



EMERGING LESSONS FROM WORLD BANK GROUP SOCIAL PROTECTION INVESTMENTS IN REFUGEE-HOSTING AREAS

**Socio-Economic Inclusion Service (SEIS)
Division of Resilience and Solutions (DRS)**

August 2021

SUMMARY

The Regional Sub-Window (RSW) for Refugees and Host Communities was introduced as a dedicated financing instrument to support low-income refugee-hosting countries under the 18th Replenishment of the International Development Association (IDA18), with \$2 billion to benefit IDA countries hosting refugees from July 1, 2017, to June 30, 2020. By the end of the replenishment cycle, 14 countries had received funding for relevant projects.ⁱ Among these, 9 countries are scaling up refugees' access to government social protection programs in host countries through 10 projects with an overall budget of \$US626 million via the RSW, representing about 31 percent of the total Sub-Window budget. Dedicated financing supporting refugee-hosting IDA countries was continued under the 19th IDA replenishment via the Window for Host Communities and Refugees.

Based on a review of these 10 projects by the United Nation High Commissioner for Refugees (UNHCR), including analysis of the agency's association in these projects to date, this brief presents emerging lessons on refugee inclusion and how timely and impactful technical support at key stages of the World Bank Group (WBG) project cycle can maximize projects' benefits to displaced populations. These emerging lessons are presented for the consideration of the WBG, governments and other actors working to scale up social protection coverage social protection and related COVID-19 responses in areas hosting displaced populations.ⁱⁱ

Moving ahead, three areas are considered, to further maximize the benefits of the projects:

- i. **Data analytics**, supporting refugees' inclusion in social registries, targeting and impact monitoring processes;
- ii. **Knowledge management and capacity building**, supporting the adaptation of project design and referral process methodologies to the context-specific needs of displaced populations;

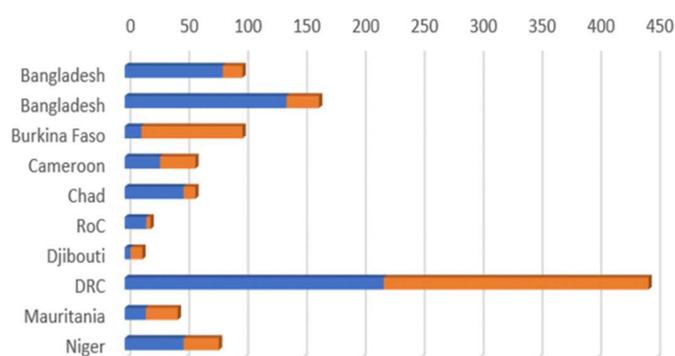
- iii. **Joint research**, including adaptive social assistance responses to large-scale displacement, processes facilitating refugees' transition from assistance to government social protection systems, and predictable funding for long-term inclusion that includes leveraging refugees' capacities to contribute to benefits.

OVERVIEW OF PROJECTS

This reviewⁱⁱⁱ considers UNHCR support to eight RSW-funded social protection projects managed by the WBG Social Protection and Jobs (SPJ) Global Practice, in Bangladesh, Mauritania, Djibouti, the Democratic Republic of Congo (DRC), the Republic of Congo (RoC), Burkina Faso, Cameroon, and Chad. Two projects with social safety net components in Bangladesh and Niger, managed by the WBG Social, Urban, Rural, and Resilience (SURR) Global Practice, are also included.

Figure 1. IDA18 Social Protection Investments in Refugee-Hosting Areas (as of June 30, 2020)

Note: Blue indicates funding through the RSW; orange indicates other IDA18 funding. The first Bangladesh listing is the Social Safety Net Project (P171086), and the second is the Rohingya Emergency Project (P167762). RoC = Republic of Congo; DRC = Democratic Republic of Congo. *In millions of U.S. dollars*



Data and findings come from questionnaires sent to each operation, complementary interviews with UNHCR staff, and relevant documents from both the UNHCR and the WBG.

The cumulative volume of funding and beneficiaries covered by the projects under consideration reflects the increasing importance of WBG investments in social protection in IDA

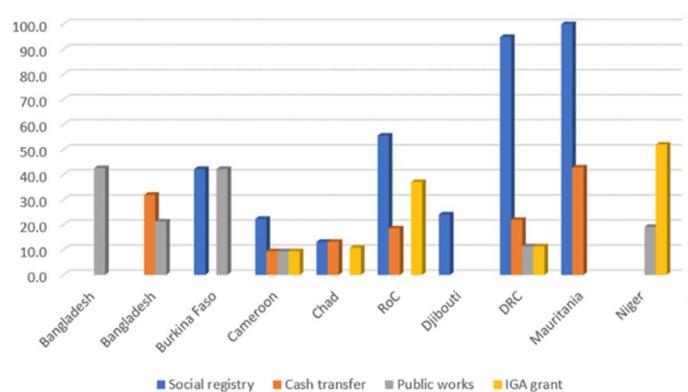
countries, including those affected by fragility and conflict (figure 1).^{iv} Key objectives are similar across the projects: that is, to provide social safety benefits (cash transfers, public works, livelihood support) to the poorest and most vulnerable, including access to scalable cash payments during times of crisis. Most support government efforts toward poverty reduction. Several support refugees' access to basic services and community infrastructure alongside social protection benefits. The impacts of COVID-19 have halted or disrupted the preparation and rollout of activities in all locations except in Chad and Mauritania. The global pandemic has also led to the restructuring of projects and new resources being channeled via these projects, including refugees.^v

PROJECT COVERAGE

RSW-funded social protection projects' strong support of host communities provides an incentive for governments to include refugees in their social registry and social assistance systems, given that at least 50 percent (and in some cases up to 100 percent) of RSW funding is grant money, and that, where applicable, the loan component of IDA RSW financing may be repaid over long timeframes at very low or even zero interest.^{vi}

Figure 2. Share of Total Refugee Population Projected to Receive Benefits (%), by Type of Benefit and Country (as of June 30, 2020)

Note: The first Bangladesh listing is the Social Safety Net Project (P171086), and the second is the Rohingya Emergency Project (P167762). RoC = Republic of Chad; DRC = Democratic Republic of Congo; IGA = income-generating activity.



Meanwhile, their benefits to refugees are significant in many countries (see figure 2). The 10 projects under review collectively plan to enroll an estimated 155,000 refugee households in national social registries. Of these, about 111,700 are to receive cash transfers, 153,800 to participate in public works programs, and 64,800 to receive support for income-generating activities.^{vii}

These projects provide important entry points for further refugee inclusion supported by subsequent investments (IDA19 and beyond), and for anchoring adaptive social protection mechanisms across the Sahel given the WBG commitments to addressing chronic food security across the region. In response to COVID-19, some projects have also been used to channel additional cash transfers and to support income-generating activities.

EMERGING LESSONS

In line with UNHCR's commitments to the IDA18 RSW process, Country Offices have provided WBG staff and host governments with technical assistance on refugee protection, policy, and operational matters (as outlined in the blue boxes, figure 3). This includes Refugee Protection Assessments and Refugee Policy Reviews^{viii} and, where possible, participation in policy dialogues on national protection, inclusion, and solutions strategies.

Building on these commitments, UNHCR has strengthened its support to WBG-financed social protection projects covering refugees in six areas, contributing to their preparation, rollout, and eventual impact in refugee-hosting areas (as outlined in the red boxes, figure 3). During project **identification**, UNHCR Country Offices have helped to assess the suitability of existing social protection programs to refugee populations. They have worked to ensure that the specific needs and protection challenges that refugees face are considered in the project design in the **preparation** and **appraisal** stages, including an assessment of their socio-economic status and aptitudes. During project

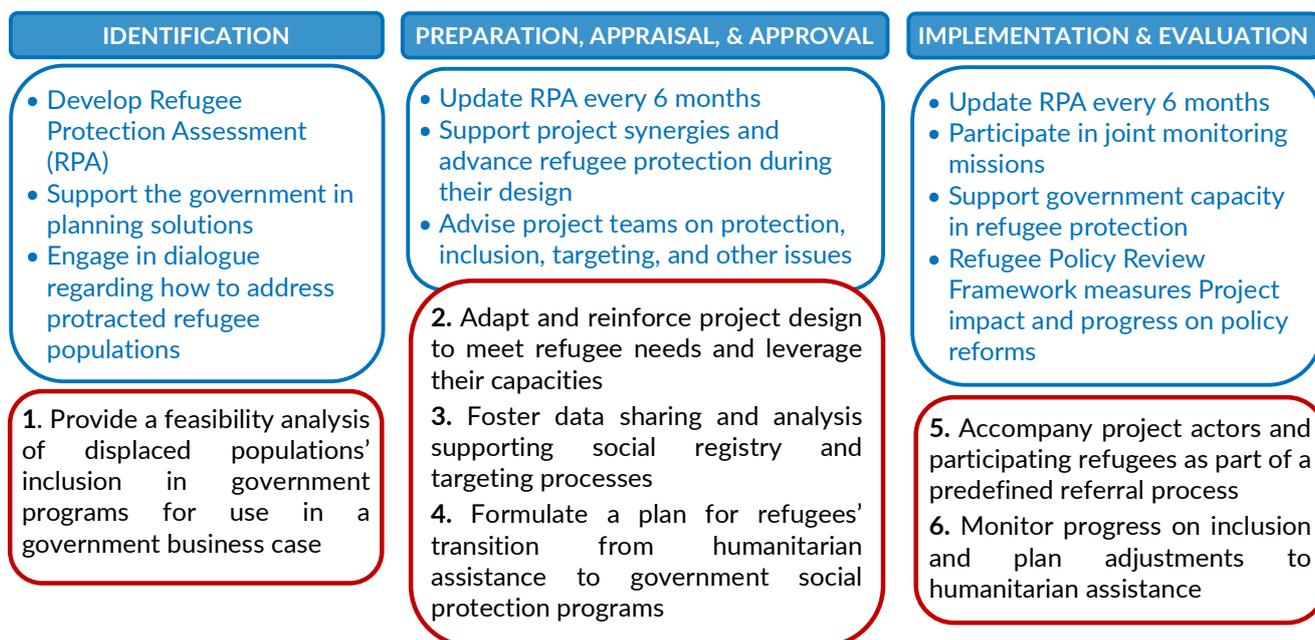
implementation, UNHCR has accompanied project beneficiaries and operators at the local level as part of a coherent referral process from humanitarian assistance to government programs.

UNHCR is also working to monitor project progress where populations continue to receive humanitarian assistance to ensure equitable access to and responsible use of limited

humanitarian resources, and that participation in projects does not create further protection risks for refugees.

These emerging lessons represent a palette of options for consideration by the WBG, governments, UNHCR Country Offices and other actors who are working to strengthen social protection systems in areas hosting forcibly displaced populations.

Figure 3. Standard UNHCR (blue) and Additional Technical Support (red) Across Stages of the WBG Project Cycle



1. Provide a feasibility analysis of refugee inclusion in government programs

In line with its mandate, further reinforced by the Global Compact on Refugees (GCR), UNHCR has provided policy and legal analysis of how the socio-economic rights of displaced populations can be supported by government policy, and in turn, inform the delivery of social protection benefits and services to these populations. This has included analyzing the policy and legal environment and political willingness of the government for inclusion. In the majority of projects this has been done during and in the follow-up to joint eligibility missions with the WBG and the government.

This work has supported national protection and solutions strategies by helping governments look at options to help displaced families more predictably meet their basic needs, overcome life-cycle shocks, and find a pathway to long-term income opportunities, while meeting time-sensitive emergency needs arising from widespread shocks. This analysis was provided to the government and the WBG in the lead up to, and during, project identification, to support arguments for more generous coverage and access to quality benefits for displaced populations. Key elements of this analysis have included:

- Entry points for inclusion and ways of scaling up access to government social protection programs.

- Domestic and international funding potential, and pathways for refugees to contribute to the local economy and the social protection system over time.
- Overall protection risks and technical feasibility challenges of existing WBG-funded social protection “parent” projects to which refugees will be added, that may hold up disbursement and/or challenge government capacity.
- Links with other WBG investments that could support refugee-hosting areas (and in certain contexts, internally displaced persons), including adaptive social protection mechanisms and medium-term government responses to COVID-19 channeled via the social protection system.
- Potential synergies with and impacts on humanitarian and development programs managed by international actors, including ways to offset identified challenges.

2. Adapt and reinforce project design to meet refugee needs and leverage their capacities

A key challenge for RSW projects has been to adapt the standard technical approaches of their “parent” projects to address the main systemic and household-level protection issues identified by UNHCR. This challenge has been addressed by identifying refugee incentives and disincentives for participating in project activities and then reinforcing five additional dividends—beyond the standard poverty reduction, human capital, and economic opportunity objectives outlined in the core project design and implementation documents, as follows:

Box 1. Common Factors in Governments’ Outlook on Refugee Inclusion in Social Protection Programs

UNHCR staff have observed that government social protection agencies often expect that:

- Refugees’ inclusion in government programs (initially) be supported by new long-term international financing.
- This financing, together with humanitarian funding, increases the quality and coverage of services for host communities.
- At some demonstrable point in time, refugees pay into government systems, for example, via taxation. Vulnerable refugees with little or no prospects for contributing to national systems are likely to remain under the responsibility of international actors.

UNHCR advocates for:

- Refugees’ rights to be clarified in refugee and asylum laws and associated policies and regulations.
- Requisite capacity to be built at the local level to ensure these rights are enjoyed in practice, including the right to work and to be self-reliant.
- The diversification of partnerships between UNHCR and the multiple ministries responsible for administering national social protection programs.

Source: Interviews with staff of UNHCR Country Offices.

- Narrow the gap between *de jure* access in policy and law with *de facto* access to benefits at the local level.** The source and the legal basis of refugee rights has varied greatly across IDA recipient countries and are very context specific. Even in those countries that have committed to extend social protection to refugees at the central level, progress forward may be hampered by a lack of knowledge or capacity at the local level. UNHCR has supported the government to finalize refugee and asylum laws, convert these into regulations that can be applied at the local level, and help sensitize and train local authorities to apply these laws. This has led to, for example, in Djibouti, the government amending the decree governing its social registry to include refugees.
- Manage protection risks across project design and rollout.** Joint refugee–host community committees have been supported in eligibility and decision-making processes, backed by strong grievance and redress mechanisms. Project Implementation Units (PIUs) have been assisted to formulate preliminary beneficiary lists by using existing ProGres data that considered protection and data privacy

issues, supported by sensitization campaigns on refugee issues. UNHCR's protection analyses have been used to pay special attention to highly vulnerable refugee groups, including women, in the planning for rolling out project activities.

- iii. **Support a pathway to a durable solution** for populations displaced for protracted periods, in line with national protection and solutions strategies. In the Republic of Congo, the project took place in an area where refugee returns to the neighboring Central African Republic were being supported by UNHCR and its partners. Cooperation between actors on both sides of the border, backed by Refugee Intention Surveys (in which respondents have outlined their plans to remain or return), are being used to mitigate the risk of the project impacting this return process.
- iv. **Promote social cohesion between refugee and host populations.** Social conflict can ignite between those who do and do not receive project benefits. Community-based UNHCR protection and conflict analyses have been used to inform sensitization and awareness campaigns for refugee and host populations, and training for project stakeholders. It has been important to clearly explain the eligibility and targeting processes that determine who accesses which types of project benefits. Joint refugee-host community decision-making and income-generating initiatives are also being used to reinforce cooperation between these two populations.
- v. **Boost self-reliance and counter dependency on humanitarian assistance and non-contributory benefits.** UNHCR has used its experience in establishing work permits, ensuring housing, land, and property rights and mechanisms, linking refugees to different value chains, promoting work opportunities in the private sector, and setting up long-term livelihood opportunities and training to inform project design for productive social safety nets. Adaptations for productive activities that have been proposed include support for

relocation; child care and transport; local awareness campaigns; and the promotion of women's income generation.

3. Foster data sharing and analysis supporting social registry and targeting processes

Social registry and benefit allocation processes are the gateway to refugees' inclusion in government social protection programs, complementary COVID-19 responses, and, increasingly, other government social services. Given this strategic significance, UNHCR has worked to:

- Promote refugees' inclusion in national census and poverty assessments, COVID-19 socioeconomic impact assessments, and local food security assessments linked to national early warning systems. Key data sets may be provided through the WBG-UNHCR Joint Data Centre.

Box 2. Examples of UNHCR Support of Social Registry and Targeting Processes

UNHCR's socio-economic profiling of Mbera Camp refugees is being used in Mauritania to determine entries in the social registry and thus who receives social safety net and subsidized public health benefits (supported by the WFP-UNHCR Targeting Hub). In the Republic of Congo, UNHCR screened its ProGres data set for eligibility criteria and is now working with the PIU to facilitate a socio-economic survey.

In Bangladesh, UNHCR supported the inclusion of refugees in socio-economic assessments related to the COVID-19 response. In the Republic of Congo and Cameroon, UNHCR supported the inclusion of urban refugees in national COVID-19 socio-economic impact assessments that are now informing access to cash transfers and support to workers channeled via the RSW projects.

- Screen UNHCR data sets for social registry eligibility criteria and targeting criteria to understand who may be eligible and where they are located, and to run socio-economic surveys to make up for data gaps, where relevant. Related steps include evaluating

data for protection risks, gathering refugees' consent for data sharing, and setting up data-sharing agreements with the PIU.

- Support the adaptation of survey and population movement tracking methodologies to refugee camps and urban locations and facilitate access to these.

Additional support has ensured refugee families' access to information on how to enroll in the social registry, and consequently, how to access social protection benefits. The PIUs in some countries also leveraged UNHCR Refugee Status Determination processes to help deliver the civil documentation for social registry enrolment. This included the sharing of biometric identification and registration technology supported by UNHCR.

4. Formulate a Transition Action Plan for the shift from humanitarian assistance to social protection programs

UNHCR Country Offices in the Republic of Congo and Mauritania have trialed Transition Action Plans (TAPs) for transitioning refugees from various forms of humanitarian assistance to government programs.

Box 3. Benefits of the Transition Action Plan in Mauritania

In Mauritania, the UNHCR's Transition Action Plan:

- Defined a set of sequenced actions for UNHCR and partner engagement across the project's 5-year time frame, linked to milestones.
- Minimized duplication and maximized the coverage of unmet humanitarian needs.
- Clarified links to 3 other RSW projects^{ix} and coordination across projects and stakeholders.
- Formed the basis of a 3-year BMZ-funded project with GIZ to accompany the rollout of the RSW projects while reinforcing long-term livelihood, business, and labor opportunities for refugees and host populations.

These define a set of sequenced steps in a coherent process around which different local and international stakeholders can work together. The TAP's added value has been to ensure coherent UNHCR and partners engagement with the multitude of central- and local-level project actors, ensuring actions are carefully sequenced according to project and contextual milestones. It also helped to maximize synergies across multiple projects and map out how predictable support was provided to refugee-hosting areas.

5. Accompany project actors and participating refugees as part of a predefined referral process

UNHCR Country Office teams have worked with WBG Task Team Leaders (TTLs) and PIUs to support project rollout, from how a refugee is referred from different lines of humanitarian assistance managed by UNHCR to social protection benefits provided by the government under the RSW projects. This initially involved providing a shortlist of potential refugee beneficiaries for the social registry and helping to validate targeting lists. UNHCR also worked to improve coordination between local project actors and international coordination platforms involving humanitarian and development actors, particularly where the PIU is establishing itself in a remote part of the country. UNHCR facilitated PIU and WBG field visits and surveys while ensuring refugee leadership and refugee participants were included in key dialogue and decision-making meetings.

UNHCR also helped to provide project information to refugees, including on the procedures that refugees need to follow to access project benefits. For example, in Cameroon, the WBG and UNHCR worked on a joint coordination structure to ensure coherence and links across four RSW projects. UNHCR was also consulted in the redesign of the RSW project and suggested altering intervention areas and activities to better include refugees in community and economic infrastructure.

The role of UNHCR in supporting projects has been expanded in Mauritania and the RoC:

- Training of authorities and project actors in refugee protection, rights, and social cohesion approaches.
- Direct support to authorities providing civil documentation and project payment cards, including technical support for biometrics.
- Adaptation of social protection and related sectoral methodologies to refugee needs and the local context.
- Joint monitoring and evaluation exercises backed by studies on refugee well-being and project impacts.
- Logistical support for transport and warehouses and regular visits by the PIU.
- Close facilitation and strengthening of coordination structures between different levels of local government technical agencies with relevant humanitarian and development technical groups, linking these with national refugee and development-sector platforms.

6. Monitor progress on inclusion and plan adjustments to humanitarian assistance

UNHCR monitors the inclusion of refugees in government-led projects to ensure continuing, equitable access to UNHCR assistance and the responsible use of limited humanitarian donor resources, and that participation in projects does not create further protection risks for refugees.

In Mauritania and the RoC, refugees' inclusion in projects has been differentiated by their socio-economic profile. Data sources for profiling included PIU surveys, UNHCR ProGres, and, in Mauritania, an *ad hoc* UNHCR survey on COVID-19 socio-economic impacts. A socio-economic profiling exercise helped manage cuts in food and cash assistance in Mauritania's Mbera refugee camp and was then used by the PIU to help determine who would be eligible for the social registry and for the government social safety net and subsidized primary health-care benefits.

In some project countries, early warning monitoring systems are also including refugees and are used to trigger top-up payments linked to

adaptive social protection mechanisms. For example, regional food insecurity early warning systems in Africa are used to trigger cash transfers built into the projects in Mauritania, Burkina Faso, and the DRC during the annual lean season. Monitoring of COVID-19's socio-economic impacts on refugees was used in the RoC, Cameroon, and Mauritania to advocate for and facilitate cash top-ups, and in Cameroon for support to workers.

AREAS FOR JOINT UNHCR-WBG ENGAGEMENT

There are three areas of UNHCR collaboration with the WBG's FCV, SPJ, and SURR teams that can help maximize the impacts of WBG social protection investments in areas hosting displaced populations while concretely furthering national protection and solutions strategies, and, in turn, the Global Compact on Refugees.

Data collection and analytics supporting inclusion in government social protection programs

A joint data analytics initiative promoting eligibility for enrollment in social registries and targeting methods adapted to the vulnerabilities and capacities of displaced populations can complement the data production partnership under the WBG-UNHCR Joint Data Centre. Technical notes outlining how data collection, analysis, and targeting methodologies need to be adapted along each step of the [WBG Social Protection Delivery Chain](#) and can inform core WBG project design documents and implementation manuals. This would include:

- How to merge data sets from UNHCR, government, and other sources of data;
- The comparison and screening of UNHCR data indicators with government social registry^x and social protection benefit allocation criteria (including COVID-19 benefits) and accompanying analytical methodologies, and;^{xi}
- Preparation and transferal of data to government agencies (including data-sharing agreements) while adhering to UNHCR protection policy.

The guidance can be trialed in upcoming IDA19 projects or other WBG social protection projects and converted into a training product with start-up support provided to specific WBG TTLs, PIUs, and UNHCR Country Offices.

Knowledge management and capacity building for country teams

A specific knowledge management and learning initiative supported by the UNHCR Division of Resilience and Solutions in partnership with WBG and UNHCR country teams can be set up to apply the six areas of emerging lessons around the WBG project cycle outlined in this brief. This would identify specifically how each of the steps along the WBG Social Protection Delivery Chain can be adapted to yield additional project dividends promoting access to rights, an adequate international protection environment, and a pathway to a durable solution, self-reliance, and social cohesion. It would also outline how to adapt project features according to the type of displaced person (refugee, asylum-seeker, internally displaced, or stateless).

This initiative would initially set up joint UNHCR-WBG regional exchange events focused on the IDA18 RSW social protection projects and recent COVID-19 responses, leading to joint learning and training products made available to governments and other social protection actors. This would also implicate and extend the ongoing research on conflict and displacement led by the WBG for the [Sahel Adaptive Social Protection Program](#) and the WBG DFID Trust Fund [Social Protection Responses to Forced Displacement](#).

Joint research promoting innovation on inclusion

Joint applied research between UNHCR and the WBG's SPJ and FCV teams is recommended to fill core knowledge gaps not adequately covered by the current research of international actors. Points of focus include:

- **The inclusion of refugees in adaptive social protection mechanisms** that scale up social assistance during times of disaster, and how to use these for contingency planning for displacement and disasters (and pandemics);
- **Analytics determining how assistance to refugees is adjusted** as they transition to government benefits and services and how to bridge the differences between international assistance and national standards, and;
- **The sustainability of inclusion in government social protection systems**, unpacking how to progressively leverage the self-reliance of refugees and to incentivize the use of domestic financing to collectively fund inclusion. This includes how to stabilize and formalize informal economy incomes and how to better leverage remittances.

LOOKING AHEAD

The WBG and UNHCR are looking to address increasing trends in forced displacement and decreasing durable solutions realized where the majority of refugees live in protracted situations.^{xii} The WBG has been increasing its social protection investments in FCV contexts and is on the forefront of using adaptive social protection mechanisms in these contexts.

The high-level WBG Forced Displacement Partners Consultation in March 2021 and the [WBG 2021 Social Protection and Jobs Core Knowledge Exchange](#) in May 2021 have underscored the inclusion of displaced populations in government systems as a priority direction for future action. The COVID-19 pandemic is proving to be a turning point in some refugee-hosting countries and represents another opportunity to promote inclusion.

UNHCR efforts, informed by a set of studies published in 2020,^{xiii} have led to the development of the *UNHCR Strategic Roadmap for Inclusion in Social Protection Systems (2021–25)* that prioritizes partnership with the WBG at the country, regional, and global levels. As shown in their support of the RSW social protection projects to date, UNHCR Country Offices are well placed to support inclusion of displaced populations and to thus maximize the impacts of WBG social protection investments, now and in the future.

END NOTES

ⁱ See the [IDA18 RSW](#) site.

ⁱⁱ For example, IDA18 funding in South Sudan and Jordan; IDA19 Window for Host Communities and Refugees funding (WHR) in Burundi, Ethiopia, DRC and Chad; Global Concessional Financing Facility support to Ecuador, Colombia, Jordan and Lebanon; the Sahel Adaptive Social Protection Program, and; WBG funding of social protection responses to COVID-19.

ⁱⁱⁱ This review summarizes a larger work, “Stocktake of World Bank Group IDA 18 Regional Sub-Window For Refugees And Host Communities Social Protection Projects” (UNHCR 2020).

^{iv} IDA commitments for social protection amounted to \$4.185 billion in FY20, almost doubling from FY19 ([WBG Annual Report 2020](#), table 23). Similarly, at end-FY19, investments managed by the Social Protection and Jobs Global Practice in fragile and conflict-affected states amounted to around \$2.4 billion (p. 89, [World Bank Group Strategy for Fragility, Conflict, and Violence 2020–2025](#)).

^v [Weekly WB-ILO-UNICEF government updates](#).

^{vi} See the [WBG IDA18 RSW](#) and [WBG IDA](#) sites for more details on the terms of financing.

^{vii} Estimates are from Project Appraisal Documents and Implementation Status and Results Reports.

^{viii} Refugee Protection Assessments have been superseded by the Refugee Policy Review Framework, a policy commitment under IDA 19.

^{ix} The Health System Support Project, Water and Sanitation Sectoral Project, and the Productive and Resilient Intermediate Cities Project, totalling US\$150 million in IDA18 funding with US\$65 million from the RSW.

^x Essentially demographic, identification, and vulnerable group data fields and socio-economic profiling micro datasets.

^{xi} Geographical, community-based, and proxy means testing for poverty, food consumption, and natural disaster predictors of food insecurity shocks and COVID-19 impacts (spanning protection and socio-economic impacts).

^{xii} Around 1 in 95 persons globally are now forcibly displaced (82.4 million) with 86% hosted in developing countries; 76% of refugees (15.7 million) have been in protracted situations for more than five years ([UNHCR, 2020](#)).

^{xiii} [Global COVID-19 social protection responses](#), Inclusion of Refugees in Government Social Protection Systems in Africa; Stocktake of World Bank Group IDA 18 Regional Sub-Window For Refugees And Host Communities Social Protection Projects; and [Leave no one behind: Promoting effective access of refugees in social protection systems in post-pandemic Europe](#)