

How to Use Results-Based Financing in Urban Forced Displacement

Guidance Note

January 2025



I. Introduction

This Guidance Note offers comprehensive insights on how to conceptualize and implement a Results-Based Financing instrument in fragile urban environments.

Forced displacement is increasingly urban and protracted, presenting a developmental challenge for cities that host displaced populations. As of June 2023, 117.3 million people are forcibly displaced from their homes across the world with most of them displaced within their own countries. The escalation of new conflicts, such as those in Sudan and the Middle East and the overlapping crises of forced displacement and climate change,

highlight the urgency of addressing the needs of the displaced. Globally, some 70 percent of total refugees and approximately 58 percent of IDPs live in urban areas.^[1] This trend is particularly acute in low- and middle-income countries, where the majority of displaced people reside. As forcibly displaced people increasingly seek refuge in urban areas, cities face complex social, economic, and infrastructural challenges.

[1] The term 'refugee' refers to someone who has crossed an international border seeking protection on the basis of the 1951 Refugee Convention. An IDP is an internally displaced person – someone displaced within the borders of their own country. The term 'displaced people' is used when referring to both groups. States and United Nations High Commission for Refugees (UNHCR) have specific legal obligations regarding the protection of refugees so it is important to know if the project will be reaching refugees, IDPs, or both.

A renewed focus on addressing crises and forced displacement is evident in the World Bank's evolution roadmap, Fragility, Conflict and Violence (FCV) strategy, IDA21 replenishment, and new Corporate Scorecard.^[2] This focus presents opportunities for task teams to enhance spatial, social, and economic inclusion in cities affected by forced displacement through the active and pipeline portfolio.

The World Bank Strategy for Fragility, Conflict and Violence 2020-2025 highlights the Bank's role in mitigating the impacts of violent conflict and strengthening the resilience of the most vulnerable populations. IDA21 aims to strengthen resilience amidst escalating challenges and crises through support to people affected by fragility, conflict, and violence in IDA countries. Aligning with the FCV Strategy mid-term review, the WBG/IDA approach will focus on addressing FCV drivers and building sources of resilience. This requires an emphasis on prevention, partnerships, increased flexibility and private sector engagement in complex settings, all of which is reflected in the ADAPT approach proposed by the FCV Strategy.^[3]

Results-Based Financing (RBF), a funding model in which payments are only made

[2] New corporate scorecard (FY24-30) includes several outcome areas and indicators with inclusion focus and it includes a specific indicator on displaced people and people in host communities provided with services and livelihoods.

[3] ADAPT consists of: Anticipating FCV challenges earlier and better; responding Dynamically at all levels, including country and regional; Advancing the WBG's approach to engaging the private sector; focusing on critical Partnerships; and building strong Teams.

when predetermined results are achieved and formally verified, has four key advantages in urban settings affected by forced displacement.

- RBF has proven effective as a targeting mechanism to incentivize solutions for people and places affected by forced displacement, that may otherwise be excluded or unserved.
- It offers local implementers flexibility in adapting interventions and forging partnerships.
- RBF builds local capacity in terms of results, performance management, and monitoring and evaluation (M&E),
- and it provides a means of addressing financing gaps and to increase private sector participation.

RBF is most powerful when complemented with other approaches or financing instruments, even though it can be used as a stand-alone strategy for developing institutional capacity. An integrated and comprehensive approach is essential to respond to the interconnected needs of both the displaced individuals ('people-based') and their host municipalities ('place-based').




II. People-in-Place Approach

The People-in-Place approach focuses on the needs of displaced people in cities while considering the development needs of urban area across five dimensions: spatial, physical, social, economic and institutional. Implementing the People-in-Place Approach demonstrates the importance of municipal government service capacity and partnerships among development and humanitarian organizations and governments. The People-in-Place method implicitly addresses issues of social cohesion.

Local governments are directly involved in the provision of services and protection to displaced people. These services include documentation, healthcare, education, development planning, land use and administration, and some political rights such as local elections and voter registration. The World Bank Group's work on urban forced displacement has highlighted the usefulness of this approach.^[4]

Figure 1. People-in-Place Approach



	PEOPLE-BASED APPROACH	PLACE-BASED APPROACH	PEOPLE-IN-PLACE APPROACH
Focus	Focus on the needs of the people – usually the forcibly displaced.	Focus on places impacted by forced displacement, including on managing institutions. Leverages their existing systems and capacities.	Focus on both the people – i.e. forcibly displaced and hosts – and the places where they are located, and institutions managing place .
Interventions	Targeted interventions depending on the needs and vulnerability of different groups of people , including individuals and households, e.g. social safety net, livelihoods support, emergency service provision.	Targeted interventions on improving infrastructure, services, land management in places affected by the inflow, e.g. urban upgrading, network extensions/expansions. Targeted interventions on institutions that manage places , e.g. capacity building, planning, procurement, financial management (FM).	Targeted interventions for vulnerable people regardless of status in the place where they are located, e.g. safety nets, livelihoods support, coupled with provision of services in places to the vulnerable, and extension of services across city. Target interventions to institutions managing places , e.g. capacity, planning, procurement.
Suitable Context	Support for displaced in camps. "Place" or "Space" blind. Relies on status identification & monitoring. Benefits/ interventions move with people.	Support for cities, towns, districts that host the displaced. Interventions are "status blind" in that they benefit all people who live in an affected area regardless of whether they are FD or hosts. Benefits/ interventions fixed in place.	Support for the displaced, host communities, and institutions in cities/ towns. Accepts "status" but extends benefits to "vulnerable hosts" and also to place .

World Bank Group. 2021

[4] World Bank Group. 2021. "Forced Displacement: An Agenda for Cities and Towns." Washington, DC: World Bank [Internal Document].



III. Results-Based Financing: Potential solutions for urban forced displacement

RBF solutions are most relevant in the medium and long-term. Medium-term RBF solutions include incentivizing actions such as better access to services, and economic inclusion programs for displaced populations. Long-term strategies aim to promote sustained outcomes, such as the improvement of land administration, infrastructure development, and the institutionalization of laws and policies addressing forced displacement. For example,

in Pakistan an RBF World Bank program was put in place to improve compliance with labor conventions. A comprehensive list of potential RBF solutions across five dimensions is listed in Chapter 3 of the [main report](#). Below is a table illustrating potential solutions across the economic dimension.

Table 1. Sample RBF Solutions Applied to the Economic Dimension

Economic Dimension		
Challenges	Medium-term solutions (2–5 years after displacement)	Long-term solutions (5–10 years after displacement)
<ul style="list-style-type: none"> Lack of information, and networks limit displaced population’s access to formal job markets. Mismatch of skills for the displaced population to access formal job market (eg. rural agricultural background, language barriers, professional degree not recognized, etc.) Lack of access to financing to start businesses; regulatory and legal constraints for business registration Forcibly displaced are most likely to work in the informal economy with lower wages. Mismatch of skills for the displaced population to access formal job market (eg. rural agricultural background, language barriers, professional degree not recognized, etc.) Insufficient targeting of displaced populations in economic inclusion programs. 	<ul style="list-style-type: none"> Incentivize skills training for the forcibly displaced and host populations Incentivize access to finance, legal aid, and banking for displaced people Incentivize education (including language) (especially for youth and women) to access job market. Support job placement and retention for the forcibly displaced and host populations. Sensitize host community regarding displaced peoples’ right to work. Incentivize support to entrepreneurs in starting or expanding business Affordable childcare and women-friendly workspaces for displaced and host community women (Joireman, 2023) Partnerships with private sector to provide internships or jobs as well as to advise on regulatory reforms. Registering informal workers with labor departments or relevant government agencies for social security and better wages 	<ul style="list-style-type: none"> Strengthen market integration of displaced populations, e.g., streamline business licensing and permitting Develop and implement infrastructure, skills, and enterprise support to enable displaced population, to contribute to local economy. Matching or competitive grant program for business development

People
 Place

Source: WB task team; Instiglio; World Bank Group. (2021). *Forced Displacement: An Agenda for Cities and Towns*

IV. Implementing Results-Based Financing in Fragile Urban Settings

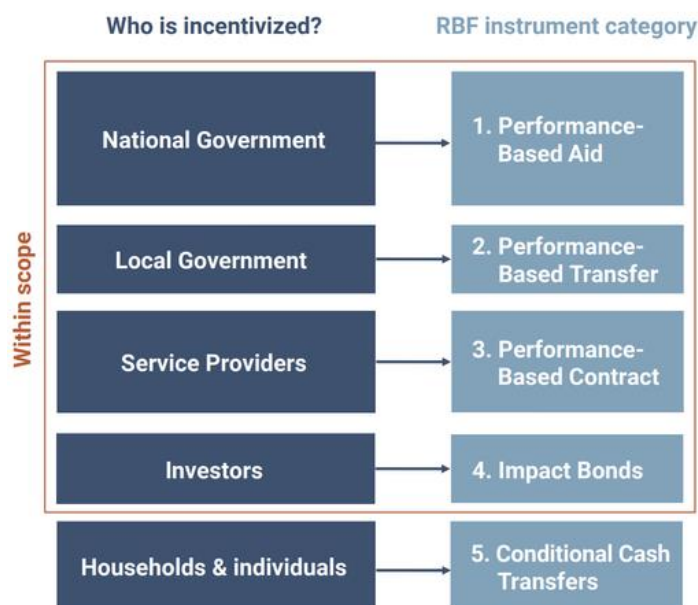
Fragile urban contexts require a design adapted to both the needs of the displaced population and its host community. This section presents the key considerations for adapting design elements. Most considerations focus on the correct assessment of risk in settings of forced displacement and the transfer of that risk to the incentivized agent.

1. Choose an RBF instrument

The most critical factor in choosing an RBF instrument is identifying which agents/organizations need incentives. If the objective is to incentivize a national government or implementing agency a Program for Results (performance-based loan)

may be the best instrument to use. If the national government would like to incentivize local governments to focus on results, then a performance-based transfer from the national to the local government would be the most effective instrument. If the objective is to incentivize an service provider, then a performance-based contract may be the best approach. Lastly, if the goal is to involve the private sector, either to absorb some of the risk or to engage the public sector in catalyzing outcomes for the population, then an impact bond could be considered (Instiglio, 2018).

Figure 2. Simplified Typology of RBF Instruments



Instiglio, 2018, 15.

The stage of the program will influence the choice of instrument. An intervention in an early innovation stage (i.e. the program design is still being defined, and the intervention lacks evidence of its effectiveness) may be best fit for a performance-based contract or impact bond. In contexts where RBF is new, piloting a program is highly recommended. Performance-based contracts are usually smaller and offer the service provider the flexibility to adapt the intervention as it is being implemented. A mature intervention (one with strong evidence of effectiveness with the target population) may be better suited for a larger performance-based transfer or performance-based loan.

The type of RBF instrument and the intervention design must be adapted to the setting in close collaboration with RBF experts, male and female beneficiaries, context experts, and program staff. Displaced populations have different needs based on their education and skills, traumatization, and social capital. Including stakeholders in the program design ensures appropriate activities and implementation structures. More than one instrument can be employed and adapted to address challenges. The following table gives some key considerations when selecting an RBF instrument.

Box 1: Performing UFD Contextual Analysis

#1: Place-based needs: The type of cities varies and may influence the instrument that is most suitable (World Bank Group, 2021)

The needs of a city facing violent conflict will be significantly different from that of a peaceful city stressed by large number of displaced people, a city hosting or located next to a camp for displaced people, or a city that receives a relatively few refugees. The table below illustrates how the type of city and the location of the displaced population within the city should be considered while designing an RBF instrument.

Type of Flow	Mostly outflow	Mostly inflow	
Location of Displaced	Displaced	Localized	Widespread
City typology	Highly damaged cities that are being reconstructed and may face de-population.	Cities with urbanized camps within or near cities and where displaced people are a small percentage of the population and are concentrated in specific neighborhoods.	Cities where the displaced make up a large percentage of the population and are dispersed across the city.
Considerations for instrument	<ul style="list-style-type: none"> Avoid complex instruments Objectives of using RBF – catalyzing adoption, providing flexibility, or enhancing outcomes. 	<ul style="list-style-type: none"> Existence of governance structures/ implementers within the areas where the displaced reside Objectives of using RBF: scale, improve adoption, piloting, improve M&E 	<ul style="list-style-type: none"> Instruments that serve both host communities and displaced to ensure political buy-in Objectives of using RBF: to improve targeting the displaced population, catalyze adoption

#2: People-based needs: The differing needs of the displaced population over time may influence the type of instrument selected

The needs of a city facing violent conflict will be significantly different from that of a peaceful city stressed by large number of displaced people, a city hosting or located next to a camp for displaced people, or a city that receives a relatively few refugees. The table below illustrates how the type of city and the location of the displaced population within the city should be considered while designing an RBF instrument.

Source: World Bank, 2021, Instiglio



2. Map theory of change and identify barriers

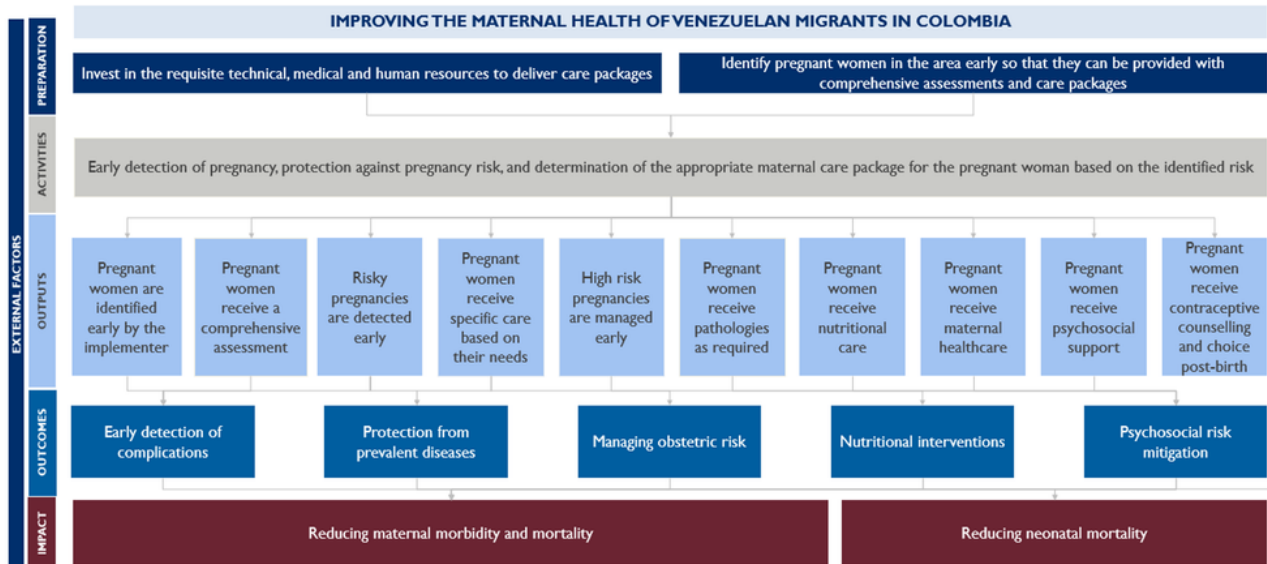
Identifying barriers to the achievement of results requires a comprehensive analysis of the theory of change. This process of mapping the results chain from program inputs and activities to expected outcomes and impact uncovers potential areas where the results chain risks breaking down. Once these areas

are identified, this can shed light on where RBF can add value (Innovations for Poverty Action, 2016). The following box provides a step-by-step guide on how to perform a diagnostic to identify barriers.

Box 2: Steps to Identify Barriers

Step 1: Map a theory of change

A theory of change maps the pathway through which an intervention is expected to create an impact. World Bank projects involve the creation of a theory of change during the project preparation phase. The theory of change outlined below is an example from a case study for improving the maternal health of Venezuelan refugees in Colombia.



Step 2: Identify barriers to the achievement of results

Barriers to the achievement of results can be identified by assessing which activities in the results chain are at risk of not translating to tangible outputs or outcomes. It is important to also identify externalities that may impede the achievement of results but are outside the manageable control of the implementer, e.g., financing gaps, environmental factors, data gaps, etc. Performance inefficiencies can be improved by RBF, but externalities are outside of RBF's scope.

A factor to consider when addressing forced displacement in cities is if the target population cannot be easily identified or reached. For example, since Venezuelan migrants are often excluded from the health system in Colombia, locating and targeting them was a key priority. This meant that an RBF instrument design was well positioned to incentivize the implementer to seek out vulnerable migrant women. The program design team pinpointed late identification of diseases (e.g., HIV, syphilis) and late detection of risky pregnancies to be key existing challenges within the current system. This led to the metrics selected in the design: prenatal assessments during pregnancy, early detection of prioritized diseases, adequate management of obstetric risk, protection against diseases associated with pregnancy.

Source: Interviews with the project team

3. Map stakeholders

Once the people and place needs and solutions have been identified, it is important to gain a deeper understanding of the intervention and the stakeholders involved.

Mapping the implementation arrangement of the intervention is important. In cities with forced displacement, there is often a combination of interested actors (e.g., national and municipal governments, international organizations, NGOs, bilateral organizations), each with its own mandate, objectives, and constraints.

To map implementation arrangements, it is necessary to assess daily functions, roles, responsibilities and capabilities of stakeholders and trace the financial and governance flows. This facilitates analyzing how the intervention aligns with stakeholders' mandates and objectives. The next step is to assess the role and responsibilities of each stakeholder during design and/or implementation to understand the stakeholder's incentives as part of the process. The third step involves tracing the relationship between each stakeholder and mapping the potential governance and financial flows; this narrows the focus on potential incentivized agents.

4. Establish program parameters

Defining the target population is critical. It is important to identify whether the program will address delivery challenges for both the host and displaced population or concentrate solely on the latter, as well as determining whether it will target demographic subgroups, such as women and children, disabled people, etc. UFD programs need to carefully consider geographic scope. Will the instrument target certain neighborhoods, the entire city, or even the broader metropolitan area.

Program duration must account for the dynamic shifts in displaced populations while not relying on optimistic expectations that displaced people will return home. While RBF typically aligns with medium- to long-term developmental initiatives, the volatility of some situations requires a nuanced approach.

Fluctuations in displaced populations due to inflows and outflows can impact whether targets are achievable. Given the potential gaps in historical data regarding the time required to achieve measurable outcomes, project designs must adapt to accommodate these uncertainties.

Assessing the financial management ability of organizations and adopting a gradual scaling strategy based on performance can overcome capacity gaps and enhance the efficacy of interventions. Over-allocating resources to an unprepared agent risks inefficiencies and should be avoided. Instead, beginning with a pilot program in cities that lack prior RBF experience allows for a gradual scaling based on performance outcomes, ensuring a phased and evidence-driven expansion.

5. Payment metrics and targets

Four main criteria are used in determining payment metrics: proximity to the goal, ease of measurement, manageable control, and avoidance of perverse incentives. Payment metrics should align with the objective that the stakeholders desire, such as improving maternal health, or improving displaced-host relationships. Metrics should be relatively easy to measure and chosen in a way that is attuned to available data. Metrics should be within the manageable control of the incentivized agent. In volatile settings it is important to ensure that agents are paid for what they accomplish and are not penalized for occurrences outside of their control. Finally, metrics should be designed to avoid perverse incentives, such as incentivizing service providers to only work with the population most likely to succeed.

Where incentivized agents lack experience with the targeted population, conservative target setting is advisable, especially in the early stages of the program. Striking the right balance between ambitious, yet realistic, targets is key to program success. Conservative targeting allows the incentivized agent to first build familiarity with the unique challenges and the dynamics involved in a UFD context while gradually raising the performance expectations. In a multi-year program, the first year could involve conservative targets, that then become more ambitious over time.

The following table includes examples of metrics used for projects in different People in Place dimensions. These examples are not exhaustive; they illustrate the types of metrics that can be included in RBF instruments. Where possible, program metrics should align with World Bank Scorecard metrics for ease of program evaluation.

Table 2: Examples of Metrics Used for Projects in Different People in Place Dimensions

World Bank Scorecard Metrics (2024) are in italics.

Dimension	Metric
Spatial	<ul style="list-style-type: none"> • Number of properties registered in refugee-hosting areas • Neighborhoods with large percentages of displaced people identified • <i>Number of people in need of protection identified</i> • Successful implementation of a land information system
Physical	<ul style="list-style-type: none"> • <i>% of displaced-hosting area inhabitants with access to electricity</i> • <i>% of people with access to basic drinking water, sanitation and hygiene services (% women)</i> • Number of displaced children (girls) in school • <i>% of population receiving essential health services (% female)</i> • <i>% of children who cannot read by end of primary school age</i> • <i>% of population living in extreme poverty</i> • <i>Number of displaced people and people in host communities provided with services</i> • <i>Number of people benefitting from sustainable transport infrastructure and services</i>
Social	<ul style="list-style-type: none"> • Amount of funding to displaced-led organizations. • Increase in the perceived level of integration of displaced populations
Economic	<ul style="list-style-type: none"> • <i>% of population in waged employment (% women)</i> • <i>% of people covered by labor program</i> • Number of displaced people retained for X months in a job • <i>% of youth not in education, employment, or training (% women)</i> • <i>Number of displaced people and people in host communities provided with livelihoods</i> • <i>Number of women with a financial account</i> • Number of displaced-led enterprises formalized • Business survival rates
Institutional	<ul style="list-style-type: none"> • hosting local governments have implemented Institutional Strengthening Plans • Displaced-hosting local governments integrate displaced populations in their planning and budgeting

Source: Authors

6. Payment structure and pricing

The payment structure must align with the specific needs and goals of the program. The payment structure determines how much of the funding is allocated to outcomes rather than outputs, and at what points in time the funding is disbursed. There is usually a trade-off between offering an organization flexibility and protecting it from taking on too much risk, both of which are important. In the case of a maternal health care program in Colombia, 80% of the funding was tied to services, while 20% was tied to results. In this way the service provider did not take on too much risk and was locked into the services tied to 80% of the funding.

One way to strike balance between flexibility and risk management is to begin with a lower risk program, in which risk can be added gradually.⁵ Initially a smaller portion of the funding can be tied to results, with most of the funding tied to inputs. As all the actors

involved begin to gather a better sense of the baseline and their capacity to improve results, more funding can be tied to results.

Basing the pricing of services for displaced populations on the costs of delivering services to the host population is a practical starting point. However, it is important to acknowledge costs can differ depending on the context. In cases where the target displaced population is isolated from traditional delivery networks, expenses associated with reaching and providing services to them can escalate. It is important for pricing mechanisms to be carefully calibrated to ensure that the costs of service delivery to displaced populations are appropriately covered. Relying solely on host population cost estimates may underestimate expenditures. Where exact costs of delivering

[5] Low-capacity agents cannot absorb as much risk as higher-capacity agents. Generally, outputs that are closer to activities that are more in their control are more achievable. Hence, to balance risk and avoid setting the incentivized agent for failure, tying more funding to outputs can be an option.

services are unknown, a multifaceted approach is imperative. A risk premium may be added to the known cost of service delivery in the host community to account for the additional challenges to reaching displaced people.

Differential pricing is a helpful tool to improved targeting. Differential pricing as a strategic tool enhances targeting by assigning a higher

value to outcomes achieved for a particular group of people (e.g., women, disabled people, children). Increased financial incentives for specific groups can encourage an implementing organization to direct effort and resources to the challenges pertinent to these populations. Differential pricing can also prioritize and target displaced populations within an intervention not exclusively designed to address their needs.



7. Verification

Verification determines mechanisms to measure and pay for results and ensures accountability. It also aligns stakeholders around the quality of evidence that is necessary for payment, avoiding disputes in the future. Verification methods should set rigorous standards that maximize accountability and minimize perverse incentives and other undesired consequences. Aligning with government or development partners on the existing data collection and verification capabilities will help reduce costs and challenges. For example, UN agencies serving displaced people may already have systems in place to collect data about these populations. In contexts where there are no systems in place to track displaced populations, they will need to be developed for the RBF instrument. This can be more expensive, but the data collected can be helpful for other programs and organizations in the future. When a goal of RBF is strengthening performance management and M&E practices, data created through the verification process could feed into separate learning agendas or uses. To maximize these benefits, data management systems should be incorporated into the design and implementation. When the project is new, evidence is needed to determine its suitability, and the verification data can inform

subsequent stages of the RBF instrument or future programs.

In highly fragile contexts, greater flexibility (e.g., adapting sample sizes or margins of error) can be used in the verification, but this should be transparent. Contexts where the target population is mobile require greater flexibility in verification processes, as pre-established verification methodologies may become irrelevant or unfeasible. In the cases of recently displaced people, where future movement might be anticipated, guidelines can be established on how verification should be adapted and what parties should be involved in the decision.

Verification methodologies should reflect the circumstances of vulnerable populations. Special care should be taken to ensure that vulnerable populations are not exposed to risks through the verification process (e.g., interviewing women about healthcare). Intrusive verification methodologies could increase mistrust of the implementing organization, rendering its task more difficult and affecting performance. For this reason, verification methodologies should be carefully developed, consulting with local organizations and the target population.

ELEMENTS		RELEVANCE FOR THE RBF MECHANISM
Program parameters	Target population and area	<ul style="list-style-type: none"> Target population (geography and eligibility criteria) will define the verification mechanism and required inputs for it. This is particularly important when designing an RBF mechanism for refugees/migrants. Duration will establish achievable results for the service provider and payment schedules Financial size will define the scale of the program
	Duration	
	Financial size	
Payment metrics	Payment metrics and indicators	<ul style="list-style-type: none"> Indicators will provide a way to measure the achievement of results Targets should be ambitious, but realistic, results for the service provider to achieve and will also help to identify payment structure and verification mechanisms
	Targets	
Payment structure	Funding tied to results	<ul style="list-style-type: none"> The risk carried by the service provider will determine funding for results. Payment weights will determine the focus of the service provider to achieve results and earn the incentive. Payment schedules will be set according to the verified results.
	Payment weights	
	Payment function (Price per result)	
	Payment schedule	
Verification and Evaluation	Verification mechanism	<ul style="list-style-type: none"> Defined verification mechanisms ensure accountability of results achieved and payments disbursed
	Evaluation mechanism	<ul style="list-style-type: none"> An evaluation mechanism will assess the effectiveness of the program and its results.

Source: Instiglio

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