



WORKING FOR THE PEOPLE IN MASHREQ

IRAQ, LEBANON, JORDAN, IRAN AND SYRIA

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The World Bank Group

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WHO WE ARE

The World Bank Group as a Global Institution

The International Bank for Reconstruction and Development (IBRD) was founded in 1944 to help rebuild countries devastated by World War II. Since then, it has expanded from a single institution to a closely associated group of five development institutions working to end poverty around the world. In addition to the International Bank for Reconstruction and Development (IBRD), which operates in middle-income countries, the World Bank Group (WBG) includes the International Development Association (IDA), which supports the poorest countries through interest-free or very low interest credits and grants; the International Finance Corporation (IFC), which provides loans, equity and advisory services to stimulate private sector investment in developing countries; the Multilateral Investment Guarantee Agency (MIGA), and the International Centre for the Settlement of Investment Disputes (ICSID). References to the “World Bank” typically mean the IBRD and IDA.

Headquartered in Washington, DC, the World Bank works like a cooperative made up of 189 member countries—or shareholders—who are represented by a Board of Governors, the ultimate policy makers at the World Bank. Specific duties are delegated to a 25-member board of Executive Directors, who work on site at the Bank. With more than 10,000 employees in more than 120 offices worldwide, the World Bank operates under the day-to-day leadership and direction of the president, management, and senior staff.

WHO WE ARE

The World Bank Group as a Global Institution

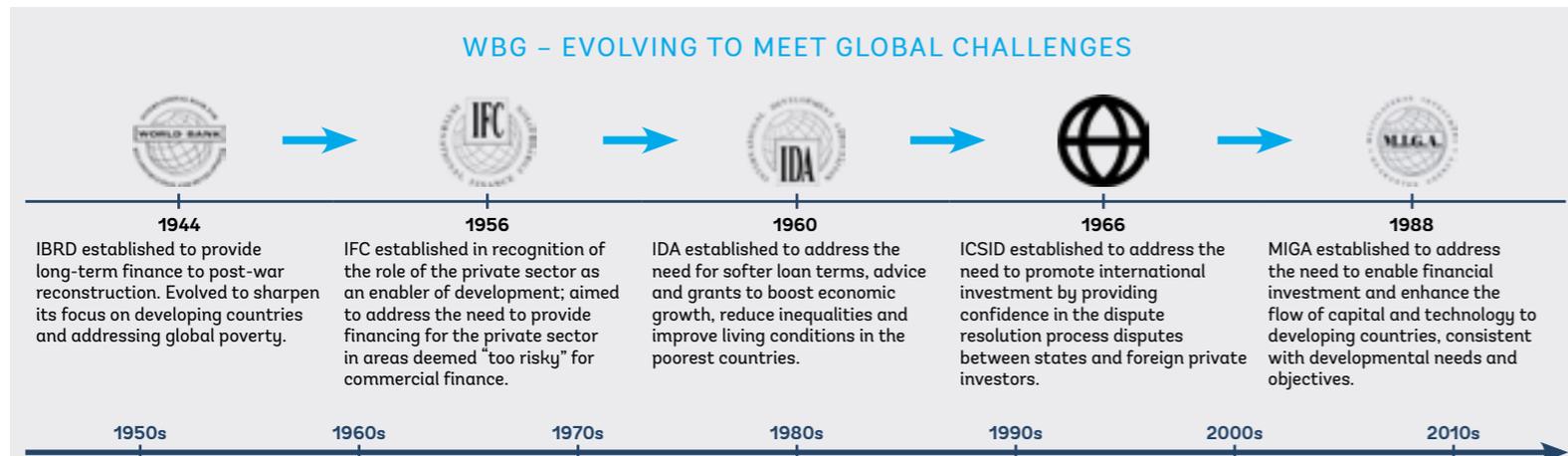
Since 2013, the World Bank has redoubled its efforts at achieving two overarching goals:

- Ending extreme poverty by reducing the share of the global population living on less than \$1.90 per day to 3 percent by 2030; and
- Promoting shared prosperity by increasing the income growth of the bottom 40 percent of the population of every country in a sustainable manner.

With capital currently totaling over \$250 billion, the World Bank is a vital source of financial and technical assistance to developing countries around the world. Low-interest loans,

zero and low interest credits, and grants support a wide array of investments in education, health, public administration, infrastructure, urban and social development, financial and private sector development, agriculture, and environmental and natural resource management. These investments are underpinned and complemented by cutting-edge analytical and advisory services, leveraging the WBG's global knowledge and country-level expertise.

In fiscal 2017, the WBG's global commitments grew to \$64.2 billion in loans, grants, equity investments, and guarantees supporting partner countries and private businesses.



Main World Bank Financing Instruments

BANK INSTRUMENTS, PRODUCTS AND FUNDING SOURCES

Bank Instruments

- Investment Project Finance (IPF)**
Project support, disbursement based on reimbursement of expenditures ring-fenced for a defined set of activities.
- Development Policy Finance (DPF)**
General, non-earmarked budget support-disburses against policy/institutional actions.
- Program for Results (Pfor R)**
Expenditure program support, uses government systems and disburses against achievement of defined and verified results.

Financial Products

- General Financing**
Grants, Credits, and Loans
- Hedging Products**
Interest Rate, Currency, and Commodity.
- Disaster Risk Financing**
Insurance pools, weather hedges, among others.

Funding Sources

IDA, IBRD, Trust Funds, and recent financing initiatives (e.g. Global Concessional Financing and Pandemic Emergency Financing Facilities)

Advisory Services and Analytics (ASAs): Providing research, analysis and technical assistance is a vital part of the World Bank's contribution to development. These services aim to assist member governments in their adoption of better policies, programs and reforms that can lead to greater economic growth and poverty reduction. Products range from reports on key issues, to policy notes, to workshops and conferences.



The World Bank Group Middle East and North Africa Strategy

The WBG Middle East and North Africa (MENA) Strategy puts the goal of promoting peace and social stability in the MENA region at its center, and aims to use the WBG's strengths to generate, curate and transfer knowledge, convene power as a global institution, and leverage its own financial resources and expertise to help meet financing needs.

The Strategy is built around the following four pillars:

1. **Renewing the social contract** – to generate a new development model that is built on greater citizen trust; more effective protection of the poor and vulnerable; inclusive and accountable service delivery; and a stronger private sector that can create jobs and opportunities for MENA's youth;
2. **Regional cooperation** – particularly around regional public goods and sectors such as education, water, and energy to foster greater trust and collaboration across MENA countries;
3. **Resilience** – to refugee and migration shocks by promoting the welfare of refugees, internally displaced persons (IDPs), and host communities by focusing on building trust and building their assets; and
4. **Reconstruction and recovery** – through a dynamic approach that brings in external partners, leverages large scale financing, and move beyond humanitarian response to longer-term development wherever and whenever conflict subsides.



The World Bank in the Mashreq

The Mashreq Region—Iraq, Lebanon, Jordan, Iran and Syria—has a rich history and culture, shaped by great ethnic, social, political, economic, religious and geographic diversity. Still, the Region faces a myriad of challenges: strained public finances and service delivery; high unemployment rates, especially for women and youth; increasing poverty and inequalities; poor environmental and natural resource management; public sector inefficiencies and limited private sector engagement; all of which are exacerbated by volatile geopolitical and security conditions. As such, there are significant opportunities, and demand, to drive economic growth and increase social cohesion through building capacity and performance in governance, fiscal management, private sector-led job creation, resilience to climate change, and human capital development, namely education and health.

Between fiscal year 2014 and 2018, the World Bank financed around 35 IBRD/IDA projects in the Mashreq Region, totaling approximately US\$8 billion. This includes loans and guarantees which support a wide array of investments in education, health, public administration, infrastructure, urban and social development, financial and private sector development, job creation, agriculture, and environmental and natural resource management. Lending operations have been complemented by several grant-funded projects in different sectors, particularly municipal services, poverty targeting, social protection and capacity building. The Mashreq portfolio is also leveraged by innovative concessional financing initiatives, provided through the Global Concessional Financing Facility which was established in 2016 to support Middle Income Countries impacted by a massive influx of refugees.

Over the coming years, the World Bank's strategy in the Mashreq Region focuses on (i) promoting inclusive economic growth and job creation, (ii) financing climate-smart infrastructure, (iii) scaling up access to and quality of service delivery, and (iv) mitigating the economic and social impact of recent and ongoing crises in the Region in order to safeguard development gains and promote peace and stability.

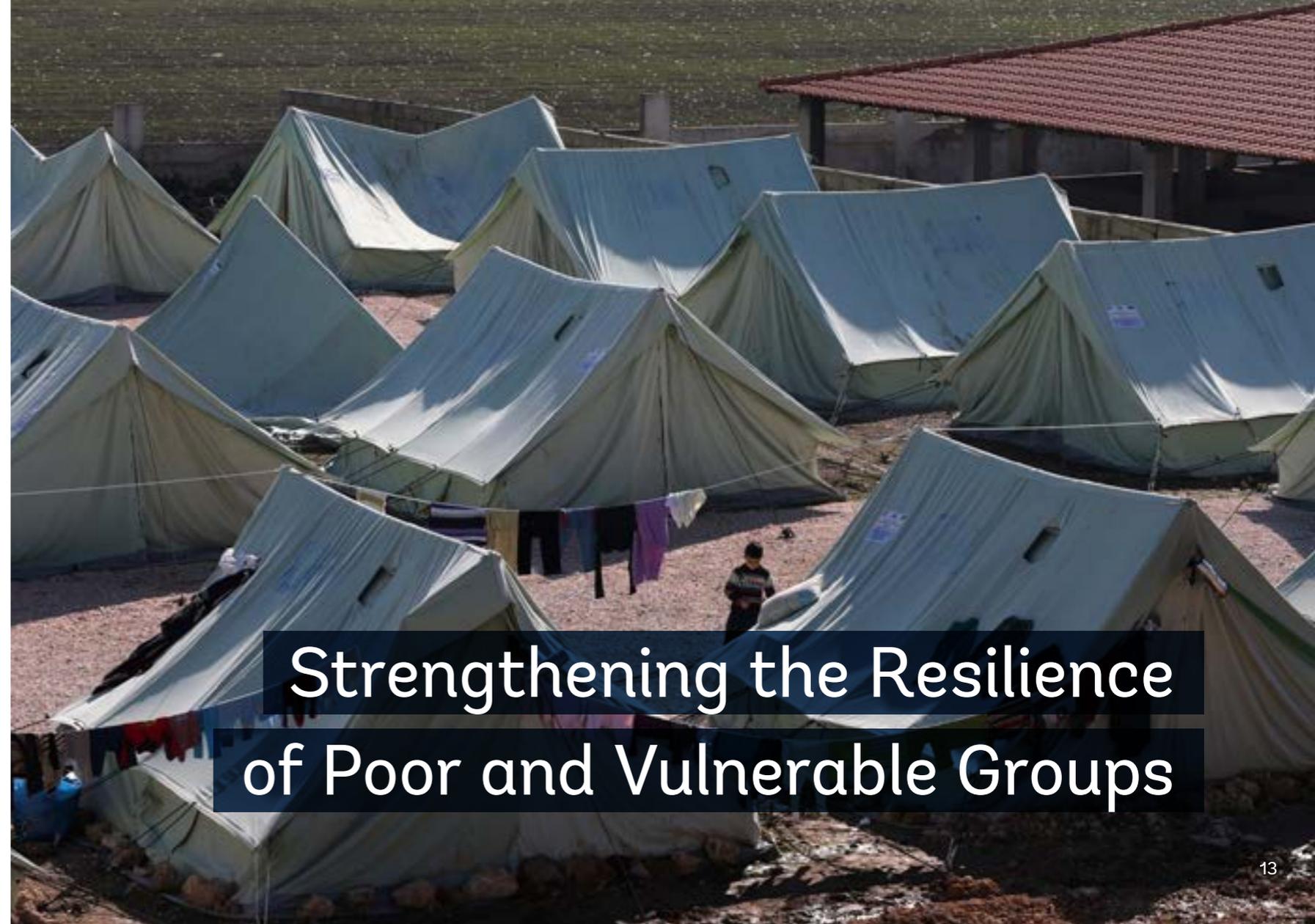


These investments continue to be complemented by a robust program of analytical and advisory services, leveraging the World Bank Group's ability to generate, curate and transfer knowledge, as well as its convening power as a global institution. This work includes economic monitoring, damage and needs assessments, and technical assistance across several sectors, including energy, water and wastewater management, poverty, finance and markets, environmental and natural resources, health and education. These services, in high demand by World Bank client countries, will be used to inform effective projects, policy and programming to meet the current and future needs of the people.

Furthermore, this work will continue to be done in parallel with IFC investments and advisory work to increase employment opportunities through support to private sector development. MIGA will continue to work together with IFC to identify potential opportunities for support through its guarantee products.

Partnership with Other Development Actors

The World Bank Group works closely with national, regional, and global actors, including the International Monetary Fund (IMF), the United Nations (UN), other International Financial Institutions, donor institutions, civil society organizations, and the private sector, building on the recognition that innovative approaches are needed to address development needs of Mashreq countries. While humanitarian assistance will continue to be of the essence, various actors are collectively working to reduce humanitarian needs and vulnerabilities and build a solid foundation of economic growth and sustainable development.



Strengthening the Resilience
of Poor and Vulnerable Groups

More than 11 million Syrians have fled their homes since the outbreak of the conflict in Syria in March 2011. Over five million have become refugees. The crisis has had an enormous impact on neighboring countries. More than two million Syrian refugees today live in Lebanon, Jordan and Iraq. As a share of their populations, Lebanon has the highest number of refugees per population globally. This places enormous pressure on host communities in both countries. In Iraq, the war against the Islamic State of Iraq and Syria (ISIS-Daesh) has led to the death of thousands and the internal displacement of over five million people, a large majority of them women and children. Over 11 million Iraqis need humanitarian assistance and three million people remain internally displaced today.

In each country, basic public services – such as water, sanitation, education, and electricity – have become strained, while housing, infrastructure, labor markets, and broader economic stability have all been stretched beyond the limits. In line with the WBG MENA Strategy, the Mashreq Region is working to prioritize the needs of the poor and vulnerable groups, including refugees, IDPs, host communities, women and youth.

SUPPORTING COUNTRIES DEALING WITH THE REFUGEE BURDEN

The Global Concessional Financing Facility

In Jordan and Lebanon, the added costs of hosting large numbers of refugees have caused acute financial pressure and caused significant debt increases. At the request of both countries, the World Bank Group, working closely with the United Nations, the Islamic Development Bank, the European Bank for Reconstruction and Development and other development partners, launched in April 2016, the Global Concessional Financing Facility (GCFF) in April 2016. The Facility is an innovative financing initiative that brings down the cost of borrowing for middle-income countries that are coping with large influxes of refugees. As of January 2018, the GCFF approved nine projects in the value of US\$313 million, including seven World Bank Bank-funded operations, leveraging US\$1.7 billion in total.

SUPPORTING PROJECTS WORTH: \$1.7 BILLION FUNDING APPROVED TO DATE: \$313 MILLION

*Numbers as of March 2018

Benefiting Country	Project Name	Implementation Support Agency	Total Project Amount	GCFF Allocation
Jordan	Economic Opportunities for Jordanians and Syrian Refugees PforR	World Bank	\$300 million	\$51 million
	Ain Ghazal Wastewater Project	EBRD	\$48 million	\$2 million
	Jordan Second Programmatic Energy and Water Sector Reforms DPL	World Bank	\$250 million	\$25 million
	Jordan Emergency Health Project	World Bank IsDB	\$150 million (\$50 million WB, \$100 million IsDB)	\$34.9 million
	Jordan West Irbid	EBRD	\$51 million	\$2.5 million
	Jordan Education Reform PforR	World Bank	\$200 million	\$52.3 million
	Total Jordan			\$998 million
Lebanon	Lebanon Health Resilience Project	World Bank IsDB	\$150 million (\$120 million WB, \$30 million IsDB)	\$30.1 million
	Lebanon Roads and Employment	World Bank	\$200 million	\$45.4 million
	Grater Beirut Public Transport Project	World Bank	\$345 million (\$295 million WB)	\$69.8 million
	Total Lebanon		\$695 million	\$145.3 million
Grand Total			\$1,693 billion	\$313 million



JORDAN - ECONOMIC OPPORTUNITIES FOR JORDANIANS AND SYRIAN REFUGEES

This PforR aims to improve the investment climate in Jordan, as well as the country's investment promotion capacities while increasing access for Syrian refugees to the labor market. Specifically, it supports the Government of Jordan to: 1) grant 130,000 Syrian refugees work permits to allow for more active (formal and legal) participation in the labor force, 2) improve Jordan's investment climate through systematic and broad-based reforms (i.e. regulatory reforms), and 3) attract investments through more proactive investment promotion and facilitation activities in key sectors, including manufacturing, agribusiness and construction.

Loan Amount:

Loan Amount: US\$300 million (IBRD PforR with support from GCFF/IDA PforR)

Implemented by:

Ministry of Planning and International Cooperation

IRAQ - EMERGENCY SOCIAL STABILIZATION AND RESILIENCE PROJECT

The objective of this Project is to strengthen resilience and rebuild the social contract between citizens and the state through transparent targeting of resources and beneficiaries, and delivering essential services in liberated areas that have been marginalized in Iraq. The Project, through generating short-term employment, provision of productive cash transfers, and livelihood opportunities, coupled with clear citizen accountability mechanisms, will further support renewal of the social contract and protect vulnerable groups, including returning IDPs, women and youth. It is expected to benefit over one million households.

Loan Amount:

US\$200 million (IBRD IPF)

Implementing Agency:

Iraqi Ministry of Labor and Social Affairs



Growth for Jobs

Job creation secures a pathway out of poverty. Jobs for women can change the way households spend money and invest in the education and health of children. In turbulent environments, jobs for young men can serve as an alternative to violence and help restore peace. The World Bank continues to support job creation in fragile and conflict-affected states through a wide variety of operational approaches, bringing a focus on private sector-led growth and ensuring that incentives from short-term interventions do not distort long-term development goals.

JORDAN - MICRO, SMALL AND MEDIUM ENTERPRISE (MSME) DEVELOPMENT FOR INCLUSIVE GROWTH PROJECT

The Project aims to improve access of finance for MSMEs to contribute to sustainable private sector jobs, the development of entrepreneurship capacities and reduction of poverty, and overall economic growth; particularly for women and other vulnerable groups in Jordan. So far, the project has resulted in the creation of over 2,000 private sector jobs. 85 percent of the beneficiaries of the Project are women-owned enterprises. Youth, who suffer from the highest unemployment rates, represented more than 45 percent. The project also focused on supporting MSMEs outside of Amman, where unemployment and poverty rates are high, to address employment needs in lagging regions (62 percent of beneficiaries).

Loan Amount:	Implementing Agency:
US\$120 million (IBRD IPF)	Central Bank of Jordan



LEBANON - SUPPORTING INNOVATION IN SMALL AND MEDIUM ENTERPRISES (SME) PROJECT

This pilot program aims to fill a financing gap and to encourage the equity investment market to increase the supply of early stage investment finance for financially viable, new, and existing innovative Lebanese start-up firms. Start-ups play a critical role in job creation, particularly for the youth, whose unemployment rate reaches 34 percent. Since inception, the program has provided 80 grants to entrepreneurs to develop their business concepts, and 8 equity co-investments, alongside other institutional investors, such as Venture Capital funds. Several of the firms have received awards and recognition, including three which have been named to Forbes' list of 50 Startups to Watch in the Arab World.

Loan Amount:	Implemented by:
US\$30 million (IBRD IPF)	Kafalat

LEBANON - ROADS AND EMPLOYMENT PROJECT

This was the first GCFF initiative approved for Lebanon. Its objectives are to both improve the transport connectivity along select portions of the country's paved roads and create short-term jobs for Lebanese and for Syrian refugees. The \$200 million project is expected to directly create about 1.5 million work days through short-term jobs in the construction industry. Substantial additional jobs will be created in Lebanon's supply chain industries and engineering and consultancy services. Local economies will benefit from increased demand for local goods and services, while business competitiveness will improve due to improved road connectivity.

Loan Amount:	Implemented by:
US\$200 million (IBRD IPF with support from GCFF)	Lebanese Council for Development and Reconstruction (CDR)



Maximizing Finance for Development

The World Bank Group (WBG) has embarked on an effort to help countries maximize finance for development (MFD) by crowding in the private solutions for development to meet increasing financial needs for development, while leveraging and preserving scarce public resources for the most critical investments. When there are significant obstacles to private investment, as there are in the Mashreq Region, the WBG will support key policy and regulatory reforms or identify WBG risk instruments (including those of IFC and MIGA) to encourage private investment. Public and concessional financing will be used as a last option. Initial implementation of MFD is focused on infrastructure, but will be scaled up to other sectors.

IRAQ - BAGHDAD WATER SUPPLY AND SEWERAGE IMPROVEMENT PROJECT

This operation aims to improve the quality of drinking water supply and wastewater services in Baghdad which faces challenges including water shortages and the outbreak of waterborne diseases due to inadequate infrastructure, rapid population growth, and the inflow of internally displaced people. Direct beneficiaries of the project include approximately five million residents of Baghdad (over 80 percent of the total Baghdad population) who will have increased access to reliable, safe water supply, and improved sanitation. The project will create opportunities for greater private sector investments through identifying infrastructure or services which could potentially be financed privately or through Public Private Partnerships.

Loan Amount:	Implemented by:
US\$210 million (IBRD IPF)	Mayorality of Baghdad



LEBANON - GREATER BEIRUT PUBLIC TRANSPORT PROJECT

The development objective of the Greater Beirut Public Transport Project for Lebanon is to improve the speed, quality and accessibility of public transport for passengers in Greater Beirut and at the city of Beirut's northern entrance. This project is the first mass transit and regular transport system in Lebanon in over 50 years. It is considered a vital operation with environmental, social and economic benefits; including, reducing congestion and greenhouse gas emissions and improving air quality, improving the mobility of women, youth and persons with disabilities, improving connectivity between various regions, and creating two million labor days in construction for low-income Lebanese and Syrians. It also aims at mobilizing substantial commercial financing for the purchase of the bus fleet by private operators, in line with the MFD approach.

Loan Amount:

US\$295 million (IBRD IPF with support from GCFF)

Implemented by:

Lebanese Council for Development and Reconstruction (CDR)

Maximizing Finance for Development



Climate-Smart Infrastructure
for Essential Services

The Mashreq Region is already experiencing the impacts of climate change – including droughts, floods, more intense and frequent natural disasters, and sea-level rise – and the poor and vulnerable are often hit the hardest. Engagements that lead to more energy-efficient construction, low-carbon transport solutions and/or sustainable and resilient water and wastewater management are crucial to increase resilience to climate change impacts, reduce greenhouse gas emissions, and meet the needs of the communities that they serve. The World Bank is working to enable investment and scale up climate-smart infrastructure as a key to safeguard existing resources, facilitate growth, respond to development needs, and foster social cohesion.

LEBANON – WATER SUPPLY AUGMENTATION PROJECT (THE BISRI DAM)

The Bisri Dam is a crucial part of Lebanon’s National Water Sector Strategy. It will store 125 million cubic meters of water, and will fill up naturally in the winter to be used during the dry season in summer and fall. The water will flow to the Greater Beirut and Mount Lebanon area entirely by gravity and be distributed through networks that are currently being rehabilitated as a part of the Greater Beirut Water Supply Project. As a result, 1.6 million residents in the project area will have access to improved water service levels and will incur a reduction in costs to supplement currently lacking public water services.

Loan Amount:	Implementing Agency:
US\$617 million (IBRD IPF)	Lebanese Council for Development and Reconstruction (CDR)



JORDAN – EMERGENCY/MUNICIPAL SERVICES AND SOCIAL RESILIENCE PROJECT

The Emergency Services and Social Resilience Project was launched in 2013 to help Jordanian municipalities and host communities effectively respond to the increased demand for services due to the large influx of Syrian refugees. The Project provided direct grants and capacity building to strengthen service delivery capacity, support local economic development and job creation, and foster social cohesion. This included funding for solid waste collection, rehabilitation of basic infrastructure, roads network improvements, lighting in the streets, easing rising community tensions. As of December 2017, the Project’s services reached over two million people of whom 250,000 were Syrians. The Project, renamed to the Municipal Services and Social Resilience Project, received Additional Financing to scale up and intends to reach over three million of whom 500,000 will be Syrians.

Loan Amount:	Implementing Agency:
US\$84.63 million (IBRD IPF)	Jordanian Ministry of Municipal Affairs



Citizen Engagement

Citizen engagement is at the core of the World Bank strategy in the Mashreq countries. The World Bank acknowledges that citizens play an important role in designing and reinforcing the development agenda through active engagement in decision-making processes. Mainstreaming citizen engagement in operations is critical for improving development results and for providing innovative solutions to complex development challenges. Furthermore, social stability and service delivery, secured and safeguarded through a clear governance structure and accountability mechanism, are key to enabling trust between citizens and the Government.

IRAQ - SOCIAL FUND FOR DEVELOPMENT (SFD)

The overarching goal of the SFD in Iraq is to deepen stabilization efforts in the country, restore citizen-state trust, and institute measures to strengthen social cohesion and local development priorities. The establishment of the SFD provides a mechanism to ensure targeted support to poor and vulnerable households in a transparent manner, strengthened by a clear governance structure and accountability mechanisms which will further support the renewal of the social contract and citizens' trust in the Government. Overall, the Project expects to benefit 1.5 million households and create over 10 million employment days, leading to improved, sustainable access to basic services and increased social cohesion.

Total Amount:

US\$300 million (IBRD IPF)

Implementing Agency:

Iraqi Ministry of Planning



LEBANON - NATIONAL VOLUNTEER SERVICE PROGRAM (NVSP)

The NVSP aims to improve social stability and service delivery in the most vulnerable Lebanese communities hosting Syrian refugees through youth volunteering, soft skills development, and psychosocial awareness activities. The NVSP is considered a best practice example for promoting social cohesion and youth employment. To date, more than 6,800 youths and more than 125 different NGOs, universities, schools and municipalities have participated in the project's activities. More than half of the participating youth are women; they belong to more than five different confessions; and include persons with disabilities and Syrian refugee youth.

Total Cost:	Implementing Agency:
US\$4 million (State and Peace Building Fund IPF)	Lebanese Ministry of Social Affairs



Building Back Better

The intensity, duration and destruction caused by the recent and ongoing conflicts in the Mashreq Region are significant. Recovery and reconstruction cannot be reduced to replenishing physical capital, but must include reform of the economic and social fabric of countries in a sustainable, inclusive, participatory manner. Accordingly, social assistance to the poor and vulnerable should be prioritized, closely followed by improvements in the delivery of basic services, followed by the development of livelihoods and employment opportunities—all while building the capacity and transparency of institutions and governance for recovery and reconstruction. The World Bank is using its international experience in fragile and conflict-affected states to inform the process of building back stronger and more resilient cities, towns and lives.

IRAQ - EMERGENCY OPERATION FOR DEVELOPMENT PROJECT (EODP)

The EODP supports the recovery, reconstruction and rehabilitation of priority infrastructure to restore delivery of public services across Iraq and facilitate the return of internally displaced people to their homes. The initial operation financed activities in the water and sanitation, electricity, health, transport and municipal services sectors, with significant impacts: restoring the access of two million people to drinking water, improving sanitation and electricity connectivity, and reconnecting 2.5 million people through reconstructing transport infrastructure. Furthermore, the reconstruction process created thousands of employment opportunities for the Iraqi people. Additional Financing, approved in October 2017, expands the scope of the project to include agriculture, irrigation, urban services, and education services, as well as additional cities that have been recently liberated from ISIS.

Loan Amount:

US\$750 million (IBRD IPF)

Implementing Agency:

Several Iraqi Ministries and Governorates



IRAQ - DAMAGE AND NEEDS ASSESSMENT (DNA)

In preparation for the Kuwait International Conference for the Reconstruction of Iraq in February 2018, the Ministry of Planning in Iraq and the World Bank published a Damage and Needs Assessment that estimates the cost of reconstruction and recovery needs in seven of the most affected Iraqi governorates. The DNA assesses the effects and impact of the Iraq conflict across 19 sectors and thematic areas. The assessment relied primarily on ground-based data provided by the relevant ministries and was complemented by data from social media and satellite imagery. The DNA found that overall reconstruction and recovery needs are at US\$ 88.2 billion, (US\$ 22.9 billion for the short term, and US\$ 65.3 billion for the medium term), and included targeted recommendations that will inform sustainable and resilient plans moving forward.

SYRIA - SYRIA ECONOMIC AND SOCIAL IMPACT ASSESSMENT (ESIA): THE TOLL OF WAR

The Syria ESIA, prepared by the World Bank in close coordination with partners, estimates the destruction and long-term consequences of the Syrian conflict, using satellite imagery cross-checked with social media postings and other available information, and compares it to a model which allows it to disentangle the effects of the conflict. The report captures that beyond physical damage and loss of lives, the invisible impacts of the conflict, such as human development outcomes, erosion of social trust, and collapsing business networks, have 20 times greater impact on economic losses than from physical destruction alone. As the conflict continues, these costs will not only increase, but also become more persistent. If the conflict ended in 2017, the GDP would recoup about 41 percent of the gap with its pre-conflict level in the next four years. In comparison, if the conflict ends in its 10th year, GDP recoups only 28 percent of the gap in four years.



Capturing Human Capital

Investments in human capital, through nutrition, health care, education, jobs and skills development, are key drivers to ending extreme poverty and boosting inclusive economic growth. Education, in particular, is demonstrably one of the strongest instruments for reducing poverty and improving health, gender equality, peace, and stability. In the Mashreq Region, the quality and performance of health and education sectors has been decreasing, with large gaps for poor and vulnerable communities. The World Bank is committed to scaling up investments in human capital in order to assist countries to build a healthier and more competitive workforce, improve their fiscal performance and rebuild the social contract with their citizens.

JORDAN - EDUCATION REFORM SUPPORT PROGRAM

This PforR will expand access to early childhood education, and to improve student assessment and teaching and learning conditions for Jordanian children and Syrian refugee children. The project is particularly timely as the Government's commitment to protecting Syrian refugee children's right to education and integrating them into the public school system--a crucial element to long-term peace, stability and economic development--has put a strain on the system. The project will benefit approximately 700,000 Jordanian and Syrian refugee children and help train more than 30,000 teachers across Jordan.

Project Amount:

US\$200 million (IBRD PforR with support from GCFF)

Implementing Agency:

Ministry of Education



LEBANON - HEALTH RESILIENCE PROJECT

The project will focus on strengthening the capacity and resilience of both primary and hospital-level institutions. This includes expanding the range and quality of services provided to vulnerable populations, specifically poor Lebanese and Syrian refugees, at the primary health care level, and strengthening physical, technical, and organizational capacity at the hospital level to address the budget limitations hampering the provision of care. The project will provide the targeted population with (i) gender-specific wellness packages; (ii) treatment for the most common non-communicable diseases, such as diabetes and hypertension; (iii) reproductive health services; (iv) mental health services; and (v) services for the elderly. The project, which also benefited from a US\$30 million loan from the Islamic Development Bank, is being implemented in 204 primary health care centers and 28 public hospitals over the whole country, and aims to reach up to 715,000 people.

Loan Amount:	Implementing Agency:
US\$120 million (IBRD IPF with support from GCFF)	Ministry of Public Health



Effective Governance,
Finance and Markets

Good governance and resilient, transparent and efficient financial systems are key to building financial stability, job creation, poverty alleviation and service delivery capacity, and to enabling private sector growth. Strengthened governance and public financial management is also important to the perception of Government efficiency and efficacy, contributing to the status of the social contract. The World Bank Group's global knowledge and expertise are deployed to support clients to build capacity and capable, efficient, open, inclusive and accountable institutions and financial systems.

IRAQ - MODERNIZATION OF PUBLIC FINANCIAL MANAGEMENT SYSTEMS PROJECT

The objective of this project is to provide targeted capacity building and strengthened systems and procedures to improve financial information management and transparency, cash management, public investment management and public procurement modernization at selected federal and governorate agencies in Iraq. Overcoming constraints in public financial management will allow the Government of Iraq to address the challenge of maintaining macroeconomic stability, undertaking structural reforms to improve the delivery of public services, and recovery and reconstruction in the recently liberated areas.

Loan Amount:	Implementing Agency:
US\$41.5 million (IBRD IPF)	Federal Ministry of Finance, Federal Ministry of Planning, KRG Ministry of Planning

JORDAN - PROMOTING FINANCIAL INCLUSION POLICIES PROJECT

The project aims to promote financial inclusion and digital financial services by supporting the implementation of Jordan's National Financial Inclusion Strategy (NFIS). The Bank will support the Central Bank of Jordan in achieving the national goal of increasing financial inclusion from the current level of 24.6% to 36.6% of adult population by 2020 and, and over the same time, to reduce the gender gap in the Kingdom from 53% to 35%.

Loan Amount:	Implementing Agency:
US\$1.25 million (MENA Transition Fund IPF)	Central Bank of Jordan



LEBANON - LEBANON ECONOMIC OPPORTUNITIES DIAGNOSTICS (LECOD)

This advisory engagement aims to provide strategic advice to the Government of Lebanon on policies and programs that can further augment private sector-led job creation. The main output sought from this initiative is a Synthesis Note formulating priority recommendations, drawing on the conclusions of a series of policy diagnostic reports, addressing the following issues: (i) PPP; (ii) Investment Climate; (iii) Competition Policy: Preliminary assessment of current legal and regulatory environment and market structure in leading sectors (e.g. information and communications technology (ICT), construction, tourism, logistics sectors); and (iv) SME linkages and Entrepreneurship.

IRAN - ANALYTICAL WORK IN IRAN/IRAN ECONOMIC MONITOR

The World Bank has published four issues of the Iran Economic Monitor, which includes recent economic developments, medium-term economic outlook and risks, and special focus sections which allow further analysis on priority issues. The World Bank also provides Iran with analytical work, at technical level, such as on air pollution, poverty, pensions, and supporting Iran's national risk assessment on anti-money laundering/combating the financing of terrorism.



Supporting Reforms and Strengthening Service Delivery

Development Policy Financing (DPF), previously referred to as Development Policy Loans, the World Bank's general budget support instrument, provides a rapidly-disbursing loan (in one tranche) to help a country address actual or anticipated development financing requirements of domestic or external origins. DPFs aim to help countries achieve sustainable poverty reduction through a program of policy and institutional actions, such as strengthening public financial management, improving the investment climate, addressing bottlenecks to improve service delivery, and diversifying the economy.

The World Bank supported Iraq and Jordan through a series of consecutive DPFs between 2014 and 2017, providing rapid financing to help the respective governments implement essential reforms in vital sectors to ensure fiscal stabilization, transparency, and increased efficiency in electricity and water. The DPF operations promoted policy reforms and safeguarded service delivery to citizens as the two countries managed crises of different magnitude and gravity.

IRAQ - EMERGENCY FISCAL STABILIZATION, ENERGY SUSTAINABILITY, AND STATE-OWNED ENTERPRISE (SOE) TRANSPARENCY DEVELOPMENT POLICY FINANCING/ SECOND EXPENDITURE RATIONALIZATION, ENERGY EFFICIENCY AND STATE-OWNED ENTERPRISE GOVERNANCE PROGRAMMATIC DEVELOPMENT POLICY FINANCING

The first \$US1.2 billion loan program, approved in 2015, supported Iraq in strengthening fiscal stabilization and improving efficiency in the energy sector to help counter the effects of the drop in oil prices and rising security costs. The operation focused on three pillars: (1) reforming the public wage system, public investment and debt management, and the pension scheme in order to improve expenditure allocation; (2) reducing gas flaring, expanding gas-to-power generation and reducing electricity subsidies to support a more sustainable energy supply; and (3) improving transparency among financial and non-financial state-owned enterprises. This operation was complemented by the second \$1.485 billion loan, approved in 2016, to further reforms to improve efficiency and transparency of the management of public funds and expand social safety nets to reach the most vulnerable segments of the population.

Loan Amount:	Implementing Agency:
US\$1.2 billion (IBRD DPF) / US\$1.485 billion (IBRD DPF)	Iraqi Ministry of Finance



JORDAN - FIRST AND SECOND PROGRAMMATIC ENERGY AND WATER SECTOR REFORMS DEVELOPMENT POLICY LOANS (DPLS)

Two consecutive programmatic DPLs, the first of which approved in September 2015, and the second in December 2016, supported substantial reforms to improve the fiscal sustainability and efficiency of the energy and water sectors, including through the diversification of fuel sources for environmentally friendly and sustainable power generation and optimizing water use. DPL-supported reforms have helped ensure that costs in these sectors are spread equitably, infrastructure systems are operated sustainably, and resources are managed efficiently. The Second Programmatic DPL benefited from the GCFF, recognizing the importance of sustained momentum to improve service delivery as Jordan was also addressing the impacts of the Syria crisis.

Loan Amount:	Implementing Agency:
US\$250 million (IBRD DPL) / US\$250 million (IBRD DPL with support from GCFF)	Jordanian Ministry of Planning and International Cooperation



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