

During the reporting period, to ensure relevance and effectiveness, IDLO integrated a sociological study into the mapping exercise to capture local realities and stakeholder perceptions on land policies, legal frameworks, and institutional arrangements. Following the finalization of the consultant's Terms of Reference in June 2025, IDLO launched the selection process, concluding in September 2025, with the consultant taking up the assignment in October 2025. An inception workshop held on 29 October 2025 with DGFIOP leadership and regional representatives validated the survey methodology, questions, and targeted governorates.

The survey will cover six (6) regions — Jendouba, Sidi Bouzid, Nabeul, Kébili, Monastir, and Medenine — selected to reflect geographical, ecological, and organizational diversity, institutional priorities, and project intervention areas, capturing high, medium, and low Agricultural Professional Organizations (*Organisations Professionnelles Agricoles* - OPA) membership levels. The study will be complemented by online questionnaires and interviews with key actors nationwide, providing a nuanced understanding of local challenges and opportunities to inform the design of the Output 2.1.2 capacity development activities.

IMMEDIATE OUTCOME 2.2 – INCREASED CAPACITY OF UTAP TO PROVIDE QUALITY ECONOMIC AND LEGAL SERVICES TO ITS MEMBERS AND TO FEED INFORMATION ABOUT THEIR NEEDS INTO NATIONAL POLICY DIALOGUES

This Immediate Outcome area adopts a systemic approach to strengthening UTAP's institutional capacity to effectively inform, train, and advise landholders and food producers — particularly women and youth — thereby enhancing their ability to access finance and related legal services.

Output 2.2.1 – UTAP capacity to raise awareness, train, and provide assistance to its members on financial and legal services strengthened

Assessment and development of economic and legal empowerment tools for cooperatives, SMSAs, other SMEs and GDA and Restitution Workshop

Initiated in 2024, the assessment aimed to identify gaps in the availability of financial and legal tools for cooperatives, SMSAs, other SMEs, and GDAs. The findings of the assessment were shared with key stakeholders, including UTAP and DGFIOP, and presented at a restitution workshop on 19 September 2025. This assessment played a critical role in strengthening UTAP's capacity to support its members, particularly in the areas of financial inclusion and legal assistance. By enhancing these capacities, UTAP is better positioned to equip its regional representatives with the

necessary skills and knowledge, enabling effective knowledge transfer to members and beneficiaries at the regional level.

The findings of the assessment provided the foundation for IDLO to develop financial and legal empowerment tools focused on access to agricultural financing. These tools, designed through a participatory process with UTAP, address barriers such as limited financial literacy, complex procedures, unfamiliarity with digital platforms, and lack of tailored information for rural communities. Produced in Arabic and Tunisian Dialect, they include visual aids, infographics, practical examples, and motion-design videos covering topics such as agricultural loans, financial planning, cash-flow management, and debt management, ensuring accessibility for semi-literate beneficiaries. These tools were shared with UTAP on 27 November 2025 to incorporate them in the development of the awareness-raising campaigns, to be organized during 2026.

IDLO ensured that these tools are gender-responsive, enabling them to address the needs identified during the assessment. These tools will help ensure that rural women not only access information but are empowered to claim their rights, benefit from incentives, navigate financing pathways, and participate fully in agricultural value chains.

In parallel, IDLO strengthened partnerships with governmental actors to support rural women's economic empowerment, notably collaborating with the National Observatory to Combat Violence Against Women (*Observatoire National pour l'Élimination des Violences à l'égard des Femmes* - ONVEF). On 18 and 17 September 2025, IDLO organized a national seminar on the '*Economic Inclusion of Women in the Agricultural Sector'* focusing on the overreaching reasons of economic violence against them and efforts by the State via different ministries to prevent and empower women especially farmers. The seminar brought together key ministries, agencies, and development partners, generating high-quality policy dialogue that laid the groundwork for a coordinated, inter-ministerial approach to strengthening rural women's access to land, finance, protection, and support services. The discussions created a shared understanding of systemic barriers and produced concrete recommendations that have informed ALC project activities. Through its partnership with ONVEF, and as part of the awareness-raising activities to be implemented with UTAP, IDLO secured ONVEF's active engagement to participate in these efforts, helping ensure that women in rural areas not only access accurate and relevant information, but are also empowered to claim their rights, benefit from available incentives, navigate financing pathways, and participate fully in agricultural value chains.

Output 2.2.3 – UTAP plan to advocate for its members' access to finance developed and implemented

Initial Government engagement to advance access-to-finance advocacy

During the reporting period, IDLO supported UTAP in engaging project stakeholders to strengthen access to finance for farmers, SMSEs, SMSAs, and cooperatives by facilitating a coordination meeting with DGFIOP and AFA on 23 May 2025. The meeting provided a platform for UTAP to present its ongoing work and planned advocacy on access to finance, emphasizing the need for strengthened coordination with the MoA to ensure institutional ownership and alignment. Key priorities from the diagnostic phase — such as integrated information systems, enhanced communication strategies, and improved dissemination of financing instruments for farmers — were discussed. This engagement represents a critical step toward UTAP's transition to evidence-based advocacy and lays the foundation for its advocacy plan and future dialogues with government and private sector partners.

IMMEDIATE OUTCOME 2.3 - INCREASED CAPACITY OF DGFIOP TO EFFECTIVELY SELECT, SUPPORT, AND FOLLOW MICROGRANTS TO WOMEN AND YOUTH FOR INCOME GENERATION AND BUSINESS DEVELOPMENT

During the reporting period, IDLO advanced two (2) key initiatives to strengthen DGFIOP's capacity to support farmers' access to finance and resilience mechanisms. Together, these efforts will equip DGFIOP with clearer procedures and evidence-based tools to improve management of income generating activities and strengthen support systems for small-scale farmers, women, and youth producers.

Output 2.3.1 – DGFIOP capacity to ensure effectiveness of micro-grants for women and youth landholders and food producers strengthened

Refining Output's activities design to enhance DGFIOP's monitoring of income-generating activities

Under this Output, IDLO continued preparations with DGFIOP to assess existing procedures for selecting, supporting, and monitoring micro-grants. On 25 April 2025, a meeting provided IDLO with detailed insights into the operations of integrated agricultural development projects (*Projets de développement agricole intégré* – PDAI) and introduced complementary initiatives led by the International Labour Organization (ILO) and the International Fund for Agricultural Development (IFAD), particularly those supporting access to finance for vulnerable groups in regions including Zaghouan, Siliana, Sfax, Medenine, Bizerte, and Nabeul. This exchange clarified operational challenges, regional dynamics, and strengthened coordination between DGFIOP, the Regional Agricultural Development Commissariats (*Commissariat régional de développement agricole* – CRDA), ILO, and other development partners.

Building on the exchanges, IDLO refined the assessment scope to focus on income-generating activities for SMEs within PDAI, given their central role in rural development. The evaluation methodology includes a documentary review of SME processes from identification to post-installation support, field surveys and interviews with beneficiaries and implementing structures, and the development of strategic recommendations, updated SME terminology, and a procedures manual for future PDAI interventions. Although initially planned for October 2025, the activity was postponed to March 2026 due to a shortage of qualified candidates. Once completed, the assessment will provide DGFIOP with actionable recommendations to enhance administration, sustainability, and monitoring of SME activities, increase income opportunities for women and youth food producers, and strengthen alignment of micro-grant schemes with PDAI processes, broader rural development objectives, and climate resilience initiatives.

Output 2.3.2 – DGFIOP capacity to ensure effectiveness of climate hazard compensation to affected land holders and food producers strengthened

Aligning activities with FIDAC new management

Building on the initial diagnostic study conducted in 2024 to assess the operational procedures of the FIDAC, the project successfully adapted its planned activities to the major institutional reforms introduced by Finance Law No. 48-2024, which transferred FIDAC's management from the Tunisian Agricultural Mutual Insurance Fund (*Caisse Tunisienne d'assurances mutuelles agricoles* –

CTAMA)[1] to joint supervision by the MoA and the Ministry of Finance. Rather than delaying progress, IDLO worked closely with the MoA to reshape the scope and sequencing of activities while maintaining the integrity of the expected outputs.

As a result, the project was able to launch a nationwide diagnosis on the evolving role of the District for Financing and Encouragement (*Arrondissement du financement et encouragements* - A/FE) within FIDAC's new governance structure under Decree 213/2025, ensuring alignment with the reform and embedding regional engagement at the centre of the mechanism's implementation. To operationalize this revised approach, IDLO recruited an agricultural risk expert whose mission began in December 2025, marking the first step toward translating the national reform into actionable practices at the regional level and enhancing FIDAC's potential as a strategic lever for agricultural financing, risk-management, and value-chain resilience.

IMMEDIATE OUTCOME 3.1 [TRANSVERSAL] – INCREASED INTER-AGENCY COORDINATION TO ENSURE LAND CONSOLIDATION HAPPENS IN SYNERGY WITH RURAL DEVELOPMENT INITIATIVES

Progress toward achieving this Immediate Outcome targets is underway. During the reporting period, a key achievement was the completion of a comprehensive stakeholder mapping, which constitutes one of the project targets. This mapping identified key MoA departments and initiatives with high potential for synergy with land consolidation efforts and has informed strengthened coordination among stakeholders, while guiding project interventions.

Output 3.1.1 [TRANSVERSAL] – Inter-agency coordination mechanism established to facilitate integrated planning and implementation of land consolidation and rural development projects

Mapping of governmental rural development initiatives

In 2025, IDLO finalized the mapping of governmental stakeholders' development initiatives targeting the agrifood sector. Building on a comprehensive desk review conducted between June 2024 and June 2025, the mapping identified and categorized key governmental institutions and actors involved in rural development and land consolidation, clarified their mandates, and assessed existing coordination, communication, and cooperation mechanisms.

The analysis drew on the national legal framework, comparative assessments, relevant studies and reports, case studies, field visit findings, and other primary and secondary data. It examined potential synergies in areas including land and agricultural investments, agrifood business development, support to cooperatives, SMSAs, SMEs, and GDAs, access to finance and insurance, water governance, soil conservation, and rural infrastructure. The resulting analysis presented also a structured mapping of 38 initiatives (projects and programmes) across 11 thematic areas, highlighting a strong concentration of interventions in land, investment, and entrepreneurship in agriculture and climate change and natural resource management, as well as rural and socio-economic development.

The analysis of coordination mechanisms revealed that the coordination between partners and initiatives remains limited. To improve the coordination mechanisms between institutional actors and different initiatives, the study recommended to: (i) establish clear and shared operational protocols defining the roles and responsibilities of each actor in order to reduce overlap and

[1] Private Insurance Company established in 1912 as a mutual agricultural fund to cover the risks of hail damage and livestock mortality.

strengthen complementarity; (ii) develop common digital tools for real-time management, monitoring, and information sharing; (iii) strengthen participatory and inclusive approaches through regular multi-stakeholder consultation forums that include vulnerable groups; and (iv) establish a participatory monitoring and evaluation system based on co-constructed indicators, shared reports, and periodic collective reviews. Overall, the project will support the stakeholders involved in advancing coordination across the different governmental initiatives. This will be reflected in the meetings that will be held for the project Steering Committee, where discussions will focus on ways to foster sustainable inter-agency coordination.

VI. PROGRAMME ADMINISTRATION

IDLO Monitoring System

During the reporting period, IDLO maintained a robust Monitoring, Evaluation, and Learning (MEL) system to facilitate ongoing project monitoring, evaluation, and learning. As the project transitioned from its inception phase to the implementation phase, IDLO convened an internal reflection session on 26 June 2025 to review progress achieved during inception and to apply the Action, Reflection and Learning (ARL) methodology outlined in the MEL Framework. The session brought together the IDLO Project Team in Tunisia and project consultants. The reflection was structured into three (3) parts: (i) a review of key observations emerging from the inception-phase assessments; (ii) a discussion of the main challenges encountered and lessons learned under both the Access to Land and Access to Credit pillars; and (iii) a forward-looking reflection on necessary adjustments to the project's Theory of Change and indicators, informed by the findings and discussions.

Revised Theory of Change (ToC)

Based on the assessment findings and positive discussions with project partners during the restitution workshop on 19 September 2025 (see below), IDLO revised the project ToC to incorporate minor adjustments. The revised ToC further strengthens the project's impact on two (2) complementary fronts: (i) systemic and institutional; and (ii) people-centred. While its core objectives remain unchanged, the main adjustment relates to Immediate Outcome 1.2, which has shifted from a focus on reducing case backlogs to a more systemic and sustainability-oriented approach aimed at strengthening the capacity of real estate courts.

The revised strategy also enhances coordination among agrifood sector stakeholders and supports landholders and farmers in improving access to financial services, productivity, and income. Following the needs assessment conducted during the inception phase, digital support was shifted from UTAP to AFA; as a result, Output 2.2.2 was removed and replaced with Output 1.3.3. Through targeted training, mentorship, and technical support, the project aims to promote sustainable land consolidation practices and strengthen institutional ownership among DGFIOP, AFA, and UTAP.

The revised ToC has been included in the realignment narrative that will be submitted to the donor for approval on 31 March 2026.

Inception phase restitution workshop

On 19 September 2025, the ALC project convened a national workshop which brought together key actors and relevant ministries involved in land consolidation, access to finance and credit, and employment. It brought together representatives from the MoA, MoJ, MoSPLA, Ministry of Vocational Training and Economy (MoVTE), Ministry of Family, Women, Children, and Seniors (MoWCS), UTAP, and Kadaster to review assessment findings and gather feedback on planned activities and expected results for the next implementation phase.

The workshop reinforced partners' commitment to the project and facilitated discussions on establishing the ALC Steering Committee, with nominated focal points from relevant ministries.

Participants agreed that the Committee, to be chaired by the MoA, would meet biannually to monitor progress and provide strategic guidance. Following the signature of the MoU with the MoA, IDLO will formally request its official establishment.

Participation in coordination mechanisms

IDLO took part in the PADEO's Quarterly Learning Sessions organized by the Embassy of the Netherlands in Tunisia. The exchanges during the sessions were instrumental for IDLO to incorporate lessons learned from other programming in Tunisia into project implementation. The meetings were a platform for the PADEO implementing partners to share progress of different projects, challenges and best practices.

VII. CHALLENGES AND LESSONS LEARNED

Challenges

During the reporting period, the following challenges were identified:

- Delays in finalizing the MoU with the MoA affected project implementation, contributing to an extended inception phase (which was expected to end in July 2024). Formal and bureaucratic procedures constrained the organization of meetings and coordination with governmental entities and authorities.
- Political and institutional changes caused delays in the project inception timeline, slowing the transition into full implementation.
- Limited operational capacity within UTAP required additional guidance and capacity-development support from IDLO, which affected the pace of certain project activities, despite UTAP's broad national outreach.

Lessons learned

The following lessons learned were observed:

- Maintaining flexibility is essential when engaging with governmental institutions, particularly within a sensitive and evolving political environment.
- Employing multiple communication channels — such as phone calls, emails, official correspondence via the Ministry of Foreign Affairs, and face-to-face discussions — has proven effective in sharing information, building trust, and fostering collaboration with stakeholders, while ensuring timely progress in assessments.
- Providing ongoing support to experts throughout the assessment processes - from design to implementation – enabled guidance, constructive feedback, and enhanced quality and relevance of the findings.

VIII. CONCLUSION AND WAY FORWARD

During the reporting period, IDLO made substantial progress in consolidating the foundations for improved access to land, a more enabling business environment, and expanded access to finance and credit for landholders, farmers, cooperatives, women, and youth in rural areas, while strengthening inter-institutional coordination mechanisms. This progress was achieved despite institutional transitions and political developments that extended the inception phase and delayed key formal milestones, including the signature of the MoU with the MoA.

Notwithstanding these challenges, the project generated important signals of change, notably the increasing institutional ownership demonstrated by DGFIOP and AFA. DGFIOP and AFA demonstrated sustained engagement, trust, and operational support, reflecting the ALC project's

relevance and alignment with Tunisian Government priorities. In Q3 2025, IDLO facilitated coordination among national institutions, Kadaster, and technical experts, while the active participation of multiple ministries during the September 2025 restitution workshop highlighted growing intersectoral collaboration. Strengthened partnerships with the MoFWCS further signalled an expanding commitment to gender-sensitive approaches in agriculture, creating a favourable environment to advance inclusive access to land, finance, and economic opportunities for rural women and youth and opening avenues for further collaboration.

Other key project achievements included: (i) enhanced collaboration frameworks with Kadaster and UTAP; (ii) completion and presentation of five (5) key assessments addressing access to land and access to credit; (iii) identification of priority intervention regions; and (iv) increased inter-ministerial dialogue involving several key Ministries, laying the groundwork for the establishment of a formal project Steering Committee.

Looking ahead to 2026, IDLO will focus on:

- Finalizing the project realignment plan and submitting it for approval, including contract amendments with implementing partners;
- Consolidating the full project implementation phase, building on the results of the inception phase and completed assessments to operationalize planned activities at national and regional levels;
- Ensuring close coordination with the MoA to facilitate the formal signature of the MoU, thereby establishing a clear institutional and legal framework for project implementation and inter-institutional collaboration;
- Establishing the Project Steering Committee, chaired by the MoA, to provide strategic guidance and structured oversight of project implementation;
- Adapting activities related to FIDAC in line with the revised Finance Law and the evolving institutional framework;
- Launching awareness-raising and outreach campaigns with UTAP to enhance landholders' understanding of land consolidation mechanisms and available financial and legal services; and
- Developing structured coordination and monitoring tools to enhance information-sharing, accountability, and inter-agency collaboration throughout the implementation phase.

ACCESS TO LAND AND CREDIT IN TUNISIA
IATI PROJECT RESULTS
JANUARY - DECEMBER 2025

Result 1: Increased capacity of UTAP to provide quality economic and legal services to its members and to feed information about their needs into national policy dialogues	
Type	2 - Output
Aggregation status	Yes
Indicator	# of organized dialogues with government, CSOs, and the private sector (banks and micro-finance institutions) to enhance access to finance
Baseline	0
Period	November 2023 – December 2025
Target	1
Actual	1
Result 2: UTAP capacity to raise awareness, train, and provide assistance to its members on financial and legal services strengthened	
Type	2 - Output
Aggregation status	Yes
Indicators	# of sets of economic and legal empowerment tools for cooperatives, SMSAs, other SMEs and GDA developed for UTAP
Baseline	0
Period	November 2023 – December 2025
Target	3
Actual	3
Result 3: [TRANSVERSAL] Increased inter-agency coordination to ensure land consolidation happens in synergy with rural development initiatives	
Type	2 - Output
Aggregation status	Yes
Indicators	Stakeholder mapping to identify MoA departments and activities that hold potential for generating synergies with land consolidation efforts is developed
Baseline	0
Period	November 2023 – December 2025
Target	1
Actual	1