

The World Bank's Window for Host Communities and Refugees

Successes, Challenges, and the Way Forward

HELEN DEMPSTER · THOMAS GINN

Abstract

Since its creation in 2017, the World Bank's Window for Host Communities and Refugees (WHR) has committed almost \$5.5 billion to 21 low-income, refugee-hosting countries. The WHR represents a major shift in global displacement financing: moving from short-term humanitarian assistance toward medium- and long-term development solutions that integrate refugees into labor markets and national services. This paper examines the WHR's history, design, and impact, drawing on data from 100 WHR-funded projects, as well as qualitative interviews with stakeholders from the World Bank, UNHCR, governments, and refugee-led organizations. We find that WHR financing has supported significant de jure and de facto policy reforms in several countries—including new refugee laws in Ethiopia, Chad, and Kenya—and growing inclusion in national education, health, and social protection systems. However, progress has been uneven. Limited internal capacity and incentives to address sensitive issues around refugees' inclusion, combined with a lack of coordination with external actors, has led to missed opportunities for additional, significant reforms. Further, instead of rewarding the most inclusive countries, the most restrictive countries have to date received the largest commitments per refugee. We argue that the WHR remains one of the most promising instruments for achieving refugee inclusion in protracted contexts but must strengthen its leverage, incentives, accountability, and collaborations to sustain impact. As donor budgets tighten and needs grow, a strong WHR is critical to delivering durable solutions for both refugees and host communities.

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Acronyms

CMU	Country Management Unit
CRRF	Comprehensive Refugee Review Framework
DPF	Development Policy Financing
EOP	Ethiopia Economic Opportunities Program
ESF	The World Bank's Environmental and Social Framework
FCV	Fragility, Conflict, and Violence
GCFE	The Global Concessional Financing Facility
GNI	Gross National Income
GROW	Global and Regional Opportunities Window
IDA	International Development Association, the World Bank's support to low-income countries
IDP	Internally Displaced People
IEG	Independent Evaluation Group
INGO	International Non-Governmental Organization
IPF	Investment Project Financing
ISR	Implementation Status and Results Report
KPI	Key Performance Indicator
MDB	Multilateral Development Bank
MEL	Monitoring, Evaluation, and Learning
MTR	The IDA Mid-Term Review
NGO	Non-Governmental Organization
ODA	Official Development Assistance
OECD	The Organisation for Economic Co-operation and Development
PAD	Project Appraisal Document
PforR	Program-for-Results
PBA	Performance-Based Allocation
RLO	Refugee-Led Organization
RWR	<i>2022 Global Refugee Work Rights Report</i> and dataset
RPRF	The Refugee Policy Review Framework

RSW	The World Bank's Regional Sub-Window for Refugees and Host Communities (the WHR's predecessor)
TTL	Task Team Leader
UN	United Nations
UNHCR	The United Nations High Commissioner for Refugees, or the UN's Refugee Agency
WHR	The World Bank's Window for Host Communities and Refugees

Introduction

Almost three-quarters of the world's 40 million refugees are hosted in low- and middle-income countries.¹ From 2005 to 2025, this number increased by 234 percent, from approximately nine million to 30 million. Displacement is also often long-term. Twenty-eight low- and middle-income countries have hosted at least 50,000 refugees in each of the past 10 years, accounting for 56 percent of the world's refugee population.

Historically, the United Nations High Commissioner for Refugees (UNHCR) has promoted three “durable solutions” for refugees: voluntary repatriation to their country of origin; moving to another country through formal refugee resettlement or complementary pathways; and local integration. However, each solution is currently deeply constrained:

- Repatriation often requires significant improvements in security and protection to allow refugees to return safely, a difficult threshold for many countries of origin to meet.²
- Resettlement options are expected to be at a two-decade low, accommodating less than five percent of the 2.5 million refugees in need of resettlement (UNHCR, 2025b). Complementary pathways are more promising—almost one million refugees moved via work, family, and study routes to third countries between 2019 and 2023—yet remain vulnerable to political headwinds in countries of destination.³
- Local integration requires access to labor markets, which many host governments restrict for refugees. Our *2022 Global Refugee Work Rights Report* (RWR) assessed 51 countries, finding that at least 55 percent of refugees lived in a country that significantly restricted their right to work in practice, including at least 19 percent who lived in a country that severely restricted their work rights (Ginn et al., 2022). This represented at least 16 million and 5.5 million people, respectively, at the time of data collection.

With durable solutions limited, the humanitarian system must support a larger share of refugees' basic needs. Yet this system was designed for short-term responses; delivering short-term aid year after year—especially to people who could work if given the opportunity—is enormously inefficient. It is also limited, especially at a time when donor governments are cutting humanitarian budgets. However, in restrictive contexts, the humanitarian system historically has had little choice but to continue this “care and maintenance” approach until host governments change their policies.

1 See Figure 1 for data sources and definitions.

2 In the past year, 92 percent of the 1.6 million voluntary refugee returns were to four countries: Afghanistan, Syria, South Sudan, and Ukraine. There are obviously underlying protection risks with such return and questions about their long-term sustainability. See UNHCR (2025a) and <https://www.unhcr.org/uk/about-unhcr/who-we-protect/returnees>.

3 See <https://globalcompactrefugees.org/news-stories/complementary-pathways-win-win-refugees-and-host-communities> and <https://www.unhcr.org/uk/news/press-releases/around-1-million-refugees-access-legal-routes-safety-and-brighter-futures-over>.

Host governments, meanwhile, are reluctant to change without a commitment of continued foreign assistance. Inclusion may be cheaper for donors and overall, but it is still perceived as expensive, and host governments worry more about the costs to them than aggregate efficiency. They need to know that *they* will realize some of the future benefits of refugee inclusion, or at least not be left with additional costs. In many contexts, the international community’s menu of options has been too limited to make this case.

The Window for Host Communities and Refugees (WHR) was launched by the World Bank in 2017 to address these challenges.⁴ The overarching goal of the WHR is to support eligible countries in creating medium- to long-term development solutions for their refugee population and host communities (World Bank, 2024f).⁵ The WHR provides concessional financing—grants and low-interest loans—in hopes of generating a more effective and efficient political economy for hosting refugees.

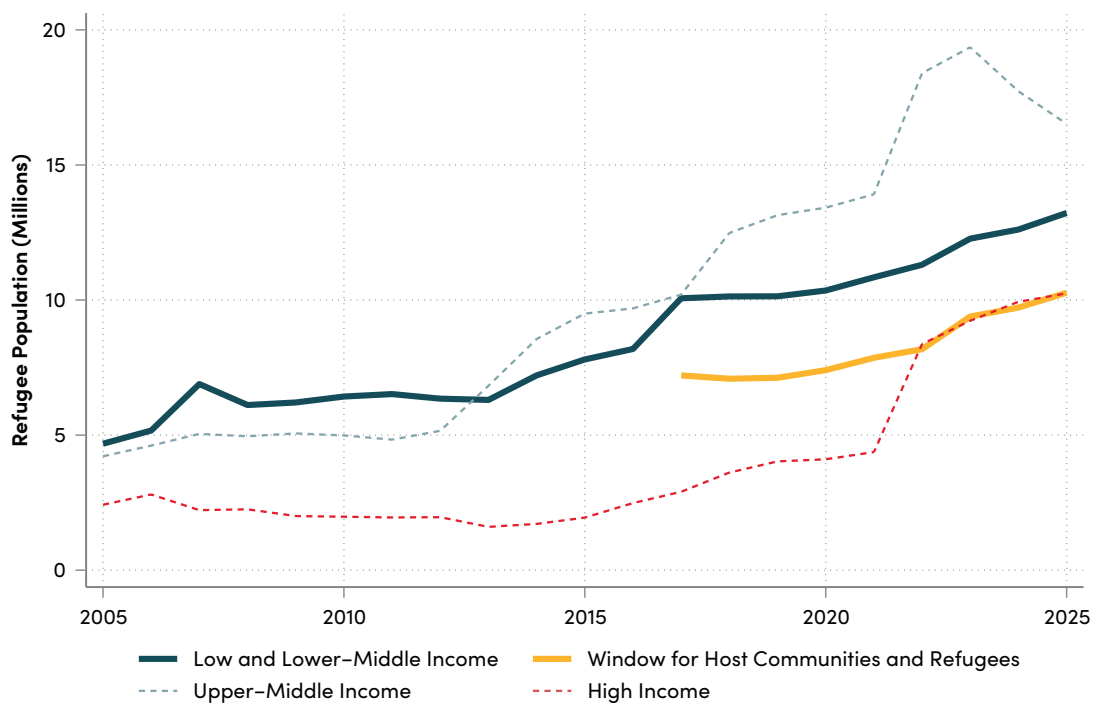
The WHR is part of the International Development Association (IDA), the main source of World Bank financing for countries below an income threshold.⁶ It is organized in three-year cycles. To receive WHR funds, countries must be eligible for IDA; host a minimum number of refugees; and abide by minimum standards in their treatment of refugees. As of mid-2025, the 21 WHR countries—19 in sub-Saharan Africa and two in South Asia—host 10.3 million refugees, 26 percent of the world’s total (Figure 1). In its first three cycles (IDA18, IDA19, and IDA20), the WHR (and its predecessor, the Regional Sub-Window for Refugees and Host Communities (RSW)) committed \$5.5 billion across 100 projects. The WHR continues with a \$2.4 billion allocation in IDA21, launched in July 2025 as a sub-window under the new Global and Regional Opportunities Window (GROW).

4 The WHR was originally launched under IDA18 as the Regional Sub-Window for Refugees and Host Communities (RSW) and redesigned under IDA19 as the WHR. When discussing the history of the WHR, we are combining it with the RSW.

5 This goal has been simplified over time. For example, under IDA19, the WHR had three objectives: (1) mitigate the shocks caused by refugee inflows and create social and economic development opportunities for refugee and host communities; (2) facilitate sustainable solutions to protracted refugee situations, including through the sustainable socioeconomic inclusion of refugees in the host country and/or their return to the country of origin; and (3) strengthen country preparedness for increased or new refugee flows (World Bank, 2021c).

6 The World Bank operates through two main lending mechanisms: the International Development Association (IDA), which is available to low-income and some lower-middle-income countries; and the International Bank for Reconstruction and Development (IBRD), which is available to middle-income countries. “Blend” countries can borrow from either. Donors replenish IDA resources and review the policy framework every three years. Countries are eligible for IDA21 if their GNI per capita is below \$1,325 in FY26 or they are small-island states. 78 countries are currently eligible for IDA.

FIGURE 1. Refugee populations by income group, 2005–2025



Sources and Notes: Income groups are according to the World Bank country classification for the 2025 fiscal year (see <https://datahelpdesk.worldbank.org/knowledgebase/articles/906519-world-bank-country-and-lending-groups>). Refugee population data is from UNHCR's Refugee Data Finder (see <https://www.unhcr.org/refugee-statistics/download>). Totals include refugees, other people in need of international protection ("Venezuelans Displaced Abroad"), and Palestine refugees under UNRWA's mandate in Lebanon, Jordan, and Syria, but not Palestine refugees in Gaza and the West Bank. WHR countries are the 21 countries that have received any WHR commitments between 2017 and 2025.

The WHR constitutes a significant share of financing for refugee situations, especially for development interventions with long-term goals. According to the OECD, in 2022–2023, WHR disbursements accounted for 12 percent of Official Development Assistance (ODA) for development interventions in refugee situations in low- and middle-income countries (Table 1, [Boral-Rolland and Hurwitz, 2025](#)).⁷ Within WHR countries, the WHR provided 23 percent of all financing for refugee situations and 44 percent of development spending associated with refugees in that time.

⁷ The largest development spending categories in refugee situations are primary education, basic healthcare, social protection, and employment creation. However, the distinction between humanitarian, development, and peace spending categories, its application to large, multifaceted projects, and donor reporting to the OECD is certainly inexact.

TABLE 1. Official Development Assistance (ODA) for refugee situations, 2022–2023

USD, Millions	Low- and Middle-Income Countries		WHR Countries (eligible by 2023)	
	Total	Development	Total	Development
Total	27,740	8,043	5,572	2,192
World Bank	3,196	1,913	2,214	1,495
IDA	2,293	1,524	2,214	1,495
WHR	1,256	955	1,256	955

Sources and Notes: Each cell represents cumulative totals based on data from OECD’s survey of donors (Boral-Rolland and Hurwitz, 2025). The Total columns include Humanitarian, Development, Peace, and Undefined spending categories. WHR countries are the 17 countries that received WHR disbursements through the 2023 calendar year—all WHR countries through IDA20 except Benin, Central African Republic, Togo, and Zambia. To identify WHR disbursements in the OECD data, we use project codes of WHR projects provided by the World Bank.

The World Bank works with and through client governments to deliver national priorities. Primarily, WHR projects aim to reduce humanitarian needs by incentivizing *de jure*⁸ and/or *de facto*⁹ policy changes, transitioning refugees into work, and including refugees in national education, healthcare, and social protection systems. This focus on policy change is important and distinguishes the WHR from other lending instruments; until recently, the WHR had a specific commitment: that at least 60 percent of eligible countries implement “significant policy reforms.”

The WHR poses critical questions for the refugee-serving sector. Can international financing incentivize change in policies and practices at the national level? How should international organizations work with host governments who do not want to facilitate refugee inclusion? How can international organizations support host governments with weak state capacity, who may not be able to provide services to their own populations, let alone refugees? And what happens when the quality of services provided by host governments is weaker than what the humanitarian sector could provide? These are not new questions, but they have recently taken on a new urgency as the humanitarian system—the backbone propping up the status quo—has been slashed. Since 2022, global humanitarian aid has dropped substantially. The United States has reduced its contributions by 81 percent, Germany by 76 percent, and Sweden by 38 percent.¹⁰ This changing landscape makes the WHR’s mission even more critical, while at the same time increasing pressure to fill in the gaps left by this reduction—pressure it must resist.

8 Refugee rights in law, including international law (e.g., the 1951 Refugee Convention) and national law (e.g., laws which enable a refugee to access healthcare and education services).

9 Refugee rights in practice. For example, a refugee may have the legal right to work but is prevented from doing so due to other barriers (e.g., restrictions on freedom of movement, the sectors in which refugees can work, or cumbersome procedures to obtain work permits).

10 Only a few donors have increased their contributions: the European Commission (by two percent) and the United Kingdom (by 12 percent). See Vigersky (2025).

Despite its critical role in forced displacement settings, there has been little external commentary on the WHR.¹¹ This paper delves into the successes, challenges, and recommendations for the WHR. Overall, we find that the WHR has incentivized de jure and de facto policy changes in a range of countries such as Ethiopia, Chad, and Kenya; supported the mainstreaming of refugees into national education, healthcare, and social protection systems; and delivered services to refugees, providing a vital lifeline during shocks such as the COVID-19 pandemic.

However, there is a tension within the WHR. The World Bank operates through national governments, who often find integrating refugees to be politically sensitive. With the WHR representing only four percent of the World Bank’s IDA commitments to eligible countries, Country Management Units (CMUs) have little incentive to force the conversation. Similarly, we find that very few staff within the World Bank explicitly focus on the WHR—or refugees and displacement in general—deprioritizing these issues further. It also leads to a lack of engagement with the rest of the refugee-serving sector, who may be able to inform and support WHR projects if they were appropriately engaged.

We therefore have seven key recommendations to improve the WHR: (1) push harder for policy change, increasing its political capital; (2) link some allocations to policies, allocating a certain portion of financing to countries with the greatest policy momentum; (3) link disbursements to results, leveraging instruments which link payments to outcomes and policy reforms; (4) focus on reducing needs, by investing in productive activities; (5) invest in the right people, increasing the number of dedicated staff; (6) improve external collaboration, expanding formal consultation mechanisms; and (7) communicate more intentionally, providing more transparency on the successes of the WHR.

The President of the World Bank Group, Ajay Banga, is promoting a new “jobs agenda” for the organization.¹² The WHR—and ensuring it delivers jobs and economic growth for both refugees and host communities—should be central to this agenda. We therefore hope that our findings will influence the World Bank as it seeks to operationalize and improve the next phase of the WHR under GROW and donor governments as they wrestle with how to best support refugees in an era of shrinking budgets.

In the remainder of the Introduction, we discuss the motivation for the WHR and our methodology. Section 1 then explores the structure of the WHR, how it operates, and the types of projects that it funds. Section 2 analyses how the WHR is different from other humanitarian and development financing for refugee situations. Section 3 explores the impact of the WHR, asking whether funding is supporting the inclusion of refugees based on selected examples. Section 4 details our seven key recommendations as to how the WHR could be improved to obtain even more impact.

11 Exceptions include World Bank (2019); Post and Hsieh (2021); UNHCR (2021); Guerrero Ble and Kanyamanza (2024); Halakhe (2025); and World Bank (2025e), all of which we draw on throughout this paper.

12 See <https://live.worldbank.org/en/event/2026/ajay-banga-on-the-world-bank-groups-jobs-agenda-at-the-atlantic-council>.

The problem the WHR is designed to solve

Displacement is often long-term. Devictor (2019) estimated that, as of 2018, half of refugees lived in exile for more than five years. Among those displaced more than five years, the average duration was over 20 years. At the country level, 12 of the 21 WHR countries have met the WHR's refugee population criteria—25,000 refugees or accounting for 0.1 percent of the population—every year since 2000, and six others every year since 2012. It is perhaps unsurprising, therefore, that the new UN High Commissioner for Refugees, Barham Salih, recently set an ambitious objective to “reduce the number of refugees living in a situation of protracted displacement reliant on humanitarian assistance by 50 percent by 2035.”¹³

Yet much of the current response is intended to support short-term situations. According to the OECD, 62 percent of financing for refugees in 2022 and 2023 was allocated for humanitarian purposes—interventions designed for short-term basic needs like food aid and emergency relief (Boral-Rolland and Hurwitz, 2025). Over 80 percent of this financing goes to projects implemented by UN agencies and international non-governmental organizations (INGOs). At the same time, host governments impose restrictions that prevent refugees from working and being able to support themselves, thereby forcing a situation where humanitarian assistance is required.

Is a more efficient political economy possible? If so, what are the main barriers to this transition? We provide a stylized framework of host governments' policy choices and their strategic interaction with donors.¹⁴ With little control over voluntary repatriation and resettlement options, the only choices host governments have (short of refoulement¹⁵) are over the policies and practices that govern refugee inclusion. While each host government's decision-making is unique and influenced by many factors, we provide a simplified model to illustrate how providing medium-term financing commitments, working through host governments, and conditioning on policy change are all necessary and interlinked features to transition protracted situations to local integration.

The interests of host and donor governments

In general, host governments worry about the economic costs of hosting and integrating refugees in both the short- and long-term. To date, these costs have been shared by the host and donor governments, through ODA. If host governments adopt more restrictive policies—encampment; limited freedom of movement or the right to work; parallel education, healthcare, and social

13 See <https://www.unhcr.org/news/speeches-and-statements/all-member-state-briefing-high-commissioner>.

14 Refugees—the people who are most affected by these decisions—unfortunately have minimal power to influence the high-level policy decisions in most contexts and therefore our framework.

15 Refoulement is the forced return of refugees, asylum seekers, or individuals to a country where they face a high risk of persecution, torture, or serious human rights violations. See <https://www.ohchr.org/sites/default/files/Documents/Issues/Migration/GlobalCompactMigration/ThePrincipleNon-RefoulementUnderInternationalHumanRightsLaw.pdf>.

protection systems managed by UNHCR and other INGOs—they expect the international community will foot much of the bill.¹⁶

On the other hand, if host governments adopt more inclusive policies—freedom of movement; the right to work; and access to public services—they worry donor governments will reallocate aid to other countries in the medium-term. Donor governments allocate most humanitarian funding based on need, so inclusive policies that improve refugee outcomes (thereby reducing those needs) are expected to reduce eventual levels of international assistance.¹⁷

Host governments also worry about the effects of inclusive policies on host communities. Research points to mixed, though often minimal, effects. [Clemens et al. \(2018\)](#) review the evidence and “argue that granting refugees formal labor market access has the potential to create substantial benefits for refugees and their hosts” while cautioning that “there may also be costs associated with granting formal labor market access for certain groups in the host population.” [Ginn \(2023\)](#) updates this review and reaches similar conclusions. [Aksoy et al. \(2024\)](#) study refugee arrivals across low- and middle-income countries and “finds little evidence that large refugee arrivals have a negative effect on average attitudes or economic outcomes in the short-term. There are also no significant differences between places with restrictive and inclusive policies.” Overall, while there is little empirical support for concerns of widespread negative effects, perceptions are perhaps the most important parameter, and inclusive policies could indeed harm some.¹⁸

In addition, the costs of hosting refugees remain significant, even with inclusive policies. For example, the World Bank estimates that the estimated annual fiscal cost of educating all school-age refugee children hosted in low- and middle-income countries through national education systems is approximately \$9.3 billion ([World Bank, 2023e](#)). Tax revenues from refugees’ increased economic activity could cover some of these expenses but likely not the full amount. Under this stylized framework, host governments choose more restrictive policies to reduce the expected short- and long-term costs they would incur.

Policy choices affect the distribution of costs between host and donor governments, as discussed above, as well as the total amount. Under inclusive policies, refugees could support more of their expenses and reduce overall humanitarian need. In a 2024 report, UNHCR and the World Bank

16 Recent aid cuts, however, are directly affecting refugee camps and challenging this model. In some places, the cuts are prompting discussions and reforms by host governments to allow refugees to work. Thailand is one example ([Tang and Ginn, 2025](#)).

17 It is important to note that minimal data exists to empirically assess this expectation, as the OECD only started publishing data on financing refugee situations in 2018. We plan to explore further how inclusive policies and funding are connected in our forthcoming *2027 Global Refugee Work Rights Report*.

18 We do not know of similar reviews on the effects of refugees and inclusive policies on access to services. See [Assaad et al. \(2023\)](#) and [Zhou et al. \(2023\)](#) for studies on education in Jordan and education and healthcare in Uganda, respectively.

argue that refugees’ full economic participation would reduce the amount of assistance needed from \$22 billion to \$5.7 billion (UNHCR and World Bank, 2024). In our related analysis, Figure 2 shows humanitarian spending on refugee situations in 2020 and 2021 by the host government’s RWR de facto work rights score (Ginn et al., 2025). Significantly more humanitarian aid is spent per refugee in more restrictive countries on average.

FIGURE 2. Average humanitarian aid per refugee (USD), 2020–2021



Source: Ginn et al. (2025). Data sources are UNHCR Budget and Expenditure Dashboard (see <https://reporting.unhcr.org/dashboards/budget-and-expenditure>); OECD (2023) UNHCR Refugee Data Finder (see <https://www.unhcr.org/refugee-statistics/download>); and Ginn et al. (2022).

Policies also influence the effectiveness of assistance. Effectiveness is likely lower in more restrictive environments due to requirements to maintain temporary structures and limited opportunities for refugees to utilize skills or realize the full returns to capital. Similarly, maintaining parallel systems for services like healthcare; education; social protection; and water and sanitation is likely less cost-effective than inclusion into national systems, although we are not aware of strong evidence on this conjecture.¹⁹ In protracted situations, this financing continues year after year.

Although restrictive policies likely lead to higher long-term total costs, host governments might still choose this approach because they don’t believe they would realize the benefits of moving to

¹⁹ For example, Earle et al. (2024) attempted to get financial data on the provision of water and sanitation services to refugees in Za’atari refugee camp, Jordan. As they noted: “Between 2021 and 2024, researchers made repeated requests for interviews with UNICEF staff in national, regional and international offices. Only one staff member agreed to be interviewed. He was not, however, permitted to furnish the research team with cost data. It became clear that the team would have to estimate these costs.”

a new paradigm. However, the potential cost savings from moving to a more inclusive environment open the door for a better bargain: the international community committing to share some of the gains with the host government in exchange for more refugee inclusion.

Decision-making framework

We summarize our stylized model of decision-making in Table 2. The baseline case is one of restrictive policies, which leads to poor refugee incomes and an inefficient, expensive provision of aid. For shorthand, we call this the “Restrictive” case. We list two alternatives. In both, host governments lift restrictions, which raises refugees’ incomes and reduces the overall need for foreign assistance. In the “No Bargain” case without a medium-term commitment from donors, that efficiency improvement—the savings in aid—is realized by donors but not shared with the host government. In the “Bargain” case, host governments and donors reach an agreement for the gains to be shared. In this discussion, we assume the reallocated amount to hosts is slightly higher than the expected costs of moving to inclusion.

TABLE 2. A stylized model of refugee-hosting countries’ decision-making

<i>Medium-term</i>	Restrictive Environment: Baseline	Inclusive Environment: No Policy Bargain	Inclusive Environment: Policy Bargain
1. Fiscal costs , perceived by host governments	Minimal		Higher
2. Refugees’ incomes	Low		Higher
3. Aid			
– Refugees requiring aid	High		Lower
– Length of time needed	Long		Shorter
– Effectiveness	Limited		Increased
4. Aid savings: Relative to baseline	Baseline (no “savings”)	Potentially reallocated to other countries	Partially reallocated to share with host communities
5. Net benefits: Aid savings minus costs , perceived by host governments	Minimal	Negative	Depends on the amount reallocated
Summary	Few winners	Refugees and donor governments benefit; host governments shoulder the costs	Refugees, host governments, and donor governments could all be better off

Host governments choose policies first, as it is difficult to “undo” inclusive policies and have humanitarian assistance return. They would prefer the Bargain case (where the benefits are slightly higher than the costs) but are willing to accept the Restrictive case (where the net benefits and costs they incur are perceived as minimal). They want to avoid the No Bargain case (where they pay higher costs and receive little assistance in the medium-term). However, if they open the policy space for more inclusion, they are afraid that donor governments will in fact choose the No Bargain case (reallocating the savings elsewhere) instead of the Bargain case (where they realize some of the

gains from foreign aid's increased efficiency). Overall, host governments continue the restrictive environment because they expect donor governments will leave, and costs would therefore rise, under inclusion.

However, both parties—host and donor governments—would prefer the Bargain case compared to the Restrictive case. Donor governments would prefer the Bargain case because money is either saved or used more effectively. Host governments would prefer the Bargain case because aid is reallocated to provide net benefits. However, since the interactions happen over time and host governments do not trust that donor governments will provide aid in later years, the situation ends up in the Restrictive case, which is worse for everyone.²⁰

In order to move from the Restrictive case to the Bargain case, the solution is a strong, credible commitment from donor governments to share some of the efficiency gains with host governments. This eliminates the possibility of the No Bargain case and ensures that host governments are willing to move from restrictive to inclusive policies. Once donor governments uphold their medium- and long-term commitments, the context moves to a more inclusive, higher-welfare political economy where host governments, refugees, and donor governments are better off. The gains can be used, for instance, to compensate and assist host community members who are negatively affected by the transition and refugees' inclusion.²¹

This stylized framework illustrates that a medium-term, credible commitment to sharing future gains with host governments—essentially conditioning some development assistance for host communities on policy change—is key to moving toward inclusive policies. Inclusive policies, on the other hand, are essential for more effective development finance that benefits refugees and host communities alike. Each situation is certainly more complicated (and the costs, benefits, and politics differ enormously across contexts), but we find this lens helpful to understand the political economies of protracted situations and the role of the WHR.

Using the WHR to overcome the commitment problem

The international community has long recognized this potential bargain but, until now, failed to develop the instruments necessary to implement it. Humanitarian aid mostly operates on short-term funding cycles, constraining actors' ability to commit to a medium-term bargain. In addition, the humanitarian sector avoids conditioning aid on policy environments, instead basing it on need—which has many benefits but undermines host governments' incentive to reduce these needs. Finally, host communities have often been excluded from refugee-related assistance, though this has

20 This is akin to the commitment problem in game theory. It arises when actors cannot achieve a mutually beneficial outcome because they cannot credibly promise to act in a certain way in the future. Due to incentives to renege, parties often default to suboptimal equilibria, making both worse off than if a binding, credible commitment was possible.

21 There is also a commitment problem when donor governments provide funding for inclusion initiatives upfront. The host government could accept the money and maintain restrictive policies, an environment which we do not include here. This motivates the need for more financing that is contingent on results, which we discuss in Section 4.

changed significantly in recent years. Some countries such as Uganda now require “aid-sharing” of refugee-related assistance with host communities (Baseler et al., 2025).

The principles have been applied in agreements which sit in the humanitarian-development-peace nexus. In 2016, the international community pushed forward a series of broad agreements, including Refugee Compacts to support Ethiopia, Jordan, and Lebanon; the Grand Bargain; the New York Declaration; and the Comprehensive Refugee Response Framework (CGD and IRC, 2017). All agreed to raised grant and debt financing to support outcomes for both refugees and host communities. For example, the Ethiopia Jobs Compact included a \$500 million package to build two industrial parks that would employ 100,000 people, 30 percent of whom were to be refugees (Gordon, 2019). This “aid-sharing” focus was continued in the Global Compact on Refugees, which was affirmed in 2018. Among other things, one of its key indicators is the volume of aid committed “for the benefit of refugees *and host communities*.” However, such Refugee Compact-like models are ad-hoc—few situations have enough donor coordination and upfront finance to generate the model—and the New York Declaration and Global Compact on Refugees do not have any associated financial commitments.

The RSW (the WHR’s predecessor) and its middle-income country-focused counterpart, the Global Concessional Financing Facility (GCFF), were also announced in 2016. They are some of the first instruments with dedicated funding to formalize both a commitment to medium-term financial support and incentives for refugee inclusion, effectively sharing some of the gains of refugee inclusion with host communities. They build on the Refugee Compact approach by using substantial and ongoing financing allocations with clear criteria, coordinating finance, projects, and policy reform discussions through a well-established institution in the World Bank. We build on how the WHR differs from traditional humanitarian finance in Section 2.

Methodology

The qualitative analysis in this paper is based on 33 informational interviews with stakeholders in the World Bank, UNHCR, donor governments, civil society organizations, and refugee-led organizations (RLOs). The majority of these discussions took place between December 2023 and June 2024, with additional conversations in 2025 and 2026. Discussions were held under the Chatham House rule; interviewees were granted anonymity and several acted as peer reviewers. Due to the limited number and scope of these interviews, the details in this paper should not be taken as representing the totality of World Bank engagement on these issues, nor the perspective of all staff within these organizations.

The quantitative analysis is based on a dataset of projects funded by the WHR through June 2025 provided by the World Bank and reproduced in Annex 2. We combine these data with data from the 2022 *Global Refugee Work Rights Report* (Ginn et al., 2022), which we expanded to include seven additional WHR countries reflecting their situations in 2021, consistent with the

original 51 countries. The work rights data therefore details de facto conditions for refugees in 58 countries, including all countries receiving WHR funds through 2023. We further utilize data shared by the OECD on financing for refugee situations in low- and middle-income countries (Boral-Rolland and Hurwitz, 2025). Most of these data are from 2022 and 2023, and aid cuts in 2025 likely changed these figures significantly. Finally, we utilize data from UNHCR on refugee populations and financing, as well as additional public data on World Bank projects and IDA financing.²² Our data (apart from global funding data from the OECD) and code for the summary stats, tables, and figures in this paper are publicly available on the Harvard Dataverse.²³

Section 1. Understanding the WHR

History

The humanitarian and development communities have increasingly recognized that the protracted nature of displacement requires medium- and long-term development interventions. The 2016 World Humanitarian Summit was seen by many as a turning point (OECD, 2024), highlighting that humanitarian organizations are not built to provide what was termed “generational support” and that development organizations are rarely focused on supporting refugee populations. For the World Bank, there was a mismatch between their model (engaging client governments to support their citizens) and the reality of displaced people not being a priority for, and oftentimes excluded by, host governments. Both the World Bank and donor governments therefore agreed there was a gap that needed to be filled.

The World Bank launched a new Regional Sub-Window for Refugees and Host Communities (RSW) under IDA18 (2017–2020), making \$2 billion available (Table 3; Post et al., 2019). According to our interviewees, it was the result of “intense negotiations”, in part because it would be taking away from the core allocation. The World Bank noted that host governments were unlikely to prioritize refugees within their national programming without an external incentive. It was created as a “sub-window” (rather than a full “window”) as it would be easier to close after a trial period should it not fulfil its objectives. \$1.85 billion was eventually committed across 14 countries. Under IDA19, the RSW was redesigned as the \$2.2 billion Window for Host Communities and Refugees (WHR) and committed \$1.27 billion to 10 refugee-hosting countries (World Bank, 2023a; Huang and Ginn, 2022).²⁴ The WHR continued under IDA20, with \$2.4 billion available and \$2.37 billion committed to 19 refugee-hosting countries.

22 These can be found at <https://www.unhcr.org/refugee-statistics/download>; <https://www.unhcr.org/about-unhcr/planning-funding-and-results/budget-and-expenditure>; <https://projects.worldBank.org/en/projects-operations/projects-home>; and <https://ida.worldBank.org/en/ida-financing>.

23 The data and code are available at <https://doi.org/10.7910/DVN/GLOWX9>.

24 The \$2.2 billion included a dedicated sub-window of \$1 billion for operations that responded to the impacts of COVID-19. See <https://ida.worldBank.org/en/replenishments/ida19-replenishment/windows-host-communities-refugees>.

TABLE 3. Summary of the WHR

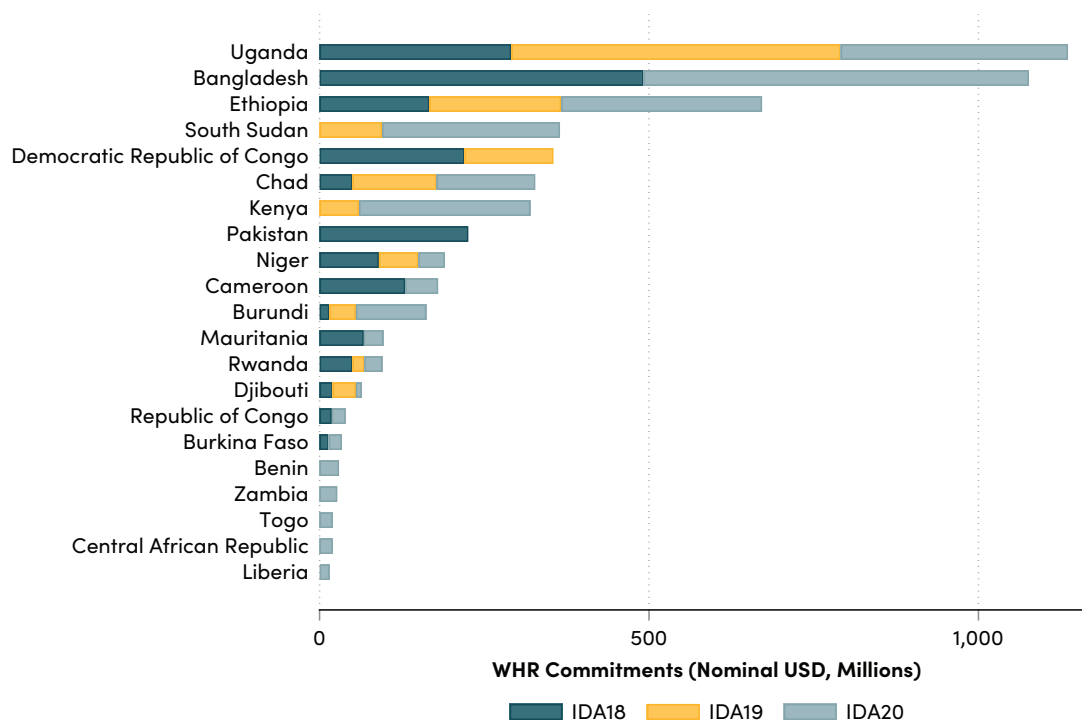
	IDA18	IDA19	IDA20	IDA21
Name	Regional Sub-Window for Refugees and Host Communities (RSW)	Window for Host Communities and Refugees (WHR)	Window for Host Communities and Refugees (WHR)	Window for Host Communities and Refugees (WHR)
Window type	Sub-Window	Window	Window	Sub-Window (under GROW)
Dates	July 2017–June 2020	July 2020–June 2022	July 2022–June 2025	July 2025–June 2028
Allocation (USD)	\$2 billion	\$2.2 billion	\$2.4 billion	\$2.4 billion
Commitments (USD)	\$1.85 billion	\$1.27 billion	\$2.33 billion	
Countries that received financing	14	10	19	
Projects	35	25	40	
Financing Terms				
High risk of debt distress	100 percent grants		100 percent grants	100 percent grants
Moderate or low risk of debt distress	50 percent grants + 50 percent credits ²⁶	100 percent grants ²⁵	50 percent grants + 50 percent credits	50 percent grants + 50 percent credits
Performance-based allocation (PBA) requirement	17 percent	10 percent	10 percent	0 percent
Policy commitments	Increase the number of operations (projects) targeting refugees and their host communities, relative to IDA17.	Conduct a systematic review of refugee policy and institutional environments in countries eligible for the WHR since their initial eligibility, to inform further support for the creation of socio-economic development opportunities for refugee and host communities in these countries (Completed here: World Bank, 2021c).	Work with government counterparts and other partners to ensure that, by the end of IDA20, at least 60 percent of the countries eligible for the WHR will have implemented significant policy reforms related to the WHR purposes, as identified through the Refugee Policy Review Framework (RPRF).	None
Notes	The cycle was shortened from three to two years due to COVID-19, and the financing envelope was reduced across IDA.			

25 There was an exception for the “First Phase of Accelerating Electricity Access Project” in Niger. \$30 million was provided as grants and \$30 million was provided as credits.

26 The RSW provided 100 percent grants for “refugee-only programming” in “exceptional circumstances.” Bangladesh was the only eligible country. At the IDA18 Mid-Term Review (MTR), this was changed to provide 100 percent grant financing for countries experiencing a “sudden massive inflow”, defined as receiving at least 250,000 new refugees or one percent of its population within the last twelve months. At that point, the country can access 100 percent grants for new operations. Since the IDA18 MTR, all operations must include both refugees and host communities and the provision for sudden, massive inflows is available.

Figure 3 presents total commitments by country. The top three WHR recipients across the three IDA cycles are Uganda (\$1.14 billion), Bangladesh (\$1.08 billion), and Ethiopia (\$672 million). The funding allocation is described in detail below.

FIGURE 3. WHR commitments by country and IDA cycle



Sources: Data shared by the World Bank. The full list of projects is available in Annex 2.

Structure

Financing is allocated to the WHR from the general IDA pool. This pool is replenished every three years through a range of sources including direct contributions from donor governments; borrowing on international capital markets; repayments from previous IDA credits; resources carried over from previous IDA cycles; and profit transfers from the IBRD (Collinson et al., 2024). Interviewees noted that donor governments have little control over how much money is allocated to the WHR compared with other windows or IDA overall. Yet they are often drawn to IDA (over bilateral transfers or contributing to other funds) due to the leverage ratio. As one interviewee noted, “we put in \$1 and get \$3.5.” The Board of Executive Directors is responsible for IDA overall and project approvals.

Countries are eligible for WHR financing if they satisfy three criteria—in addition to being IDA-eligible—which have remained unchanged since 2017:

1. Host at least 25,000 refugees or 0.1 percent of the total population. Interviewees noted that donor governments pushed for this relatively low threshold to enable more countries to take advantage of the financing.

2. Have an adequate protection framework. The World Bank officially decides whether a country has an adequate protection framework, heavily based on an advisory opinion provided by UNHCR through a Refugee Protection Assessment. In practice, this is applied mostly based on refugees' physical safety and adherence to non-refoulement, as multiple WHR countries violate some principles of protection such as freedom of movement.
3. Put forward a government action plan, strategy, or compact which details the country's medium- to long-term response. These strategy notes are how a host government signals that they want to tap into WHR financing. They are meant to be the product of extensive internal conversations as to how the government plans to meaningfully include refugees. The actual document itself is short and light-touch.

Once a country is eligible, they remain eligible but need to send an updated strategy note to frame projects for the next IDA cycle. The strict eligibility criteria, as well as the focus on low-income refugee-hosting countries, sets the WHR apart from other instruments which support refugee inclusion (Box 1). To date, 21 countries are eligible for WHR financing, with Benin, the Central African Republic, Liberia, Togo, and Zambia added under IDA20.

BOX 1. Other multilateral development bank (MDB) instruments that support refugee inclusion

The World Bank's support to forced displacement has increased rapidly, from \$178 million in FY00 to \$1.6 billion in FY17 (World Bank, 2019). From 2022–2023, the World Bank was the third largest provider of international assistance for refugee situations in low- and middle-income countries (up from fourth place in 2020–2021) and the largest provider of development assistance (Boral-Rolland and Hurwitz, 2025). While other bilateral donor governments direct most of their assistance towards humanitarian needs, the World Bank is a development institution with a stated mission to eradicate extreme poverty and boost shared prosperity.²⁷ For example, three-fifths of the World Bank's allocations in 2022–2023 went to development, compared with one percent from the United States (Boral-Rolland and Hurwitz, 2025). The World Bank is also engaged in the wider mobility discourse; for example, the flagship World Development Report focused on migrants, refugees, and societies in 2023 (World Bank, 2023b).

Under IDA20, \$54 billion was made available to countries as part of their performance-based allocation (PBA) and \$8.8 billion was added to the Fragility, Conflict, and Violence (FCV) envelope (World Bank, 2022a). The World Bank's FCV envelope rose by almost 17 percent from IDA19 to IDA20, to support their FCV strategy (World Bank, 2023a). Much of the FCV envelope is spent in refugee-hosting countries, supporting individual projects which may or may not include refugee and host community beneficiaries.

27 See <https://www.worldbank.org/ext/en/who-we-are>.

In addition to the WHR, the World Bank also maintains two other dedicated financial windows—the Crisis Response Window (CRW) and the Private Sector Window (PSW)—which invest in FCV contexts. Under IDA20, the former was allocated \$3.3 billion and the latter \$2.5 billion (IRC, 2024). The WHR, sitting at \$2.4 billion, is therefore not as big as these windows, but is unique in dedicating the entirety of its funding to projects which support refugees and host communities. The World Bank notes that the WHR and the broader FCV envelope “provide essential support in areas not covered by the CRW” (World Bank, 2022b).

The World Bank is the Trustee of the GCFF, a trust fund which provides concessional financing to middle-income countries that host more than 25,000 refugees representing more than 0.1 percent of the population; and are “committed to principles that contribute to long-term solutions benefitting both refugees and host communities.” Similar to the WHR, a benefitting country needs to have an adequate protection framework in place, and countries need to demonstrate their “commitment to progressive policy or legal reforms with regards to refugees” (GCFF, 2023; Guerrero Ble and López Villamil, 2025). Currently, seven countries are eligible: Armenia, Colombia, Costa Rica, Ecuador, Jordan, Lebanon, and Moldova. Since 2016, the GCFF has provided over \$1 billion in grants to support refugees and host communities.²⁸ It is this focus on middle-income countries which sets it apart from the IDA-based WHR, and why the instruments are complementary. It claims many successes, including supporting Colombia to include Venezuelan refugees and expanding work permits to Syrians in Jordan (Post and Hsieh, 2021).

Finally, other MDBs maintain their own instruments (Dempster et al., 2024). For example, the Inter-American Development Bank’s Grant Facility has provided \$200 million to support the socio-economic integration of migrants and refugees in eligible countries; and the Asian Development Bank has allocated \$256 million to an Expanded Disaster and Pandemic Response Facility, supporting countries experiencing severe disasters and emergencies such as flows of displaced people. While important in these regional contexts, the WHR is much larger than these instruments in both scale and scope.

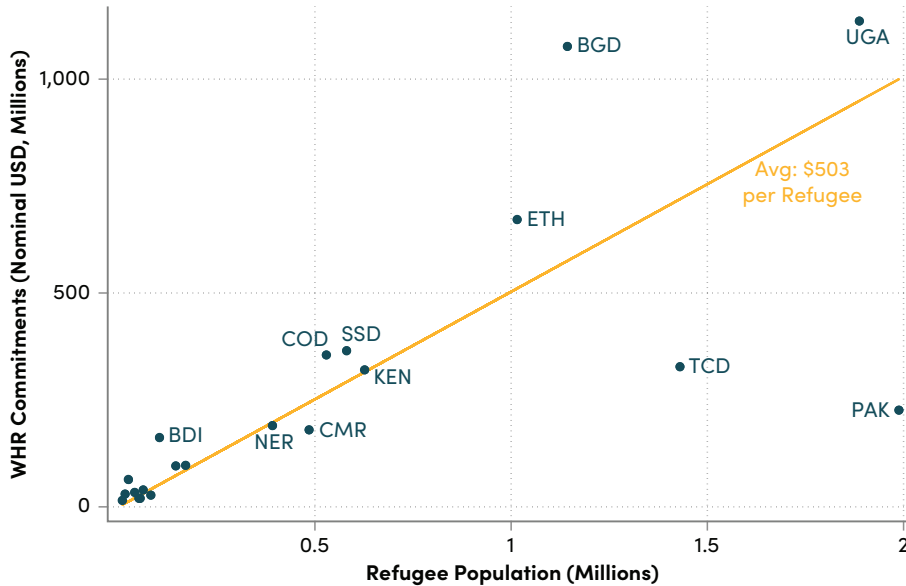
Within the WHR, money is allocated to regions depending on the total refugee population in that region among eligible WHR countries.²⁹ Regions then allocate WHR funding to countries, with a maximum of \$500 million per country per IDA cycle. In 2024, the Board of Executive Directors granted Bangladesh an exemption for two projects—the “Host and Rohingya Enhancement of Lives Project and Inclusive Services” project and the “Inclusive Services and Opportunities for Host Communities and Displaced Rohingya Population Project”—allowing it to exceed the \$500 million cap by \$85 million (World Bank, 2024e). Countries sometimes decline allocated funding; in this case, money is first allocated to another country within the region. For example, under IDA20, the allocation for the South Asia region was granted to Bangladesh in its entirety as Pakistan was not interested in WHR financing.

28 See <https://www.globalcfff.org/about-us/>.

29 WHR countries covered four regions over the first three cycles: Eastern and Southern Africa; Western and Central Africa; South Asia; and Middle East and North Africa. Annex 1 notes the regional assignments of each WHR country.

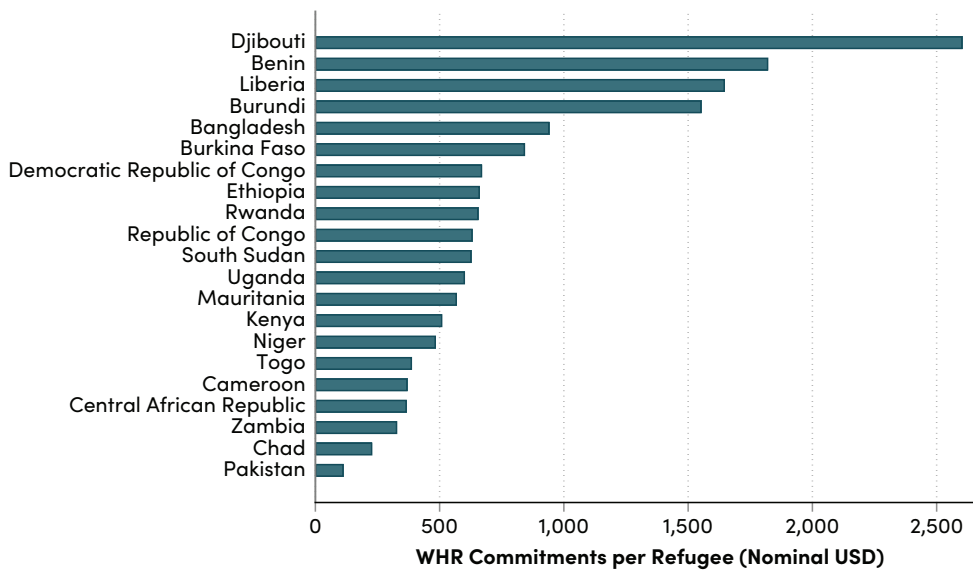
Figure 4 shows that financing has been roughly in line with the number of refugees hosted, although Figure 5 shows there is variation. Countries with smaller refugee populations have the highest commitments per refugee, as the WHR considers \$10 million to be the minimum for projects to be viable.

FIGURE 4. WHR commitments by refugee population



Sources and Notes: Refugee population data are from UNHCR’s Refugee Data Finder (see <https://www.unhcr.org/refugee-statistics/download>). We use the maximum refugee population between 2017, when the WHR was launched, and 2025. Country codes attached for countries with commitments over \$150 million. Data on commitments are provided by the World Bank. Commitments are aggregated across IDA18, IDA19, and IDA20.

FIGURE 5. WHR commitments per refugee



Sources and Notes: Refugee population data are from UNHCR’s Refugee Data Finder (see <https://www.unhcr.org/refugee-statistics/download>). We use the maximum refugee population between 2017, when the WHR was launched, and 2025. Data on commitments are provided by the World Bank. Commitments are aggregated across IDA18, IDA19, and IDA20.

WHR financing can be provided in the form of grants or credits, depending on the country's IDA lending terms. Countries at high risk of debt distress are provided with 100 percent grants, while those at moderate or low risk of debt distress are offered 50 percent grants and 50 percent credits.³⁰ An emergency support mechanism is also built into the WHR, providing financing on 100 percent grant terms for countries experiencing a large, sudden inflow of refugees (World Bank, 2024f).

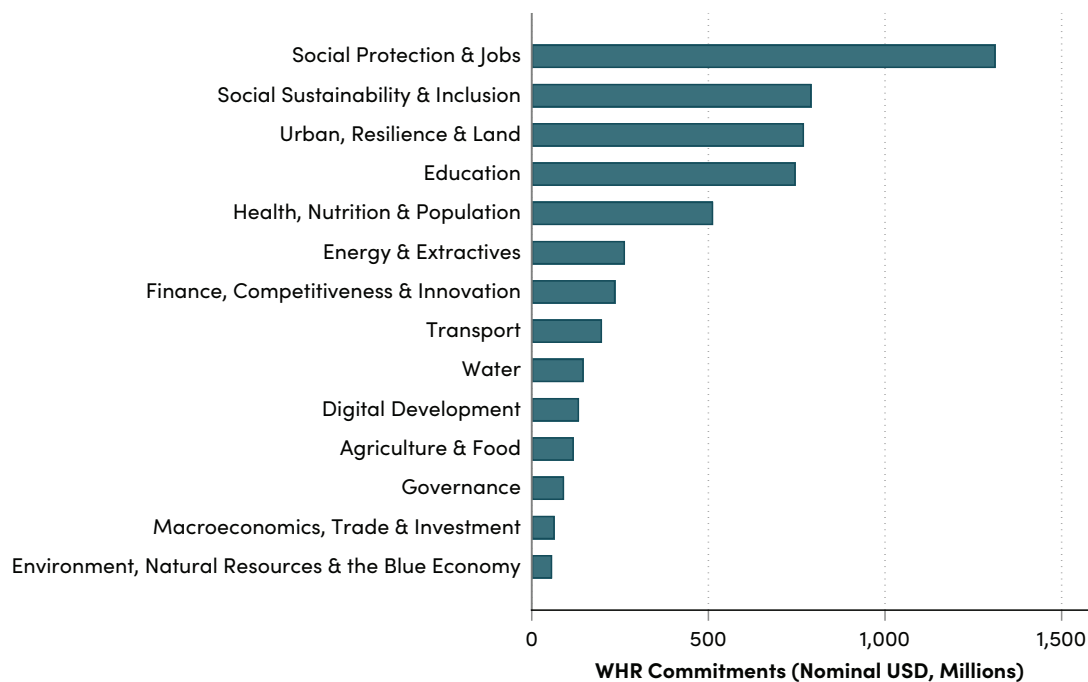
In addition, 10 percent of the total cost of a project was required to come from the country's performance-based allocation (PBA), the core of IDA financing. Interviewees were mixed on this. Some noted that this gave countries "skin in the game", incentivizing closer engagement with the projects and their outcomes, while others felt it made the project more complicated and "only created delays." This requirement has been dropped under IDA21.

Funded projects

In its first three cycles, the WHR has been used to support 100 projects across 21 countries (Annex 2). Figure 6 provides a breakdown of WHR-funded projects by World Bank Global Practice, effectively across issue areas. The largest number of projects falls under the Social Protection & Jobs Global Practice; with Social Sustainability & Inclusion; and Urban, Resilience, & Land coming second and third. Importantly, WHR projects are largely implemented by the host countries' sectoral ministry (e.g., education, healthcare) rather than the refugee ministry, encouraging engagement and coordination across the government to address refugee issues. Examples of these projects are included within Section 3.

³⁰ IDA credits are loans with very low interest rates and long repayment cycles. The World Bank distinguishes IDA credits from IBRD loans, which are loans provided at market rates. IDA terms were hardened under IDA21; countries at high risk of debt distress can choose whether they want to receive a credit or a grant, but if they choose the latter, they receive a 10 percent "volume discount" (World Bank, 2025c). Three categories of countries are exempt from this "volume discount": small states; countries eligible for the FCV Envelope Regional Economic and Community Assistance (RECA) allocations; and countries subject to the annual cap on grants. None of the WHR countries are small states, and only one is eligible for the RECA allocations—South Sudan. Some may be subject to the annual cap on grants, such as Bangladesh, Ethiopia, and Pakistan, but this depends on how much they receive in any one year as part of its PBA and the FCV Envelopes.

FIGURE 6. WHR projects by World Bank Global Practice



Source and Notes: Project list provided by the World Bank (Annex 2) for WHR commitments during IDA18, IDA19, and IDA20. Global Practices are assigned according to the time of approval; some categories have changed.

The World Bank project life cycle includes six stages: identification; preparation; appraisal; negotiation/approval; implementation; and completion/validation and evaluation.³¹ Projects are usually borne out of the Country Partnerships Framework (CPF), a document produced by the client country and the CMU to identify the country’s priorities. In the case of WHR projects, task team leaders (TTLs) are meant to use the strategy note as a guiding reference. Once a project is identified, a series of documents are produced to outline its objectives and scope, as well as the safeguards that will be put in place through the Environmental and Social Framework (ESF).³² For the negotiation stage, TTLs are required to finalize a Project Appraisal Document (PAD), which contains the best overview of the project.³³

This PAD is then passed to an internal World Bank decision review meeting, where the project must meet a number of criteria (such as demonstrating impacts on refugees and host community members) to be approved. The PAD is sent back to the client country, then to the internal World Bank legal and financing teams, and finally to the Board of Executive Directors for approval. The documents are distributed before meetings and often receive many questions from reviewers.

31 See <https://www.worldbank.org/en/projects-operations/products-and-services/brief/projectcycle>.

32 See <https://www.worldbank.org/en/projects-operations/environmental-and-social-framework>.

33 They are known as Project Appraisal Documents (PAD) for Investment Project Financing (IPF); Program Appraisal Documents for Program-for-Results (PforR) contracts; and Program Documents for Development Policy Financing (DPF). See the “Link disbursements to results” recommendation in Section 4 for more discussion of these terms.

As part of the safeguards process, both the World Bank team and the client government are to hold public consultations with relevant project stakeholders, especially the “refugee community.” That being said, some interviewees felt this process did not lead to meaningful consultations. The project then needs to be approved by the client country, often through a parliamentary process.

The extent to which these projects include refugees varies. Some, such as Ethiopia’s Economic Opportunities Program employed a “Program-for-Results” (PforR) structure, linking financing to the provision of refugee work permits. It was therefore explicitly designed to target the needs of refugees from the start of the project and received 83 percent of its financing from the WHR.³⁴ Others, such as the “Socio-economic Inclusion of Refugees & Host Communities in Rwanda” project, were designed to support both refugees and the host population.³⁵ Still others, such as Mauritania’s “Decentralization and Productive Intermediate Cities Support Project” (Moudoun), were pre-existing projects solely serving the host community which were then augmented to include refugees.³⁶ The Moudoun project received 30 percent of its financing from the WHR. While this “bolt on” approach can help mainstream refugees into programming, it can also be challenging to adapt these “parent” projects to address refugees’ unique needs (UNHCR, 2021; Post et al., 2019).

Effectively the World Bank is employing a portfolio approach. Some funding is going towards high-risk investments (such as promoting de jure inclusion over the long-term), while other financing is more moderate risk (such as expanding water and sanitation services to refugee camps). As we discuss below, interviewees noted that pursuing more moderate reforms can help “grease the wheels” for larger reforms in the future. Understanding the impact of these projects is also difficult. We discuss the relevant monitoring and evaluation mechanisms in Section 3.

Policy engagement

From the beginning, the RSW (the WHR’s predecessor) has emphasized the importance of policy reform. The overview for the RSW in IDA18 describes the following objective:

“The sub-window underpins the development approach to forced displacement, supporting commitments by host governments to enact policy change and address the social and economic dimensions of refugee situations.”

Further, projects that “support legal solutions and/or policy reforms with regard to refugees, e.g., freedom of movement, formal labor force participation, identification documents and residency permits” would be an RSW priority.³⁷ Yet the policy environments in WHR countries vary

34 See <https://projects.worldbank.org/en/projects-operations/project-detail/P163829>.

35 See <https://projects.worldbank.org/en/projects-operations/project-detail/P164130>.

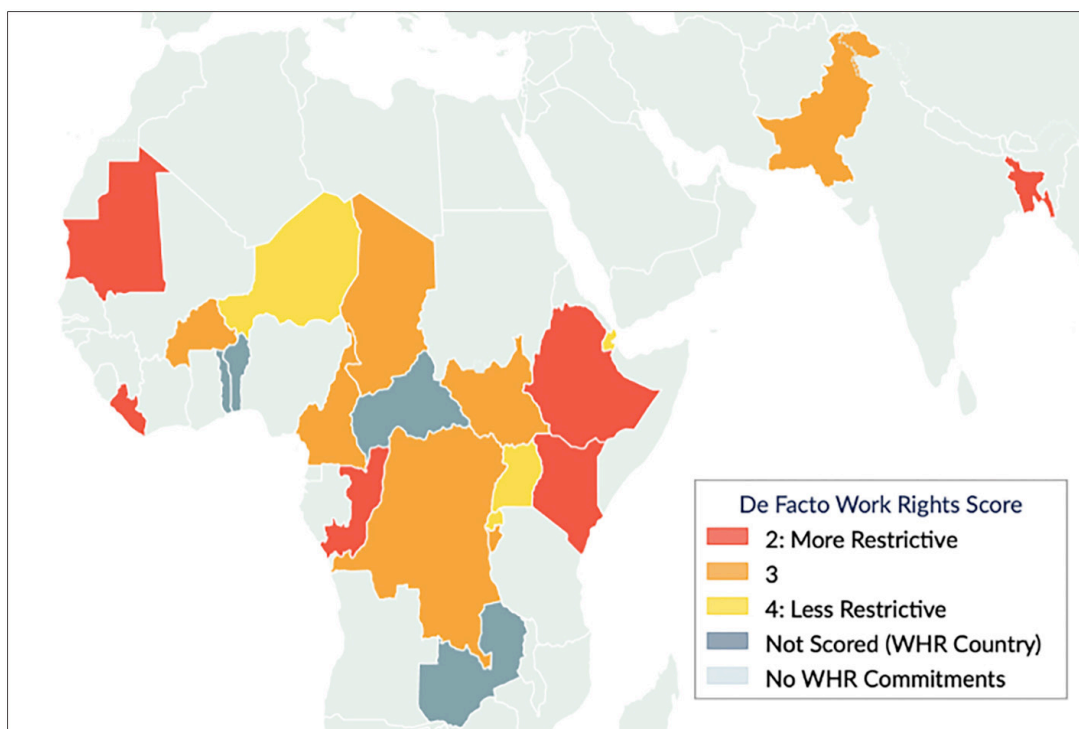
36 See <https://projects.worldbank.org/en/projects-operations/project-detail/P169332>; and <https://www.worldbank.org/en/news/feature/2024/05/15/promoting-urban-renewal-in-mauritania-to-build-resilience>.

37 See <https://ida.worldbank.org/en/replenishments/ida18-replenishment/ida18-regional-sub-window-for-refugees-host-communities>.

significantly. Over 90 percent of refugees who live in camp settings are in IDA-eligible countries (UNHCR and World Bank, 2024). Other WHR countries offer freedom of movement, the right to work, and inclusion in national systems.

Figure 7 maps WHR countries based on their overall work rights score from our 2022 *Global Refugee Work Rights Report* (Ginn et al., 2022).³⁸ The score combines assessments of de facto freedom of movement, access to wage employment, access to self-employment, and rights at work as of 2021. It is on a scale between one and five, with higher numbers indicating more inclusive practices. Three WHR countries received a four—Djibouti, Niger, and Uganda—while six received a two. Overall, 23 percent of refugees in WHR countries lived in countries that received a four out of five (yellow); 48 percent lived in countries receiving a three (orange); 28 percent lived in countries receiving a two (red); and two percent lived in countries that were recently added and not scored (gray).

FIGURE 7. WHR countries and their de facto work rights scores



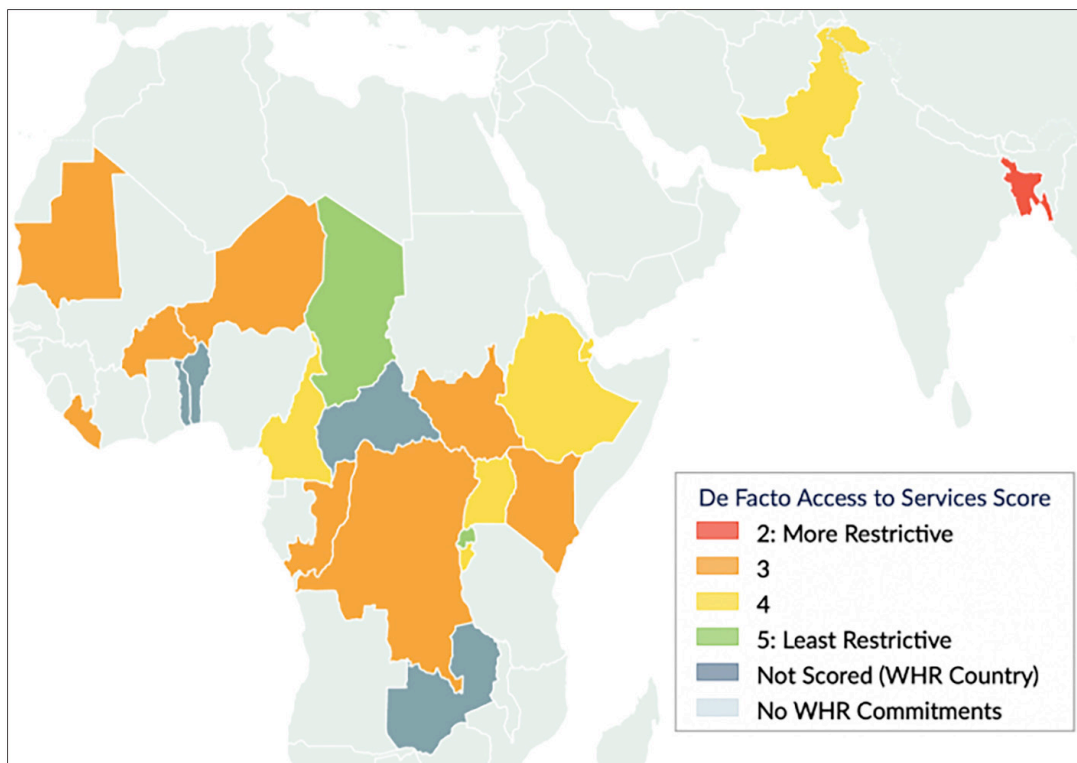
Source and Notes: Scores are from Ginn et al. (2022), representing the overall work rights score in 2021. Boundaries represent World Bank official boundaries (see <https://datacatalog.worldbank.org/search/dataset/0038272/world-bank-official-boundaries>). The map was created using Flourish.

Projects that “help ensure access and quality of services and basic infrastructure to refugees and host communities” are similarly listed as a WHR priority. In Ginn et al. (2022), we also scored de facto access to services, assessing refugees’ access to healthcare and education compared to host

³⁸ In Section 4, we analyze the WHR’s financial commitments based on the host countries’ work rights and access to services scores.

communities. The services score is also on a one to five scale and mapped in Figure 8. Two WHR countries—Rwanda and Chad—received a five out of five, while one WHR country—Bangladesh—received a two. Overall, 15 percent of the WHR’s refugee population lived in countries scoring a five (green); 51 percent lived in countries scoring a four (yellow); 22 percent lived in countries scoring a three (orange); and 11 percent lived in Bangladesh at two (red).

FIGURE 8. WHR countries and their de facto access to services scores



Source and Notes: Scores are from Ginn et al. (2022), representing the overall work rights score in 2021. Boundaries represent World Bank official boundaries (see <https://datacatalog.worldbank.org/search/dataset/0038272/world-bank-official-boundaries>). The map was created using Flourish.

Under the FCV theme in IDA19, the World Bank committed to conducting a “systematic review of refugee policy and institutional environments” in WHR countries at the beginning of every IDA cycle. It aimed to “gauge progress, identify further reform opportunities and inform further WHR support” (World Bank, 2022d). This led to the creation of the Refugee Policy Review Framework (RPRF), an assessment tool of host governments’ policies and practices (see Box 2).³⁹ The detailed policy review was completed and publicly released in September 2021 (World Bank, 2021c), with updates released in subsequent years (see Annex 1).

³⁹ The RPRF and the 2022 *Global Refugee Work Rights Report* (Ginn et al., 2022) have similar motivations. The RPRF provides more depth on WHR countries and does not assign quantitative scores.

Under IDA20, the WHR had a stronger policy commitment: at least 60 percent of the countries eligible for the WHR had to implement significant policy reforms, as identified in the RPRF. The terms referenced in this policy commitment are defined in an internal methodology note:

- Implementation refers to the process of making a policy active or effective.
- Significant applies to reforms which introduce meaningful changes for the situation of refugees and host communities, the exercise of their rights, or their socio-economic development. This importance can stem from the nature, or the number, of the reforms.
- Policy reforms refers to those policies within the 17 sub-dimensions identified in the RPRF which, in a given country and specific to that country, have been developed and introduce changes and/or progress for the situation, rights, and socio-economic development of the refugees and host communities. These reforms may have been adopted since the inception of IDA19 (baseline of the RPRF for the majority of eligible countries) or since the country became eligible under the WHR.

According to World Bank reporting, this commitment has been met. Published in 2023, the IDA20 MTR stated that of 11 eligible countries, eight had implemented “at least one significant positive reform, with minimal or no negative policy changes in other areas” (see Section 3 for more information on the impact of the WHR; [World Bank, 2023d](#)). In February 2026, the IDA20 Final Report identified that 12 of the 17 countries eligible for the WHR at the beginning of the cycle—70 percent—had implemented “at least one significant policy reform” ([World Bank, 2026](#)).⁴⁰ This requirement has been dropped under IDA21, in the context of streamlining IDA reporting ([World Bank, 2025c](#)).

BOX 2. The Refugee Policy Review Framework (RPRF)

As part of the policy commitment in IDA19, the World Bank developed the methodology for the RPRF, structured around four themes: (1) policies towards host communities; (2) overall regulatory environment and governance; (3) access to economic opportunities; and (4) access to public services. There are also several cross-cutting themes, such as gender and social inclusion ([World Bank, 2021a](#)).

Staff at CGD heralded the creation of the RPRF, noting that it would provide the first systematic review of refugee policies and changes over time but hoped that the RPRF would shape WHR financing decisions ([Huang and Post, 2020](#)). The first review, issued in 2020, was produced by UNHCR and provided an impressive summary of refugee policies in WHR countries. Follow-up assessments were conducted and published in June 2023; the full list is linked in Annex 1.

40 The twelve countries identified as implementing reforms are Burundi, Chad, Djibouti, Ethiopia, Kenya, Liberia, Mauritania, Niger, Republic of Congo, Rwanda, South Sudan, and Uganda.

Interviewees were mixed on the potential of the RPRF. The process for the development of the RPRF is laid out in the IDA19 MTR, but in practice, its development appears to vary significantly from country to country (World Bank, 2021c). In some, UNHCR was tasked with gathering large amounts of data in a short amount of time. In others, the World Bank re-wrote UNHCR’s original assessment and sent it back to UNHCR for a “final blessing.” While it provided a useful and fairly detailed baseline assessment of a country’s situation, some felt it was more useful as an external communications tool than an internal decision-making tool. One noted that it felt like the “Bank marking its own homework”, rather than a formal evaluation that identified potential policy reforms and promising investments.

For example, Bangladesh was granted \$491 million under the WHR as part of IDA18, yet interviewees noted that the RPRF failed to mention the numerous restrictions on refugees. One interviewee stated that “the Government outright rejected the World Bank requirement of the RPRF, suspecting that this would be used as a pretext to promote refugee rights and capacity-building, leading to refugees’ socio-economic inclusion in Bangladesh.” The World Bank acknowledged this (World Bank, 2021c):

“The Governments of Bangladesh and Pakistan, which are not parties to the 1951 Convention Relating to the Status of Refugees and its 1967 Protocol, have shared some observations and reservations in terms of RPRF’s objectives, definitions and methodology that are perceived to be inconsistent with their domestic policies and practices. The World Bank is engaging both governments on the issues raised with the aim of clarifying and addressing these concerns and reaching a resolution consistent with the principles of the RPRF and the objectives of the WHR.”

Bangladesh did not add any WHR projects in IDA19 and received \$585 million of WHR commitments in IDA20.

Going forward

When Ajay Banga started as the President of the World Bank Group in 2023, one of his goals was to simplify IDA, an initiative known as “SimplifIDA.” SimplifIDA aimed to, among other things, streamline lending and potentially close some financing windows (Ginn and Dempster, 2024). Nevertheless, under IDA21 the WHR remains largely unchanged in practice (World Bank, 2025c). Financing for the WHR remains at \$2.4 billion—it is ringfenced from the rest of the GROW allocation—and eligibility criteria and financing terms are unchanged from IDA20, all of which CGD authors recommended (World Bank, 2025c; Landers et al., 2024; Dempster and Ginn, 2025).

There are two notable differences for the WHR in IDA21. Firstly, none of IDA’s policy commitments apply to the WHR. We viewed the IDA20 policy commitment, on countries implementing significant policy reforms, as especially useful in articulating and focusing the WHR’s goals. The lack of a policy commitment is not supposed to signal a reduced emphasis on policy reform, as the number of policy commitments overall was reduced significantly as part of SimplifIDA. That being said, we would have preferred a clear reaffirmation of this goal. A new Policy and Procedures Framework for the WHR states that priority is given to “operations that support policy and institutional measures that help reduce needs for external assistance over time, such as jobs and increased self-reliance for refugees (including out-of-camp approaches), and human capital development through access to national services, all while managing impacts on host communities.”⁴¹ We are hopeful that this change to a project-level incentive for policy change is equally, if not more, impactful.

Secondly, countries no longer need to provide 10 percent of WHR projects from their PBA. We also would have preferred the PBA requirement continued but also note the benefits of simplifying, articulated above.

It is heartening that the WHR has remained a dedicated pot of financing and at levels provided in previous IDA cycles, but it remains to be seen whether refugees remain a priority or whether they are eclipsed by broader regional priorities. Certainly, in an era of constrained aid budgets, it will be more necessary than ever for the WHR to achieve and measure its impact to justify its continuation under IDA22.

Section 2. How the WHR is different

The World Bank is one of many donors providing support to refugee-hosting countries, whether that support is humanitarian- or development-focused. Yet the financing provided by the World Bank through the WHR differs from humanitarian funding—the largest and most traditional sources of funding for refugee situations—in a number of important ways, outlined in Table 4 and explained in more detail in this section.⁴² These differences give the WHR a comparative advantage in tackling the inclusion of refugees in protracted situations. The WHR is not in competition with humanitarian financing; while they are sometimes needed in different ways and different contexts, they can often complement each other when coordinated well.

41 This was referenced in an interview and does not appear to be a publicly available document.

42 According to 2022–2023 OECD data (Boral-Rolland and Hurwitz, 2025), in WHR countries, humanitarian spending constitutes 48 percent of total spending on refugees, which is the largest category (among humanitarian, development, peace, and undefined) but a smaller share than the global average, in large part due to World Bank funding for development. The largest humanitarian actors in WHR countries are INGOs (\$645 million), the World Food Programme (\$558 million), and UNHCR (\$514 million).

TABLE 4. How the WHR differs from traditional humanitarian funding sources

	Window for Host Communities and Refugees (WHR)	Humanitarian funding
Programming goals	Medium-term, focused on development	Short-term, focused on basic needs
Funding cycles	Medium-term	Short-term
Implementation	National governments (and often national systems like education)	Direct
Domestic policy influence	Some funds are conditional on policy changes	Funds are not tied to policies
Institutional focus on refugees	Minimal	High
Institutional history with refugees	WHR launched in 2017	Some INGOs were founded in the early 1900s, and UNHCR in 1951

Focus on medium- and long-term

Humanitarian funding cycles are often short. In a sample of 15 donors providing 84 percent of global humanitarian assistance in 2020, 58 percent of funding was for two years or less ([Development Initiatives, 2021](#)).⁴³ The system is set up for fast project deployment—in contrast to the more deliberative processes of development finance—but also leaves little scope to invest in long-term development. While humanitarian response plans are often multi-year, INGOs often need to resort to annual appeals to cover costs, meaning funding levels can change over time ([Saez et al., 2021](#)).

The WHR was one of the first funding instruments aiming to do something different—akin to a pooled fund for refugee-hosting countries—bringing funding sources together to create medium- and long-term development opportunities for both refugees and host communities. MDBs—generally more insulated from political changes than bilateral agreements—are some of the only organizations which can commit to a long-term funding stream, insuring client governments against the potential risks of integrating refugees (i.e. fiscal strains) by committing assistance beyond the early stages of inclusion.

The average length of a WHR project is five years, with 72 percent of projects between four and seven years. Accordingly, 49 percent of WHR disbursements in the OECD data from 2022 and 2023 were from commitments made during IDA18, between two and six years prior. Projects can be extended and access additional financing.

Financing refugee-hosting governments directly

The World Bank mostly provides financing directly to national governments (instead of to external organizations), in a way that bilateral humanitarian donors and other international organizations

43 See <https://devinit.org/resources/global-humanitarian-assistance-report-2021/chapter-4-funding-effectiveness-and-efficiency/>.

rarely do. One interviewee summarized the divide they see between humanitarian and development approaches as “development cares about country ownership; humanitarians care about independence, which necessitates avoiding the government.”

Table 5 presents total ODA spending on refugee situations in 2022 and 2023. Only 16 percent of funding to low- and middle-income countries was channeled through host governments. Of this funding, 70 percent came from the World Bank. Within WHR countries, 97 percent of financing to the governments for refugee situations came from the World Bank and more than half was from the WHR. These countries accordingly spent more than twice the share of ODA for refugees through the government compared to countries outside the WHR.

TABLE 5. ODA for refugee situations by channel, 2022–2023

USD, Millions	Low- and Middle-income Countries		WHR Countries (eligible by 2023)	
	Total	Through Government	Total	Through Government
Total	27,740	4,371	5,572	2,140
World Bank	3,196	3,053	2,214	2,071
WHR	1,256	1,201	1,256	1,201

Sources and Notes: Each cell represents cumulative totals based on data from OECD’s survey of donors (Boral-Rolland and Hurwitz, 2025). The “Through Government” columns include spending listed in the following channels: Central Government, Local Government, and Recipient Government. WHR countries are the 17 countries that received WHR disbursements through the 2023 calendar year—all WHR countries through IDA20 except Benin, Central African Republic, Togo, and Zambia. To identify WHR disbursements in the OECD data, we use project codes of WHR projects provided by the World Bank.

There are two main benefits to this approach. One of the priorities of WHR financing—and other stakeholders in the refugee system—is to promote the inclusion of refugees in national systems such as healthcare and education. This is assumed to be a more sustainable and cost-effective approach than parallel systems set up only for refugees. However, it is still expensive. For example, the World Bank’s *Global Cost of Inclusive Refugee Education: 2023 Update* notes that opening national education systems to all refugee children would cost \$9.3 billion annually. This varies, however, by income level; the authors estimate the total annual fiscal cost of educating all refugees in low-income countries is only \$309 million (World Bank, 2023e). In some cases, host governments may be expected to shoulder this cost through tax revenue, but in the cases of WHR countries especially—the poorest countries—this is likely to be unrealistic without some external financing. Overall, this allows host governments and host communities to share the gains from moving to a more efficient aid system.

However, two caveats. Firstly, implementation may not be possible in contexts of weak state capacity. If a country in this situation received WHR financing but was unable or unwilling to extend public services to a refugee-hosting area, they may end up contracting NGOs or the UN to deliver those services—hardly delivering the outcome the World Bank intends. Secondly, data and research on the relative cost and effectiveness of different structures is lacking. Without knowing the cost and

quality of parallel systems (such as UNHCR-provided education), it is difficult to conclusively state that this would be a better outcome.⁴⁴ Certainly, there is evidence to suggest that even if inclusion was more expensive and at a lower quality, there may be other benefits that make it a goal worth pursuing. For example, including refugee children into mainstream schools can support faster language acquisition among refugees and promote social cohesion between refugees and host communities (Schiling, 2022; UNHCR, 2019).

The second benefit of financing through host governments is the potential to influence policy. Predictable and recurrent financing is a significant incentive to do something they otherwise would not do. As interviewees noted, putting money on the table “gets you in the room”; the fact that client governments are in the driving seat is a “big reason as to why the government is interested.” We use “host government” as a short-hand, but there are a range of views and interests within any government. Humanitarian funding often works with a refugee agency that has different interests and incentives than ministries that provide services to citizens. With long-term relationships throughout the government, the World Bank can bring key ministries into a dialogue—particularly ministries of finance and planning—that humanitarian organizations may struggle to engage (World Bank, 2019). We heard repeatedly that finance offered through these line (or sectoral) ministries can change perceptions, from seeing refugees as a burden to one of opportunity to expand the pie for citizens, and therefore represents a specific channel to influence policy change.

Yet this focus has also generated friction. In donor governments, teams that work on refugees are most familiar with the humanitarian system and are “uncomfortable”, as one respondent noted, with host country ownership of the project. In addition, they rarely connect with their government’s IDA Deputies, the representatives who negotiate IDA replenishments. They often work in separate ministries—foreign affairs and finance, respectively. The WHR has therefore required inter- and intra-actor collaboration in a way that was rarely necessary under the status quo.

Explicitly pursues policy change

Restrictive policies are one of the main barriers to refugees’ local inclusion and limit the return on investment to aid. Humanitarian aid, however, is offered with few conditions. In FCV contexts, it is important for it to be politically neutral so all those in need can access basic relief. This principle isn’t extended to refugee situations, and large organizations like UNHCR that deliver humanitarian

44 In 2021, 11 percent of education aid for refugee situations in low- and middle-income countries went directly to host governments (c.f. 62 percent going to INGOs). Yet, even if donors gave all of their education aid to host governments, it still wouldn’t meet the needs. Almost \$3 billion is needed to bridge the gap between total refugee education financing and the total cost. See Hopper (2024) and <https://datacatalog.worldbank.org/infrastructure-data/search/dataset/0065785/refugee-education-financing-dataset>.

(and some development) aid to refugees also advocate for policy change.⁴⁵ However, critics have noted (and we have heard from staff directly) that large implementation operations limit full-throated advocacy, due to fears that upsetting the government could lead to the organization's expulsion from the country (Loescher, 2001; Crisp, 2022). Organizations with large budgets therefore often pursue advocacy in private and rarely tie it directly to assistance.

The WHR sets out a different approach. Focused on development instead of humanitarian aims, it can condition assistance on policy reform and withhold assistance when progress is insufficient. Specific financing tools including Program-for-Results (PforR) and Development Policy Financing (DPF) are designed for this goal. We argue in Section 4 to increase the use and targets of these instruments. The WHR also discusses policy reform goals directly, i.e. the IDA20 policy commitment that at least 60 percent of eligible countries implement "significant policy reforms", and has developed a framework for tracking these goals, the RPRF (Box 2).

In practice, the WHR's pursuit of policy change also faces hurdles—including ownership of projects by reluctant governments, relatively little weight within the World Bank, and limited human capital—which we discuss throughout this paper. Nevertheless, the WHR's potential for policy leverage using financing is a critical difference that sets it apart from most other refugee-serving instruments.

Different institutional orientation and experience

Refugees are one of the primary populations of concern for the humanitarian sector, along with internally displaced people (IDPs) and other victims of armed conflict, people affected by natural disasters, and those facing food insecurity. Overall, roughly 35 percent of humanitarian ODA was spent on refugee situations in 2022 and 2023, with a much higher share—notably UNHCR at 78 percent—from some large organizations.⁴⁶ This institutional experience and focus on refugees are both an asset and a liability. A large staff provides significant capacity and expertise on both the context and the system, but it can also yield rigid internal structures and cultures that make adaptation difficult.

Refugee issues, on the other hand, are a small part of the World Bank's operations. For example, IDA20 included \$93 billion to help low- and middle-income countries pursue a number of development goals across many sectors (World Bank, 2022c). The \$2.4 billion allocated to the WHR is therefore a small fraction of the World Bank's overall spend. Even in WHR countries, WHR projects have represented just four percent of the total IDA commitments across its first three cycles. Refugee issues, therefore, are unlikely to be a priority for upper management.

45 On its website, UNHCR notes: "We advocate for laws, policies and practices that protect the rights of refugees, other displaced and stateless people... In times of forced displacement, we use advocacy to influence governments, non-governmental partners and the public at large to adopt practices that ensure the protection of those in need." See <https://www.unhcr.org/what-we-do/protect-human-rights/advocacy>.

46 Boral-Rolland and Hurwitz, 2025; <https://public.flourish.studio/story/2315218/> (page 5); and <https://www.unhcr.org/media/global-report-2021>.

In addition, engaging on refugee issues is relatively new for the World Bank; the RSW was only launched in 2017. Investments are led by TTLs who may not have expertise or interest in issues that are specific to refugees, and the few forced displacement experts that work at the World Bank may not have the ability to engage with projects early on. We emphasize this point further in our recommendation below, “Invest in the right people.”

Section 3. Impacts of the WHR

The core question at the heart of the WHR is whether medium- and long-term oriented development financing, coupled with an explicit push for policy change, can facilitate a policy bargain where most are better off—reducing humanitarian need, adequately integrating refugees in host countries, and benefiting host communities. These ambitious aims leave a number of avenues for potential impact and therefore evaluation, including:

- Has WHR financing affected de jure policy changes, or has it supported initiatives that would have happened anyway?
- Have projects laid the foundation for future policy changes?
- Have some financing instruments (i.e. PforR) led to more cost-effective change than others?
- Has WHR financing affected de facto inclusion in national systems?
- Has WHR financing reduced humanitarian need?
- Has WHR financing affected the outcomes of host communities?
- Ultimately, are refugees better off?

The last question is, of course, the overarching motivation of the WHR; the other questions are ingredients to the theory of change. For instance, the government can pass a law allowing refugees to work, then follow through and distribute work permits. While both are very positive steps, we need to answer whether the work permits resulted in refugees earning more and improving their overall quality of life. These questions are difficult and complicated. For instance, what is the comparison? One could consider the counterfactual of reallocating WHR to PBA; an INGO in the humanitarian sector; or no intervention.

Measuring results and impact

The World Bank uses a number of tools to measure results and impact, thereby trying to answer some of these questions. At the project level, Implementation Status Reports (ISRs) are published publicly every six months and provide updates on disbursements and progress toward key performance indicators. Indicators often focus on numerical counts, such as the number of people reached. These are aggregated into the World Bank’s overarching Results Management Framework, which includes the Corporate Scorecard and its 22 results indicators. One of these is “Displaced people and people in host communities provided with services and livelihoods.” As of writing, the Corporate Scorecard

notes 12.1 million people reached and an expectation of 40 million by the 2030 fiscal year.⁴⁷ WHR projects accounted for 66 of the 153 projects contributing to this indicator.

These metrics capture the number of people reached; this is important, but distinct from impact. A project could reach relatively few people but have high impact per person—substantially raising individual incomes, for instance, compared to an alternative where the project doesn't exist. Or a project could reach many people but have no impact, such as a training program which ultimately didn't lead to more or better jobs. The World Bank's Development Impact Group implements randomized controlled trials for World Bank projects to rigorously assess these questions of impact and causality; at least three WHR projects include randomized trials.⁴⁸

In addition, every completed project is evaluated by the World Bank's Independent Evaluation Group (IEG). This body scores projects on a six-point scale, ranging from "Highly Satisfactory" to "Highly Unsatisfactory", based on three factors: relevance; efficacy (the extent of achievement of objectives); and efficiency. As of writing, three WHR projects have received scores from the IEG.⁴⁹ The IEG has also written two relevant overall assessments of the World Bank's programming for forcibly displaced people and the most recent FCV strategy, which provides recommendations that we echo and build on below (World Bank, 2019; World Bank, 2025e).

On a more macro level, the performance of the WHR overall is reviewed in two instruments. Firstly, the RPRF reviews the refugee policy situation in WHR countries, noting the role of the WHR in any policy reforms. Secondly, each IDA cycle is reviewed at the mid- and end-point (the MTR and Final Report), noting progress against the cycle's policy and financial commitments and evaluating its response to various crises. The IDA20 MTR, for example, included a section on each financial window, including the WHR. It provided an overview of the window's approved operations, the pipeline, and a high-level summary of impact to date.

Overall, however, many interviewees felt these mechanisms were not working as they should. Donor governments, in particular, noted the lack of oversight they have over WHR funding. They noted reporting feels ad-hoc, with individual country teams reporting on individual projects, rather than lessons being linked across the board. This is not specific to the WHR but emblematic of a wider problem within World Bank reporting.⁵⁰

47 See https://scorecard.worldbank.org/en/data/result-details/CSC_RES_DISP_COMM_SERVICES?orgCode=ALL&refareatype=REGION&refareacode=ACW&age=_T&disability=_T&sex=_T.

48 Trials are in Niger (Fernandez et al., 2024) and Ethiopia (Egger et al., 2025 and Bryan et al., 2025).

49 WHR projects with IEG scores are the "Integrated Cash Transfer and Human Capital Project" in Djibouti, the "Liberia Third Inclusive Growth Development Policy Operation", and the "Niger Refugees and Host Communities Support Project."

50 As CGD authors have noted, "while recent rhetoric—alongside the Evolution Roadmap and the latest Development Committee paper—signal a general commitment to [determining impact], they fall short when it comes to articulating a clear plan for how to incorporate evidence generation and use into the Bank's decision making" (Kandpal et al., 2023).

In this section, we discuss the impact of WHR projects on two categories of outcomes: policies and practices; and direct programs and services. This is far from a comprehensive analysis of the WHR's successes; unfortunately this is well beyond the scope of our paper. Our analysis is largely confined to the views of our interviewees and publicly available information, and therefore our ability to independently assess impact is limited. Evaluations (by independent researchers and through randomized controlled trials) are needed to create a long-term story of change within a particular sector in a particular country, something we hope to undertake in the future. However, we hope our analysis captures some of the WHR's impacts to date and provides food for thought as to where the WHR should be focusing its energy and money, and why.

Policies and practices

Policy reform is and should be at the core of the WHR model, as we emphasize throughout this paper. The policy commitment that 60 percent of countries achieve significant policy changes is one example, and the new Policy and Procedures Framework for the WHR in IDA21 is another affirmation of this vision. Of the 17 countries that were eligible at the start of the IDA20 cycle, 12 (or 70 percent) implemented “at least one significant policy reform” according to the IDA20 Final Report (World Bank, 2026). Below, we explore three prominent examples—Ethiopia, Chad, and Kenya—in more depth and ask how much the WHR influenced their passage.

Of course, de jure changes—changes to laws or policies—are not necessarily implemented in practice. According to Ginn et al. (2022), at least 62 percent of refugees lived in countries where the legal framework for work rights was adequate or better in 2021. Yet at least 55 percent of refugees lived in countries that significantly restricted their work rights in practice. De jure changes are often a good starting point but don't always translate into improvements in refugees' access, inclusion, and well-being on the ground (UNHCR, 2021). We therefore also discuss the de facto environments in these examples.

Ethiopia

Ethiopia hosts over 800,000 refugees and asylum seekers, with the majority living in 20 refugee camps and four settlements across the country. In 2016, at the UN General Assembly, the country announced nine pledges focused on refugee inclusion. To support the implementation of these pledges, the World Bank came together with the European Union; the UK's Foreign, Commonwealth, and Development Office; and the European Investment Bank to sign a \$500 million “Ethiopian Jobs Compact.”⁵¹ The Jobs Compact aimed to support the building of two industrial parks, which would create 100,000 jobs. Part of this was the facilitation of 30,000 work permits for refugees.

51 See <https://www.eib.org/en/press/all/2016-212-european-investment-Bank-president-pledges-support-for-jobs-compact-in-ethiopia-tackling-migration-and-refugee-challenge>.

The RSW was launched at a good time to build on this momentum, as there was a push to find a flagship project for the sub-window. This project became the “Ethiopia Economic Opportunities Program” (EOP), launched in 2018 with \$167 million from the WHR.⁵² It set out a PforR mechanism, tying financing to specific outcomes, such as the expansion of economic opportunities for refugees (jobs and business licenses); the development of industrial parks; the protection of refugees (linked to a broader freedom of movement goal); and the revision of the Refugee Proclamation (World Bank, 2018). The latter was signed in 2019; for the first time, refugees and asylum seekers were granted the right to work. It was followed by a Right to Work Directive in 2023 which, at least de jure, made it easier for refugees to obtain work permits. The new Directive did not address persistent constraints related to freedom of movement, nor the simplification of out-of-camp permits.

Undoubtedly, the de jure landscape in Ethiopia has advanced significantly in the last decade. Was WHR financing the driving force? The World Bank notes that the RSW “provided a critical entry point that catalyzed legislative and policy shifts at the highest level” (World Bank, 2019). Some interviewees strongly agreed, arguing that the Proclamation wouldn’t have happened without WHR support, or at least wouldn’t have happened as quickly as it did. There was a sense that the government was in a dire economic situation and needed the financing that the WHR would bring. Others agreed that the World Bank had a significant influence but noted the government had already been moving in that direction.⁵³

On implementation—distributing work permits and business licenses, especially—progress has been mixed. The agenda temporarily lost momentum between COVID-19, conflict, a failed pilot, and shifting priorities. However, it recovered. Respondents noted the PforR mechanism, which only paid out if permits were distributed, was key. We return to the impact of this instrument for EOP in Section 4. Up against the program’s December 2024 closing date, new government personnel were instrumental in executing the project. According to the ISR, the project had disbursed nearly all of its funding by July 2025. It reached 28,796 refugees with economic opportunities, including work permits, resident permits, and business licenses, and 27,512 Ethiopians with jobs created in the industrial parks (World Bank, 2025d).⁵⁴ Respondents also noted that EOP has facilitated wider benefits, hopeful that the bureaucratic structures set up by the project will outlast EOP and support refugee de facto inclusion in the long-term.

The next step is to assess the impact of work permits on refugees’ outcomes. Interviewees were cautious, observing that “work permits are largely going to incentive work and people who were

52 See <https://projects.worldbank.org/en/projects-operations/project-detail/P163829>.

53 For example, Ethiopia was a pilot country for the implementation of the Comprehensive Refugee Review Framework (CRRF); Nigusie and Carver (2019) note that CRRF engagement enabled WHR financing to support refugees. Ethiopia was a signatory to both the Djibouti and Nairobi Declarations which promoted refugee inclusion into national education systems and the integration of Somali refugees respectively.

54 Also see <https://www.worldbank.org/en/news/feature/2025/10/15/in-ethiopia-a-groundbreaking-right-to-work-directive-transforms-lives-for-the-better>.

already doing things. They are mostly not creating new economic opportunities for people.” A randomized trial is underway to directly measure this impact (Bryan et al., 2025).

Chad

Chad hosts over 1.4 million refugees, predominantly Sudanese who arrived after conflict erupted in April 2023. The government maintains a fairly open approach to the refugee population, though most refugees are settled in large camps in border areas. The World Bank has noted that “limited livelihood support has been directed to either refugees or host communities with only a few programs integrating the two groups” (World Bank, 2024c). In 2020, Chad signed its first ever Asylum Law, which enshrined its international obligations into national law. Specifically, it granted refugees the right to work, move freely, and own land. The Law was implemented in April 2023 as part of Decree No. 0648.⁵⁵

Interviewees were mixed on whether the WHR generated these de jure changes. Some interviewees felt that WHR financing had incentivized the government to sign the new law, though another said “I’m cautious about giving credit to any one effort on the laws. The government doesn’t care about funding on these things. They have no interest in providing services, but they’re also not going to stand in your way.” In addition to projects, the World Bank also presented a report showing refugees as potential economic actors, able to contribute their productive capacities to the local economy. The 2024 report outlined a number of steps the Chadian government should take to enable this, including allowing refugee settlements to be located in areas of economic potential: “Integrating refugees into the economy would generate an additional \$164 million a year in cost savings, while supporting their basic needs through humanitarian assistance would cost \$573 million” (Coulibaly et al., 2024).

The de facto impacts are also mixed. Barbelet et al. (2025) observe that “there are some challenges in the application of the law especially with regards to freedom of movement out of refugee camps to urban centres, and in the law translating into greater economic opportunities for refugees. The law is also largely unknown, even among refugees.” However, they also talk to a respondent who asserted “one must be conscious that we are in a public education system that survives only thanks to World Bank funding.”⁵⁶

Kenya

Kenya has hosted a large refugee population for more than three decades, including more than 750,000 currently, mostly confining them to the Kakuma and Dadaab refugee camps and curtailing their right to work (Halakhe et al., 2024). Despite the government’s stated plans to close the camps and

⁵⁵ See <https://www.refworld.org/reference/countryrep/unhcr/2024/en/147857>.

⁵⁶ For more on implementation in Chad, see <https://www.refworld.org/reference/countryrep/unhcr/2024/en/147857>; Nguyen et al. (2021); and Laougue (2024).

repatriate refugees, the government passed the Refugee Act in November 2021 that promised refugees freedom of movement in “designated areas”, the right to work, and access to financial services, among other rights (Leghtas and Kitege, 2023). The implementation of this law has been supported by the \$350 million “Second Kenya Urban Support Program” which aims to, among other things, support the transition of refugee camps into integrated host community and refugee settlements.

Did WHR financing influence the law’s passage? Some interviewees felt the Kenyan government was already open to the idea of refugee inclusion but wanted the international community to “meet them in the middle” with funding like the WHR. As Veronica Waeni Nzioki, from the Permanent Mission of the Republic of Kenya to the UN in Geneva, noted in 2024, “it remains very crucial to match the call or the drive towards our economic inclusion with a requisite or communitarian development support.”⁵⁷

Overall, however, we heard widespread agreement that the WHR was a major factor. Interviewees noted that, after a few years of conversations with the World Bank on WHR eligibility, the end of the IDA19 cycle was a significant pressure point, with the agreement on policy reforms reached in time to access WHR funding by the end of the cycle. Indeed, one interviewee noted that President Ruto used the WHR negotiations as a bargaining chip to help with broader fiscal difficulties and that supporting refugees was simply a byproduct. One respondent put their assessment bluntly: “the WHR is the reason the Refugee Act was signed.” They felt that engagement with the World Bank around the WHR built up the narrative that the “old policy approach was not working and needed to shift.” Another called the funding “the most influential advocacy tool over the last couple of years.”

Implementation of the law, however, has at best been slow. Refugee ID cards are now sufficient to access mobile money and stamp work permits, which are important wins. One refugee has been added to the town councils as part of turning the camp areas into municipalities. Yet wider reforms are stalled. Freedom of movement holds enormous potential—evidence from the World Bank’s longitudinal survey of refugees and host communities in Kenya finds that nearly 70 percent of refugees in urban areas are self-reliant, compared with less than 20 percent in camps (World Bank et al., 2024)—but has not been granted in practice (Halakhe, 2025). Transferring service delivery in the camps to national systems has also made little progress. And there is an absence of detailed costing and implementation benchmarks, something which will become more difficult in the wake of aid cuts (Halakhe, 2025). As one interviewee noted, “this system remains costly, administratively heavy, and inefficient.”

Full implementation certainly would be a success; expanding freedom of movement would go a long way to reducing humanitarian need and expanding the economic contributions of refugees to Kenya. Interviewees noted that these disappointments are not due to a lack of effort from the World Bank; instead, some pointed to other donor commitments failing to materialize. However, the World Bank could do more. For example, Halakhe (2025) notes that the World Bank should link disbursements

57 See <https://live.worldBank.org/en/event/2024/a-more-sustainable-future-for-refugees-and-host-communities>.

to certain policy advancements: clearly defining the designated areas where refugees can have unrestricted movement; simplifying the work permit application process; and publishing the number of work permits issued to refugees.

Other impacts

Overall, exemplified by these three cases, we believe the WHR has played an instrumental role in moving de jure changes forward. We also see noteworthy changes on the more difficult de facto side, though the picture is mixed. We believe a long-term, portfolio view of assessing de facto changes is important. At the same time, the WHR can do more to focus on de facto implementation, which we present in Section 4. We plan to continue monitoring progress.⁵⁸

Interviewees noted other impacts of the WHR that are important to add. Firstly, as we discussed in Section 2, financing has changed perceptions of refugees within sectoral ministries to build a foundation for future inclusion in national systems. As one interviewee noted, a “project is not an end in itself, it’s a means to open conversations that lead to even more.” Secondly, the eligibility criteria have influenced host governments interested in joining the WHR to access additional finance. Zambia is the most notable, where the government is now discussing a development approach after years of encampment policies (Republic of Zambia and UNHCR, 2023); interviewees attributed the shift in large part to the WHR. Thirdly, we heard speculation that the WHR has prevented border closures and refoulement in some contexts. The additional financing and attention from the WHR may be important considerations for these most basic hosting practices, in addition to the policies on labor markets and national services we mostly focus on. Finally, interviewees credited the WHR with changing practices and leading by example with other MDBs and bilateral donors. The Inter-American Development Bank, Asian Development Bank, European Union, France, and Germany have designed instruments that respondents saw as inspired, or at least influenced, by the WHR model.

Direct programs and services

Below we present a sample of projects from across four practices: “Social Protection & Jobs”; “Urban, Resilience & Land”; “Education”; and “Health, Nutrition & Population.” Note that these are purely examples; they do not necessarily reflect those projects which have had the biggest impacts on refugees or inclusion. Very few projects have been rigorously evaluated either by the IEG nor through randomized controlled trials/formal impact evaluations.

Social Protection & Jobs

WHR-funded “Social Protection & Jobs” projects largely follow the “Graduation Approach”: a series of bundled interventions designed to improve incomes, livelihoods, and assets

⁵⁸ For instance, data collection for our 2027 *Global Refugee Work Rights Report* is underway and will include all 21 WHR countries.

(Fernandez et al., 2024).⁵⁹ They often have two focuses. Firstly, expanding national social safety nets to refugees. For example, UNHCR (2021) notes that nine of the 14 countries that received funding under IDA18 scaled up refugees' access to government social protection programs for a total of \$626 million. Secondly, providing refugees with (often temporary) incomes through public works and cash transfer programs; projects such as Ethiopia's EOP (discussed above), which provide long-term work permits, are rarer.

The World Bank's flagship project in this category is the "Projet pour la Stabilisation de l'Est de la RDC pour la Paix/Second Stabilization of Eastern DRC for Peace Project" (STEP) in the Democratic Republic of the Congo (DRC). Now in its third phase, the World Bank notes that it has "provided comprehensive safety nets—which included unconditional cash transfers, cash-for-work, investment grants, and measures such as entrepreneurship and life skills trainings—to 530,000 individuals, who received a total of \$93 million in cash between them."⁶⁰ They have explicitly said the project is trying to "avoid the creation of a dual social protection system, where one is operated by international actors and another by the Government" (World Bank, 2021b). Project documents note that STEP's second phase expanded the national social safety net to 300,000 new people, including refugees; and that STEP was expanded to two new geographic areas hosting new refugees from the Central African Republic in its third phase.

Similarly, the "Cash for Jobs Project" (Merankabandi) in Burundi was developed as a pilot (2018–2022) and eventually scaled into a second phase. A main component of the project is the delivery of cash transfers to vulnerable groups, including refugees. Due to weak government capacity, the project is largely delivered by implementing partners (such as UNHCR, the UN Agency for Children—UNICEF, and the World Food Programme—WFP) (UNICEF, 2022). However, the World Bank is also supporting the development of a national social registry, within which refugees are to be included (Iradukunda, 2024). In 2024, they noted the government's development of a social protection strategy which integrates refugees and host communities as target groups (World Bank, 2024g).

The "Inclusive Services and Opportunities for Host Communities and Displaced Rohingya Population Project" in Bangladesh has a number of components, one of which is providing short-term work opportunities through public works (e.g., rural road repair) and community services (e.g., enhancing the disaster resilience of camps). According to World Bank documents, this has generated 535,518 person-days of work for host community members, but disaggregated data on Rohingya refugee beneficiaries is not yet available. Overall, the project aimed to reduce poverty rates in Cox's Bazar by an estimated 1.3 to 2.0 percentage points and reduce the Rohingya poverty rate by 10 percentage points (World Bank, 2024d).

59 For more on the "Graduation Approach", please see <https://poverty-action.org/ultra-poor-graduation-approach>.

60 See <https://www.worldbank.org/en/results/2023/02/10/providing-safety-nets-for-the-most-vulnerable-in-the-democratic-republic-of-congo-incremental-steps-with-a-large-footpri>.

Niger’s “Projet d’Appui aux Réfugiés et aux Communautés d’Accueil/Refugees and Host Communities Support Project” (PARCA) is one of the few “Social Protection & Jobs” projects to have embedded a randomized controlled trial (Fernandez et al., 2024). PARCA was launched in 2018 with two main components: a cash-for-work program, and an entrepreneurship support program. The impact evaluation focused on the latter; project participants were four percentage points more likely to report any positive household income and were more likely to increase spending on food (14 percent) and utilities (49 percent). Yet the evaluation also found an increase in tensions between refugees and host communities, focused on access to natural and other resources.

Certainly, promoting the inclusion of refugees within national social protection systems is a worthwhile aim. Manfredini Böhm et al. (2025) find that while such systems face unique operational challenges in FCV contexts, including refugees can result in positive, substantial, impacts.

We are more cautious about recommending a focus on providing short-term work opportunities and small monthly cash transfers. While such efforts can raise refugees’ incomes, they may not promote long-term self-reliance. Instead, projects within the “Social Protection & Jobs” category should, as much as possible, focus on providing long-term work opportunities and facilitating freedom of movement and work permits, similar to the approach pursued in the “Policies and practices” section. This recommendation is explored more in Section 4.

Urban, Resilience & Land

Projects within the “Urban, Resilience & Land” category can be distinguished by the policies in their country of implementation. In countries where refugees do not have freedom of movement and/or are largely confined to camps, projects focus on improving camp-based infrastructure and transitioning these camps into formal urban settlements. (A good example of the latter is Kenya, as discussed above.) In countries where refugees may have opportunities to move, projects focus on improving broader urban planning and systems, ensuring that investments such as road improvements also benefit refugees.

As a good example of the first category, some of the biggest investments in this sector have been in Bangladesh. The “Emergency Multi-Sector Rohingya Crisis Response Project” was approved in March 2019 and aimed to strengthen both basic services and resilient infrastructure in the camps (including water, sanitation, roads, and street lighting). Additional financing of \$100 million was later approved to extend the project to host communities, thereby covering all of Cox’s Bazar. It informed the subsequent “Host and Rohingya Enhancement of Lives Project”, which was approved in May 2024 as part of a \$700 million package aiming to improve access to basic services and enhance the resilience of at least 645,000 people in Cox’s Bazar. Key activities include water and sanitation improvements, climate-resilient road construction, slope stabilization, renewable energy (including a solar power plant on Bhasan Char), and multi-purpose disaster shelters.

In the second category, one of the biggest WHR-funded “Urban, Resilience & Land” projects is Uganda’s “Support to Municipal Infrastructure Development Program”, which began in 2013 and was

extended with WHR financing between 2018 and 2023. It aimed to improve the capacity of municipal local governments to generate their own revenue; conduct urban planning; provide a conducive environment for investment and job creation; and to manage broader systems. In the second phase, \$60 million was explicitly allocated to refugee-hosting districts to improve physical planning, land tenure security, and infrastructure investments. It has now been replaced by the “Uganda Cities and Municipalities Infrastructure Development” program, at a cost of \$585 million.

An interesting example is Mauritania’s “Decentralization and Development of Immediate Productive Cities” project (Moudoun). It aims to address the vulnerability of Mauritanian cities by making towns and cities more productive, resilient, green, and inclusive. It was originally designed as a purely urban-focused project, but interviewees pressed the government to include refugee-hosting areas (such as Mbera refugee camp, on the border with Mali) noting they were some of Mauritania’s largest “cities.”⁶¹ Impressively, these “cities” are now included within Mauritania’s master development plan. Interviewees felt that this would not have happened without WHR financing—in fact, interviewees noted that “there wouldn’t be as much political will if there wasn’t as much money involved, and if it wasn’t the World Bank.” Engagement on the project has also opened up broader conversations about land ownership; as one mentioned, “it has become more and more clear to the government that... you won’t be able to fully integrate the camp if you don’t acknowledge it as a city.”

Education

Projects under the “Education” category tend to focus on building or improving school infrastructure; providing school meals, textbooks, and other teaching materials; training teachers; and curriculum development. A strong focus is moving refugee schools onto the local curriculum and eventually passing off ownership to the host government.

For example, aside from supporting improved learning outcomes and retention, Kenya’s “Primary Education Equity in Learning Program” is working to integrate refugee children and schools into national systems. They are doing this by expanding the number of qualified Kenyan teachers in refugee-hosting areas as well as training refugee teachers; including camp-based refugee schools in the school grants program; and mainstreaming refugee children into the National Education Management Information System (World Bank, 2025b). A companion project—the “Secondary Education Equity and Quality Improvement Program”—is conducting similar activities at the secondary level. Similar efforts have already paid off in Ethiopia. Under their “General Education Quality Improvement Program for Equity” project, 64 refugee schools were integrated into Ethiopia’s national system, benefitting over 167,000 refugee students. This was the first time refugee schools were officially recognized as part of the national education system.⁶² The newer “Human Capital

61 See <https://www.worldbank.org/en/news/feature/2024/05/15/promoting-urban-renewal-in-mauritania-to-build-resilience>.

62 See <https://www.worldbank.org/en/news/feature/2025/06/02/a-better-place-to-learn-supporting-refugee-students-through-clean-water-and-hygiene-in-afe-ethiopia> and World Bank (2024a).

Operation” has an objective to improve girls’ retention rates in secondary school in refugee-hosting areas from 12 (in June 2023) to 20 percent (by June 2028).

Interviewees noted that education is one area where there has been some limited traction with host governments that are otherwise averse to refugee inclusion. For example, the “Inclusive Services and Opportunities for Host Communities and Displaced Rohingya Population” Project in Bangladesh is aiming to expand, among other things, primary school education to 300,000 Rohingya children.⁶³ Yet supporting refugees in this way costs money—for example, the World Bank estimates thirteen years of refugee education costs US\$1,020 per child on average per year—and national governments often do not have the resources or the will to cover this cost (World Bank, 2023e). The costing tool that the World Bank and UNHCR developed was applied to Burundi’s “Human Capital Development Project”; they added a 20 percent mark-up for refugees at pre-primary and primary levels and 35 percent at secondary levels to per-student public expenditure to estimate inclusion costs. Given already high costs, and this mark-up, there is a role for the World Bank to provide predictable and long-term funding to support this transition.

Health, Nutrition & Population

Similar to the above projects under “Education”, those under “Health, Nutrition & Population” are largely aiming to expand national healthcare services to refugee populations and refugee-serving areas. Many of these projects were started as general IDA-funded health projects and then expanded to cover refugee populations using WHR financing. For example, Uganda’s “Intergovernmental Fiscal Transfers Program” was approved in 2017 with a broader focus on health services; under IDA18, additional WHR support was provided. Under the project, 15 health centers previously managed by humanitarian partners have been transitioning into national systems, and refugee populations have been included in the local government financing formula for maintaining health infrastructure. Similarly, Mauritania’s “Health System Support Project” was set up to apply a performance-based financing approach to maternal and child health services. In 2020, it received WHR financing, expanding to support 67,000 Malian refugees in the Mbera refugee camp (Hodh El Chargui) as well as the host community.⁶⁴ Interviewees noted this approach enabled a broader conversation with the Ministry of Health about the provision of healthcare in camp settings.

In other projects, the host government has contracted INGOs to deliver healthcare services. This is largely for two reasons. Firstly, where refugees are not legally permitted to be included within national systems. For example, Bangladesh’s “Health and Gender Support Project for Cox’s Bazar”

63 See <https://www.worldbank.org/en/news/press-release/2024/05/28/world-bank-helps-bangladesh-provide-basic-services-opportunities-and-build-resilience-for-displaced-rohingya-and-host-co>.

64 See <https://www.alliance-sahel.org/en/projets-pdu/mauritania-health-system-support-project/>; and <https://www.unhcr.org/blogs/more-countries-are-including-refugees-in-national-health-systems-development-partnerships-are-key>.

has contracted UNICEF to deliver primary healthcare; gender-based violence response and prevention; and nutrition and immunisation to the Rohingya population.⁶⁵

Secondly, where the government has low capacity. For example, the World Bank approved \$200 million to support South Sudan’s “COVID-19 Emergency Response and Health Systems Preparedness Project.”⁶⁶ It aimed to strengthen health service delivery and expand services to vulnerable groups, including refugees. Interviewees noted that the project had improved and accelerated access to healthcare services and reduced vulnerability to the COVID-19 pandemic, especially with regards to refugee children. A similar project, the “Health Sector Transformation Project”, focuses on expanding basic health and nutrition services to refugee children and women. Again, both projects are implemented by UNICEF.

Section 4. Improving the WHR

The WHR has made a significant difference, highlighted in Section 3. We heard repeatedly that opening a new window, with new goals and procedures, meant “figuring things out as we went along” and that “this was the first phase, one of experimentation.” It is therefore impressive that in a short time and through the major shock of COVID-19, it has made a significant difference not only for refugee outcomes directly, but also for how some host governments view protracted refugee situations. As the WHR implements its fourth cycle (IDA21) and (we strongly recommend) prepares for its fifth (IDA22), it is time for all stakeholders—host governments, TTLs, CMUs, the Board of Executive Directors, donor governments—to build on this foundation and utilize the WHR to its full potential.

In an era of dwindling humanitarian budgets, there is a real risk that the WHR is increasingly used to support short-term objectives rather than medium- and long-term development ones. This risk has been heightened under IDA21 with the removal of the policy commitment. To ensure that the WHR delivers on its promise, we propose seven concrete recommendations: push harder for policy change; link some allocations to policies; link disbursements to results; focus on reducing needs; invest in the right people; improve collaboration with external actors; and communicate more—and intentionally—about the WHR.

Push harder for policy change

As explored above, the World Bank has a number of comparative advantages over other sources of humanitarian and development financing. First and foremost, it works directly with and through policymakers in client governments to support the design, implementation, and monitoring of projects. This has a number of flow-on benefits: it enables the World Bank to crowd

⁶⁵ They were just one of several INGOs contracted as part of the project, alongside the International Organization for Migration (IOM), the UN Population Fund (UNFPA), the World Health Organization (WHO), and the UN Office for Project Services (UNOPS). See *World Bank (2025a)*.

⁶⁶ See <https://projects.worldbank.org/en/projects-operations/project-detail/P168926>.

in Ministries who may not otherwise engage on refugee issues; it gives the client government a sense of ownership over projects which include refugee beneficiaries; and it gives the World Bank a platform to push for policy change and inclusion within national systems. As one interviewee noted, “hearing from the World Bank in these countries is better and more powerful than any other actor.”

However, as one interviewee succinctly put it, “the World Bank has leverage, they’re just afraid to use it.” Other interviewees shared similar sentiments:

- “There was a missed opportunity to push for greater reforms. If they weren’t successful, that’s one thing. But the lack of trying is what’s frustrating.”
- “Projects often aren’t linked to the RPRF and ongoing policy discussions.”
- “It takes real buy-in from government, and the Bank bringing partners in, but that seldom happens. That’s often because coordinators don’t have the time, and there’s no negative incentive.”

Working through client governments, and ensuring they own WHR projects, is a double-edged sword. Some host governments do not want to integrate refugees, as the current hosting environments in some WHR countries make clear. This tension between the World Bank’s core model and the WHR’s commitment to policy change means extra attention and emphasis are necessary to accomplish the goals.

In addition to the politically sensitive nature of some discussions, the WHR represents only four percent of IDA commitments to eligible countries. This combination—a difficult issue with relatively small amounts of total money—means some CMUs have little incentive to invest political capital in these initiatives. As one respondent noted, “if it’s a sensitive issue, the World Bank isn’t going to take it up with the government. There is no point in picking a fight for a project that is such a small part of their budget.” The World Bank has pushed for policy change in a number of contexts, but this varies. We do not propose to address this by increasing the WHR’s financial allocation, as many other projects within IDA are highly effective on other critical issues. Instead, we recommend increasing the WHR’s (more abstract) political capital.

We argued in Section 3 that combining financing with a dedicated push on policy can lead to change. However, even with full effort, some attempts will be unsuccessful. Some dialogues may not lead to policy change but plant the seed for future advancements. In other cases, the incentive isn’t strong enough. Respondents noted “if the government is lukewarm about something, this is not enough money to make it enticing to flip the needle” and “we need to be realistic about what these pots can achieve for the population size.”

Nevertheless, we believe policy reform is key. Significant policy change—especially freedom of movement—is an investment in the long-term, the time horizon the World Bank was founded to prioritize. More inclusive policies will make subsequent ODA, from the WHR and others, more effective. A portfolio approach with multiple “good bets” is the WHR’s comparative advantage; there are enough countries and contexts to spread out the risk. While the issue can be sensitive, the World Bank works on other topics that are sensitive or low priorities for client countries, including gender, inclusion of underrepresented groups, and the environment. Further, there are some contexts where refugee inclusion is less polarizing, and others where aid can change this calculus, which we discuss in the final recommendation. Overall, the push for policy change needs regular, concerted engagement and effort. If that’s not the intention—for instance, if the policy conversation is seen as hopeless, at the project or especially the country level—the WHR should reallocate its scarce resources elsewhere, which we discuss more in the next recommendation.

Unfortunately, the WHR’s policy commitment under IDA21 has been dropped. In its place, we look forward to seeing how the new Policy and Procedures Framework is implemented in practice. We hope this instrument will increase pressure to push for policy change, a cause which needs attention from TTLs, CMUs, and the Board of Executive Directors. Our remaining recommendations mostly follow from this overarching goal to use the WHR’s unique leverage and design to invest in substantial policy progress. We hope they offer pathways to operationalize this emphasis.

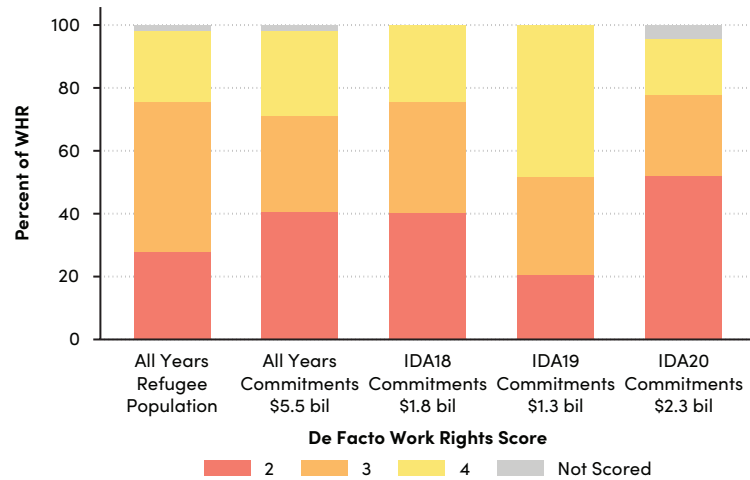
Link some allocations to policies

WHR financing is allocated to regions based on the number of refugees hosted. In theory, this is equal and neutral, but we believe this misses an important opportunity to allocate funding to where it could lead to the most effective long-term change the WHR was designed for. Further, the opposite allocation pattern has emerged. Allocations are intended to be approximately equal per refugee, but eligible countries sometimes do not accept WHR financing. They may not want to take out debt, especially to support non-citizens, or develop an action plan that satisfies WHR criteria. Remaining financing is then allocated elsewhere, usually within the region.

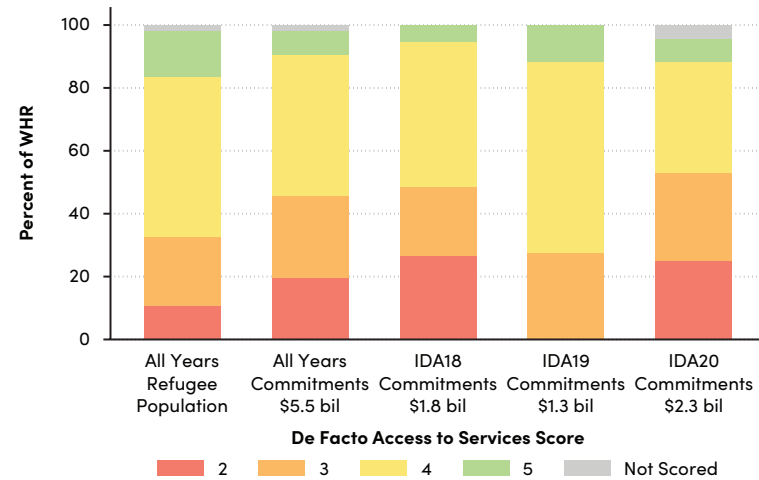
Figure 9 compares WHR commitments from the three completed IDA windows across the de facto rights provided to refugees, as identified by the RWR dataset (Ginn et al., 2022). The left panel uses the work rights score, which combines access to wage employment, self-employment, freedom of movement, and rights at work. The right panel uses an index of access to services such as healthcare and education. The top panel presents allocations in percentage terms, and the bottom panel shows the total per capita commitments.

FIGURE 9. WHR commitments by de facto work rights and access to services

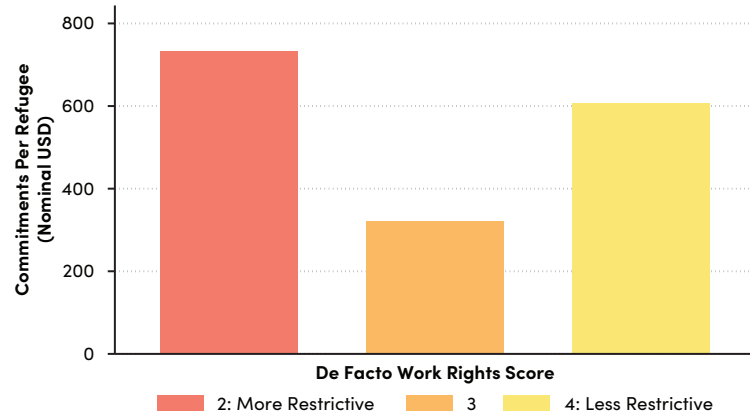
Panel A: WHR Commitments by De Facto Work Rights Score



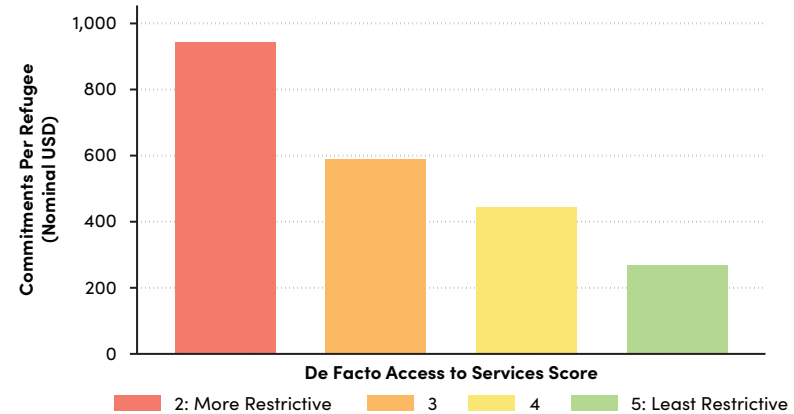
Panel B: WHR Commitments by De Facto Access to Services Score



Panel C: WHR Commitments by De Facto Work Rights Score



Panel D: WHR Commitments by De Facto Access to Services Score



Sources and Notes: Data on commitments is provided by the World Bank and aggregates commitments across IDA18, IDA19, and IDA20. Refugee population data are from UNHCR’s Refugee Data Finder (see <https://www.unhcr.org/refugee-statistics/download>). We use the maximum refugee population between 2017, when the WHR was launched, and 2025. De facto work rights and access to services scores are from Ginn et al. (2022). The de facto work rights score includes access to wage employment, self-employment, freedom of movement, and rights at work, as described in Ginn et al. (2022). Access to services evenly weights access to healthcare and education, where education evenly weights access to primary, secondary, and tertiary public education systems. Benin, Central African Republic, Togo, and Zambia were recently approved for their first WHR commitments and are not scored in Ginn et al. (2022). Red denotes countries which received a score of “2”; orange a score of “3”; yellow a score of “4”; and green a score of “5”, which is the maximum. Higher scores represent more inclusive practices.

The figure shows that more financing per refugee is provided to countries where the de facto environments are more restrictive. This pattern is driven in particular by IDA20, when Uganda was unable to access funding during much of the period and Bangladesh received an exemption from the Board of Executive Directors to receive more than the \$500 million cap, given Pakistan declined the funding. The opposite pattern, where countries with more inclusive practices receive more funding per refugee than countries with more restrictive practices, was present during IDA19. These patterns are not an explicit goal and are instead somewhat idiosyncratic given the regional allocation system and some countries declining. However, they further motivate the need for reform of the allocation model.

We recommend that some of the financing be retained centrally to invest in projects which have the potential to lead to substantive policy changes, maintain policy changes achieved under a previous investment, or support host governments who already demonstrate strongly inclusive policies. Allocations explicitly tied to de facto practices would serve as an incentive and a reward for countries with improved or strong refugee inclusion. This allocation could be determined by a global group of stakeholders and building on the RPRF framework. The scorecard model at the United States Millennium Challenge Corporation provides a potential template.⁶⁷ A more radical idea would be to base some allocations on progress toward the most important outcomes like refugees' income.⁶⁸

We recommend the goal should be for half of WHR funding to eventually be allocated to this incentivized pot, with a smaller proportion in an initial trial period. This would enable the WHR to lean into its comparative advantage in pushing for policy change, while also maintaining relevance in less inclusive countries and supporting projects based on broader need. CGD authors argued for a similar shift in 2019, tying some RSW financing to the quality of the host government's refugee policy, its commitment to reforms, and/or actual progress towards more inclusive policies (Post et al., 2019).

Like the WHR, most windows are allocated regionally (the Private Sector Window is an exception), and most planning is done at the regional level. Some interviewees therefore expressed concern that this proposal would disrupt that process. It also might go against efforts to simplify IDA. While these are important considerations, the allocation model is not—and cannot—be so rigid as to be unable to accommodate country-level amounts, especially given the issues presented above. Allocations frequently change within IDA cycles, including across regions, and this process itself could be the target of simplification.

Another concern is the possibility of back-firing. Would host governments refrain from policy changes unless the specific incentive—the “price”—was high enough? Again, this incentive

67 See <https://www.mcc.gov/about/> and <https://www.cgdev.org/blog/quick-look-mccs-new-scorecards> for more information on the Millennium Challenge Corporation.

68 This would require comprehensive, representative data collection in each context among both refugees and host communities over time to measure progress from baseline and compared to host communities, as well as significant piloting to solidify a methodology. It is not operational in the short-term, but we see this as a long-term aspiration and in the spirit of the growing success of PforR.

structure is already in place in a number of WHR financing instruments, especially PforR and DPF. This concern also did not come up during our interviews.⁶⁹

Of course, it is also difficult to identify those projects which have the potential to lead to substantive policy changes. Section 3 identified a range of causal pathways. In some cases, the government was already committed to policy change and merely needed financial support to pursue an agreed upon course of action. In other cases, it was the financial support that moved the political needle. It may be that a certain amount of financing enables these changes; below, governments don't believe it is worth the investment. A more flexible allocation approach would allow World Bank staff to make these calls.

Broadly, countries can be grouped into five types, all of which require a different response:

1. **The government is already supportive of including refugees and is already taking steps to do so.** In these cases, the World Bank should provide support to prevent back-sliding and to demonstrate to other countries the benefits of adopting such a stance.
2. **The government is generally supportive of including refugees but lacks the capacity or inclination to do so.** In these cases, the World Bank can make a large difference, providing investments to support both de facto and de jure changes that improve refugee outcomes. As one interviewee noted, "the changes wouldn't have happened without WHR support as government capacity is too weak." They may need to directly support international or local NGOs to implement programs or provide transitional support on a temporary basis, ultimately transferring them to government ownership (Charles et al., 2018). However, care must be taken to build up both the capacity and support of the government to ensure that back-sliding doesn't occur once the project ends and to ensure implementation happens as planned.
3. **The government will include refugees but only if incentivized to do so.** In these cases, the World Bank should be given the flexibility to deploy large amounts of financing to encourage such inclusion. These moments are often opportunistic, taking advantage of a change in government or a shift in public attitudes, but must be capitalized on. Again, it makes sense to focus on both de facto and de jure policy changes; while the latter is key, there needs to be a focus on implementation if refugee outcomes are to be improved.
4. **The government is generally not supportive of including refugees but can be incentivized to do so.** In these cases, the World Bank can employ a soft approach, working on direct service provision and finding opportunities to include refugees into existing projects. As an interviewee noted, they didn't "think refugees would have been included if the World Bank hadn't given the money and created an incentive for the government to think about this." Through building relationships with the government and other stakeholders, along with demonstrating the value of including refugees, the World Bank can identify future openings

69 See Freier et al. (2021) for related critiques of refugee "rentierism" and "commodification."

for large-scale policy change. As another interviewee noted, “if you have a country that is teetering on the edge and they just need a little push, it could work.”

5. **The government is not supportive of including refugees.** In these cases, we would advise the World Bank substantially reduces—though does not eliminate—their investments until there is a change in the political climate. Humanitarian assistance will of course be required, but this can be provided by donor governments through organizations such as UNHCR and INGOs. Maintaining such an approach will give the World Bank more financial ability to support countries in the other categories listed above, while also clearly delineate their strict focus on development interventions.

The most relevant example of the last category—and the case driving some of the empirical results in Figure 9—is Bangladesh. According to the RWR, Bangladesh is the most restrictive WHR country when combining scores on work rights and services, yet has received the second highest total amount of WHR commitments in the WHR’s first eight years. Per capita commitments of \$942 are almost double the average WHR country, in part due to an exception in IDA20 to exceed the \$500 million cap. Despite this level of financing, Bangladesh has shown little interest—let alone meaningful progress—on refugee inclusion.

In our view, Bangladesh should receive some WHR financing. The individual projects and the channels of communication with the World Bank are likely improving refugees’ well-being. Interviewees also believed it was a worthwhile, if risky, investment until now, noting “don’t blame the Bank for having tried on Bangladesh. No regrets there.” Others highlighted successes, noting especially expanded access to education and healthcare. However, we see little argument to continue the disproportionate allocations it currently receives.

The WHR’s eligibility criteria on protection and policy have effectively excluded some countries that are eligible for IDA and meet the WHR’s refugee population threshold. Tanzania—the only country out of 58 to receive the lowest score of one out of five for work rights in the RWR—entered discussions about WHR eligibility but did not complete the process. Tajikistan also failed to qualify. This is the right outcome and such stringent requirements should continue to be applied.

Of course, countries can, and do, change. Three years ago, it is likely we would have placed Kenya in the “not supportive” category. Very few commentators foresaw the policy discussion that has emerged, especially as it came off the back of public statements on camp closures. Zambia similarly was not interested in WHR policy strings but, according to our respondents, eventually warmed to change in part to access financing. It is important that the World Bank takes a long-term view: focus on medium- and long-term development projects which can lead to de facto and de jure policy change, while also using the RPRF as a tool to identify where there may be policy openings and investing accordingly.

Link disbursements to results

The World Bank has two financing instruments that link disbursements to results: Development Policy Financing (DPF) and Program-for-Results (PforR).⁷⁰ DPF is the World Bank’s primary policy-based lending instrument. Disbursements are triggered when governments complete an agreed-upon de jure policy or institutional reform (e.g., passing a law). Interviewees noted that DPF tends to be a blunt instrument that operate in a binary fashion (asking, for example, is there a refugee policy—yes or no?) rather than providing flexibility to explore different ways to achieve the same overall goal. PforR was introduced more recently, in 2012. Funds are released only when pre-agreed, measurable results are achieved and independently verified; in this way, disbursements are linked to de facto results (e.g., X number of refugees who received work permits). Different investment tools are therefore used to achieve different purposes (Figure 10) and can be used in conjunction with each other. DPF could encourage the signing of a new refugee law, for example, and PforR could be tied to work permits distributed and refugees accessing jobs.

FIGURE 10. Using World Bank tools to achieve policy impact

Development Policy Financing (de jure reform)	Program-for-Results Financing (de facto reform)	Investment Project Financing (stand-alone projects)
<ul style="list-style-type: none"> • Budget support to a government interested in including refugees, to incentivize the signing of a new law supporting refugees. 	<ul style="list-style-type: none"> • Supporting a government program to include refugees in an education, healthcare, or social security system. • Providing work permits to refugees. 	<ul style="list-style-type: none"> • Building a school or job center for refugees. • Providing services e.g., healthcare, education, water, or sanitation.

Within each country’s allocation, more project financing should be directly linked to specific reforms (Post et al., 2019; World Bank, 2025c). This will help maintain a focus on de jure and de facto changes. While some WHR projects include a focus on policy change, it is often not a condition of effectiveness or disbursements. An interviewee noted that “no-one is saying that this project won’t go through because it is not addressing the policy context.” Through its first three windows, 13 percent of WHR commitments are PforR and one percent are DPF. In WHR countries overall during this timeframe, 15 percent of commitments are PforR and 17 percent are DPF. The use of DPF and PforR within WHR projects should be increased, linking disbursements to policies and practices which facilitate refugee inclusion.

The “Ethiopia Economic Opportunities Program” (EOP), discussed in Section 3, is a good example of the value of these incentives. The PforR component linked payments to the Ethiopian government to the issuing of work permits and business licenses for refugees. Interviewees noted that this created an incentive mechanism within the government, demanding accountability and the production of

70 For more, see <https://ieg.worldbankgroup.org/podcast/learning-development-policy-financing>.

verifiable outcomes. An interviewee argued that “the push was coming from the fact that there is a PforR behind it. I’m certain that if it hadn’t been for EOP and the money behind it, these [work permits and business licenses] wouldn’t have seen the light of day.” Several stated that if the money had been provided as direct budget support, “you would have had boxes being ticked”, but outcomes would not have materialized in the same way.

That being said, there are likely limits to how much financing can be linked in this way for two reasons. Firstly, WHR allocations are sometimes too small to justify stand-alone operations and are therefore often added to existing operations that can absorb additional resources. This narrows the available instruments: while some DPF can be restructured to include WHR financing, their broader policy objectives may not align with a focus on refugees. In addition, for projects that have implementing partners outside of the government, PforR is not used.⁷¹ Outside of these exceptions, we recommend a higher percentage of WHR project financing contain these instruments.

Focus on reducing needs

WHR projects cover a wide range of issues and global practices, as we illustrate in Sections 1 and 3. Inevitably, some are going to be more effective and have higher medium-term returns than others. It is imperative that the WHR prioritizes its scarce resources to the highest-return activities. We outline three broad categories of investments and recommend prioritizing them as follows: (1) sustainably raising incomes; (2) inclusion in national systems like healthcare and education; and (3) interventions in temporary or parallel systems.

The WHR’s main goal is to transition refugee situations to a long-term development approach and away from inefficient humanitarian spending, as we discuss in the Introduction. Jobs and self-reliance, allowing refugees to support themselves, is therefore paramount. Inclusive policies, like the right to work and especially freedom of movement, are a necessary condition; investments in productive activities—“graduation approach” programs, business grants, entrepreneurship training, (effective) vocational training, etc.—can be highly impactful. The WHR has the mandate and the tools to address both.

However, too few WHR projects to date invest in these productive activities directly. Respondents noted “the WHR has essentially focused on access to services. It has supported right to work in some contexts, and nothing has yet been done on freedom of movement, which is a big gap.” Another noted that they’ve seen the WHR “oriented on social protection and social services, with little on productive activities that will last.” This is in part because the World Bank has significant experience and proven results through these interventions, and they are also simpler to replicate across contexts. Those are all valuable considerations. There are notable exceptions like EOP, discussed in Section 3. However, we feel this should be a higher WHR priority.

⁷¹ In these instances, IPFs with performance-based indicators can provide a pragmatic alternative.

We recommend a renewed emphasis on effective job interventions, inclusive policies for labor market access, and sustainable investments in higher incomes and employment more broadly. World Bank President Ajay Banga has strongly emphasized jobs, and we see the WHR as an excellent avenue for this agenda. A new results indicator—“more and better-paying jobs”—is under development for the Corporate Scorecard, and the WHR’s new Policy and Procedures Framework says that one of the two priorities (along with human capital development through national systems) is “to operations that support policy and institutional measures that help reduce needs for external assistance over time, such as jobs and increased self-reliance for refugees (including out-of-camp approaches).” We welcome these measures. It is important to emphasize that interventions must be effective to be good investments; many vocational training programs, for instance, yield minimal impacts.⁷² Rigorous project scrutiny during the proposal stages and impact evaluation during implementation are therefore equally important to an overall effort to reduce needs, via raising incomes, within the WHR.

The other WHR priority is the inclusion of refugees in national systems like healthcare and education. These are productive, cost-effective investments that likely reduce costs relative to parallel humanitarian structures and share the total costs with the host government. However, these costs are recurring and could potentially be funded with additional tax revenues from raising incomes. To emphasize, we think it is important that aid share part of the long-term costs of educating and providing healthcare to refugees in WHR countries. The question of how much, however, is an important area for further research.

The WHR’s lowest priority should be arrangements that are designed to be temporary. For example, projects in Bangladesh are upgrading shelter structures in an environment (the camps in Cox’s Bazar) that the government emphasizes is temporary. Also in Bangladesh, the WHR is funding a number of INGOs including UNICEF to provide healthcare services in the camps ([World Bank, 2025a](#)). The question is not whether these projects are beneficial in the short-term—interviewees noted these projects are improving refugees’ well-being. The impulse to triage immediate basic needs and delay long-term investments, especially in the current funding environment, is certainly understandable. However, addressing this pressure, playing out year after year, is one of the main reasons the WHR was founded. The WHR should protect its critical mandate to focus on medium- and long-term development solutions and encourage complementary humanitarian investments by others where necessary.

This recommendation on prioritization within countries is closely linked to our second recommendation on allocations across countries. Investments in jobs will obviously be more effective in contexts where refugees are allowed to work. Similarly, where refugees cannot leave camps, investments will largely be restricted to supporting the temporary arrangements through parallel structures we argue should be a small share of the WHR portfolio. If these opportunities do

⁷² See [Ginn et al. \(2024\)](#) for an overview of the evidence on livelihoods programs in refugee settings.

not exist, or close due to a changing policy environment, money should be reallocated first to other WHR projects and countries, or back to the wider IDA pool. Staff coming to this conclusion to use IDA resources more effectively should be celebrated.

Finally, we address reducing needs for whom. We heard an overarching concern that projects are not sufficiently focused on refugees. As one key informant noted, “there’s always a risk that clients may want to game WHR finance to disproportionately support host communities compared to refugees. We need to be quite aware of this risk.” The WHR offers multiple channels to impact refugees: directly through projects or through sustainable policy change. Programs that impact host communities directly more than refugees should be rare but could still be within the scope, i.e. if the host community is significantly poorer than refugees in an area. However, in that case, the project needs to ensure that the policy channel delivers real results for refugees’ well-being.

Invest in the right people

A consistent theme across our interviews was that the right people in the right places are critical to success. Dedicated people alone are not sufficient, but they are certainly necessary. With wide differences across each context, there’s no single solution—the approach and everything flowing from it is determined by the people involved. As one respondent noted, “these resources can make a meaningful difference, but it can’t come from a transactional approach. It needs someone [on the Bank’s side] who can really make the case and who has time to focus.” The WHR needs more of these people.

There are three main groups of people who are involved in shaping and overseeing WHR projects. Firstly, TTLs are the principal contact for the project and are responsible for communicating between the World Bank and the client government (World Bank, 2013). They are usually the ones identifying the project that should be undertaken and monitoring its impact on refugees. In practice, interviewees noted that TTLs are extremely busy with large portfolios and often provide little oversight. Those that do engage “often have their own pet projects in mind.” As one interviewee noted, “the biggest frustration is when the Bank pulls out the ‘it’s all driven by client need’ statement. You can feel eyes rolling. It’s driven by the discussions the Bank staff are having in country.”

Therefore having the right TTL is invaluable. When someone cared about the refugee agenda; had good relationships with UNHCR, civil society, and the client government; and understood the policy environment and sector well, they were able to identify and propose projects where there was policy space and increase support and direction to them. As one interviewee noted, “the more CMUs and TTLs invest, the more you get out of it. Some are just scrambling to get the extra financing. Others really want to solve the problem.”

Secondly, FCV Coordinators provide analytical and strategic support to CMUs on FCV issues. They are often responsible for multiple countries and multiple FCV issues, and not all refugee-hosting countries have access to an FCV Coordinator (such as Uganda and Bangladesh). Interviewees noted that FCV Coordinators “can’t really move the needle that much,” but can help the TTL identify and operationalize a project and can support on engagement with client governments and external actors. In particular, several interviewees noted that the FCV Coordinator could be the voice of the World Bank in liaising with UNHCR.

Thirdly, Forced Displacement Coordinators are ad-hoc positions, currently funded through Trust Funds and present in Ethiopia, Kenya, Uganda, and Bangladesh.⁷³ These positions were more acutely linked to the goals of the WHR and explicitly tasked with identifying promising projects and promoting coordination. All noted how invaluable these roles are, and the need for more of them covering strategic refugee-hosting countries.

It is striking how few people are working exclusively on the WHR or issues of forced displacement more broadly. Several interviewees noted that World Bank staff tended to have a large portfolio with little time to dedicate to refugee issues. The plan to eliminate short-term consultants by 2027 will only add to the burden on staff.⁷⁴

Given the World Bank is one of the few organizations able to shift refugee policy, it is imperative that more positions are created and staffed with people who have experience with refugee issues and are accountable to the goals of the WHR. These positions should be responsible for advising CMUs and TTLs on the WHR and how it could be utilized; supporting TTLs in developing, implementing, and monitoring projects; and collaborating with external actors such as UNHCR, INGOs, civil society, and RLOs. Taking such a step would be following the World Bank’s own stated goal of decentralizing staff to client countries (World Bank, 2022e). This also goes hand in hand with the recommendations on communications; if senior managers do not understand the WHR’s impact, it will be difficult to formulate the business case for why new positions are important.

In the absence of new positions, the World Bank could do more to support the staff they already have. Many refugee-hosting countries are also FCV contexts and experience high levels of staff turnover. Interviewees noted that new TTLs frequently find themselves in charge of a project with WHR financing but know little about displacement and don’t understand the WHR. The FCV Group could therefore do more to communicate about the WHR to TTLs working in WHR countries: adding a course to their e-learning platform; distributing a package of materials to newly arrived staff; or at least scheduling an introduction phone call to discuss refugees and displacement issues.

73 Trust Funds are financial arrangements which link contributions from the World Bank and other development partners, including other MDBs, donor governments, and private financing. They may focus on achieving strategic development priorities in partner countries and/or contribute to the knowledge agenda. See <https://www.worldbank.org/en/programs/trust-funds-and-programs>.

74 See <https://www.devex.com/news/world-bank-staff-alarmed-by-plan-to-phase-out-short-term-consultants-111247>.

For example, in the “Inclusion Support Program for Refugee Education” project, there are mechanisms to support learning such as a policy academy which brings together education TTLs from refugee-hosting countries to review best practice and policy approaches on refugee education (World Bank, 2024b). They should also crowd in other sectoral staff—education, healthcare, social protection, and jobs—to support on scoping how refugees should be included within these sectors.

These recommendations are not new. The 2019 IEG evaluation of the World Bank’s approach to displacement (World Bank, 2019) recommended to:

“Ensure Country Management Units can effectively operationalize the World Bank Group’s development approach in situations of forced displacement. This may entail making sure Country Management Units have the required expertise and incentives to engage governments in sensitive dialogue; push for contextualized, medium-term programming for refugees and host communities; and invest in time-intensive coordination processes, both across the Bank Group and with other partners.”

The IDA19 Retrospective (World Bank, 2023a) reiterated this point:

“Sustained World Bank staffing support on the ground in key country offices is vital for maintaining political will and advancing policy dialogue and reforms, though it does not guarantee that policy dialogue will advance.”

The 2023 MTR of the World Bank’s FCV Strategy also has a number of recommendations which echo our push (World Bank, 2023c). It notes that while total staffing in FCV contexts has increased, many country offices lack staff in key roles and struggle to recruit and retain experienced and senior staff. A high-level working group was to be established “to address these challenges and identify specific measures and recommendations to further optimize FCV staffing.” Initial working group discussions were planned for early 2024, yet we saw no evidence of the results.

This is a problem that has been identified repeatedly but seen minimal action. It is solvable with relatively small investments, but we heard there’s a “general lack of desire on the Board to approve new positions.” World Bank management, the Board of Executive Directors, and donor governments must support hiring (and fund directly) additional staff like Forced Displacement Coordinators who will fill these key gaps. This is the best investment that can be made in the WHR. The potential returns to fully utilizing the WHR’s substantial financial allocations are enormous. Continued inaction would be self-sabotage.

Improve collaboration with external actors

The World Bank doesn’t operate in a vacuum. In WHR countries, there are a number of interested stakeholders present who often have more knowledge, expertise, and connections to the refugee

response than the World Bank. These actors are also often in long-term policy dialogues with governments on similar issues, which could be leveraged alongside the financing that the World Bank brings to the table.⁷⁵ UNHCR, donor governments, and other actors—including INGOs, RLOs, and local organizations—felt that the World Bank should be doing more to collaborate at country level to strengthen related initiatives. Yet several interviewees noted that World Bank staff seem unwilling to engage: one interviewee joked that in their circle, “WB” stands for “We’re Busy.”

Firstly, with donor governments. Coordination seems to be ad-hoc, with some CMUs engaging with donor governments more than others, and vice versa. As one mentioned, “we have teams who are very engaged on these projects, and we are instrumentally involved from the beginning. In other places, both the World Bank engages us less and our teams engage them less, so we just see projects when they are finished.”

Here, the Kenyan Refugee Donor Group may prove a useful model. It was established seven years ago to provide a space for donor governments to exchange information to reduce duplication and enhance the effectiveness of their interactions with client governments.⁷⁶ Multiple interviewees noted that the regular presence and genuine efforts of the Forced Displacement Coordinator based in Uganda was instrumental in the group’s successes, reinforcing the recommendation above on investing in the right people. And there have been models where individual donors have identified the potential for limited policy change and gathered all stakeholders behind this effort, as appears to have been the case with the UK’s Department for International Development in Bangladesh regarding Rohingya education.⁷⁷

Secondly, with local organizations. Interviewees felt that local organizations were rarely meaningfully consulted nor engaged. As one noted, “the project hasn’t involved persons of concern in design, implementation, or monitoring; most people don’t know what it does.” Refugees should be included within the mandatory consultations undertaken as part of the Environmental and Social Framework (ESF), as well as within the broader FCV Risk Monitoring process (Guerrero Ble and López Villamil, 2025).⁷⁸ They should also be involved in project implementation and monitoring, perhaps

75 For example, in the Republic of the Congo and Mauritania, the UNHCR country offices have trialed Transition Action Plans (TAPs) which detail a series of actions over a five-year timeframe to transition refugees off humanitarian assistance to government programs. See UNHCR (2021).

76 It also intersects with other models in Kenya, including the Interagency Working Group coordinated by the Department for Refugee Services (which allows refugee response units to come together and discussing pressing issues); and the Urban Refugee Protection Network (which brings together NGOs and INGOs to discuss sector-based issues, chaired by UNHCR). While platforms to coordinate programming (instead of policy change) can be a lower priority for the World Bank, since they are not an implementer, these are also useful bodies to monitor and understand the landscape.

77 See <https://committees.parliament.uk/writtenevidence/85237/html/> and <https://committees.parliament.uk/writtenevidence/85770/html/>.

78 See <https://www.worldbank.org/en/projects-operations/environmental-and-social-framework>. This recommendation also draws from IRC’s submission to the World Bank’s Refreshed FCV Strategy Operationalization Plan (2026, unpublished).

through country coordination committees similar to those used by the GCFF (Guerrero Ble and Kanyamanza, 2023; World Bank, 2019).⁷⁹

Thirdly, we heard mixed sentiments on collaboration with UNHCR. Interviewees noted that in recent years, collaboration has improved both between headquarters (forming a Joint Data Center and a new Joint Team⁸⁰) as well as at the country level, to coordinate policy dialogue with host governments and monitor the protection landscape (World Bank, 2019; UNHCR, 2021), though this varies across contexts.

Collaboration, or at least communication, with UNHCR is important even when there are disagreements on the right approach. One interviewee expressed frustration that “the World Bank asks UNHCR what they think, but if UNHCR doesn’t support it, the World Bank does what they wanted to do anyway.” On the other side, World Bank staff believed that in some instances, UNHCR felt they could “step back” in WHR countries, passing over responsibility for refugee programming when humanitarian budgets are so depleted. As we argue above, we agree with the World Bank view that the WHR should mostly avoid this role of substituting for humanitarian relief. UNHCR should not have a veto over WHR projects; the WHR is a separate entity by design. Both organizations, however, will benefit from continued dialogue on implementation and future potential projects when this occurs.

Three process points could improve collaboration with external actors:

1. When projects are going through the internal decision review process, **an external refugee expert should be a reviewer.** They would not have veto power but would provide sufficient context and raise potential concerns. They should be invited to stay engaged with the project as it evolves to continue monitoring. Similarly, multiple respondents noted that the GCFF’s project development process helpfully shares information at an earlier stage and should be another model to consider. Of course, consultation mechanisms can only go so far; getting the right staff in place who want to meaningfully engage with external actors is of paramount importance. Implementation of this recommendation must therefore go hand-in-hand with investing in the right people.
2. **The host government’s strategy notes to begin or maintain WHR eligibility each IDA cycle should be made public, easily accessible, and used as an organizing device for the refugee-serving sector’s policy discussions.** As outlined in Section 1, these documents represent the government’s priority areas for refugee inclusion, with significant input from the

⁷⁹ Within client countries, country coordination committees (CCCs) facilitate dialogue and coordination on how GCFF support can most effectively contribute to broader country policies and programs related to refugees and host communities.

⁸⁰ Responding to the need to accelerate the humanitarian to development transition amidst aid cuts, the Joint Team is taking forward the “Sustainable Responses” agenda, which has three prongs: (1) supporting host countries in adopting policies and responses that can be sustained over time, both financially and socially; (2) better engage in countries of origin to reduce the need for international protection; and (3) revisit responsibility-sharing at a time of crisis.

World Bank. They are sometimes included with published PADs but otherwise circulated internally. This is another missed opportunity to bring in additional partners that can help achieve shared goals.

3. We encountered widespread acknowledgement that many within the refugee-serving sector do not understand the basics of the WHR, including its goals, operating model, and funding structure. **Staff affiliated with the WHR should consider education about the WHR as part of their role.** We hope this paper can partially fill this gap, but it is also closely tied to our final recommendation on communication. The WHR will be able to achieve greater results when those within UNHCR, donor governments, INGOs, and RLOs recognize the WHR's role, impacts, and full potential.

Communicate more—and intentionally—about the WHR

Finally, many interviewees expressed a sense that the WHR should do more to promote itself and its successes. The existence of the WHR is not mentioned on the relevant country pages nor the IDA page of the World Bank website, and one interviewee suggested that the World Bank external relations staff didn't even know what the WHR was. This contributed to a broader sense that “it is difficult to know what the World Bank is doing” and the notion that stakeholders “haven't necessarily seen proof of concept that it works across the board.”

The first target audience should be host communities. Aid that is shared with host communities can help build support for refugees (Zhou et al., 2025), and the WHR does this. The next step to increase that effect even more is to ensure that host communities know the assistance is coming because refugees are hosted. A simple message to this effect, at almost no additional cost, has demonstrated significant effects on social cohesion broadly and support for more inclusive policies (Baseler et al., 2025; Ginn and Baseler, 2026). Many host communities would likely accept the bargain of increased refugee inclusion in exchange for improved services and additional programs.

The second target audience is the World Bank ecosystem and stakeholders. We spoke with multiple donor governments who expressed that they have little insights into WHR projects and impacts, and that it was therefore difficult to help make the case for the WHR within the government. Ministries responsible for the World Bank account often differ from the bureaus that focus on refugees and who have seen the WHR's impacts. While the WHR would benefit from increased interagency cooperation within donor governments, more intentional communication from the WHR is needed.

Of course, this is a sensitive recommendation. Many donor governments such as the United States—the World Bank’s largest shareholder—are trying to reduce migration flows and increase negative rhetoric on the impact of refugees and migrants. In host countries, politicians and commentators skeptical of the WHR have also received media coverage on occasion.⁸¹ It is unsurprising, therefore, that World Bank staff may feel the need to avoid rhetoric on supporting refugees and migrants. However, shying away from speaking about the successes of the WHR is likely to lead to concern as to what disbursements are supporting.

Interviewees noted that the presence of the WHR is a good way to mainstream refugee issues within the World Bank and connect them to the agenda on job creation.⁸² World Bank staff should be proud of the achievements of the WHR and use these successes to argue for an expanded role in supporting refugee inclusion. Given the increasing number of refugees worldwide; the increasingly protracted nature of displacement; the large amount of financial support that host governments will need to economically include refugees; and the decline of traditional aid, the role of the World Bank is more important than ever.

81 For example, in Kenya (<https://www.kenyans.co.ke/news/102259-senator-asige-questions-world-Banks-refugee-integration-condition-ksh156-billion-loan>); and Bangladesh (<https://www.thedailystar.net/rohingya-crisis/news/rohingyas-bangladesh-no-question-their-integration-locals-2141006> and <https://www.ucanews.com/news/world-Bank-cash-wont-help-bangladesh-integrate-rohingya/93933?>).

82 See <https://www.worldbank.org/en/news/immersive-story/2025/04/28/job-creation-takes-center-stage-spring-meetings>.

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Annex 1. Description of WHR countries

Country	Region	Risk of Debt Distress	Commitments IDA18, IDA19, and IDA20 (nominal USD, millions)		WHR Projects	Refugees (max year)	RWR De Facto Scores		RPRF	
			Total IDA	WHR			Work Rights	Access to Services	Baseline	Follow-up
Bangladesh	SAR	Moderate	20,676	1,077	8	1,143,178 (2025)	2	2	2020	
Benin	AFW	Moderate	4,636	30	1	16,243 (2025)				
Burkina Faso	AFW	Moderate	5,406	34	2	40,301 (2025)	3	3	2020	2023
Burundi	AFE	High	1,914	162	6	104,253 (2025)	3	4	2020	2023
Cameroon	AFW	High	4,649	180	5	485,285 (2023)	3	4	2020	2023
Central African Republic	AFW	High	1,678	20	1	54,376 (2025)				
Chad	AFW	High	3,093	328	6	1,430,067 (2025)	3	5	2020	2023
Democratic Republic of Congo	AFE	Moderate	10,309	355	2	529,065 (2018)	3	3	2020	2023
Djibouti	MNA	In debt distress	622	64	8	24,576 (2025)	4	4	2020	2023
Ethiopia	AFE	In debt distress	18,725	672	8	1,015,145 (2025)	2	4	2020	2023
Kenya	AFE	High	11,154	320	7	626,546 (2025)	2	3	2021	
Liberia	AFW	Moderate	1,373	15	1	9,103 (2018)	2	3		
Mauritania	AFW	Moderate	1,541	97	6	170,357 (2025)	2	3	2020	2023
Niger	AFW	High	6,474	190	4	391,862 (2025)	4	3	2020	2023
Pakistan	SAR	–	14,358	226	4	1,988,231 (2023)	3	4	2020	
Republic of Congo	AFW	In debt distress	859	40	2	62,471 (2025)	2	3	2020	2023
Rwanda	AFE	Moderate	4,704	95	3	145,359 (2018)	4	5	2020	2023
South Sudan	AFE	High	1,773	365	10	580,926 (2025)	3	3	2021	
Togo	AFW	Moderate	2,364	20	1	51,458 (2025)				
Uganda	AFE	Moderate	5,216	1,136	14	1,887,594 (2025)	4	4	2020	2023
Zambia	AFE	High	3,435	27	1	82,007 (2025)				

Sources and Notes: Region: AFE: Eastern & Southern Africa; AFW: Western & Central Africa; MNA: Middle East & North Africa; and SAR: South Asia. Debt Distress: Risk of External Debt Distress, <https://www.worldbank.org/en/programs/debt-toolkit/dsa>, as of March 29, 2026. Pakistan is not subject to the low-income country debt sustainability framework. Total IDA Commitments: <https://ida.worldbank.org/en/financing>. WHR Commitments: project data shared by the World Bank. Refugees: <https://www.unhcr.org/refugee-statistics>, highest refugee population between 2017 and 2025. RWR Scores: Ginn et al., 2022. The de facto work rights score includes access to wage employment, self-employment, freedom of movement, and rights at work, as described in Ginn et al. (2022). Access to services evenly weights access to healthcare and education, where education evenly weights access to primary, secondary, and tertiary public education systems.

Annex 2. List of WHR projects: IDA18, IDA19, and IDA20

Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
Bangladesh	P167870	Additional Financing for Reaching Out of School Children II	Education	IPF	25	21	IDA18
Bangladesh	P171648	Health and Gender Support Project for Cox's Bazar district	Health, Nutrition & Population	IPF	150	125	IDA18
Bangladesh	P167672	Additional Financing for Health Sector Support Project	Health, Nutrition & Population	IPF	50	42	IDA18
Bangladesh	P171086	Safety Net Systems for the Poorest (Additional Financing)	Social Protection & Jobs	IPF	100	83	IDA18
Bangladesh	P167762	Emergency Multi-Sector Rohingya Crisis Response Project	Urban, Resilience & Land	IPF	165	138	IDA18
Bangladesh	P171779	Emergency Multi-Sector Rohingya Crisis Response Project Additional Financing	Urban, Resilience & Land	IPF	100	83	IDA18
Bangladesh	P500727	Inclusive Services and Opportunities for Host Communities and Displaced Rohingya Population	Social Protection & Jobs	IPF	350	315	IDA20
Bangladesh	P501274	Host and Rohingya Enhancement of Lives Project	Urban, Resilience & Land	IPF	350	270	IDA20
Benin	P175043 (AF 2)	Gulf of Guinea Northern Regions Social Cohesion project	Social Sustainability & Inclusion	IPF	33	30	IDA20
Burkina Faso	P169252	Scale-Up and Responding to the needs of Refugees and Host Communities	Social Protection & Jobs	IPF	100	14	IDA18
Burkina Faso	P502472	Restoring Education System Performance and Improving Resilience Project	Education	IPF	150	20	IDA20
Burundi	P169315	Burundi Integrated Community Development Project	Social Sustainability & Inclusion	IPF	60	15	IDA18
Burundi	P164416	Burundi Skills for Jobs: Women and Youth Project	Education	IPF	80	20	IDA19
Burundi	P175327	Cash for Jobs Project	Social Protection & Jobs	IPF	150	20	IDA19
Burundi	P180925	BDI Human Capital Development Project	Education	IPF	200	50	IDA20
Burundi	P177688	Burundi Jobs and Economic Transformation Project	Finance, Competitiveness & Innovation	IPF	100	20	IDA20

(Continued)

Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
Burundi	P175327 (AF 2)	Cash for Jobs Project	Social Protection & Jobs	IPF	79	37	IDA20
Cameroon	P160926	CAMEROON Education Reform Support Project	Education	IPF	130	30	IDA18
Cameroon	P164954	Health System Performance Reinforcement Project—Additional Financing	Health, Nutrition & Population	IPF	36	30	IDA18
Cameroon	P164830	Social Safety Nets for Crisis Response	Social Protection & Jobs	IPF	60	30	IDA18
Cameroon	P164803	Community Development Program Support Project Response to Forced Displacement	Social Sustainability & Inclusion	IPF	48	40	IDA18
Cameroon	P178207	Enhancing Connectivity and Resilience in the Far North of Cameroon for Inclusiveness Project	Transport	IPF	330	50	IDA20
Central African Republic	P179211 (AF 1)	Adaptive and Productive Social Safety Nets Project	Social Protection & Jobs	IPF	22	20	IDA20
Chad	P164748	Chad—Refugees and Host Communities Support Project	Social Protection & Jobs	IPF	60	50	IDA18
Chad	P174495	Chad Energy Access Scale Up Project	Energy & Extractives	IPF	295	60	IDA19
Chad	P172255	Additional Financing to Refugees and Host Communities Support Project	Social Protection & Jobs	IPF	75	68	IDA19
Chad	P179238	Chad Agribusiness and Rural Transformation Project	Agriculture & Food	IPF	150	40	IDA20
Chad	P502142	Chad Adaptive and Productive Safety Nets Project	Social Protection & Jobs	IPF	100	50	IDA20
Chad	P177163	Chad Territorial Development and Resilience Project	Urban, Resilience & Land	IPF	140	60	IDA20
Congo, Democratic Republic of	P171821	STEP Second Additional Financing	Social Protection & Jobs	IPF	445	220	IDA18
Congo, Democratic Republic of	P176360	STEP Third Additional Financing	Social Protection & Jobs	IPF	250	135	IDA19

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Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
Congo, Republic of	P166143	LISUNGI Safety Nets System Project II	Social Protection & Jobs	IPF	22	18	IDA18
Congo, Republic of	P179410	Transforming the Education Sector for Better Outcomes and Results	Education	PforR	80	21	IDA20
Djibouti	P166059	Expanding Opportunities for Learning	Education	IPF	15	5	IDA18
Djibouti	P168250	Improving Health Sector Performance Project Second Additional Financing	Health, Nutrition & Population	IPF	6	5	IDA18
Djibouti	P166220	Integrated Cash Transfer and Human Capital Project	Social Protection & Jobs	IPF	15	5	IDA18
Djibouti	P162901	Djibouti Integrated Slum Upgrading Project	Urban, Resilience & Land	IPF	20	5	IDA18
Djibouti	P175483	Djibouti Skills Development for Employment Project	Education	IPF	15	5	IDA19
Djibouti	P178033	Djibouti Health System Strengthening	Health, Nutrition & Population	IPF	20	5	IDA19
Djibouti	P172979	Djibouti Integrated Slum Upgrading Project—Additional Financing	Urban, Resilience & Land	IPF	30	25	IDA19
Djibouti	P506969	Integrated Community Resilience Project	Social Sustainability & Inclusion	IPF	31	9	IDA20
Ethiopia	P163829	Ethiopia Economic Opportunities Program	Finance, Competitiveness & Innovation	PforR	202	167	IDA18
Ethiopia	P168411	Additional Financing to GEQIP-E for Refugees Integration	Education	PforR	55	50	IDA19
Ethiopia	P169943	Urban Productive Safety Net and Jobs Project	Social Protection & Jobs	IPF	400	50	IDA19
Ethiopia	P178047	Development Response to Displacement Impacts Project in the Horn of Africa Phase II	Social Sustainability & Inclusion	IPF	180	100	IDA19
Ethiopia	P179040	Ethiopia Digital ID for Inclusion and Services Project	Digital Development	IPF	350	50	IDA20
Ethiopia	P172284	Ethiopia Human Capital Operation	Education	PforR	400	150	IDA20
Ethiopia	P181550	Urban Productive Safety Net and Jobs Project Second Additional Financing	Social Protection & Jobs	IPF	83	75	IDA20

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Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
Ethiopia	P180931	Eastern Africa Regional Digital Integration Project SOP-II	Digital Development	IPF	130	30	IDA20
Kenya	P176867	Primary Education Equity in Learning Program	Education	PforR	200	60	IDA19
Kenya	P501648	Kenya Secondary Education Equity and Quality Improvement Program	Education	PforR	250	50	IDA20
Kenya	P179698	Building Resilient and Responsive Health Systems	Health, Nutrition & Population	IPF	200	40	IDA20
Kenya	P500912	First Kenya Fiscal Sustainability and Resilient Growth	Macroeconomics, Trade & Investment	DPF	1200	50	IDA20
Kenya	P179414	National Youth Opportunities Towards Advancement Project	Social Protection & Jobs	IPF	220	20	IDA20
Kenya	P177048	Second Kenya Urban Support Program	Urban, Resilience & Land	PforR	350	50	IDA20
Kenya	P179012	Kenya Water, Sanitation, and Hygiene Program	Water	PforR	250	50	IDA20
Liberia	P176993	Liberia Third Inclusive Growth Development Policy Operation	Macroeconomics, Trade & Investment	DPF	55	15	IDA20
Mauritania	P170585	Health System Support Additional Financing	Health, Nutrition & Population	IPF	23	15	IDA18
Mauritania	P171125	Social Safety Net System Project II	Social Protection & Jobs	IPF	45	18	IDA18
Mauritania	P169332	Decentralization and Productive Intermediate Cities Support Project	Urban, Resilience & Land	IPF	66	20	IDA18
Mauritania	P167328	Water and Sanitation Sectoral Project	Water	IPF	44	14	IDA18
Mauritania	P179558	Mauritania Health System Support Project	Health, Nutrition & Population	IPF	52	20	IDA20
Mauritania	P181523	Social Safety Net System Project II second Additional Financing	Social Protection & Jobs	IPF	26	10	IDA20
Niger	P168779	Niger Learning Improvement for Results in Education Project	Education	IPF	140	40	IDA18
Niger	P164563	Niger Refugees and Host Communities Support Project	Urban, Resilience & Land	IPF	80	50	IDA18
Niger	P174034	Niger Accelerating Electricity Access Project (Haské)	Energy & Extractives	IPF	310	60	IDA19

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Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
Niger	P179770	Southern Niger Connectivity and Integration Project	Transport	IPF	400	40	IDA20
Pakistan	P159292	Balochistan Livelihoods and Entrepreneurship Project	Agriculture & Food	IPF	35	29	IDA18
Pakistan	P166309	Khyber Pakhtunkhwa Human Capital Investment Project	Education	IPF	200	125	IDA18
Pakistan	P165542	Strengthening Institutions for Refugee Administration Project	Governance	IPF	50	42	IDA18
Pakistan	P166308	Balochistan Human Capital Investment Project	Health, Nutrition & Population	IPF	36	30	IDA18
Rwanda	P164130	Socio-economic Inclusion of Refugees & Host Communities in Rwanda Project	Social Sustainability & Inclusion	IPF	60	50	IDA18
Rwanda	P176273	Additional Financing for the Socio-economic Inclusion of Refugees and Host Communities in Rwanda	Social Sustainability & Inclusion	IPF	20	18	IDA19
Rwanda	P509677	Socio-economic Inclusion of Refugees & Host Communities in Rwanda Project Phase II	Social Sustainability & Inclusion	IPF	67	27	IDA20
South Sudan	P178102	South Sudan COVID-19 Emergency Response and Health Systems Preparedness Additional Financing	Health, Nutrition & Population	IPF	200	50	IDA19
South Sudan	P177663	South Sudan Productive Safety Net for Socioeconomic Opportunities Project	Social Protection & Jobs	IPF	129	25	IDA19
South Sudan	P177093	Enhancing Community Resilience and Local Governance Project Phase II	Urban, Resilience & Land	IPF	120	20	IDA19
South Sudan	P178654	Building Skills for Human Capital Development in South Sudan	Education	IPF	45	10	IDA20
South Sudan	P181681	Additional Financing for Building Skills for Human Capital Development in South Sudan	Education	IPF	44	40	IDA20
South Sudan	P178891	South Sudan Energy Sector Access and Institutional Strengthening Project	Energy & Extractives	IPF	50	20	IDA20
South Sudan	P181385	South Sudan Health Sector Transformation Project	Health, Nutrition & Population	IPF	117	105	IDA20

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Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
South Sudan	P180277	South Sudan COVID-19 Emergency Response and Health Systems Preparedness Project Second Additional Financing	Health, Nutrition & Population	IPF	70	20	IDA20
South Sudan	P181549	Productive Safety Net for Socioeconomic Opportunities Project Additional Financing	Social Protection & Jobs	IPF	70	50	IDA20
South Sudan	P180171	Regional Climate Resilience Program for Eastern and Southern Africa Project	Water	IPF	382	25	IDA20
Togo	P181632	Additional Financing to Togo for the Gulf of Guinea Northern Regions Social Cohesion Project	Social Sustainability & Inclusion	IPF	23	20	IDA20
Uganda	P170466	Uganda Investing in Forests and Protected Areas for Climate-Smart Development Project	Environment, Natural Resources & the Blue Economy	IPF	148	58	IDA18
Uganda	P164101	Development Response to Displacement Impacts Project in the HoA	Social Sustainability & Inclusion	IPF	150	125	IDA18
Uganda	P163515	Uganda Support to Municipal Infrastructure Development Program—Additional Financing	Urban, Resilience & Land	PforR	360	50	IDA18
Uganda	P163782	Integrated Water Management and Development Project	Water	IPF	280	58	IDA18
Uganda	P171305	Uganda Digital Acceleration Project	Digital Development	IPF	200	54	IDA19
Uganda	P166570	Uganda Secondary Education Expansion Project	Education	IPF	150	50	IDA19
Uganda	P166685	Electricity Access Scale-up Project	Energy & Extractives	IPF	568	124	IDA19
Uganda	P171607	Uganda: Investment for Industrial Transformation and Employment	Finance, Competitiveness & Innovation	IPF	200	50	IDA19
Uganda	P172868	Uganda Intergovernmental Fiscal Transfers	Governance	PforR	300	50	IDA19
Uganda	P177273	Additional Financing to Uganda COVID-19 Response and Emergency Preparedness Project	Health, Nutrition & Population	IPF	164	27	IDA19
Uganda	P176747	Generating Growth Opportunities and Productivity for Women Enterprises Project	Social Sustainability & Inclusion	IPF	217	36	IDA19

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Recipient Country	Project ID	Project Name	Global Practice	Lending Instrument Type	Total Committed (nominal USD, millions)	WHR Total (nominal USD, millions)	IDA Cycle
Uganda	P171339	Uganda: Roads and Bridges in the Refugee Hosting Districts/Koboko-Yumbe-Moyo Road Corridor Project	Transport	IPF	131	109	IDA19
Uganda	P173296	Uganda Climate Smart Agricultural Transformation Project	Agriculture & Food	IPF	350	50	IDA20
Uganda	P510476	Uganda Development Response to Displacement Impacts Project Phase II	Social Sustainability & Inclusion	IPF	328	295	IDA20
Zambia	P503941	Zambia Refugee and Host Communities Project	Social Sustainability & Inclusion	IPF	30	27	IDA20