Global Concessional Financing Facility (GCFF)

Lessons Learned from Development Finance for Refugee-hosting Middle-Income Countries

Evidence from a Review of GCFF-Supported Operations between 2016 and 2024

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Executive Summary

Since 2016, the Global Concessional Financing Facility (GCFF) has supported middle-income countries hosting large numbers of refugees by providing increased concessionality for several Multilateral Development Banks' (MDBs) lending. This report presents lessons from 33 operations supported under the GCFF between 2016 and 2024. It aims to inform further development responses in forced displacement situations.

- ***For hosting governments, early adoption of robust legal and policy frameworks for refugees is the foundation for an effective and comprehensive management of a refugee situation.*** GCFF countries that have codified early on refugee rights pertaining to access to education and health services as well as to the labor market have found themselves in a better position to develop medium-term responses. Refugee regularization has also reduced some of the main costs of hosting, for example by reducing healthcare costs. Early adoption of regularization policies is critical and has largely determined how effectively governments transitioned away from crisis management. By contrast, delayed action has resulted in entrenching humanitarian actors as default service providers, creating long-term aid dependencies and weakening state capacity. One-off, time-bound registration efforts have also proven sub-optimal when the hosting countries received successive waves of refugees, as this forced governments to launch repeated and costly regularization drives. Both in Latin America and across the European Union, regional coordination has helped create shared norms and facilitated responsibility-sharing across neighboring countries. Adopting inclusive policy frameworks for refugees often comes at a political cost for host country governments: both the availability of concessional financing and regional responsibility-sharing can help mitigate some of these concerns.

- ***Job creation efforts have proven more effective when conceived as part of national development and economic growth strategies***. Many GCFF countries experienced disruptions in trade and private investment as a result of conflict and instability in the (neighboring) country of origin for refugees. This typically reduced economic growth and impacted prices for essential goods and services. It is in such contexts that GCFF countries had to accommodate large numbers of potential new workers—while minimizing impacts on their own population, especially those who have skills that are most similar to refugees' and faced increased competition on the labor market, with a risk of depressed wages and higher unemployment. Against this backdrop, fiscal stabilization has proven critical for GCFF countries, both to respond to the short-term shocks caused by the influx of refugees and to maintain the country on a medium-term growth trajectory. To facilitate refugees' access to work, formalizing refugee labor and job creation programs for refugees have both proven to be constrained by widespread informality and limited economic growth. What has worked better is to invest and support job creation in high-growth sectors for both host country nationals and refugees, regardless of status—but to focus such efforts on sectors that are "refugee-intensive" (that is, that are already employing large numbers of refugees, for example because of the skills they possess) and also to address refugee-specific barriers that limit their ability to access new opportunities (e.g., because of additional administrative requirements).

- ***Integrating refugees into the national education and health systems requires both systems expansion and tailored interventions to facilitate refugee access.*** In many GCFF countries, the influx of refugees exacerbated pre-existing strains on education and health services, and dramatically increased demand and hence congestion. In response, GCFF countries have launched infrastructure investments and sectoral programs to improve the quality of education and health services. Yet, this has often not been sufficient, and additional efforts are needed, for example in the education sector where language programs and recognition of prior schooling are critical to increasing refugee enrollment. Overall, the provision of education and health services comes at a significant cost for hosting governments. Part of the initial response is typically funded through external (humanitarian) aid, but GCFF-supported

governments have had to rapidly shift to development approaches to make refugees' integration into national systems possible.

- ***Significant investments are needed to reduce the strain on infrastructure and housing markets.*** Here too, in many GCFF countries, the influx of refugees exacerbated pre-existing problems, for example when utilities were already in poor condition. The impact on infrastructure and housing is also closely related to hosting policies: the more refuges are concentrated in some areas, the highest the impact; the more they are encouraged to "disperse" across the country, the more manageable the impact. GCFF countries have largely adopted policies that allow for refugees to spread across the country, and as a result hosting areas were often among the most able to cope (e.g., large cities, relatively prosperous areas). Still, infrastructure investment needs are large, and larger in areas that suffered from under-investment and degradation before refugees came in. In many cases, housing programs are also needed, for both refugees and host nationals, as the increased demand puts pressure on prices—which benefits landlords and landowners but harms low-income households. Programs focused on expanding housing supply (through construction or subsidies for renovation) have proven more impactful than the provision of "housing vouchers" to cover part of the housing costs for vulnerable people, which is unsustainable and has tended to drive up the cost of rentals.

- ***For donors, the GCFF has provided an opportunity to support an innovative approach to forced displacement, spearheaded by government-led development responses to large-scale refugee situations.*** It has also allowed for a significant scaling up of support by Multilateral Development Banks (MDBs) in an area which was new to most of them—and across a broad range of sectors. In the process, it has unlocked cooperation and co-financing opportunities across MDBs and established an effective platform for knowledge exchanges at both central and country level. Most importantly, the GCFF has helped to elevate policymaking on refugee-related socio-economic issues—and the development lens that it is proposing—to the highest levels of government, because it is relying on MDB funding and relationships.

- ***Deploying the full range of MDB financing instruments in a complementary manner has been critical to the success of GCFF-supported country engagements.*** Development policy operations (by which funding is provided to the government's budget to support critical policy reforms) have helped both to mitigate the fiscal shock linked to the influx of refugees and to facilitate the adoption of critical elements of refugee-hosting policy frameworks. Results-based financing (by which funding is provided once pre-agreed outputs have been achieved through the use of country systems) has contributed to the inclusion of refugees in national development programs and service delivery systems. Investment operations (by which funds are disbursed against specific expenditure which can include the procurement of goods, works, and consulting services) have allowed MDBs to engage in more challenging contexts where host government capacities were constrained or where the political will to introduce inclusive policy reforms was lacking. Finally, de-risking instruments for commercial lending (e.g., risk-sharing guarantees) have been most promising where the markets are strong enough to allow for significant job creation. Yet, none of these instruments can be considered in isolation: it is their effective combination that delivered results.

1. The GCFF: A new financial architecture for forced displacement

Middle-income countries (MICs) have borne a growing share of global refugee-hosting responsibilities, providing a global public good by hosting 54 percent of the world's refugees in 2024[1]. Yet MICs have historically lacked access to long-term concessional financing to support development responses to protracted displacement. Established in 2016, the Global Concessional Financing Facility (GCFF) bridges this gap by providing concessional lending through Multilateral Development Bank (MDB) operations that promote refugee inclusion, integration, and self-reliance. Initially focused on the Syrian refugee crisis in Jordan and Lebanon, the GCFF has since expanded to support middle-income countries hosting Venezuelan and Ukrainian refugees.

To date, the GCFF has provided $1 billion in grants enabling over $8.2 billion in loan financing on concessional terms for 42 MDB projects. In 2021, GCFF-facilitated loans accounted for 54 percent of all assistance for refugees in Ecuador, Colombia, Jordan and Lebanon, marking a departure from the traditional humanitarian-led approach to forced displacement towards sustainable development financing for refugee-hosting governments. Beyond financing, the GCFF also provides a platform for dialogue and coordination between refugee-hosting countries, donors [2], the UN and MDBs.[3]

2. Lessons from supporting refugee hosting policy frameworks

GCFF-supported countries have adopted distinct refugee hosting frameworks shaped by domestic political economies and the tradeoffs inherent in accommodating non-citizens (see Box 1). The legal and policy frameworks adopted by GCFF supported countries not only define refugees' rights and responsibilities but have also signaled how far governments have been willing to extend inclusion without jeopardizing political stability or public support. While all GCFF supported countries have upheld the principle of non-refoulement and permitted some degree of access to services and labor markets, the depth of inclusion often reflects the balance each government strikes between humanitarian commitments and perceived risks to national cohesion, labor competition, and resource allocation.

Early adoption of robust legal and policy frameworks for refugees is the foundation for a comprehensive development response

The GCFF experience shows that robust legal and policy frameworks are central to institutionalizing refugee inclusion within national systems and enabling a sustainable development response. When refugees' rights to education, healthcare, and employment are codified through legal status such as

[1] UNHCR. (2024). "Refugee Data Finder." Retrieved from Key facts for countries hosting the world's refugees: https://www.unhcr.org/refugee-statistics/insights/explainers/refugee-hosting-metrics.html#:~:text=The%20income%20levels%20of%20countries,countries%20(18%20per%20cent.

[2] GCFF Supporting Countries are Canada, Denmark, the European Commission, Germany, Japan, the Netherlands, Norway, Sweden, the United Kingdom, and the United States.

[3] MDBs participating in the GCFF comprise the Asian Development Bank (ADB), the European Bank for Reconstruction and Development (EBRD), the European Investment Bank (EIB), the Inter-American Development Bank (IaDB), the Islamic Development Bank (IsDB), and the World Bank (WB).

Temporary Protection—as in Armenia, Ecuador, Colombia, and Moldova—line ministries can more effectively plan and budget for refugee inclusion rather than relying on parallel humanitarian delivery. This clarity strengthens fiscal management, enhances government ownership, and allows international financing, such as GCFF concessional resources, to reinforce government systems. In countries like Jordan, Colombia, and Moldova, these frameworks have also served as credible signals of policy commitment, attracting donor confidence and guiding sectoral planning.

Box 1. Policy Choices and Political Pressures: Refugee Hosting Policies in Practice

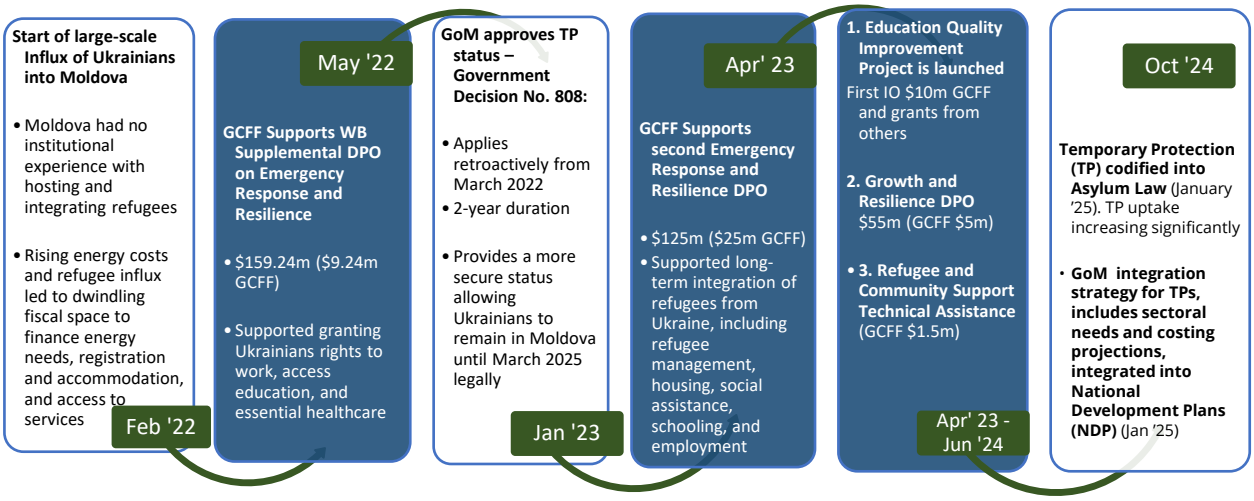
- ***Armenia, Ecuador, Colombia, and Moldova have adopted Temporary Protection Status frameworks, granting formal legal recognition and documentation to refugees that allowed refugees to reside and work lawfully.*** *In Moldova, EU alignment guided national policy for Ukrainians, while Ecuador and Colombia advanced regional cooperation in response to Venezuelan displacement.*
- ***Jordan developed a comprehensive refugee policy through sustained international cooperation, including the 2016 Jordan Compact with the EU.*** *Although not fully achieving its ambitions, measures such as dual registration (UNHCR and Ministry of Interior) have ensured legal protection against refoulement and access to essential services.*
- ***Lebanon initially maintained an open-border approach (2011–2015), granting Syrians informal access to services and labor. Since 2015, restrictive policies have created a precarious environment where most Syrians are undocumented.*** *The Lebanese government has been constrained in implementing coherent refugee policy frameworks by internal political pressures to curb the presence of Syrian refugees. The proportion of refugees to citizens in Lebanon is unmatched globally, with the refugee population at the peak of the Syrian crisis representing approximately 34 percent of the country's population[4]. Political backlash against refugees was further fueled during the country's 2019 economic crisis and the ensuing protracted fiscal and monetary crises that led to widespread poverty and unprecedented economic out-migration of Lebanese nationals[5].*

Timing is critical, as early adoption of inclusive refugee frameworks determines how effectively governments can transition from crisis management to development-led inclusion. Acting early allows governments to establish ownership over service delivery and fiscal planning, channeling external support through national systems instead of parallel systems. For example, Moldova's 2022 amendments to the Asylum Law, enacted within two months of the Ukrainian refugee inflow, set a benchmark for codifying Temporary Protection Status. In Armenia, GCFF support helped the government move swiftly from emergency relief to policy-based inclusion and extend Temporary Protection to 117,000 refugees through a 2024 World Bank operation. By leveraging existing MDB engagements, the GCFF has enabled early institutionalization of refugee responses, turning what might have been ad hoc relief into a more sustainable refugee response. *(Figure 1 illustrates the GCFF's rapid deployment in Moldova.)*

[4] Numbers of refugees and citizens in Lebanon are estimates from surveys and studies due to the large presence of irregular and unregistered refugee population as well as the lack of a recent population census. Diab, J. (2024). "Selective and Strategic indifference: Lebanon's migration and refugee landscapes." Mixed Migration Centre.

[5] World Bank (2024). "Lebanon Poverty and Equity Assessment 2024: Weathering a Protracted Crisis."

Figure 1. The GCFF has been able provide rapid support within a few months of the inflow in Moldova



Conversely, delayed or fragmented responses—such as in Lebanon—have entrenched humanitarian actors as default providers, creating long-term aid dependencies and weakening state capacity. Once humanitarian actors assume core service delivery roles, reversing these patterns is difficult, as the duration between refugee inflow and government response grows. For example, since the onset of the Syrian crisis, the UN-led Regional Refugee Resilience Plan for Syrian refugees channeled a total of $25 billion towards the refugee response in the Middle East, with Jordan and Lebanon both relying on UNHCR for the fundamental task of registering and providing initial documentation for Syrian refugees while setting up a medium term institutional response[6]. In Colombia and Ecuador, original refugee registration was time-bound, and had to be followed by successive regularization drives, which proved more complex and costly than proactive early efforts.

Short-term policies for refugee registration also leave gaps. Regularization is not a one-off investment; protracted crises generate multiple waves of arrivals. Moldova's open-ended temporary protection framework for Ukrainians ensured coverage for nearly 90 percent of refugees. In contrast, time-bound policies in Ecuador and Colombia left late arrivals ineligible, forcing governments to launch repeated and costly regularization drives.

Regional coordination strengthens policy coherence

Early adoption of robust legal and policy frameworks for refugees is best supported by regional coordination to jointly manage refugee influxes and ensure policy coherence across host countries. Coordinated approaches reduce policy-driven migration incentives, promote equitable burden-sharing, and enable more predictable regional responses. For example, in South America, aligning Venezuelan regularization policies through the Quito Process and the Los Angeles Declaration on Migration and Protection has helped harmonize pathways to legal status, promoting equitable treatment across countries. The European Union's Temporary Protection Directive similarly establishes a harmonized protection regime for Ukrainian refugees, preventing unequal treatment and competition between member states. In

[6] 3RP. (2024). Regional Strategic Overview 2024

the Middle East, initiatives like the Jordan Compact demonstrate how high-level dialogue can generate momentum for labor market reforms and refugee inclusion.

Policy-based budget support reinforces inclusion and efficiency

GCFF policy-based lending operations have linked concessional financing to specific legal and policy actions, incentivizing governments to extend rights and services to refugees while strengthening fiscal management. Operations in Moldova, Ecuador, Jordan, and Colombia have supported reforms that enabled refugees to work, access education, enroll in health insurance, and integrate into housing and labor markets. For instance, Moldova's 2022 DPO series supported the government in granting Ukrainian refugees work rights and school access, while a similar operation in Ecuador supported government efforts to provide regular status to nearly 95,000 Venezuelans, unlocking access to employment, banking, and social assistance. GCFF-funded operations supported work permit simplifications complimenting broader economic opportunities programs in Jordan, and the provision of Temporary Protection Status for 1.6 million Venezuelans to access health services, housing, and labor market in Colombia (Table 1).

Table 1. 13 GCFF-Supported MDB Operations Supporting Refugee Hosting Policies account for 32 percent of All GCFF Financing

Sector	Number of MDB Operations	MDB Loans	GCFF Funding	GCFF % of MDB Loans	Sector % of Total GCFF Funding
Supporting Refugee Hosting Policy Frameworks	**13**	**$4,081m**	**$320m**	**8%**	**32%**

Country examples illustrate how DPOs have advanced refugee inclusion:

- Moldova (*2022 Emergency Response, Resilience, and Competitiveness DPO*): Supported Ukrainian refugees being granted right to work without foreigner permits and being allowed to be enrolled in the national education system.
- Ecuador (*Second Green and Resilient Recovery DPO*): Supported the provision of regular migratory status to more than 94,500 Venezuelans, unlocking access to documentation, employment, banking, housing, and social assistance.
- Jordan (*First Equitable Growth and Job Creation DPL*): Focused on Syrian refugee labor integration, complementing the GCFF-supported Economic Opportunities for Jordanians and Syrian Refugees program by waiving fees and simplifying work permits.
- Colombia (*series of GCFF-supported DPOs*): Supported the provision of Temporary Protection Status for 1.6 million Venezuelans, enabling access to healthcare, housing, and labor markets, and the integration of refugees into national plans.

Refugee regularization policies can reduce hosting costs. In Colombia, emergency-only healthcare for irregular refugees costs more than twice as much per visit as access to a full range of healthcare services

under national health insurance[7]. By enrolling regularized refugees into the insurance system, Colombia has cut healthcare costs by up to 50 percent per beneficiary, according to line ministry interviews. In contrast, time-bound or fragmented policies have created inefficiencies. In Moldova, limited access to emergency and primary care initially strained the health system (see Box 2). Only formally employed refugees could join national insurance, leaving most reliant on emergency services or humanitarian funding. Expanding access to full health insurance would have been more cost-effective.

Box 2. An Unfinished Transition: Refugee Health Inclusion in Moldova

Moldova's 2023 temporary protection policy initially granted Ukrainian refugees limited free emergency and primary healthcare, straining the national emergency system. By 2024, policies expanded to allow formally employed refugees access to national health insurance, mirroring citizens' rights. However, most refugees remain outside the national health insurance system because they are not formally employed. This represents a missed opportunity for including refugees in national health insurance. Without inclusion in the full range of health services, humanitarian organizations have provided funding to cover overstretched emergency care—a costlier approach than supporting refugee inclusion into national healthcare.

3. Lessons from sectoral operations

GCFF-supported host countries have incurred significant financial costs to extend access to education, health, public infrastructure, and labor markets to refugees. In turn, the international community and the GCFF have supported an extensive set of MDB operations that strengthen public services and infrastructure and promote economic development for refugees and citizens. The below presents findings from GCFF sectoral operations.

Jobs and Economic Development

The effects of regional conflict and instability that drive displacement weaken regional economies-disrupting trade, deterring foreign investment flows, and impacting prices for essential goods and services. The Syrian conflict alone is estimated to have reduced annual GDP growth by 1.6 and 1.7 percentage points in Jordan and Lebanon between 2011 and 2019, contributing to rising poverty in both countries[8].

The impact of refugees on local labor markets increases the supply of workers, introducing new skills, and sometimes heightening competition for limited jobs[9]. The scale and direction of these effects depend on national labor regulations, the types of employment available, and how well refugees' skills complement those of host workers. In the short term, these dynamics can create pressure on wages and employment, but over time, refugee participation can also expand economic activity and fiscal revenues. In Colombia, for

[7] Prada, I. S., Pulgarín-Rodríguez, E., Hincapié-Zapata, L., & Pizzaro, A. (2022). "A comparison of resource use of insured and uninsured Venezuelan migrants: evidence from the hospital setting." *Journal of Immigrant and Minority Health*, *24*(1), 123-128.

[8] World Bank. (2021). "The Fallout of War: The Regional Consequences of the Conflict in Syria"

[9] L. Penaloza-Pacheco, "Living with the Neighbors: The Effect of Venezuelan Forced Migration on Wages in Colombia," *Journal for Labor Market Research*, Article 14 (2022).

example, refugee economic contributions led to higher government revenues, with projections suggesting that the economic activity from Venezuelan refugees could increase GDP by 4.5 percent by 2030.[10]

These combined pressures underscore why expanding jobs and economic opportunities is central to sustaining growth and fiscal stability. Yet, job-creation programs in displacement settings have historically emphasized short-term supply-side measures—such as skills training or microenterprise support—without tackling the broader economic growth challenges that constrain productivity and private investment.

Table 2. Four GCFF-supported MDB Operations Focused on Job Creation Account for 14 percent of Total GCFF Funding

Operation type	Number of MDB Operations	MDB Loans	GCFF Funding	GCFF% of MDB Loans	Sector % of Total GCFF Funding
Jobs and Econ. Development	**4**	**$564m**	**$142m**	**25%**	**14%**
Four operations in Jordan and one component of an investment operation in Lebanon are specifically aimed at supporting job creation programs. Additionally, eight DPO operations have supported efforts to promote economic growth through policy reforms targeting competitiveness and fiscal sustainability. A number of other GCFF operations have supported different dimensions of economic development by promoting human capital development.					

Fiscal stabilization is critical for job creation

Fiscal stabilization is essential for sustaining growth and job creation in displacement-affected contexts. Regional instability and refugee inflows often erode economic activity while increasing public spending, which has a lasting negative effect on development gains.[11] The GCFF's development approach combines immediate budget support with policy-based operations that advance structural economic reforms for long-term resilience. In Moldova, following the 2022 Russian invasion of Ukraine, electricity prices surged by nearly 400 percent due to dependence on imported Russian gas, triggering energy poverty and inflation. Through the *Emergency Response, Resilience, and Competitiveness DPO* series, the GCFF mobilized $34 million in grants to unlock $259 million in concessional budget support in 2022–2023 (Figure 2) This support helped stabilize public finances, advance energy sector reforms, and protect vulnerable Moldovans and refugees—demonstrating how GCFF-financed policy operations can strengthen economic resilience to regional shocks.

[10] IMF, Regional Spillovers from the Venezuelan Crisis: Migration Flows and Their Impact on Latin America and the Caribbean, (2022)

[11] Ades, A., & Chua, H. B. (1997). "Thy Neighbor's Curse: Regional Instability and Economic Growth." *Journal of Economic Growth*, *2*(3), 279-304.

Figure 2. DPO Series in Moldova Addressed Multidimensional Priorities: Energy, Refugee Management, and Social Assistance

The GCFF has also enhanced fiscal sustainability in host countries by coupling budget support with economic policy reforms that increase government revenues and decrease costs through greater public sector efficiency. These reforms include improved tax administration, efficiency improvements in public services, strengthened financial management, and increased revenues from contributions to government services (examples in Table 3). In Colombia, the *Second Fiscal Sustainability, Competitiveness, and Migration DPO* supported increasing government revenues by improving tax collection leading to an increase in 784,000 new taxpayers between 2015 and 2019. To decrease fiscal costs, the operation supported government policies that reduced public sector operating expenditures from 3.1 to 2.8 percent of GDP, while central government spending as a share of GDP decreased from 19.1 percent in 2015 to 18.4 percent in 2019.[12]

Table 3. Operations that include components focused on improved fiscal management and revenue generation

GCFF-Supported Operation	Example of Efforts to Improve Administration and Cost-Effectiveness
Colombia Second Fiscal Sustainability, Competitiveness, and Migration DPO	1.Supporting policies that improve fiscal sustainability through consolidation and improved contingent liability management. 2.Strengthening policy frameworks for trade facilitation, investment, and competition
Jordan First Equitable Growth and Job Creation Programmatic Development Policy Financing	1.Supporting reforms that promote fiscal consolidation by focusing on efficiency in public investments and updating the approach to managing debt and contingent liabilities.
Jordan Second Programmatic Energy and Water Sector Reforms DPL	1.Resolving the National Electricity Power Company's debt through the development and implementation of a Debt Management Plan. 2.Improving cost recovery for water and electricity costs.

[12] World Bank. (2022). "Implementation Completion and Results Report - First and Second Fiscal Sustainability, Competitiveness, and Migration Development Policy Financing"

Moldova Emergency Response, Resilience, and Competitiveness DPF2	1.Efficiency improvements to the targeting and administration of the main social assistance program Ajutor Social. 2. Supporting measures to improve the efficiency of local infrastructure investments.

Investing in high growth and refugee-intensive sectors has proven effective

Investments in job creation yield the greatest impact when they focus on sectors that combine strong growth potential with high refugee participation. Targeting these sectors not only enhances economic productivity but also maximizes the developmental spillovers of refugee employment. In Jordan, the *Agriculture Resilience, Value Chain Development, and Innovation Program* exemplifies this approach by channeling resources into a productive yet water-scarce sector that remains the main source of employment for Syrian refugees[13]. Agriculture accounts for roughly 20–25 percent of GDP and 20 percent of merchandise exports, while employing about 65 percent of Syrian refugees—making it a vital driver of both livelihoods and export earnings. Similarly, in Lebanon, the *Roads and Employment Project* supported measures to raise agricultural productivity in a sector where about 75 percent of Syrian refugees work. By linking infrastructure and agricultural investments, the GCFF has helped unlock the economic potential of refugee labor while supporting structural transformation in sectors critical to host-country growth.

High-level policy dialogue can facilitate large-scale refugee labor market integration

High-level policy dialogue between governments, development partners, and donors has proven effective to advancing ambitious refugee labor market reforms. Such dialogue helps align political commitments with financing incentives, creating an enabling environment for large-scale inclusion. The World Bank's *Economic Opportunities for Jordanians and Syrian Refugees* operation, anchored in the Jordan Compact, demonstrates this approach. Through sustained policy dialogue and coordinated financing, the Compact mobilized over $3.8 billion in concessional and grant funding between 2016 and 2018, facilitating reforms that extended 90,000 work permits and 191,000 bank accounts to Syrian refugees[14].

Jobs operations are more effective when focused on economic growth and refugee inclusion, rather than on formalizing refugee labor

Jobs operations are often more effective when they prioritize real employment and economic inclusion over simply formalizing refugee labor. Addressing labor informality works better as a national labor strategy for all workers, instead of refugee-specific rules that can add costs and discourage refugee hiring. In Jordan, the Compact and related World Bank operation were criticized for measuring success by work permits, which did not reflect actual improvements in employment or wages[15]. Efforts like mandatory social security enrollment were also ineffective, as refugees often saw them as extra costs rather than a benefit, leading to low participation[16].

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[13] H. Winkler & A. Gonzalez, "Jobs Diagnostic Jordan," World Bank (2019).

[14] World Bank. (2024). "Implementation Completion and Results Report for Economic Opportunities for Jordanians and Syrian Refugees PforR."

[15] J. Hagen-Zanker et al., "The Jordan Compact - Lessons Learnt and Implications for Future Refugee Compacts," ODI (2018). K. Lenner & L. Turner, "Beyond indicators: lessons from financing the Jordan Compact," *Forced Migration Review*, November 2024.

[16] World Bank. (2022). "Voluntary Savings Schemes to Protect Informal Workers in Jordan".

Directed job creation efforts for refugees through industrial policy approaches can be easily hampered by limited economic growth in host countries. The Jordan Compact's efforts to stimulate job creation through Special Economic Zones had mixed impacts in terms of the tradeoffs between overall employment, refugee employment, and productivity. This is consistent with Special Economic Zones experiences in some other countries, as they are often unable to overcome broader economic growth obstacles such as low demand and challenging regulatory environments[17].

Jobs operations for refugees work best when linked to national economic growth strategies that boost economic growth and labor demand, while also addressing refugee-specific barriers through access rights and labor market interventions. Components of the *Economic Opportunities for Jordanians and Syrian Refugees* operation supporting business climate reforms to promote economic growth were more successful than those focused on directed job creation. These efforts streamlined business registration and led to the creation of thousands of new job opportunities for refugees and hosts[18].

Education

Extending public education to refugees is costly and difficult for host countries, often straining already overstretched school systems. Costs range from $663–$2,085 per refugee student annually in middle-income countries[19]. Even with international support, GCFF-supported countries faced challenges such as overcrowded classrooms and too few qualified teachers. In Jordan[20] and Lebanon, public schools adopted double shifts to manage the inflow. In Lebanon, the Ministry of Education and Higher Education sought to integrate 360,000 Syrian refugee students by implementing morning and afternoon school shifts[21]. While this expanded access, enrollment remained low, with 60 percent of Syrian refugee children still out of formal education[22].

Table 4. Five GCFF-supported Operations Focused on Education Account for 10 percent of Total GCFF Funding

Operation Sector	Number of MDB Operations	MDB Loans	GCFF Funding	GCFF % of MDB Loans	Sector % of Total GCFF Funding
Education	**5**	**$696m**	**$96m**	**14%**	**10%**
The GCFF has supported five education operations in Jordan and Moldova. These projects have focused on interventions that expand or improve the provision of education, through early childhood education, support for public school infrastructure, and support for the expansion of Vocational Training.					

[17] J. Segnana et al., "The Economic Impacts of the Syrian Refugee Migration on Jordan: An Integration Perspective" World Bank (2024). World Bank. (2017). "Special Economic Zones - An Operational Review of Their Impacts"
[18] World Bank, "Implementation Completion and Results Report for Economic Opportunities for Jordanians and Syrian Refugees PforR," World Bank (2024).
[19] World Bank. (2021). "*The Global Cost of Inclusive Refugee Education*"
[20] According to the Government of Jordan, the estimated cost of establishing double shifts for students in more than 200 schools in Jordan, servicing 150 thousand Syrian and 47 thousand non-Syrian students is $200m per year.
[21] Hayden-Peterson, S., & Adelman, E. (2016). "Inside Syrian refugee schools: Making room for refugees in second shifts." Brookings Institute.
[22] LCRP. (2023). "Lebanon Crisis Response Plan 2023"

Education investments have expanded services but often overlook refugee access barriers

GCFF-supported education operations have focused on investing in infrastructure and improvements in quality of public education systems. Yet, refugee children still face significant access barriers to public education. These include language barriers, pedagogical differences, educational attainment accreditation, and child labor. For example, in Moldova, limited Romanian language skills have created difficulties for refugee students, with 85 percent of refugee children remaining outside the system, mostly studying remotely through Ukrainian schools.[23]

Including refugee children in national programs that address access barriers can significantly improve participation in public schools. Allocating small but tailored resources towards addressing refugee-specific bottlenecks can have large impacts on refugee children's integration into public schools.[24] In Ecuador, the Ministry of Education's improved registration of Venezuelan students' prior schooling, making refugee enrollment and degree recognition easier. This recent initiative launched in 2024 includes special provisions for students lacking standard documentation and alleviates previous barriers such as inconsistent recognition of prior schooling and the absence of standardized placement tests. Additionally, while limited budgets and strained school systems remain a challenge, education operations can still promote refugee enrollment by ensuring that the share of refugees in supported programs aligns closely with their share of the overall population.

Health

Refugee access to national health systems depends on each GCFF-supported country's policies and healthcare capacity. In Colombia, Venezuelan refugees can access healthcare under the same conditions as nationals. In Jordan, Syrian refugees can access public health services at subsidized foreigner rates. All GCFF-supported countries have allowed refugees access to emergency care, at significant costs to government budgets.

Table 5. Eight GCFF-supported Operations Focused on Healthcare Account for 17 percent of Total GCFF Funding

Operation type	Number of MDB Operations	MDB Loans	GCFF Funding	GCFF % of MDB Loans	Sector % of Total GCFF Funding
Health	**8**	**$599m**	**$176m**	**29%**	**17%**
The GCFF has supported eight health sector operations across Colombia, Jordan, and Lebanon. The specific type of support varied based on each country's healthcare system. Countries with universal healthcare systems, such as Colombia, used GCFF-supported operations to enroll over 1.2 million refugees into national health insurance systems.[25] Countries with fragmented health coverage systems like Jordan and Lebanon received support to manage the direct costs of refugee healthcare services. The GCFF-supported WB-IsDB *Jordan Emergency Healthcare Project* (JEHP) provided results-based lending to support covering the healthcare costs for 248,000 Syrian refugees and 8 million poor uninsured Jordanians. In Lebanon, the absence of a unified healthcare framework led to an unsustainable reliance					

[23] Unicef. (2022). "Education Rapid Needs Assessment: Moldova Inter-Agency Refugee Education Working Group (June 2022)"

[24] World Bank. (2023) "Forced Displacement and Education: Building the Evidence for What Works - Evidence Synthesis & Intervention Map"

[25] *Improving Quality of Health Care Services and Efficiency in Colombia* program

on various NGOs and international aid to support healthcare provision for vulnerable communities. In response, the GCFF-supported WB-IsDB *Lebanon Health Resilience Project* has promoted increased government ownership over the provision of free primary care, supporting the strengthening of public Primary Healthcare Centers (PHCs) for refugees and citizens.

Results-based financing is an effective instrument to enable healthcare access for refugees and vulnerable hosts

Using results-based financing to invest in stronger health systems for refugees and hosts has proven effective in GCFF-supported countries. In Jordan, combining health system investments with results-based payments tied to refugee service use has helped the Ministry of Health deliver primary care and facilitate access for both refugees and vulnerable Jordanians. In Colombia, results-based operations supported the government to expand refugee enrollment in the national health coverage system. More broadly, in countries where refugee healthcare policies have fluctuated over time, results-based operations linked to service utilization has helped maintain policies that ensure refugee access to healthcare.

However, implementing results-based operations requires significant investment in data collection and management systems.[26] The results-based health operation in Jordan[27] received additional funding to improve its reporting mechanisms, which were essential for the project. While results-based operations are effective at subsidizing costs, it is crucial for projects to ensure that service capacities can handle the increased number of patients and to minimize administrative hurdles that could delay payments to providers.

Concessional lending has supported the sustainability of aid-dependent health services

Aid-dependent public services initiatives have served as pilots for learning, laying the groundwork for GCFF-supported government investments. During Lebanon's economic crisis in 2019, the EU, France, and UN supported the health system by funding Primary Health Centers that became critical service points for both Lebanese nationals and Syrian refugees. Building on these investments, the GCFF-supported *Lebanon Health Resilience Project* ensured continued government financing for 48 of these centers, laying the groundwork for a more sustainable healthcare system.

Transitioning from aid-dependent essential services to sustainable government services through MDB loans has proven to be an effective approach for GCFF support. As in the case of Lebanon, host countries can prioritize sectors where essential public services still rely heavily on short-term aid when engaging with the GCFF.

Infrastructure and Housing

When refugees arrive in large numbers, they can place strain on public infrastructure and housing markets. In Lebanon, the population grew by an estimated 36 percent at the height of the inflow of Syrian refugees, whereas Jordan hosts one of the largest proportions of registered refugees globally relative to its population.[28] The increased utilization of public infrastructure in both Jordan and Lebanon placed the

[26] World Bank. (2022). "The Big Questions in Forced Displacement and Health"
[27] *Jordan Emergency Health Project*
[28] NRC. (2024). "These 10 countries receive the most refugees: 2010 – 2019"

greatest strain on utilities that were already in poor condition prior to the inflow, demanding large investments to rehabilitate, expand, and maintain degraded infrastructure.

The increased demand for housing exerts upward pressure on housing prices, particularly harming low-income hosts and refugees, while the increased refugee expenditure benefits landlords and landowners.[29] Housing markets are particularly affected by the inflow of a large number of refugees to urban areas due to overcrowding and limited stock of housing to meet increased demand. Although this is a nascent area of engagement for GCFF-supported operations, it is important for host countries to increasingly respond to potential housing needs that can have adverse effects on welfare and poverty.

Table 6. Eight GCFF-supported Operations Focused on Infrastructure & Housing Account for 22 percent of Total GCFF Funding

Operation type	Number of MDB Operations	MDB Loans	GCFF Funding	GCFF % of MDB Loans	Sector % of Total GCFF Funding
Infrastructure and Housing	**8**	**$1,662m**	**$217m**	**13%**	**22%**
The GCFF has supported 5 water sector operations in Jordan, focused on efficiency reforms and investments to expand capacities and upgrade wastewater facilities. In addition, Lebanon's first GCFF-supported investment operation in 2016 focused on rehabilitating the country's road network. Recognizing the impact of a refugee-inflow on housing markets, the Government of Armenia has invested in energy-efficient housing to decrease the housing costs. The *Second Green, Inclusive and Sustainable DPO* in Armenia supported mechanisms to subsidize upfront costs for housing energy efficiency improvements, bringing down costs for citizens and recently arrived refugees. In Colombia, the GCFF-supported *Colombia Resilient and Inclusive Housing Project* built on existing Colombian housing support programs to expand home improvement for 12,700 vulnerable households and provide rental subsidies for 10,300 Venezuelan refugees on par with low-income citizens. The operation also targeted municipalities with a large refugee presence to ease the impact on refugees and host communities.					

Refugee inflows amplify preexisting infrastructure gaps

Infrastructure investment needs are highest in areas that suffered from degradation and underinvestment prior to the inflow of refugees. Jordan's water scarcity challenges and Lebanon's poor road infrastructure have been longstanding development challenges that preceded the refugee inflow. Infrastructure needs are also a function of the size of the refugee population relative to the host country's population. Pressures on infrastructure are also dependent on hosting policies, and whether refugees are dispersed across the country or concentrated in specific locations. In both Jordan and Lebanon, preventing further infrastructure degradation has been key for attracting future investment to stimulate economic activity. GCFF concessional lending has helped these countries finance essential upgrades at lower cost, while expanding infrastructure to meet increased demand from refugees.

[29] Depetris-Chauvin, E., & Santos, R. J. (2018). "Unexpected guests: The impact of internal displacement inflows on rental prices in Colombian host cities." *Journal of Development Economics*, *134*, 289-309. Tumen, S. (2016). "The Economic Impact of Syrian Refugees on Host Countries: Quasi-experimental Evidence from Turkey." *American Economic Review*, *456-60*. Rozo, S. V., & Sviatschi, M. (2021). "Is a refugee crisis a housing crisis? Only if housing supply is unresponsive." *Journal of Development Economics*, *148*, 102563.

Interventions that bring down housing costs are preferable to housing vouchers

Supply-side housing investments—such as expanding housing stock or financing renovations that lower housing costs—tend to benefit both refugees and host communities more than demand-side rental vouchers. Humanitarian agencies and some host countries have historically provided rental vouchers to refugees and vulnerable hosts to cover shelter costs. In practice, these vouchers serve to subsidize part of the rental costs. While these can be critical in emergency contexts, they are unsustainable in protracted displacement situations. Targeted housing vouchers also risk driving up the cost of rental prices, shifting voucher beneficiaries into pricier housing[30], and worsening social tensions between beneficiaries and non-beneficiaries[31]. By contrast, some GCFF-supported operations in Armenia and Colombia have focused on the rehabilitation of dilapidated housing and on the expansion of the housing stock, which has proven to be an effective way to bring down housing costs for both refugees and host communities in a sustainable manner.

4. Lessons on utilizing MDB financing architecture

The GCFF has proven to be an attractive concessional financing instrument, with supported countries regularly undertaking significant borrowing operations even when it was not possible to reach full concessionality[32]. Demand for GCFF support at varying rates of concessionality demonstrates that the GCFF has not only supported refugee hosting efforts but has also extended support for national development priorities for which host countries are willing to borrow. Nonetheless, high demand for GCFF financing has created some challenges for predictable GCFF support (see Box 3).

Box 3. When Demand Outpaces Supply: Funding Allocation Challenges in the GCFF

Demand for concessional lending support has often exceeded the GCFF's ability to provide full concessionality across supported operations. Since GCFF funds are limited and allocated on a first-come first-served basis, some high-impact operations receive less financing than others. The amount of grant financing allocated for each operation has depended on moving pieces such as the GCFF's capitalization level, the amount of financing needed, and the host country's market borrowing rate. To improve its funding allocation process, the GCFF could de-anchor its target concessionality rate from IDA-level rates and develop achievable concessionality targets that are based on the availability of funds.

The GCFF has been able to draw on different MDB financing instruments to support different aspects of a development-led response to forced displacement. As shown in Table 7 below, different MDB lending instruments have demonstrated their effectiveness at addressing specific dimensions of supporting host countries and refugees.

[30] Eriksen, D. M., & Ross, A. (2015). "Housing Vouchers and the Price of Rental Housing." *American Economic Journal: Economic Policy*.

[31] Abdulrazzak, T., et al. (2025). "Housing Subsidies for Refugees: Experimental Evidence on Life Outcomes and Social Integration in Jordan." World Bank.

[32] Full concessionality refers to the GCFF's objective of providing a grant component for the interest rate on supported operations to match the International Development Association (IDA) borrowing interest rate.

Table 7.MDB Financing Instruments Utilized to Support Refugee Inclusion

Financing Instrument	Description	Use Case for Refugee Inclusion
Development Policy Operations (DPOs)	Provides budget support loans tied to policy and institutional reforms either through a series of operations contingent on undertaking specific policy actions (triggers), or through one-time operations based on prior policy reform actions. • Funds are released as budget support.	Facilitating the adoption and implementation of policies related to extending rights to refugees ***once*** political will exists, while supporting broad government expenditures related to mitigating fiscal impact of shocks.
Investment Operations (IOs)	Provide loans (often sector-specific) for a wide range of investment activities aimed at reducing poverty and economic development. • Funds are released throughout implementation to cover expenses of underlying project.	Improving access to public services ***once*** refugees have achieved adequate access. Effective for meeting increased demand for public services and providing specialized technical assistance.
Program-for-Results (PforR)	Provides loans for government programs, linking the disbursement of funds directly to the achievement of agreed-upon milestones. • Funds are often released as budget support sequentially upon the achievement of milestones.	Supporting a national development program ***contingent on*** refugee inclusion in program activities. Suitable for supporting national development projects that include refugee beneficiaries.
Private Sector Partial Portfolio Guarantees (PPGs)	Provides partial guarantees to cover default risk on commercial loans for refugees and host beneficiaries. • Funds are provided to financial intermediaries such as commercial banks through MDB operations.	Supporting business creation by de-risking lending refugees for commercial loans that create jobs ***where*** regulatory conditions are conducive for businesses and demand for goods and services exists.
Investment Operation with Performance-Based Component (IO-PBC)	Provides a combination of investment loans and funds released after achieving agreed-upon milestones.	Improving public services **and** increasing refugee access. Suitable for circumstances where refugees face access bottlenecks to benefit from public services.

Policy-based lending can support fiscal stabilization and the implementation of refugee hosting frameworks

The rapidly disbursing budget support financing through Development Policy Operations (DPOs) has allowed GCFF-supported countries the fiscal space to stabilize and respond to emerging crises. GCFF-supported countries have incurred multidimensional costs resulting from regional instability and refugee influx, ranging from rising prices and decreased trade activity to rising costs related to registering and extending services to refugees.

DPOs have been important starting points for host country engagement with the GCFF. DPOs play an important role in the policy dialogue between MDBs and supported countries, and typically draw high level attention to critical reforms, in particular within Ministries of Finance. The initial concessional budget support serves as a catalyst for line ministries to engage with MDBs on investment operations targeting specific sectors for the benefit of citizens and refugees. The GCFF's engagement with Colombia and Moldova started with DPOs to support the multi-faceted fiscal needs after the refugee crisis. Following

initial DPO support, the GCFF engagement in both countries evolved to include dedicated investment operations that address sectoral inclusion needs[33].

Refugee integration usually requires multiple successive policy reforms, which is best supported by a series of successive DPO operations. DPO series make it possible for MDBs to support refugee policy reforms in a sequenced, sustainable, and predictable manner. For example, the *Ecuador Second Inclusive and Sustainable Growth DPO* in 2020 initially supported the establishment of a Migratory Census to ensure the effective provision of public services to Venezuelan nationals. Following this reform, a follow-up DPO of the same series (2020) supported the extension of further rights to refugees and streamlined the application process for migratory status.

Results-based financing can promote refugee inclusion in national development programs

MDB results-based financing instruments offer a significant advantage over traditional investment financing by shifting the focus from inputs to outputs and outcomes. This approach enhances accountability and efficiency and allows for greater flexibility for countries to adjust implementation strategies to achieve project goals.

GCFF-supported results-based operations have been effective at (i) promoting refugee inclusion in national development programs, (ii) supporting countries in upholding inclusive policies, and (iii) decreasing administrative burden for host countries.

- ***Promoting refugee inclusion in national development programs***: The inclusion of refugees in national development programs has been a necessary pre-requisite for unlocking results-based financing support. For example, the *Agriculture Resilience, Value Chain Development, and Innovation* operation in Jordan was designed as a results-based operation supporting the government's National Strategy for Agricultural Development. Similarly, Jordan's *Economic Opportunities* operation in 2016 was structured as a results-based operation to support the government's national inclusion plan as part of the Jordan Compact.

- ***Supporting host countries in upholding inclusive policies for refugees***: By including a focus on results, these operations have provided incentives for host countries to undertake the necessary policy changes to expand refugee access and maintain an adequate regulatory framework that ensures refugee access. For example, the *Modernizing Education, Skills, and Administrative Reforms* operation in Jordan included a results-based indicator on the number of refugees with access to upper-secondary vocational training, incentivizing line ministries to unlock refugee access to upper-level vocational training. The *Jordan Emergency Health Project's* focus on the number of refugee healthcare beneficiaries created incentives for the government to maintain healthcare coverage for refugees over the lifetime of the project.

- ***Decreasing administrative burden for host countries***: Many GCFF-supported countries prefer results-based operations over investment operations because they align with national programs and rely on existing government systems, creating less administrative burden.

[33] The GCFF's initial operation in Colombia was through a DPO in 2019 supporting refugee regularization. This budget support played a critical role in providing Migracion Colombia with financing to scale up operations to regularize and extend rights to refugees. Initial DPO budget support was followed by two investment operations in 2020 focused on refugee inclusion in healthcare and housing programs.

Nonetheless, the design of effective PforR operations should also account for (i) ensuring that released funds allocated to the general budget are reinvested in project implementation, and (ii) ensuring the availability of funds for upfront investments in data collection and technical assistance necessary to achieve objectives.

Investment operations can be a backstop for countries in crisis

Investment operations have been effective at supporting countries like Lebanon that have been unable to implement refugee-related policy reforms. Additionally, after Lebanon's 2019 economic crisis, line ministries lost much of their administrative capacity, making technical assistance essential for implementing development projects. Investment operations proved valuable in this context, as MDB teams supported project preparation while the government relied on MDB expertise in procurement, project management, and financial management to carry projects forward.

De-risking commercial loans can create jobs if demand for new businesses exists

Commercial lending to refugees is often perceived as risky due to important considerations such as the borrower's legal status, potential to relocate, limited credit history, and lack of collateral. These concerns can lead to higher transaction costs and risks for lenders which can limit refugees' and vulnerable hosts' access to commercial loans. The GCFF has supported one private sector operation in Jordan which provides risk-sharing guarantees for financial institutions issuing loans to refugees and Jordanians to fund small and medium-sized enterprises, as a pilot for GCFF Private Sector Operations.

Supporting the private sector is key for job creation, but the ability of refugee businesses to create jobs depends on the strength of local markets. Where demand for goods and services is weak or regulatory environments are uncertain, opportunities to create jobs by lending to small businesses remains limited[34]. In such contexts, development finance can play a catalytic role by strengthening the business environment and investing in critical market infrastructure. Conversely, in stronger markets with demonstrated demand, private sector–led operations can scale more quickly, generating jobs for both refugees and host communities while reducing dependency on public spending.

[34] World Bank. (2022). "Cost-Effectiveness of Jobs Projects in Conflict and Forced Displacement Contexts"

Annex 1. List of reviewed operations

Country	MDB Operation	Year Approved	MDB
Armenia	Second Green, Inclusive and Sustainable Development Policy Operation	2024	WB
Colombia	Colombia Second Fiscal Sustainability, Competitiveness, and Migration DPF	2019	WB
Colombia	Improving Quality of Health Care Services and Efficiency in Colombia	2020	WB
Colombia	Colombia Resilient and Inclusive Housing Project	2020	WB
Colombia	Program to Support Policy Reforms for the Social and Economic Inclusion of the Venezuelan Migrant Population in Colombia	2021	IDB
Colombia	Colombia Social and Economic Integration of Migrants DPF	2021	WB
Ecuador	Second Inclusive and Sustainable Growth	2020	WB
Ecuador	Third Inclusive and Sustainable Growth DPL	2020	WB
Ecuador	Ecuador Second Green and Resilient Recovery DPF	2022	WB
Ecuador	Social Safety Net Project Additional Financing	2024	WB
Jordan	Ain Ghazal Wastewater Project	2016	EBRD
Jordan	Economic Opportunities for Jordanians and Syrian Refugees PforR	2016	WB
Jordan	Jordan Second Programmatic Energy and Water Sector Reforms DPL	2016	WB
Jordan	Jordan West Irbid Wastewater Project	2017	EBRD
Jordan	Jordan Emergency Health Project	2017	WB
Jordan	Jordan Emergency Health Project	2017	IsDB
Jordan	Jordan Education Reform Support Program-for-Results	2017	WB
Jordan	Jordan First Equitable Growth and Job Creation Programmatic Development Policy Financing	2018	WB
Jordan	Jordan Emergency Health Project Additional Financing	2019	WB
Jordan	Jordan Education Reform Support Program-for-Results Additional Financing	2020	WB
Jordan	Agriculture Resilience, Value Chain Development, and Innovation (ARDI) Program	2022	WB
Jordan	Jordan Water Sector Efficiency Project	2023	WB
Jordan	Jordan Water Security and Climate Adaptation	2023	EIB
Jordan	Jordan: Modernizing Education, Skills, and Administrative Reforms (MASAR) Operation	2024	WB
Lebanon	Roads and Employment Project	2016	WB
Lebanon	Lebanon Health Resilience Project	2017	IsDB
Lebanon	Lebanon Health Resilience Project	2017	WB
Lebanon	Wheat Supply Emergency Response Project	2022	WB
Lebanon	Strengthening Lebanon's Covid-19 Response	2022	WB
Moldova	Moldova Emergency Response, Resilience, and Competitiveness Supplemental DPO	2022	WB
Moldova	Moldova Emergency Response, Resilience, and Competitiveness DPO2	2023	WB
Moldova	Education Quality Improvement Project	2023	WB
Moldova	Growth and Resilience Development Policy Operation DPO	2024	WB

Annex 2. List of policy reforms supported by the GCFF

GCFF-Supported Project Name	***Project Code (WB)***	***Policies codifying or expanding rights for refugees***
Jordan First Equitable Growth and Job Creation DPL (2018)	P166360	**(1) Allowed the **Jordanian General Federation of Trade Unions to provide work permits for Syrian workers working in the construction sector*** **(2) **Removed the requirement of Syrian workers to show a profession practice certificate as a prerequisite to obtain the work permit**, as evidenced by Circulars No. 210/2017 and No. 278/2017, dated July 23, 2017 and September 28, 2017* **(3) **Waived fees for Syrian workers to obtain work permits for 2018**, as evidenced by Circular No. 199/2018, dated May 27, 2018. (Project PAD)* *(4) Approved plan to improve and expand the coverage of the National Aid Fund (NAF) cash transfer program to cover at least 85,000 additional households between 2019 and 2021.*
Colombia Second Fiscal Sustainability, Competitiveness, and Migration DPO (2019)	P162858	**(1) Decree 1288 (2018). This decree **eased the eligibility requirements and accelerated the time frame to grant a PEP to "irregular" migrants registered in the Administrative Registry of Venezuelan migrants, allowing them to work and access services legally, including public health care, and mandated a framework to recognize the equivalence to Colombian degrees of higher education degrees obtained in Venezuela*** **(2) CONPES No. 3950, which provided a medium-term framework for Colombia to respond to migration-related challenges related to labor market integration, health, education, water and sanitation, housing, and support for children.*
Colombia Social and Economic Integration of Migrants DPO (2021)	P176505	**(1) **Adoption of Temporary Protection Status ("TPS") for Venezuelan migrants**, as evidenced by Decree No. 216, dated March 1, 2021, and published in the Official Gazette on the same date [PA1]* **(2) Law No. 2136 dated August 4, 2021, and published in the Official Gazette on the same date, which establishes the definitions, principles, and guidelines for the regulation and orientation of its integrated migratory policy, including **measures to prevent all forms of racism, xenophobia, and discrimination against migrants and to reduce their vulnerability; measures for the social and economic integration of migrants in host communities** with a differentiated territorial approach; measures to end statelessness; and the instances in which international protection will be provided to foreigners [PA1]* **(3) **Creation and regulation of the Single Registry of Venezuelan Migrants** (Registro Único de Migrantes Venezolanos - RUMV), to **regularize the presence of Venezuelan migrants in the country, and provide them with a Temporary Protection Permit** (Permiso por Proteccion Temporal - PPT) [PA2]* **(4) Adoption of the National Vaccination Plan against COVID- 19, through which Venezuelan migrants have been made eligible for vaccination for COVID-19, as evidenced by Decree No. 109 dated January 29, 2021 and published in the Official Gazette on the same date. [PA5]*

		(5) **Expanded the eligibility of the National Rental Housing Program "Semillero de Propietarios" to target migrants from Venezuela, as evidenced by Decree No. 057 dated January 19, 2021, and published in the Official Gazette on the same date. [PA6]*
Colombia Program to Support Policy Reforms for the Social and Economic Inclusion of the Venezuelan Migrant Population (2021)	*N/A (IDB)*	*(1) Approval and regulation of the policy guidelines for the registration, profiling, and temporary (10-year) regularization of Venezuelan citizens through the Temporary Statute of Protection for Venezuelan Migrants (ETPMV). [not counted here since overlaps with preceding WB project policy measure]* **(2) **Approval of the legal and sector-specific framework to allow the migrant population access to health services by registering with the General Social Security System for Healthcare (SGSSS)** and, among other measures, the use of the PTP as a valid identity document for Venezuelan migrants within the systems that are part of the Social Protection System, which include the SGSSS.* **(3) Amendment of Decree 1077 of 2015, which defines the conditions for **the allocation of the family housing subsidy for rental accommodation by expanding the scope of this to include the Venezuelan migrant population** in the supply of mechanisms for accessing decent housing.*
Ecuador Second Inclusive and Sustainable Growth DPO (2020)	P171190	**(1) Created a **Migratory Registry based on the information of the Migratory Census to ensure the effective provision of public services to Venezuelan migrants and refugees**; as evidenced by the Borrower's Executive Decree No 826, dated July 25, 2019 and published in the Official Gazette on July 26, 2019, and the Memorandum of Understanding entered into the Borrower's Ministry of External Affairs and ACNUR on October 22, 2019;* **(2) **Extended by 60 days the amnesty to irregular Venezuelan migrants, thus allowing them to remain in the country, and ratified the validity of Venezuelan passports expired for less than 5 years**, in the context of the COVID-19 crisis; as evidenced by the Borrower's Executive Decree (Decreto Ejecutivo) No. 1020, dated March 23, 2020, published in the Official Gazette number 168 on March 24 2020.* *(3) Created an emergency cash transfer scheme for vulnerable households that are not covered by social assistance programs, as evidenced by the Borrower's Executive Decree 1022, March 27, 2020, published in the Official Gazette (Suplemento) No. 173 on March 31, 2020.*
Ecuador Third Inclusive and Sustainable Growth DPO (2020)	*P174115*	** **Facilitated the economic integration of migrants by: (i) improving the efficiency of the process to apply for migratory status; and (ii) processing 13,500 pending humanitarian visa applications**, as evidenced by Resolution from the Consejo Nacional para la Igualdad de Movilidad Humana No. RPC-SE-01-N°. 01-2020 published in the Official Gazette on September 21, 2020, the Integral Plan for the Attention and Protection of the Venezuelan Population in Mobility in Ecuador 2020 – 2021, and MFA Memorando Nro. MREMHVMH-2020-0727-M dated August 13, 2020.*
Ecuador Second Green and Resilient Recovery DPO (2022)	P178636	**(1) Executive Decree No. 354, issued on February 18, 2022, as published in Official Gazette (Tercer Suplemento) No. 18 on March 10, 2022. The updated Regulation to the Organic Law of Human Mobility includes **formal steps for issuing humanitarian visas for victims of human trafficking and exploitation and victims of natural disasters, including climate impacts on their livelihoods.*** **(2) Executive Decree No. 436 issued on June 1, 2022, as published in Official Gazette (Tercer Suplemento) No. 84 on June 15, 2022. **Allows irregular Venezuelan migrants to***

		gain a regular migratory status through an exceptional humanitarian visa *(Visa de Residencia Temporal de Excepción para Ciudadanos Venezolanos, VIRTE)* ***that allows access to a national identification card, formal employment, banking services, secure housing, and social assistance*** *(3) Interinstitutional Agreement issued by the MEF and the Ecuador Grows Without Child Malnutrition Technical Secretariat on August 11, 2022, and published in the Official Gazette (Tercer Suplemento) No. 154 on September 22, 2022;* **(4) Decree no. 698 (March 22, 2023) -* ***opened the extraordinary regularization process to migrants of all nationalities who entered Ecuador through a regular entry point.*** **(5) Decree No. 753 (issued on May 31st, 2023)* ***opened the extraordinary regularization process to Venezuelans who entered the country irregularly.***
Moldova Emergency Response, Resilience, and Competitiveness DPO (2022)	P175640	**(1) Adopted provisions* ***to (i) allow refugees from Ukraine to enter the territory of the Republic of Moldova with their national ID and (ii) grant Ukrainian citizens the right to work without obtaining the right of temporary residence for work purposes****, as evidenced by decisions of the Commission for Exceptional Situations No. 1 (1st disposition) and No. 4 (7th disposition), dated February 24, 2022 and March 1, 2022 respectively.* **(2) Adopted provisions to grant* ***school-age refugees from Ukraine the right to access educational institutions****, as evidenced by decision of the Commission for Exceptional Situations No. 10 (disposition No. 12.1), dated March 15, 2022.* *(3) Taken measures to strengthen the main social protection programs, by improving the targeting and adequacy of the benefit for the most vulnerable families, such as families with children and with members with severe disabilities, while strengthening the incentives to work, as evidenced by the Government Decision No. 332 dated November 10, 2021, published in the Official Gazette on November 12, 2021 and submission to the Recipient's Parliament of the Legislative Initiative No. 118 dated April 4, 2022, amending Law No. 133/2008 on social benefit (ajutor social).*
Moldova Emergency Response, Resilience, and Competitiveness DPO2 (2023)	P179086	**(1) Harmonized the migration and asylum legal processes with EU legislation, as evidenced by Government Decision No. 21 dated January 18, 2023, and published in the Official Gazette on January 26, 2023. Government Decision No. 21 selectively transposes Council Directive 2001/55/EC of July 20, 2001,12 and Council Implementing Decision (EU) 2022/382 of March 4, 2022.13 The Government Decision establishes the conditions and categories of persons to whom temporary protection will apply, including refugees from Ukraine from February 24, 2022, or after that date, as a result of the invasion. By* ***applying the temporary protection mechanism, Moldova synchronizes and standardizes the approach to the refugees in Ukraine with the EU, regulating administrative aspects regarding the registration of beneficiaries of temporary protection and the issuance of identity documents, which gives them the right to remain in Moldova for the entire duration of the temporary protection.*** *[more in PAD] [PA1 under DPO2]* **(2) Granting of temporary protection to access services including for housing, schooling, social assistance and employment, as evidenced by Government Decision No. 808 dated November 11, 2022, and published in the Official Gazette on January 19, 2023. Government Decision No. 808 transposes the provisions of United Nations conventions on: the status of refugees in matters of international protection and the protection of human rights; the status of stateless persons; and on reducing the cases of statelessness...The Government Decision aims at* ***providing a framework for entry, stay and exit to/from the***

		Republic of Moldova, with well-defined rules of admission and documentation procedures, as well as rules for preventing and combating illegal migration. It also aims at strengthening the national asylum system and ensuring adequate reception conditions and European standards for the functioning of the Center for Settlement and Integration of Foreigners, as well as the provision of diversified and improved integration services. *[PA1 under DPO2]* **(3) Adopted a framework and an associated implementation* ***action plan to strengthen civil protection response and management in emergency situations, including from the influx of refugees****, as evidenced by Government Decision No. 846 dated December 7, 2022, and published in the Official Gazette on December 12, 2022. [PA2 under DPO2]* *(4) Measures to strengthen the main anti-poverty program, by adopting a regulation of the Ajutor Social implementation in accordance with Law No. 108/2022 amending Law No. 133/2008, including the establishment of a separate guaranteed minimum income for children and an increase of the income disregard for earned child allowances, as evidenced by Government Decision No. 655 dated September 23, 2022, and published in the Official Gazette on September 29, 2022. [PA 3 under DPO2]*
Moldova Supporting Growth and Resilience DPO (2024)	P181479	*(1)* ***Amended the Labor Code to (i) increase flexibility on hiring*** *(a) youth workers for light tasks and (b)* ***refugees to perform temporary or permanent tasks****; and (ii) remove restrictions on the employment of pregnant women including for the offering of work during non-working holidays, weekends, or night shifts by allowing such employment at the request of women who meet the requirements, as evidenced by Art. I of Law No. LP46/2024 dated March 14, 2024, and published in the Official Gazette on March 18, 2024.*
Armenia Second Green, Resilient and Inclusive Development Policy Operation	P179849	*(1) The Government of Armenia, through its Cabinet has approved Government Decree 1864-N dated October 26, 2023, providing temporary protection status to refugees from Nagorno-Karabakh for a year; and* *(2) Approved Government Decree 1756-L dated October 12, 2023, extending support for refugee teachers, including female teachers, to work in Armenia to support human capital development and employment.*

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