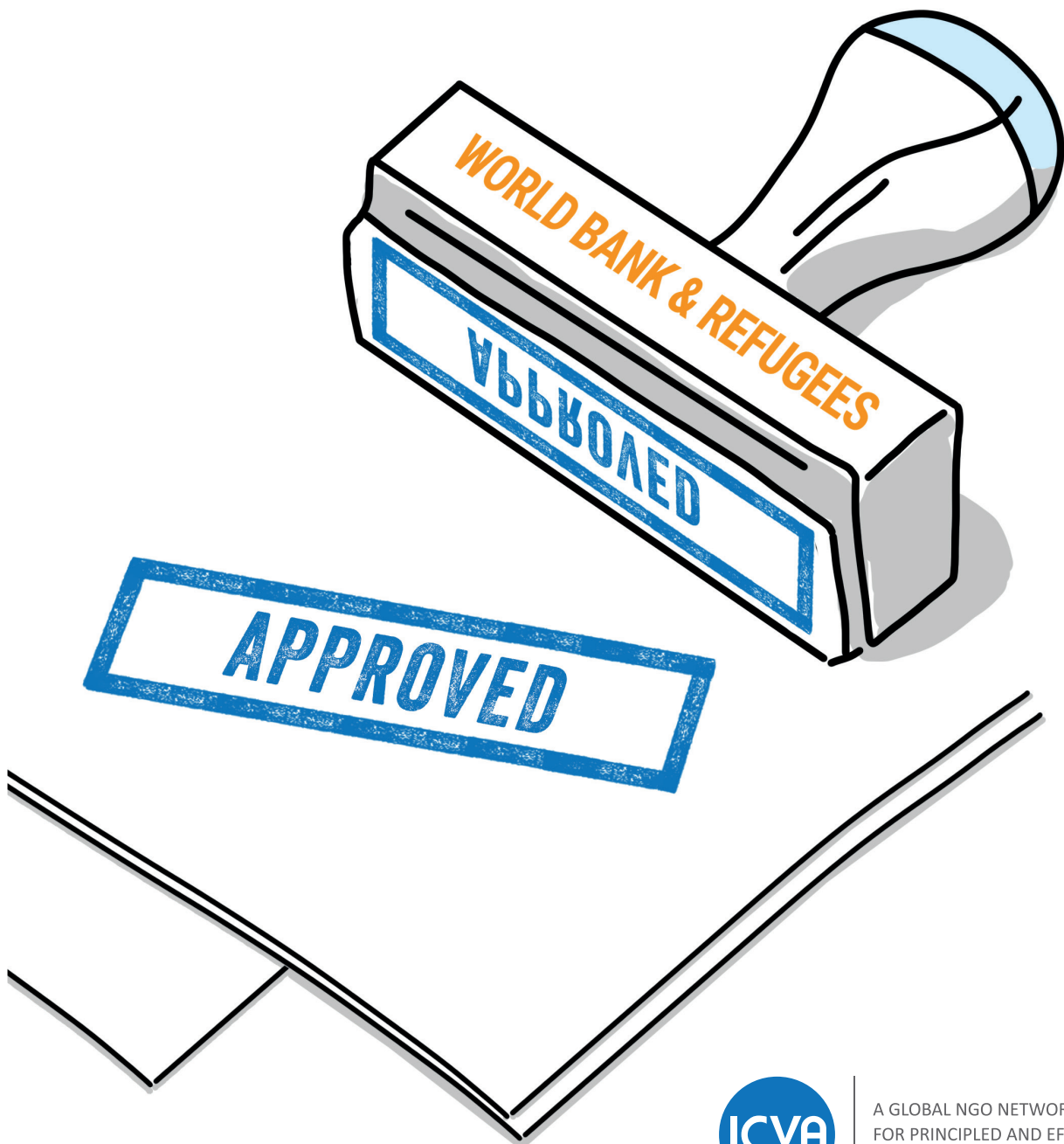


THE WORLD BANK AND REFUGEES: An ICVA Briefing Paper

March 2018



A GLOBAL NGO NETWORK
FOR PRINCIPLED AND EFFECTIVE
HUMANITARIAN ACTION

Many of ICVA's members have shown interest in better understanding the World Bank's evolving role in humanitarian settings. This briefing paper is one of ICVA's initiatives to improve NGO understanding of the World Bank. It looks specifically at the World Bank's work in refugee contexts. The World Bank's broader role in fragility and conflict could be explored in more detail at a later stage.

The paper is based on a review of documents, stakeholder interviews and a workshop held in December 2017.

It is meant to provide an analysis from an NGO perspective, not an NGO *position*.

ICVA appreciates the support of World Bank colleagues and members who contributed.

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WHAT IS THE WORLD BANK?

Established in 1944 at the Bretton Woods Conference, the World Bank is one of the biggest providers of development finance. Every year, the Bank disburses about USD \$50 billion to governments as well as the private sector.¹ It provides financing, policy advice, and technical assistance to governments in developing countries.

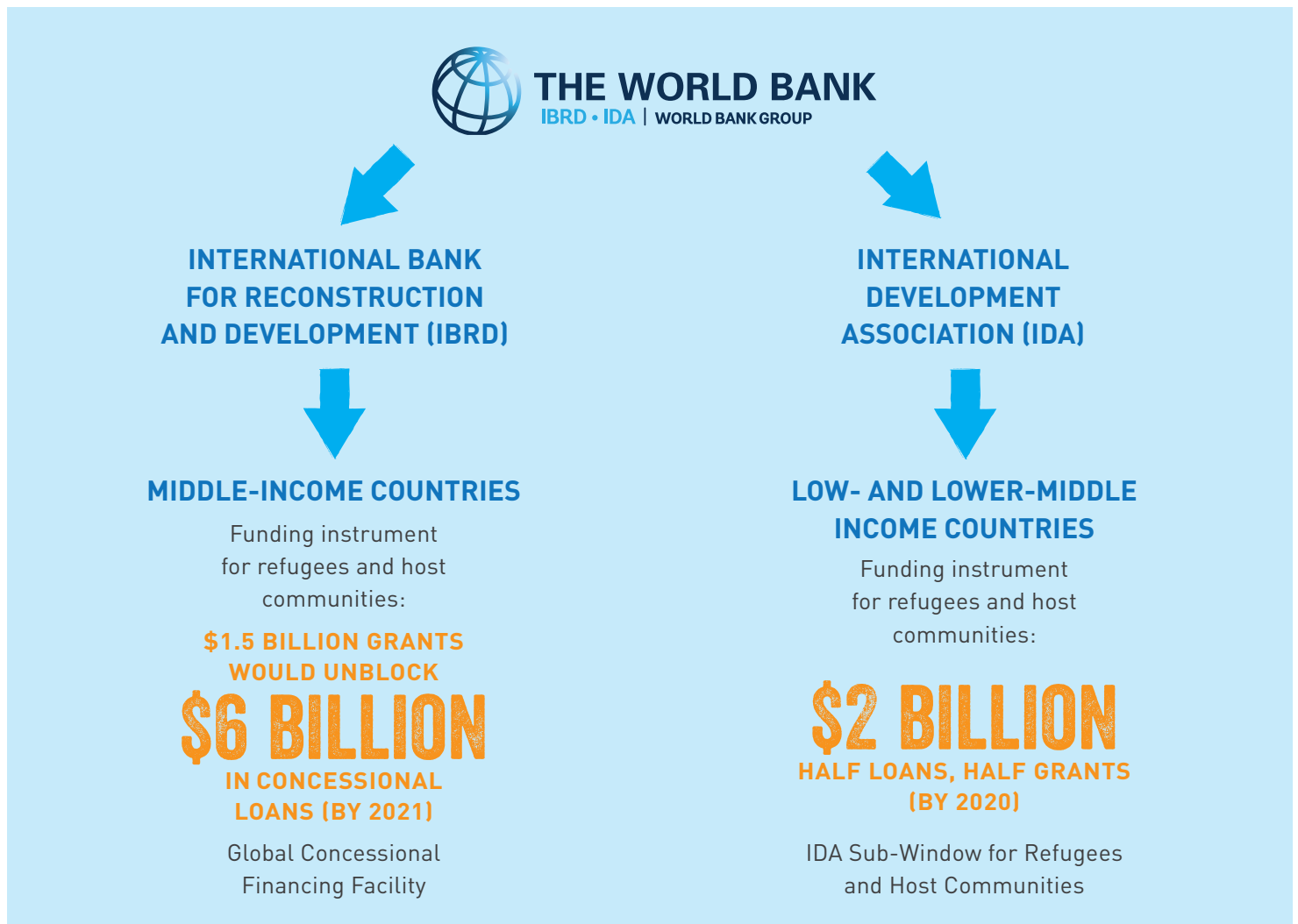
Five institutions – [the International Bank for Reconstruction and Development \(IBRD\)](#), the [International Development Association \(IDA\)](#), the [International Finance Corporation \(IFC\)](#), the [Multilateral Investment Guarantee](#)

[Agency \(MIGA\)](#) and the [International Centre for Settlement of Investment Disputes \(ICSID\)](#) – together make up the [World Bank “Group”](#).

The IBRD and the IDA form the core of the World Bank’s work. They provide loans and grants to states, with the [IBRD](#) focusing on [middle-income countries](#) and the [IDA](#) focusing on [low-income countries](#). “Lower-middle income” countries, or [blended economies](#), are eligible for both IBRD and IDA loans.

WHAT DOES THE WORLD BANK DO FOR REFUGEES?

The World Bank’s two major funding instruments for refugees are the [Global Concessional Financing Facility](#) for middle-income countries and the [IDA18 sub-window for refugees and host communities](#) for low-income countries.²



The World Bank is also part of the Jordan and Lebanon Compacts as well as the Ethiopia Jobs Compact.

Despite the Bank's presence in many refugee-hosting countries for decades, its involvement in displacement-specific issues had traditionally been limited to addressing the *consequences* of forced displacement. This usually took the form of improving access to services for, and promoting self-reliance of, internally displaced people as well as supporting the reintegration of returnees.³

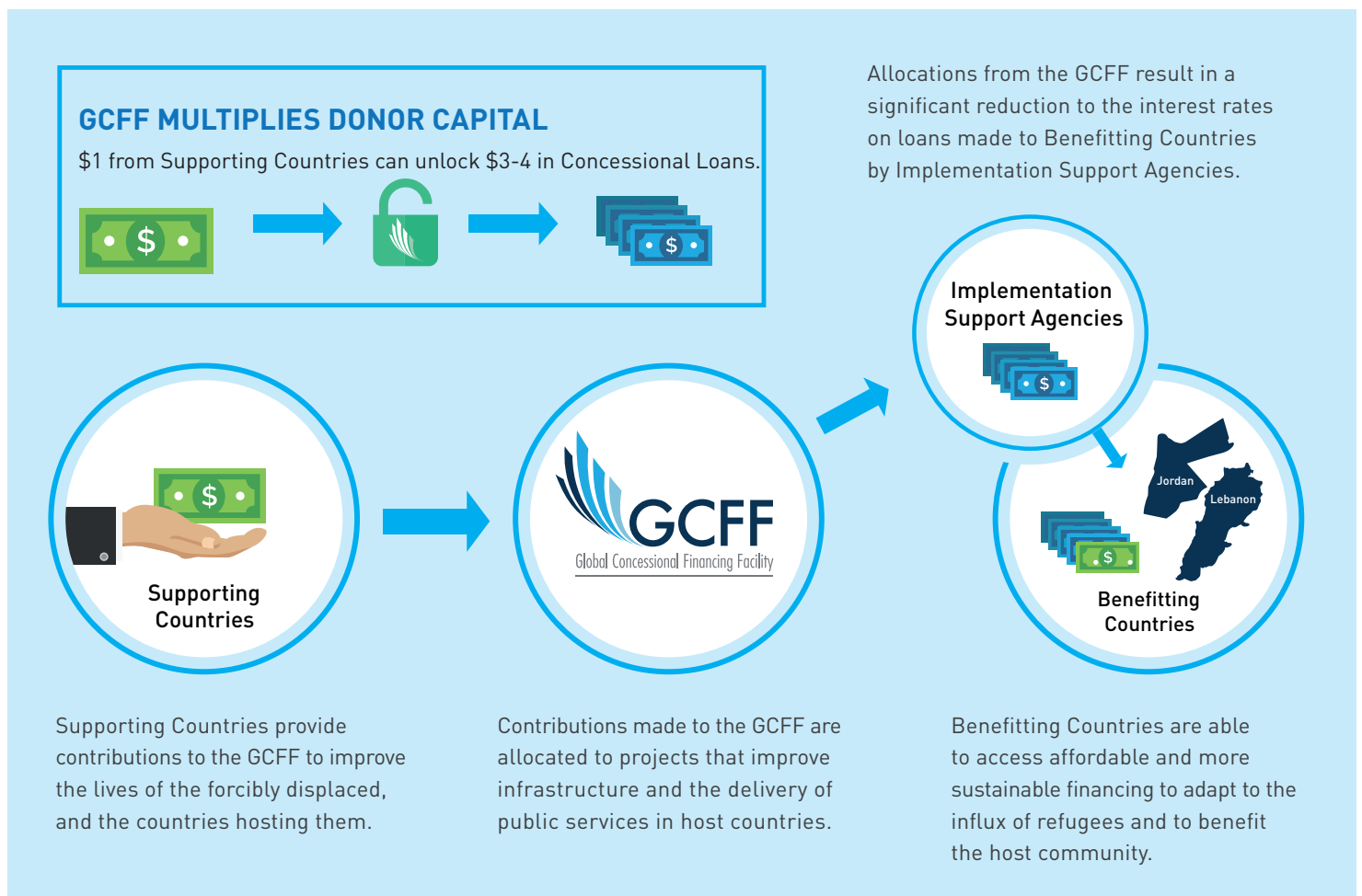
The World Bank's focus on countries rather than people meant that refugees, who live outside of their countries of origin, received less of the World Bank's attention. Governments rarely use loans to finance services for non-citizens. Some are advocating against taking loans.⁴

However, the World Bank's approach changed following unprecedented refugee and migrant flows to Europe in 2015. At the World Humanitarian Summit in May 2016, the World Bank, with six other multilateral development banks, [committed](#) to strengthen contributions to meet the needs of "asylum seekers, refugees, Internally Displaced Persons (IDPs), as well as their countries of origin and host countries." The three principal areas where the World Bank said it could contribute were: producing new data and evidence, mobilising finance, and tying outcomes to results.

Almost 90% of refugees are hosted in developing countries that are struggling to meet their own development objectives. The World Bank affirms these countries hosting refugees are providing a global public good.

The Global Concessional Financing Facility

[Launched in April 2016](#) to support Jordan and Lebanon, the GCFF has since become global and could be available to other middle-income countries (though it was only supporting Jordan and Lebanon at the time of writing).



Source: Global Concessional Financing Facility

GLOBAL CONCESSIONAL FINANCING FACILITY

OVERVIEW	Aims to provide \$6 billion in concessional financing for middle-income countries over five years, starting in 2016. This financing is provided in the form of loans at sharply reduced rates, and – on exceptional basis – grants.
PURPOSE	To support middle-income countries experiencing severe strain on public services following large refugee influxes.
SUPPORTED ACTIVITIES	Selected projects have a specific objective to support refugee populations and host communities, are part of the country’s development agenda, and demonstrate evidence of clear development impact. Recent financing has gone to projects in Jordan and Lebanon that support job creation, help improve infrastructure, and promote access to health and education.
ELIGIBILITY CRITERIA	<p>A recipient country must host more than 25,000 refugees, and these refugees must represent more than 0.1 percent of the host country’s population.</p> <p>The country should have an adequate framework for the protection of refugees, based on adherence to the 1951 Refugee Convention or its 1967 protocol, or with the adoption of national policies and practices consistent with the principles within these instruments.</p>
MECHANICS	<p>The GCFF is a financial intermediary fund (FIF), a vehicle to manage funds provided by donors for specific development activities. Donor funds are essentially used to pay interest rates on finance raised in capital markets, which is then made available to eligible middle-income countries. This way, middle-income countries get access to loans at reduced interest rates.</p> <p>To trigger the release of funds, the first step is for a country to make a funding request. Funding decisions are approved by donors on the GCFF Steering Committee. Funds are disbursed to Implementation Support Agencies (ISAs) which then pass on the proceeds to benefitting countries.</p>
ADMINISTRATION	The World Bank acts as the GCFF “Trustee”. It administers the GCFF and provides secretariat services through a Coordination Unit housed in the Fragility, Conflict and Violence Group.
STEERING COMMITTEE	<p>The GCFF “Steering Committee” includes the GCFF supporting countries (donors), which can take funding decisions.⁵ Currently, the GCFF has ten country donors. Japan, Sweden and Denmark are the three largest contributors.</p> <p>The Steering Committee also includes beneficiary countries (Lebanon and Jordan) as well as observers that are expected to provide insights, but they do not have a say in decisions. Designated observers include the International Monetary Fund (IMF), the UN Resident Coordinator (RC) of each beneficiary country, UNHCR⁶ and one other UN entity nominated by the Executive Office of the UN Secretary General.⁷</p>
IMPLEMENTING SUPPORT AGENCIES (ISAs)	<p>ISAs receive and disburse the GCFF funds. They help in monitoring and evaluating overall project performance and provide progress reports biannually to the Steering Committee. They have some leverage over decisions about project planning because all funding requests made by countries must be endorsed by the associated ISA.</p> <p>ISAs include multilateral development banks such as the European Bank for Reconstruction and Development, European Investment Bank, Islamic Development Bank and the World Bank. UN entities who have signed a Memorandum of Understanding with the United Nations Development Programme Multi-Trust Fund Office to administer country-level UN Multi-Donor Trust Funds, established to support UN operational activities in eligible countries, can apply to be an ISA, including the FAO, UNDP, UNHCR, the WFP and the WHO among others.</p> <p>On an exceptional basis, when specifically requested by a country submitting a grant proposal, ISAs can directly receive grants to implement projects.⁸ In this case, the principal beneficiaries will be operational UN agencies.</p>

The IDA18 sub-window for refugees and hosts

The IDA's eighteenth replenishment (IDA18), running from July 2017 to June 2020, was the first replenishment following the adoption of the Sustainable Development Goals. It will provide a record \$75 billion targeted at [75 low- and lower-middle income countries](#).

Part of this amount is allocated under the IDA's "fragility, conflict and violence theme," which has been rising steadily,

leaping six-fold in the last twenty years. Funding for this theme currently stands at \$14.4 billion,⁹ or roughly half that of the 2016 global humanitarian budget.

In addition, for the first time, there is a specific sub-window for refugees and host communities.

OVERVIEW	Will provide \$2 billion in low-interest loans and grants for eligible low-income (IDA) countries hosting significant refugee populations. Half of this amount will be provided in the form of grants.
PURPOSE	Targeted at countries managing mass arrivals of refugees, the sub-window is meant to help host communities manage crises, encourage policy reforms, and enable refugees to rebuild their lives.
SUPPORTED ACTIVITIES	Projects focus on the longer-term development needs of refugees and host communities, not short-term humanitarian needs. They promote refugees' social inclusion and labor force participation, help host communities deliver quality public services, and support people whose livelihood is negatively affected by refugees' presence.
ELIGIBILITY CRITERIA	Recipient countries host at least 25,000 UNHCR-registered refugees, including persons in refugee-like situations, or refugees constitute at least 0.1% of the country's population. A country must have an adequate framework for the protection of refugees. (The World Bank, in consultation with UNHCR, will determine the adequacy of a country's refugee protection framework.) The country has an action plan, strategy, or similar document that describes concrete steps, including possible policy reforms towards long-term solutions that benefit refugees and host communities.
MECHANICS	IDA loans offer low interest rates (0.75% for IDA-only countries and 2% for gap ¹⁰ and blend countries ¹¹). Repayments are usually stretched over forty or so years. Allocations per country will be capped at \$400 million. ¹² The IDA funding pot is replenished every three years by donors and the World Bank's internal resources.
FUNDING DECISIONS	Funding decisions are approved by the World Bank Board. The approval process follows a two-step process. ¹³ During the eligibility phase, the Bank's Board reviews a country's eligibility based on the defined criteria, the specific needs of refugees and host communities, project development objectives, and proposed interventions. Once a country is considered eligible, States along with World Bank country teams identify projects, which are then approved by the Board.

In 2017, [eight countries were considered eligible for support](#): Cameroon, Chad, the Republic of Congo, Djibouti, Ethiopia, Niger, Pakistan and Uganda. Projects are being prepared for these countries, for discussion and approval in 2018. The process takes time, considering the window opened in July 2017 and won't likely see project implementation start until 30 June (the end of the World Bank's fiscal year).

THE WORLD BANK'S INDICATIVE PROGRAMMING UNDER IDA18 SUB WINDOW FOR REFUGEES		
COUNTRY	DEVELOPMENT OBJECTIVE	AREAS FOR POTENTIAL SUPPORT (INDICATIVE)
CAMEROON (Refugees mainly from Central African Republic and Nigeria)	Develop an integrated approach and implementation arrangements to manage forced displacement situations as part of development plans, with a focus on rural livelihoods, services, gender, registration, and social cohesion in hosting areas.	Programming: Community-driven development, support for rural livelihoods, social protection, health, education in refugee-hosting areas. Analytical support: Poverty and vulnerability assessment for refugees and host communities.
CHAD (Refugees mainly from Sudan, Central African Republic and Nigeria)	Create the conditions for sustainable management of recurrent refugee situations by boosting opportunities and service delivery in host communities and by increasing self-reliance among refugees.	Programming: Area-based investments (services, livelihoods). Analytical support: Poverty and vulnerability assessment for refugees and host communities, policy notes on humanitarian-development complementarity.
REPUBLIC OF CONGO (Refugees mainly from Central African Republic, Democratic Republic of Congo, and Rwanda)	Foster a degree of socioeconomic inclusion for refugees within national systems and strengthen its capacity to manage refugee inflows in the present and future.	Programming: Social safety nets. Analytical support: Poverty and vulnerability assessment.
DJIBOUTI (Refugees mainly from Somalia, Ethiopia, and Yemen)	Support facilitation of the socioeconomic integration of refugees.	Programming: Health and education services, strengthening self-reliance and resilience. Analytical support: Poverty and vulnerability assessment for refugees, migrants, and host communities.
ETHIOPIA (Refugees mainly from South Sudan, Somalia, and Eritrea)	Support the government's policy shift from encampment to sustainable management of refugee situations with a medium-term perspective – focusing on out-of-camp opportunities and human capital for refugees; improved living standards for host communities and increased reliance on country systems.	Programming: "Jobs compact", education, support to host communities. Analytical support: Poverty and vulnerability assessment, policy notes on humanitarian-development complementarity.
NIGER (Refugees mainly from Nigeria and Mali)	Manage forced displacement situations in insecure environments beyond humanitarian interventions, with a focus on short-term opportunities for self-reliance, capacity-building at local level, and preparation for an eventual recovery.	Programming: Access to basic services and economic opportunities. Analytical support: Policy note on the refugee situation at the Malian border, analytics on vulnerability and targeting.
PAKISTAN (Refugees mainly from Afghanistan)	Improve development outcomes in host communities and to create an enabling environment for better management of refugees and Afghan nationals – with a focus on the policy framework (to address the distinct needs of refugees and economic migrants), education and skills, and social cohesion.	Programming: Education and health services, skills development and entrepreneurial support in refugee-hosting areas, institutional reform. Analytical support: Poverty and vulnerability assessment, documenting lessons learned from Pakistan's experience.
UGANDA (Refugees mainly from South Sudan, Democratic Republic of Congo, Burundi, Somalia, and Rwanda)	Secure the sustainability of the government's progressive policies and practices, by boosting resilience to refugee shocks, enhancing self-reliance and socioeconomic development in hosting areas, and strengthening humanitarian – development coordination.	Programming: Basic social services, human capital, area-based development. Analytical support: Poverty and vulnerability assessment of refugees and host communities, policy notes on humanitarian-development complementarity.

Compacts

Compacts allow a critical array of actors to come together and work towards achieving comprehensive solutions. Work is underway on several compacts.

The Global Compact on Refugees and the CRRF

The most prominent compact related to refugees will be the forthcoming “Global Compact on Refugees” to be adopted by Member States in 2018. The World Bank is actively contributing to informal and formal consultations to inform the compact.

To already begin operationalizing the future compact, the Comprehensive Refugee Response Framework (CRRF), led by UNHCR, is bringing together national and local authorities, international and regional organisations as well as international financial institutions, among others to ease pressure on refugee-hosting countries, expand refugee self-reliance, and promote durable solutions.

The World Bank is partnering closely with the UNHCR in the CRRF process. The World Bank is part of the UNHCR-led CRRF task team and is represented in the country-level CRRF Secretariats, currently operational in Uganda

and Ethiopia. The World Bank participates in CRRF field missions to support the mapping of existing capacities and identify critical gaps.

UNHCR will not receive direct funding from the World Bank for the CRRF. Instead, the partnership aims to leverage each other’s comparative advantage to influence refugee policies and improve refugee programmes. For example, the World Bank could work with UNHCR to influence states’ refugee protection frameworks. The World Bank could provide UNHCR entry points to government ministries that can assist in enhancing livelihood opportunities for refugees.

See ICVA’s briefing paper on the [Global Compact on Refugees](#) for more information on the path to the Compact.

Country-specific compacts

Several country-specific compacts have been forged, which bring together a diverse range of actors under the host country leadership to achieve shared outcomes. The World Bank is supporting these compacts through its Program-for-Results (PforR) funding instrument,¹⁴ which links disbursements directly to project results, defined in terms of outcomes, outputs or policy changes.



WORLD BANK AND REFUGEE COMPACTS

	WORLD BANK FOCUS	WORLD BANK FINANCING	KEY DISBURSEMENT-LINKED INDICATORS
JORDAN COMPACT	<p>Improve economic opportunities for Jordanians and Syrian refugees in Jordan.¹⁵</p> <p>Working with the Jordanian government to reform the country's labour market, formalise the status of Syrian refugee workers, simplify regulations for small businesses, and attract investments to the country.</p>	<p>\$300 million in loans</p> <p><i>43% contingent on the number of work permits granted to refugees</i></p> <p>Funding sources:</p> <p>IDA: \$100 million GCFF: \$200 million</p>	<p>Number of work permits issued to Syrian refugees.</p> <p>Establishment and implementation of selected, simplified and predictable regulations for the private sector including household businesses.</p>
LEBANON COMPACT	<p>Promote equitable access to education services, enhance quality of student learning, and strengthen the education systems in response to the protracted refugee crisis.</p>	<p>\$224 million</p> <p><i>42% is tied to the enrollment of children in the formal education system.</i></p> <p>Funding sources:</p> <p>IDA: \$100 million Lebanon Syrian Crisis Multi Donor Trust Fund: \$120 million REACH Multi Donor Trust Fund: \$4 million</p>	<p>Number of school-aged children (3-18) enrolled in formal education in participating schools.</p> <p>Curriculum revised to improve quality of learning.</p> <p>Proportion of students transitioning grades.</p>
ETHIOPIA JOBS COMPACT	<p>Provide economic opportunities for Ethiopians and refugees,¹⁶ including through the issuance of work permits for up to 30,000 refugees alongside new jobs for Ethiopian workers and providing skills development training for potential workers.</p> <p>Builds on the Government of Ethiopia's commitments to pursue an out-of-camp model, with fuller rights as manifest in a new Refugee legislation and the Ethiopian government's industrialisation strategy.</p>	<p>\$200 million</p> <p><i>% contingent is to be finalized.</i></p> <p>Funding source:</p> <p>IDA18 refugee sub-window: \$200 million planned</p>	<p>This could include number of investors mobilised as a result of improved processes.</p> <p>Industrial parks fully compliant with environmental and social regulations.</p> <p>Passing of refugee law, ease of obtaining work permit.</p> <p>Percentage of refugees with access to bank accounts, mobile services.</p>

Data

The World Bank and UNHCR are working closely to conduct joint assessments and [improve data collection](#). They already conduct joint assessments to better understand socioeconomic factors impacting refugees and host communities.¹⁷ In October 2017 the World Bank and UNHCR [announced](#) plans to establish a joint data centre

on forced displacement to improve the evidence base for refugee and host community programmes. The data centre is expected to be ready for operation in mid-2018. It is unclear how this centre will relate to other data operations, like the [Centre for Humanitarian Data](#) in The Hague.

WITH WHOM DOES THE WORLD BANK PARTNER?

The World Bank operates on a country engagement model, working directly with governments based on a “Country Partnership Framework” that is informed by an analysis of key challenges and opportunities for a country. The World Bank works with NGOs in different ways, although this does not always result in a direct funding relationship.¹⁸

As the Bank starts to engage earlier in crises and scales up its work in fragile contexts, it will have to consider new partnerships to benefit vulnerable populations, relying on humanitarian agencies to implement projects in areas that are difficult to access. In responding to famine risks where the state lacks the capacity to reach the most vulnerable, like in Yemen, or where the state is unable to borrow from

the Bank due to non-repayment of past loans, like in Somalia, the World Bank has provided grants directly to UN agencies and the Red Cross Movement – not NGOs.

In Yemen, for example, the Bank is working with UNICEF and the WHO to improve access to health.¹⁹ And in Somalia, the Bank has partnered with ICRC and the FAO to treat widespread malnutrition, improve food security and provide livelihood opportunities.²⁰ In both situations, internal displacement has been an important targeting criterion. The ICRC’s capacity to reach populations in hard-to-reach areas in Somalia was why the World Bank chose to partner with the organisation.²⁰

WORLD BANK SUPPORTED PROJECTS IMPLEMENTED BY HUMANITARIAN AGENCIES IN 2017

YEMEN			
PARTNERS	SECTORS	FUNDING INSTRUMENT	AMOUNT (\$)
UNICEF & WHO	Health, nutrition, water and sanitation	Crisis Response Window ²² (IDA)	200 million
UNDP & UNICEF	Access to basic services (education, health), cash-for-work, cash transfers, community infrastructure support	Crisis Response Window (IDA)	500 million
FAO	Food security, livelihoods	Global Agriculture Food Security Program ²³	36 million
SOMALIA			
ICRC	Food security, water, sanitation and hygiene, healthcare and nutrition	Crisis Response Window (IDA)	20 million
FAO	Cash-for-work, livelihood support, strengthening disaster preparedness	Crisis Response Window (IDA)	30 million
SOUTH SUDAN			
WFP, UNICEF, FAO	<u>Unconditional direct food assistance</u>	Crisis Response Window (IDA)	50 million

OPPORTUNITIES

As the World Bank gets more involved in refugee contexts, it has the potential to alter traditional ways of responding to refugee crises. It supports nationally-led responses and applies a development approach from the onset of crises. The benefits this presents for refugees could include:

- 1. Better refugee protection.** Access to the GCFF and the IDA18 sub-window are contingent upon recipient countries having an adequate framework for the protection of refugees.
- 2. Better refugee inclusion.** The World Bank provides incentives to countries willing to include refugees in their national, regional or local development plans. This carries the possibility of opening refugees' access to public services.
- 3. Solutions that are more durable.** The World Bank's development approach and multi-year financing can help create economic opportunities and facilitate access to education. Paired with support for skills training and jobs, freedom of movement and the right to work, refugees would then have a firmer basis for socioeconomic integration locally or in areas of (voluntary) return.
- 4. Happier host populations.** Mass influxes of refugees strain public services and stretch host communities' resilience. The World Bank's focus on the needs of host populations could help ensure poverty reduction efforts are not derailed by the arrival of refugees.
- 5. Better informed decision-making.** The World Bank's ability to conduct comprehensive economic assessments could help further refugees' livelihood prospects. Moreover, the World Bank's initiative to open a joint data centre with UNHCR could improve programme targeting.
- 6. New partnerships.** The World Bank, with its close ties to a wide range of actors including host states, UN agencies, donor countries, regional organisations and the private sector, could catalyse innovative partnerships forging new opportunities for refugees.
- 7. Additional resources.** The World Bank can tap into and channel new resources.

RISKS

Alongside opportunities, there is also need for caution.

- 1. Host government vs. refugee interests:** The World Bank almost exclusively works with governments, supporting their national plans. There is a risk of concentrating support in government-held areas, leaving parts of populations beyond state control deprived of medium- and long-term support.²⁴ How would the humanitarian principles – humanity, neutrality, impartiality, and independence – be considered when crafting World Bank support for refugees?
- 2. Loans vs. grants:** The World Bank's current financial support remains primarily loan-based as opposed to grants. Even though loans are offered on concessional terms, some [observers](#) worry this could further indebted countries, lead to more austerity measures and entrench market dependency. This is in a context where net flows to developing countries remain negative. For example, in 2011, developing countries received \$340 million in new loans, but paid \$500 million in capital and interest payments on loans that year.²⁵
- 3. Exploitation:** A vast number of refugees live in contexts where they do not enjoy the same level of rights as citizens of a country usually do, limiting their ability to challenge abuse. While seeking to create economic opportunities for refugees, how will the World Bank take steps to ensure that refugees are not exposed to exploitation? Refugees' *right to work* must be accompanied with *rights at work*.
- 4. The humanitarian imperative:** More development should not be used as a pretext by the international community to support less humanitarian action. While some refugees may find jobs and others may be able to run small businesses, several more may continue to struggle over long periods. As much as early development interventions are important in the crisis phase, continuing humanitarian assistance is equally vital as long as pockets of extreme vulnerability exist within refugee communities. The IDA18 sub-window requires a two-step process that could take more than a year to get projects up and running.

- 5. Urban vs. rural refugees:** The number of forcibly displaced living in urban areas has increased markedly over the last years. Yet significant refugee populations still languish in remote regions, where state presence is sometimes limited. With the World Bank financing geared towards states, and its focus on employment creation, there may be a risk that rural refugees with limited skills lose out.
- 6. Pressure to act:** As a crisis unfolds, the pressure to act is immense. With the World Bank committing to intervene earlier in crisis situations, and with its IDA pot growing substantially, it will face some of the same pressures. The World Bank, for instance, showed readiness to support Bangladesh. Notwithstanding the

country's generosity in hosting Rohingyas, Bangladesh does not recognise them as refugees. This could undermine refugee protection in the long run. In this regard, the need for the World Bank to balance rapidness and visibility with long-term protection considerations will be paramount.

- 7. Status vs. Needs:** Will the Bank's support be restricted to officially-recognised refugees or will it extend to asylum seekers as well as returnee-IDPs? The Bank's forced displacement programming should expand the protection space to allow displacement-affected populations to benefit. This will be essential to achieving the 'leave no one behind' aspirations of the sustainable development goals.

WHAT DOES THIS MEAN FOR NGOS?

“A wide variety of groups and institutions that are entirely or largely independent of government, and characterised primarily by humanitarian or cooperative, rather than commercial, objectives.”

– World Bank definition of NGOs²⁶

What role, if any, will NGOs have in the World Bank's refugee programmes? It is too early to say.

If experience is any measure, monitoring the impact of Bank-financed projects on the ground and relaying the perspectives of refugees could be important functions that NGOs may support.

World Bank funding could also be channelled to NGOs – via government ministries or UN agencies – to implement projects. Humanitarian NGOs can be vital means for the World Bank to reach hard-to-access populations.

NGOs have strong expertise of operating in conflict situations, experience the World Bank could benefit from as it expands its work on fragility and violence. To be effective, however, NGOs will have to be brought in at various phases of the project cycle, including project design, where they can help shape programmes to refugee needs.

The World Bank can facilitate NGOs' work in forced displacement by:

- **Creating an enabling environment for NGOs:** The World Bank, with leverage over host governments, donors and UN agencies, can advocate for stronger NGO inclusion in various refugee-related coordination forums, for example, the CRRF process. The World Bank can also facilitate access to its economic counterparts in host states, a part of the government with which NGOs have had little interaction so far, but that can play a major role in promoting economic opportunities for refugees.

- **Supporting NGO advocacy:** The World Bank financing for refugee-hosting states is conditioned on a favourable refugee policy, which allows for freedom of movement and the right to work. But these by themselves do not improve refugee welfare. For example, even refugees with work permits may face several barriers to access employment. As frontline actors, NGOs are aware of unfolding problems refugees are confronted with and can transmit this to the Bank. In this regard, the World Bank could be a useful advocacy channel to influence host states' refugee policy.
- **Closing the emergency gap:** The World Bank, keen to expand programming in fragility and conflict, is providing more resources to extend basic services in conflict zones. To do this, it appears prepared to partner with humanitarian agencies, like it has done in Yemen and Somalia, where those agencies are providing assistance in hard-to-reach areas.

The World Bank's focus on forced displacement, in general, augurs well for humanitarian NGOs. But there is also some angst concerning the impact of the Bank on NGO ability to deliver principled assistance.

- **Principles:** In some contexts, ties with the World Bank, which works closely with governments, may be perceived negatively by non-state armed groups and segments of populations. This would require careful reflection on the modes of engagement.
- **Programming:** While the World Bank's development finance arguably frees humanitarian NGOs to focus on core humanitarian and protection work, this may also impact the future programming of NGOs, who may see their amount of work reduced or changed.²⁷

OPPORTUNITIES FOR NGO ENGAGEMENT

The World Bank recognises the importance of consulting with NGOs. The Bank has cautioned, however, that given the diversity of NGOs, it would be challenging to consult with all.

Currently, collaboration between the World Bank and humanitarian NGOs is at a nascent stage, to say the least. Going forward, sustained dialogue and established processes and platforms will be vital to build trust and confidence so that both sides can leverage each other's comparative advantage for the benefit of the forcibly displaced and their hosts.

In doing this, a commitment to the two key sets of principles endorsed by ICVA's membership will be essential: humanitarian principles (humanity, independence, neutrality and impartiality) and the principles of partnership (particularly equality, transparency and complementarity).

Following interest from its members on the role of the World Bank in fragility and conflict, ICVA facilitated a [workshop](#) on 11 December 2017 bringing together representatives from NGOs, UNHCR and the World Bank to discuss mechanisms for future exchange. This workshop informed the finalisation of this briefing paper. In 2018, ICVA plans to organise a webinar on the World Bank's engagement in refugee contexts.

The Bank's civil society team manages its relations with NGOs. At the regional and country level, the World Bank's forced displacement team is planning to deploy staff to engage with key stakeholders, including NGOs. As modes of engagement are formalised in the coming months, in the meantime, NGOs willing to learn more about the World Bank's work in protracted displacement can participate in:

- **ICVA's humanitarian financing working group** – a forum for ICVA members to discuss humanitarian financing developments, exchange information, understand NGO views and concerns, and identify opportunities for collective advocacy. The working group is also a platform where developments related to the World Bank are discussed.
- **ICVA's forced displacement working group** – which has discussed the World Bank's work in refugee contexts, and will continue to keep the topic on the agenda. This forum will provide opportunities for ICVA members to discuss policy and advocacy issues related to World Bank programming in forced displacement contexts.
- **World Bank's Fragility Forum:** The World Bank convened a [Fragility Forum](#) on 5-7 March 2018, which included sessions on forced displacement. The Agenda for the Forum is available [here](#). During the spring meetings, the World Bank also holds consultations with NGOs focused on various themes related to poverty reduction.
- **IDA Forum:** The World Bank's IDA team organises a roundtable discussion to consult with civil society actors about channeling IDA funds. The next session could provide an opportunity for NGOs to influence the Bank's continued engagement on forced displacement and future programming.
- **Country-level consultations:** The World Bank organises various country-level workshops related to forced displacement. This could be open to NGOs. The World Bank has also been conducting joint missions with UNHCR to countries hosting large refugee populations to inform forced displacement programming, and has been reaching out to local NGOs on such occasions.

GLOSSARY

Concessional loans: Loans that are provided on terms more generous than market rates.

Compacts: Agreements that do not seek to impose additional obligations on Member States but are rather a set of political commitments both to principles and to concrete action. The intent is to spur improvements in practice.

Comprehensive Refugee Response Framework (CRRF): The first of two Annexes to the New York Declaration for Refugees and Migrants adopted in September 2016 at a High-level meeting of the UN General Assembly. It is a comprehensive set of commitments to be implemented in situations involving large-scale movements of refugees and protracted situations.

Fragility, Conflict and Violence (FCV) Group: A thematic group within the World Bank which leads the institution's strategic approach to addressing FCV across low- to middle-income countries, mobilising expertise and supporting operational teams to deliver on the ground in close collaboration with humanitarian-development-peace partners. The global forced displacement program is housed in this group.

Global Concessional Financing Facility (GCFF): Launched in April 2016 by the World Bank in partnership with the UN, Islamic Development Bank and others. It provides concessional financing to Lebanon and Jordan so that middle-income countries impacted by refugee crises can pursue longer term development goals.

Grants: Funds that are not repaid, typically provided by governments, corporations, foundations and multilateral development banks for a particular purpose.

Financial Intermediary Funds (FIFs): Financial arrangements that typically leverage a variety of public and private resources in support of international initiatives, enabling the international community to provide a direct and coordinated response to global priorities.

International Bank for Reconstruction and Development (IBRD): Part of the World Bank Group, a global development cooperative owned by 189 member countries and providing financing and technical advice to middle-income states.

International Development Association (IDA): Part of the World Bank Group that helps the world's poorest countries. Overseen by 173 shareholder nations, IDA aims to reduce poverty by providing loans (called "credits") and grants for programs that boost economic growth, reduce inequalities, and improve people's living conditions.

Trustee: A person or an organisation that takes responsibility for managing money or assets that have been set aside in a trust for the benefit of someone else.

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