

Unlocking the World Bank for MENA CSOs: A Guide to Access Project Information and Understand Project Documents

2024



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I. Introduction

The Arab region has long faced a gap in awareness regarding the profound influence International Financial Institutions (IFIs) have in shaping development in their respective countries. This gap, when combined with issues such as poor governance, lack of transparency, and [fear of reprisals](#), can lead to projects that do more harm than good. It's essential to understand that IFIs, such as the World Bank Group and other Multilateral Development Banks, are not commercial banks. The WBG's goal, for example, is to ***end poverty and build shared prosperity while upholding strict environmental and social standards***. The World Bank is required to work with borrowers to meet these standards and improve project outcomes through ***due diligence*** and capacity-building efforts. Accessing information on World Bank-funded projects is an essential first step to monitor the implementation of these projects and hold the Bank accountable for its own standards.

In response to requests from our member and partner organizations across the Arab region, who have encountered difficulties accessing and navigating the institutions' websites for project information in their countries, we recognize the need to simplify the website's complexities and its extensive range of documents. This aligns with our mission to support MENA CSOs in engaging with International Financial Institutions (IFIs) and providing technical assistance to help them understand IFI mandates and policies. We are committed to creating a space for meaningful engagement between IFIs and CSOs in the Arab region. For this engagement to be effective, it's crucial that CSOs and the communities they represent fully understand IFI policies, mandates, and projects. Equipping CSOs with this knowledge enables them to advocate for their communities, hold IFIs accountable, and ensure that development projects benefit the people they are intended to serve.

To address these needs, we are developing toolkits, each series is dedicated to one of the major IFIs active in the region. This series of five toolkits is dedicated to two of the World Bank Groups' five institutions¹; the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA). These two institutions- **usually referred to as the World Bank**- provide funding to the governments. The first one deals with the middle income countries and the second one with the low income countries. The two institutions are combined on one organizational structure and abide by one set of policies.

The first toolkit in this series provides essential guidance on locating information on the World Bank's website, including clear explanations of key documents and their significance. The second toolkit details the World Bank's three lending instruments. The third toolkit examines the Environmental and Social Framework (ESF) and its ten Environmental and Social Standards (ESS), applicable to Investment Project Financing (IPF). The final two toolkits will focus on provisions and policies for projects financed through Development Policy Financing (DPF) and Program-for-Results (PforR), demonstrating how CSOs can engage with these policies and hold the Bank accountable to ensure proper implementation.

¹ The World Bank Group consists of five institutions: **the International Bank for Reconstruction and Development (IBRD)**, which provides loans to middle-income countries; **the International Development Association (IDA)**, offering low-interest loans and grants to low-income countries; **the International Finance Corporation (IFC)**, investing in the private sector through equity and loans; **the Multilateral Investment Guarantee Agency (MIGA)**, providing political risk insurance for private investments in high-risk areas; and **the International Centre for Settlement of Investment Disputes (ICSID)**, which resolves disputes between foreign investors and states.

By learning how to access and leverage this information, CSOs can play a vital role in monitoring projects, ensuring adherence to these standards, and advocating for community benefits.

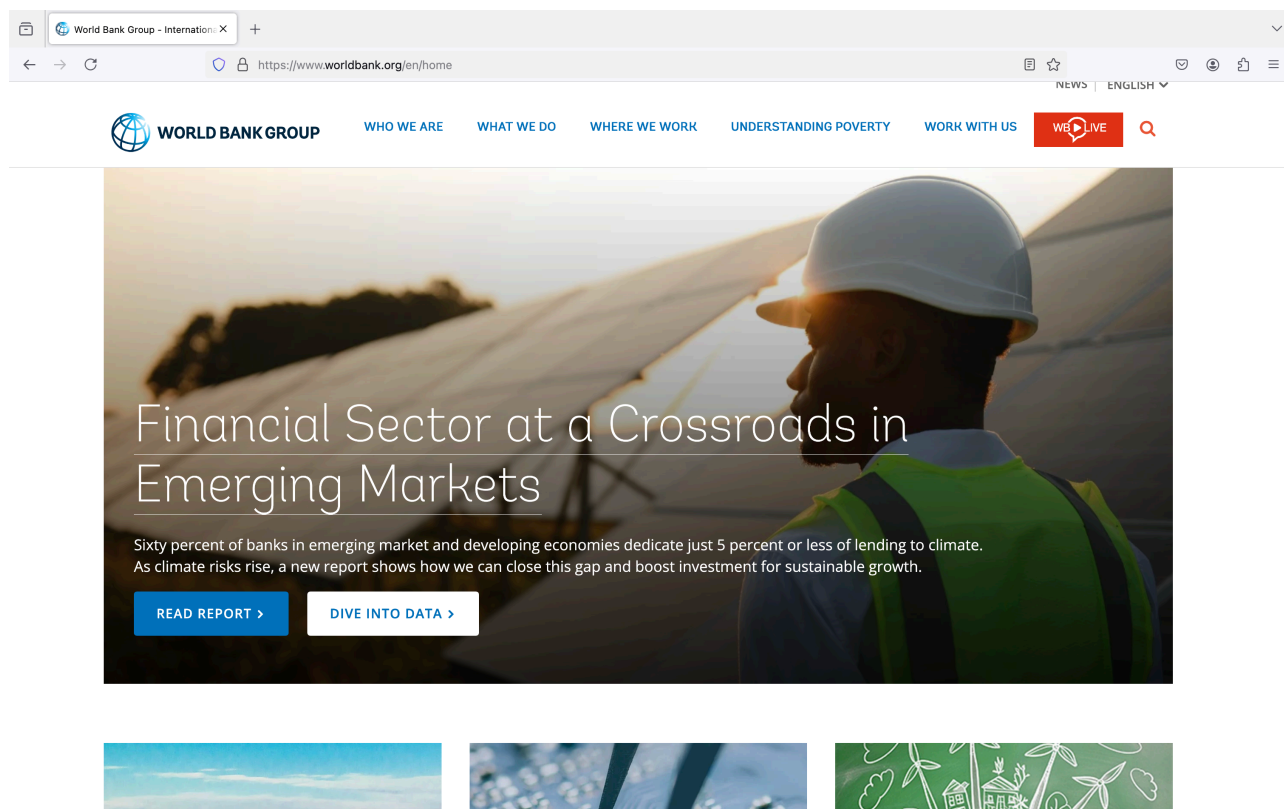
II. Navigating the World Bank’s Website

Through our meetings with various member CSOs, many have expressed concerns about being unaware of development projects happening in their regions and not knowing how to locate information on the World Bank’s (WB) website. Unfortunately, when a project is underway, there’s often no clear sign that it’s funded by the WB, making it difficult for CSOs to raise concerns or grievances due to a lack of information. Additionally, issues such as language barriers, limited technical skills, and the sheer volume of information can make it difficult to engage meaningfully with the World Bank’s data.

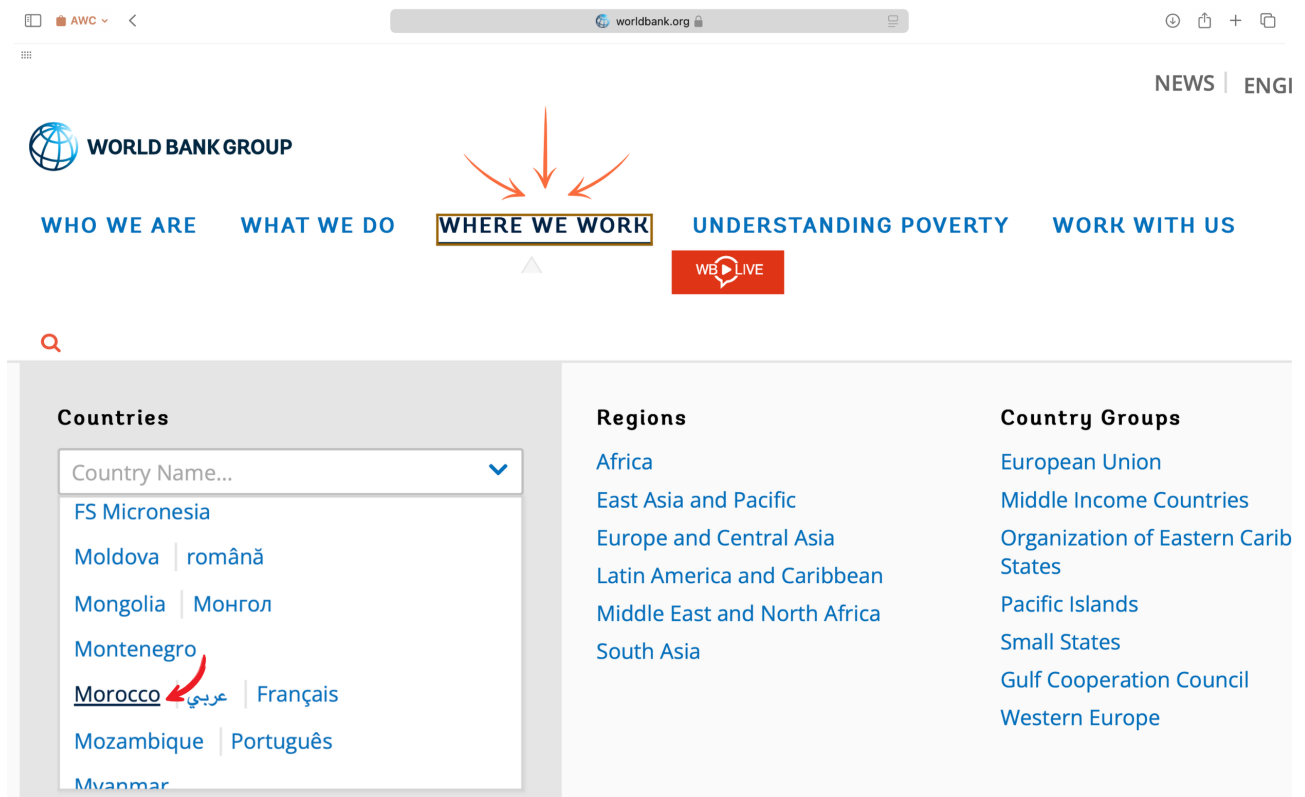
This toolkit responds to these challenges by offering a systematic and user-friendly approach to navigating the World Bank’s website. It breaks down the key sections of the website and provides a step-by-step explanation of how to locate specific project-related information. Additionally, it aims to explain the purpose of each document, and what it represents. This knowledge will enable CSOs to engage in informed and constructive dialogue with the Bank and project stakeholders. ***Access to information is essential for development projects to truly benefit the communities they serve.*** When information is available in a community’s spoken language and easily accessible, people can engage meaningfully in the process and advocate for projects that prioritize their needs. Without transparency, projects risk missing the real issues on the ground, compromising their effectiveness and long-term sustainability.

To access information about your country on the World Bank’s website, follow these steps:

➤ **Start by visiting the website:** Open your browser and go to www.worldbank.org.



➤ **Find Your Country:** At the top of the homepage, you will see a section titled "**Where We Work.**" Click on this section to explore different regions and countries where the World Bank operates. You'll find a small search bar labeled "**Country Name.**" Type your country's name or select it from the list provided.



If you choose Morocco, you'll be redirected to a page titled "[The World Bank in Morocco.](#)" (You can also access this page by typing the worldbank.org/morocco - or any country name) This page is dedicated to Morocco and contains many resources related to the Bank's activities in the country.

➤ **Explore the country page:** Once on the country-specific page, you will find various resources related to that country. If you click on "**Overview**" you will be directed to information about the [Country Partnership Framework \(CPF\)](#), a document developed in collaboration with the government of the partner country. The CPF outlines the World Bank's priorities, objectives, and planned operations to support the country's development goals over a specific period, usually four to six years. It is compared to the strategy you put for your organization to guide your work for a specific period.

Where We Work / Morocco

This page in: English | العربية | Français

The World Bank in Morocco

The Country Partnership Framework for Morocco (2019 to 2024) has the overarching goal of contributing to social cohesion by improving the conditions for growth and job creation and reducing social and territorial disparities.

Morocco Home Overview

Overview

Context Strategy

Leveraging the combined strengths of the IBRD, IFC, and MIGA, the World Bank Country Partnership Framework for Morocco (CPF), approved by the World Bank Board of Executive Directors on 19 February 2019, covers FY2019 to 2024* and incorporates the objectives of government programs from the five-year period 2017-2021, such as the National Initiative for Human Development. The CPF contains the overarching goal of improving conditions for growth and job creation by pursuing three areas of strategic

5,593 households acquired access to water supply services in Casablanca as a result of a grant from the Global Partnership on Output-Based Aid (GPOBA)

Source >

- **Access additional resources:** The country page also offers articles, blogs, research papers, press releases, and data specific to your country. These resources can provide valuable insights into the World Bank’s activities and impact in your country.
- **Contact country offices:** If you need to get in touch with the World Bank’s local offices, scroll down to the bottom of the country page, where you'll find contact information for the country office.

Additional Resources

Related

[Morocco: Country Partnership Strategy 2014-2017](#)

[National Initiative for Human Development Support Project \(INDH\)](#)

Country Office Contacts

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- Finding Projects in Your Country

You can watch this video recording [[link](#)] to learn how to access the World Bank's website, find projects funded in your country, and view the related documents. Alternatively, you can follow the step-by-step instructions below.

- To access detailed information about specific projects in your country, start by clicking on the "What We Do" section on the main page. From there, select "Projects," and then click on "By Country." This will direct you to a page where you can search for projects by entering the country name. For instance, typing "Egypt" will provide you with a complete list of [all World Bank projects in Egypt](#).

The screenshot shows the World Bank Group website. The navigation menu includes "WHO WE ARE", "WHAT WE DO", "WHERE WE WORK", "UNDERSTANDING POVERTY", and "WORK WITH US". The "WHAT WE DO" section is highlighted with a red arrow. Below the navigation menu, there is a search bar and a grid of categories: "Development Projects", "Priorities", "Knowledge", and "Products & Services". Under "Development Projects", the "By Country" link is highlighted with a red arrow.

The screenshot shows the "projects.worldbank.org" website. It displays a grid of countries under various regional headings. The "Egypt, Arab Republic of" is circled in red.

Region	Country
Middle East and North Africa	Algeria
	Djibouti
	Egypt, Arab Republic of
	Iraq
	Israel
	Jordan
	Malta
	Middle East and North Africa
	Morocco
	Syrian Arab Republic
Tunisia	
Latin America and Caribbean	Andean Countries
	Antigua and Barbuda
	Argentina
	Bahamas, The
	Barbados
	Belize
	Bolivia
	Brazil
	Caribbean
	Central America
Chile	
Colombia	

- After selecting the country, you will be redirected to the country’s project list. Below, you'll see a red icon labeled "**Full Project List.**" Click on it to access the complete list of projects in that country.

The screenshot shows the 'Projects' page for Egypt on the World Bank website. The page has a blue header with the 'Projects' title and a search bar. Below the header is a navigation menu with four tabs: 'SUMMARY', 'PROJECT LIST', 'DOCUMENT LIST', and 'ARCHIVAL RECORDS'. The 'PROJECT LIST' tab is selected. The main content area is titled 'RECENTLY APPROVED PROJECTS' and contains a table with three columns: 'Project Title', 'Country', and 'Approval Date'. The table lists six projects, all from Egypt, Arab Republic of, with approval dates ranging from April 15, 2024, to March 12, 2025. At the bottom right of the page, there is a red button labeled 'FULL PROJECT LIST' with a black arrow pointing to it.

Project Title	Country	Approval Date
Climate Resilient Agri-Food Transformation Project	Egypt, Arab Republic of	March 12, 2025
Implementation of Egypt's State Ownership Policy PforR	Egypt, Arab Republic of	February 6, 2025
Catalyzing Finance for MSMEs and Innovative Ventures in Egypt	Egypt, Arab Republic of	November 21, 2024
Generating Resilience, Opportunities, and Welfare for a Thriving Egypt (GROWTH)	Egypt, Arab Republic of	June 21, 2024
First FOSTERING A COMPETITIVE, RESILIENT AND GREEN ECONOMY DPF	Egypt, Arab Republic of	May 30, 2024
Modernization of Egyptian Property Registration Project	Egypt, Arab Republic of	April 15, 2024

- **Refine Your Search:** Use the filtering options to narrow down your search based on project status or other criteria. For example:
 - **Pipeline:** Once a project is identified, the Borrower and the Bank agree on a project concept and beneficiaries. Following the drafting of the Project Concept Note—outlining objectives, risks, alternative scenarios, and a preparation timeline—the project enters the pipeline, marking the planning stage.
 - **Active:** Projects that have been approved and are currently being implemented.
 - **Closed:** Completed projects.
 - **Dropped:** These are canceled projects that, for different reasons, were canceled during the pipeline phase.
 - You can also filter by date range, financing type, or Environmental and Social Risk Category (e.g., High, Moderate, Low, Substantial) for more specific results.

The screenshot shows the 'PROJECT LIST' tab selected. On the left, a 'FILTER' sidebar is visible with a 'Go' button circled in red. The sidebar includes sections for 'Timeframe', 'Specific Date Range', 'Financing Type', and 'Status'. Under 'Status', there are four options: 'Active (16)', 'Closed (171)', 'Dropped (128)', and 'Pipeline (3)'. Three red arrows point to these options. To the right of the sidebar, a message says 'Click the Excel icon to download all project data. Or you can download filtered data in groups of 500. Select from filters already applied to the site, click Go, then click the Excel icon.' Below this, it says 'Showing 1 - 20 of 318 projects matching the search criteria -'. A table displays the following data:

Project Title	Country	Project ID	Commitment Amount	Status	Approval Date	Last updated
Implementation of Egypt's State Ownership Policy PforR	Egypt, Arab Republic of	P504355	500000000.00	Pipeline	February 6, 2025	
Catalyzing Finance for MSMEs and Innovative Ventures in Egypt	Egypt, Arab Republic of	P502495	300000000.00	Pipeline	November 21, 2024	
Climate Resilient Agri-Food Transformation Project	Egypt, Arab Republic of	P180480	250000000.00	Pipeline	October 31, 2024	May 3, 2023

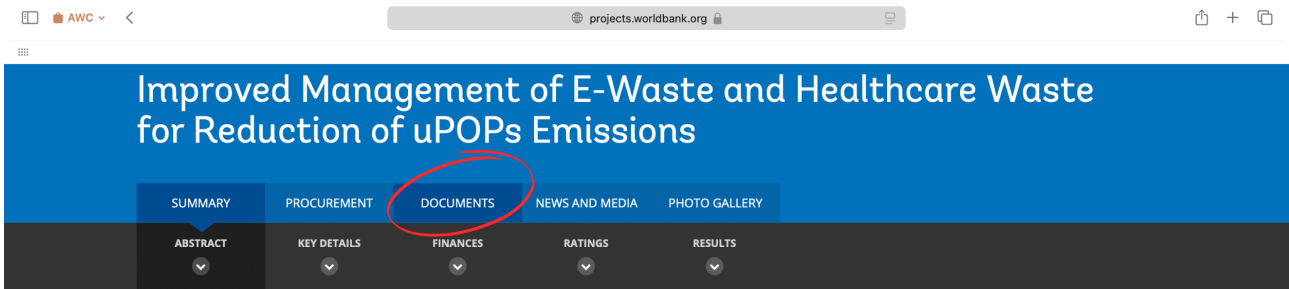
- Choose a project from the list and click on it. For example, if you select the project "[Improved Management of E-Waste and Healthcare Waste for Reduction of uPOPs Emissions](#)" in Egypt, you'll be taken to a page with a project summary.

The screenshot shows a detailed view of the project list. On the left, there are three numbered dropdown menus (1, 2, 3) and two sections: 'Services Required' and 'Environmental and Social Risk'. The main table displays the following data:

Generating Resilience, Opportunities, and Welfare for a Thriving Egypt (GROWTH)	Egypt, Arab Republic of	P504910	700000000.00	Active	June 21, 2024		BA AP
First FOSTERING A COMPETITIVE, RESILIENT AND GREEN ECONOMY DPF	Egypt, Arab Republic of	P180765	300000000.00	Dropped	May 30, 2024	July 18, 2023	CC RE
Modernization of Egyptian Property Registration Project	Egypt, Arab Republic of	P177720	230000000.00	Dropped	April 15, 2024	January 19, 2023	CC RE
Green, Inclusive, and Resilience Development Policy Loan	Egypt, Arab Republic of	P178324	400000000.00	Dropped	March 16, 2023	February 11, 2023	CC RE
Improved Management of E-Waste and Healthcare Waste for Reduction of uPOPs Emissions	Egypt, Arab Republic of	P176688	9130000.00	Active	February 28, 2023	December 6, 2023	BA AP

A hand cursor icon is pointing to the project title 'Improved Management of E-Waste and Healthcare Waste for Reduction of uPOPs Emissions'.

- At the top of the page, there is a section labeled "Documents." Clicking on it will direct you to a list of documents related to the project. The document type is listed next to the date and report number.



Development Objective

To reduce air and climate emissions from critical sectors and increase resilience to air pollution in Greater Cairo.

Key Details

Project Details			
Project ID P176688	Status Active	Team Leader Dahlia Lotayef, Arturo Ardila Gomez, Harinath Appalarajugari	Borrower ² Arab Republic of Egypt
Country Egypt, Arab Republic of	Approval Date (as of board presentation) February 28, 2023	Total Project Cost ¹ US\$ 9.13 million	Implementing Agency Ministry of Environment
Region Middle East And North Africa	Fiscal Year ³ 2023	Commitment Amount US\$ 9.13 million	Environmental Category N/A
Last Update Date	Closing Date	Consultant Services required	Last Stage Reached



DOCUMENT TITLE ^	DATE ^	REPORT NO. ^	DOCUMENT TYPE ^
Project Information Document - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)	November 13, 2022	PIDA32813	Project Information Document
Additional Financing Stakeholder Engagement Plan (SEP) - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)	October 19, 2022		Stakeholder Engagement Plan
Additional Financing Environmental and Social Commitment Plan (ESCP) - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)	October 19, 2022		Environmental and Social Commitment Plan
Additional Financing Environmental and Social Review Summary (ESRS) - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)	October 19, 2022	PIDA32813	Environmental and Social Review Summary
Additional Financing Environmental and Social Review Summary (ESRS) - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)	June 9, 2022	PIDA32813	Environmental and Social Review Summary
Additional Financing Environmental and Social Review Summary (ESRS) - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)	June 2, 2022	PIDA32813	Environmental and Social Review Summary

- By clicking on the first document in this list, (the Project Information Document), you will be taken to a page where you can either read or download it. ***Sometimes documents are translated into Arabic, but this is not consistently the case.***

The screenshot shows a web browser window with the URL documents.worldbank.org. The page title is "Project Information Document - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688 (English)". The page is divided into three main sections: DETAILS, DOWNLOADS, and RELATED LINKS.

DETAILS	
Author	Lotayef,Dahlia
Document Date	2022/11/13
Document Type	Project Information Document
Report Number	PIDA32813
Country	Egypt, Arab Republic of,
Region	Middle East and North Africa,
Disclosure Status	Disclosed
Doc Name	Project Information Document - Improved Management of eWaste and Healthcare Waste for Reduction of uPOPs Emissions - P176688

DOWNLOADS
<p>COMPLETE REPORT</p> <p>Official version of document (may contain signatures, etc)</p> <p>DOCX</p> <p>Official PDF</p> <p>TXT*</p> <p>Total Downloads** : 330</p> <p>Download Stats</p> <p><small>*The text version is uncorrected OCR text and is included solely to benefit users with slow connectivity.</small></p>

RELATED LINKS

[See documents related to the project\(s\)](#)

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[Daily Updates of the Latest Projects & Documents](#)

- Overview of Key Project Documents

When exploring a project on the World Bank’s website, you’ll encounter various documents under the “**Documents**” section as we’ve indicated earlier. These documents are essential tools for monitoring project progress, ensuring compliance with environmental and social standards, and holding the World Bank accountable.

The availability of the documents listed below depends on the lending instrument and the policies governing it. For example, Investment Project Financing (IPF) is subject to the Environmental and Social Framework (ESF), which requires specific documents related to managing environmental and social risks. However, the ESF does not apply to Development Policy Financing (DPF) or Program-for-Results (PforR), which follow different provisions and therefore produce a different set of documents.

For more details on the different instruments, refer to our second toolkit in this series, [[Toolkit on Understanding the World Bank’s Different Lending Instruments](#)].

- Documents Produced During the Preparation Phase

Project Information Document (PID)	A document that provides an overview of a project, detailing the country context, objectives, components, financing arrangements, and a summary of the screening and assessment of Environmental and Social Risks and Impacts. This is usually the first document to be produced once a project enters the pipeline (preparation) phase. Many types of documents would be developed and posted during this phase and after the PID.
Environmental and Social Review Summary (ESRS)	A summary that provides an overview of the environmental and social risks and impacts of a project, as well as the measures proposed to manage and mitigate these risks. Detailed documents/reports would be developed and posted for each of the risks identified in this summary.
Stakeholder Engagement Plan (SEP)	A strategy document outlining how the project will interact with and involve stakeholders throughout its lifecycle, ensuring effective communication, consultation, and participation from all relevant parties.
Environmental Assessment (EA)	A report that evaluates the potential environmental impacts of a project, identifying both positive and negative effects, and recommending measures to avoid, minimize, or offset adverse impacts.
Environmental Action Plan (EAP)	A plan detailing the major environmental challenges faced by a country, the main causes of these issues, and specific policies and actions to address and manage these environmental problems.
Environmental and Social Commitment Plan (ESCP)	A document that outlines the borrower's commitments to manage environmental and social risks in a project. It includes specific actions, timelines, and monitoring responsibilities to ensure compliance with the World Bank's Environmental and Social Framework (ESF) throughout the project's lifecycle.
Indigenous Peoples Plan (IPP)	A strategy designed to ensure that projects do not harm indigenous communities and to address any potential negative impacts on their health, resources, economies, and cultural practices, promoting their inclusion and participation.
Indigenous Peoples Plan (IPP)	A strategy designed to ensure that projects do not harm indigenous communities and to address any potential negative impacts on their health, resources, economies, and cultural practices, promoting their inclusion and participation.
Procurement Plan	A document outlining the strategy and approach for procuring goods, works, and services required for a project, including details on the selection of consultants and procurement methods.

- Documents Produced During the Implementation Phase

<p>- Project Appraisal Document (for IPF) - Program Appraisal Document (for PforR) - Program Document (for DPF)</p>	<p>A document that provides detailed information necessary for project approval, including the project's description, objectives, design, financing, implementation plans, and risk assessments. This is the document that goes to the Board of the World Bank seeking their approval and thus it includes all the information that was acquired during the preparation phase and through all the different types of reports/documents that were developed and posted in the preparation phase . This document signals that a preparation phase has ended and the implementation phase would start, pending the Board’s approval.</p>
<p>Loan Agreements</p>	<p>Legal contracts between the borrower and the lending institution, detailing the terms and conditions under which the loan is provided, including repayment schedules, etc,...</p>
<p>Implementation Status and Results Report (ISR)</p>	<p>A report offering an objective assessment of a project's implementation progress, including ratings of performance against objectives, risk evaluations, and management feedback.</p>
<p>Implementation Completion and Results Report (ICR)</p>	<p>A final report evaluating the outcomes and effectiveness of a project after its completion, summarizing achievements, lessons learned, and the sustainability of project results.</p>

It's essential to understand that different projects may require distinct documents based on their features. For instance, a project might include a Resettlement Plan, Livelihood Restoration Plan, Indigenous Peoples Plan, or other tailored assessments, depending on its specific needs. As a result, the documents you encounter will vary from project to project. Additionally, some of these documents may need updates during implementation if new risks emerge, so always verify the document’s date to ensure it reflects the most current information.

- *How Documents Relate to Advocacy*

The various documents produced by the World Bank provide essential information for civil society organizations (CSOs) to monitor and influence development projects. For example, documents such as the Project Information Document (PID) and the Environmental and Social Review Summary (ESRS) outline a project's objectives, scope, and potential environmental and social impacts. These resources enable CSOs to identify risks and raise concerns early on.

Other documents, like the Environmental Action Plan (EAP) or Indigenous Peoples Plan (IPP), offer deeper insights into how projects will be implemented and managed. CSOs can use this information to engage with project stakeholders, including affected communities, ensuring that projects do not harm vulnerable populations.

Additionally, Implementation Status and Results Reports (ISR) offer updates on project progress, including milestones, key decisions, and risk assessments, enabling continuous monitoring. Meanwhile, the Implementation Completion and Results Report (ICR) records project achievements relative to objectives, providing data for advocacy, pushing for corrective actions, or promoting best practices.

By understanding and utilizing these documents, CSOs can conduct evidence-based advocacy, assess project effectiveness, and ensure lessons learned are integrated into future initiatives.

III. Conclusion

This guide equips civil society organizations (CSOs) with practical tools to navigate the World Bank’s website and access information about projects in their respective countries. By offering step-by-step instructions on how to locate and interpret key project documents, the guide addresses the challenges CSOs face in engaging with the World Bank’s data and project information.

For those interested in a deeper understanding of the World Bank’s Environmental and Social Framework (ESF) and its 10 Environmental and Social Standards (ESS), we recommend consulting our toolkit, which provides a detailed breakdown of these policies. Additionally, our ***“Toolkit for MENA Activists: Understanding the World Bank’s Different Lending Instruments (DPF, PforR, IPF)”*** offers an explanation of the WBG’s financing mechanisms.

Ultimately, these resources are designed to empower CSOs to engage more effectively with International Financial Institutions (IFIs). By fostering informed engagement, we seek to contribute to a more transparent, accountable, and participatory development process.

IV. Glossary of terms & Resources

Term	Definition
Arab Watch Coalition (AWC)	A regional coalition focused on monitoring International Financial Institutions' (IFIs) operations in the Arab region, advocating for just, equitable, and sustainable development.
Advocacy	The process of actively supporting or championing a cause, issue, or policy to create positive change, often by engaging stakeholders, raising awareness, and influencing decision-making.
Civil Society Organizations (CSOs)	Non-governmental entities, including NGOs, community groups, labor unions, and advocacy organizations, that operate independently from the government and work to represent, advocate, or serve the interests of the public.
World Bank Group (WBG)	An international financial institution providing financial and technical assistance to developing countries for development projects.
Country Office	The local branch of the World Bank in a specific country. Country offices provide on-the-ground support for project implementation and serve as points of contact for stakeholders.
Borrower	The government or entity (client) that borrows funds from the World Bank to finance a project.
Country Partnership Framework (CPF)	A document outlining the World Bank's priorities, objectives, and planned operations in a specific country, usually covering a four- to six-year period.
Investment Project Financing (IPF)	The World Bank's primary lending instrument for projects involving physical and social infrastructure, subject to environmental and social standards.
Development Policy Financing (DPF)	A lending instrument that provides direct budget support to governments for policy reforms.
Program-for-Results (PforR)	A World Bank financing instrument that links disbursements of funds directly to the achievement of specific program results.
Due Diligence	The process of thoroughly reviewing and assessing a project to ensure compliance with legal, environmental, social, and financial standards.
Environmental and Social Framework (ESF)	The World Bank's framework to assess and manage the environmental and social risks of its Investment Project Financing (IPF).
Environmental and Social Standards (ESS)	The specific standards set under the ESF to mitigate and manage environmental and social risks in World Bank-financed projects.

List of additional resources:

- **Understanding the Environmental and Social Framework (ESF)**
[\[Read here\]](#)
- **Environmental and Social Standards (ESS) Overview**
[\[Read here\]](#)
- **Understanding ESS10**
[\[Read here\]](#)
- **A Toolkit for Activists on How to Engage IFIs in Standing for the Closing Civic Space**
[\[Read here\]](#)
- **Toolkit for MENA Activists: Understanding the World Bank's Different Lending Instruments (DPF, PforR, IPF)**
[\[Read here\]](#)
- **Understanding Remedy and Responsible Exit**
[\[Read here\]](#)