
LOAN NUMBER 9126-SZ

Loan Agreement

(Health System Strengthening for Human Capital Development in Eswatini Project)

between

KINGDOM OF ESWATINI

and

**INTERNATIONAL BANK FOR RECONSTRUCTION
AND DEVELOPMENT**

LOAN AGREEMENT

AGREEMENT dated as of the Signature Date between KINGDOM OF ESWATINI (“Borrower”) and INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT (“Bank”). The Borrower and the Bank hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

- 1.01. The General Conditions (as defined in the Appendix to this Agreement) apply to and form part of this Agreement.
- 1.02. Unless the context requires otherwise, the capitalized terms used in this Agreement have the meanings ascribed to them in the General Conditions or in the Appendix to this Agreement.

ARTICLE II — LOAN

- 2.01. The Bank agrees to lend to the Borrower the amount of twenty million Dollars (USD 20,000,000), as such amount may be converted from time to time through a Currency Conversion (“Loan”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”).
- 2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section III of Schedule 2 to this Agreement.
- 2.03. The Front-end Fee is one quarter of one percent (0.25%) of the Loan amount.
- 2.04. The Commitment Charge is one quarter of one percent (0.25%) per annum on the Unwithdrawn Loan Balance.
- 2.05. The interest rate is the Reference Rate plus the Fixed Spread or such rate as may apply following a Conversion; subject to Section 3.02(e) of the General Conditions.
- 2.06. The Payment Dates are February 15th and August 15th in each year.
- 2.07. The principal amount of the Loan shall be repaid in accordance with Schedule 3 to this Agreement.

ARTICLE III — PROJECT

- 3.01. The Borrower declares its commitment to the objectives of the Project. To this end, the Borrower shall carry out the Project in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.

ARTICLE IV — EFFECTIVENESS; TERMINATION

- 4.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.
- 4.02. For purposes of Section 9.05(b) of the General Conditions, the date on which the obligations of the Borrower under this Agreement (other than those providing for payment obligations) shall terminate is twenty (20) years after the Signature Date.

ARTICLE V — REPRESENTATIVE; ADDRESSES

- 5.01. The Borrower's Representative is the Minister of Finance.
- 5.02. For purposes of Section 10.01 of the General Conditions: (a) the Borrower's address is:

Ministry of Finance
P.O. Box 443
Mbabane
Eswatini; and

(b) the Borrower's Electronic Address is:

Telex:	Facsimile:
2109 WD	+268 240 43187

- 5.03. For purposes of Section 10.01 of the General Conditions: (a) the Bank's address is:

International Bank for Reconstruction and Development
1818 H Street, N.W.
Washington, D.C. 20433
United States of America; and

(b) the Bank's Electronic Address is:

Telex:	Facsimile:	E-mail:
248423(MCI) or 64145(MCI)	1-202-477-6391	mmarienelly@worldbank.org

AGREED as of the Signature Date.

KINGDOM OF ESWATINI

By *Hon. Minister Neal Rijkenberg*

Authorized Representative

Name: Hon. Minister Neal Rijkenberg

Title: Minister Finance Eswatini

Date: 04-Dec-2020

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By *Marie Francoise Marie-Nelly*

Authorized Representative

Name: Marie Francoise Marie-Nelly

Title: Country Director

Date: 03-Dec-2020

SCHEDULE 1

Project Description

The objective of the Project is to improve the coverage and quality of key RMNCAH, nutrition and NCD services (hypertension and diabetes) in Eswatini.

The Project consists of the following parts:

Part 1: Improve health service delivery to increase the coverage and quality of health services to build human capital

1. Build capacity of healthcare workers to deliver enhanced, high impact RMNCAH and nutrition and NCD services across the continuum of care through:
 - (a) provision of competency-based and residential trainings for healthcare workers to deliver high-quality RMNCAH, nutrition and NCD services, including, provision of training on, *inter alia*: (i) high-quality reproductive health services (family planning), antenatal and postnatal care, integrated management of childhood illnesses and nutrition; (ii) essential NCD interventions for PHC in low-resource settings and secondary and tertiary levels; (iii) emergency obstetric and newborn care, breastfeeding improvement and maternity care and adolescent friendly maternity services; (iv) new NCD PHC-based service delivery models; (v) dietary management of NCDs, dietary management of patients during critical care, pregnancy and lactation, acute and chronic illnesses, infant and young child feeding (including lactation management, anemia management among pregnant women and children, prevention of low birth weight among pregnant women, and management of severely and moderately malnourished children); and (vi) climate and health and mitigation measures to reduce overall GHG emissions from the health sector;
 - (b) provision of technical assistance and equipment to develop, test and scale-up digital decision support tools (digital job aids) for RMNCAH to consolidate the trainings and ensure that competencies of healthcare workers are maintained for enhanced decision-making;
 - (c) provision of training and mentorship to operationalize a four-bed specialized neonatal unit in Mbabane Government Hospital, including, *inter alia*: (i) provision of training on advanced midwifery and neonatology; and (ii) recruitment of international specialist neonatal nurses to provide on-going training and mentorship; and
 - (d) creation of a community of practice for midwives to promote continuous professional development, intra-professional collaboration, and staff morale for improved maternal and neonatal outcomes.
2. Increase the availability of drugs, commodities, functioning equipment and client data for high-quality health and nutrition service delivery in facilities through:

- (a) modernization and scaling-up of an interoperable electronic record management system for service inputs (medical supplies, commodities, and equipment) and service delivery and coverage (client records for clinical management) to strengthen evidence-based service planning and management, including, *inter alia*: (i) rolling out of a client management information system in PHC facilities to provide real-time data on RMNCAH, nutrition and NCD services; (ii) provision of technical assistance to integrate a surveillance module for maternal, perinatal and neonatal deaths, and inpatient module for hospitals; (iii) rolling out of electronic logistic management information system in selected hospitals and health centers; and; (iv) development and deployment of an electronic maintenance management system in selected PHC facilities and development of a facility-based digital asset inventory;
 - (b) constructing and operationalization of an integrated operations center with upgraded fleet including construction and provision of office equipment to house a medical supply chain unit, a medical equipment maintenance workshop and a data warehouse of information technology support;
 - (c) provision of key commodities and equipment for nutrition and NCDs including provision of blood pressure machines and cuffs, scales, height boards, micronutrient supplements (e.g. iron and folic acid supplementation for adolescent girls) and therapeutic foods for children; and
 - (d) provision of biomedical equipment and supplies for hygiene and sanitation to supplement COVID-19 healthcare readiness in hospitals and health facilities, including patient monitors, ICU beds, oxygen concentrators, waste skips, and disinfectant.
3. Strengthen the capacity of facilities, programs and regions to supervise, monitor and implement a quality management approach in health facilities, including provision of technical assistance to strengthen supportive supervision and mentorship for RMNCAH, nutrition and NCDs, and to implement a continuous quality of care improvement process in facilities.

Part 2: Increase community demand for RMNCAH, nutrition and NCD services

Increase of community demand for RMNCAH, nutrition and NCD services through:

- (a) strength CHV program to conduct community sensitization and outreach, including, *inter alia*: (i) delivery of a comprehensive training package for CHVs and provide them with tablets in targeted areas to facilitate service delivery, monitoring and supervision; (ii) enhancement of CHV skills in mobilizing communities, establishing support groups, organizing group counselling, providing individual counselling and identifying households; conducting home visits and providing basic services; (iii) verification of CHV performance; and (iv) support of performance recognition interventions;
- (b) scale up of social accountability monitoring of sexual and reproductive health interventions, including generation of data via a mobile application;

- (c) provision of targeted SBCC interventions, including, *inter alia*: (i) design and deliver of SBCC tailored to the target groups (pregnant women/mothers, adolescents, at risk for NCDs) with a focus on critical issues like importance of family planning, early antenatal care seeking behavior, postnatal care, breastfeeding and complementary feeding, malnutrition prevention, child health, NCD risk factors, nutrition and lifestyle, screening, and adherence to management; and (ii) implementation of SBCC interventions using various information platforms such as mass media (print, radio, video, social media, internet) and group and individual counselling by the CHVs; and
- (d) design, development and scale-up of client-based digital applications to help generate awareness, improve knowledge and boost uptake of services and adherence to appointments and treatment.

Part 3: Strengthen the MOH's stewardship capacity to manage essential health and nutrition services and Project activities

1. Strengthening of the stewardship capacity of the MOH to manage health and nutrition services, including, *inter alia*: (a) provision of support to engage with the Central Agencies and other line ministries; (b) provision of technical assistance to support the drafting of updated regulations, policies and strategies including for the draft health bill, professional regulatory bodies, national quality of care framework, public-private partnerships, nutrition, sanitation and health care waste management; (c) provision of training/coaching for the MOH on leadership and management, strategic human resources planning, health planning and financing, service contract development, service delivery organization, climate change and health, and monitoring and evaluation; and (d) carrying out of twinning arrangements.
2. Provision of support to MOH to carry out Project fiduciary, monitoring and evaluation, and environmental and social activities.

Part 4: Contingency Emergency Response

Provision of immediate response to an Eligible Crisis or Emergency, as needed.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

Inter-Ministerial Policy Advisory Group

1. By no later than one (1) month after the Effective Date, the Borrower shall establish and thereafter maintain, at all times during the implementation of the Project, an inter-ministerial policy advisory group, with a mandate, terms of reference, composition, and resources satisfactory to the Bank, to be responsible for informing cabinet-level decision making and policy formulation. Notwithstanding the afore-mentioned, said group shall: (a) report to the Secretary to the Borrower's Cabinet; (b) be chaired by the Principal Secretary of the MOH; and (c) consist of representatives from the Central Agencies and the Chief Economist of MOEPD.

Inter-Ministerial Technical Committee

2. By no later than one (1) month after the Effective Date, the Borrower shall establish and thereafter maintain, at all times during the implementation of the Project, an inter-ministerial technical committee, with a mandate, terms of reference, composition, and resources satisfactory to the Bank, to be responsible for: (a) guiding Project implementation and operationalization at a technical level; (b) reviewing and discussing technical aspects that require coordination with the Central Agencies and other stakeholders; and (c) preparing reports and/or proposals for the guidance, information and/or decision of the inter-ministerial advisory group referred to in Section I.A.1 above. Notwithstanding the afore-mentioned, said committee shall: (a) be chaired by the Director of Health Services of MOH; and (b) consist of representatives of the sectoral officers listed in the Project Operations Manual.

Project Implementation Unit

3. By no later than one (1) month after the Effective Date, the Borrower shall establish and thereafter maintain at all times during the implementation of the Project, a Project implementation unit within MOH, with a mandate, terms of reference, composition, and resources satisfactory to the Bank, to be responsible for: (a) managing and coordinating the implementation of the Project; and (b) serving as secretariat to the inter-ministerial policy advisory group referred to in Section I.A.1 above. Notwithstanding the afore mentioned, said unit shall: (a) report to the Principal Secretary of MOH; (b) be led by a full-time Project Coordinator; and (c) comprise of full-time MOH staff and technical contracted staff, who shall be assigned and/or hired, and thereafter maintain at all times during the implementation of the Project, in a number and with terms of reference, qualifications and experience satisfactory to the Bank.

B. Project Operations Manual

1. By no later than one (1) month after the Effective Date, the Borrower shall adopt and thereafter carry out the Project in accordance with the Project Operations Manual, which contains detailed guidelines and procedures for the implementation of the Project, including: administration and coordination; monitoring and evaluation; financial, procurement and accounting procedures; social and environmental safeguards; corruption and fraud mitigation measures; roles and responsibilities of various ministries, departments, agencies in the implementation of the Project; personal data collection and processing in accordance with good international practice, roles and responsibilities for Project implementation; and such other arrangements and procedures as shall be required for the effective implementation of the Project.
2. Except as the Bank shall otherwise agree in writing, not amend or waive, or permit to be amended or waived any provision of the Project Operations Manual.
3. In case of conflict between the provisions of the Project Operations Manual and this Agreement, the provisions of this Agreement shall prevail.

C. Environmental and Social Standards

1. The Borrower shall ensure that the Project is carried out in accordance with the Environmental and Social Standards, in a manner acceptable to the Bank.
2. Without limitation upon paragraph 1 above, the Borrower shall ensure that the Project is implemented in accordance with the ESCP, in a manner acceptable to the Bank. To this end, the Borrower shall ensure that:
 - (a) the measures and actions specified in the ESCP are implemented with due diligence and efficiency, and as further specified in the ESCP;
 - (b) sufficient funds are available to cover the costs of implementing the ESCP;
 - (c) policies, procedures and qualified staff are maintained to enable it to implement the ESCP, as further specified in the ESCP; and
 - (d) the ESCP or any provision thereof, is not amended, revised or waived, except as the Bank shall otherwise agree in writing and the Borrower has, thereafter, disclosed the revised ESCP.
3. In case of any inconsistencies between the ESCP and the provisions of this Agreement, the provisions of this Agreement shall prevail.
4. The Borrower shall:
 - (a) take all measures necessary on its part to collect, compile, and furnish to the Bank through regular reports, with the frequency specified in the ESCP, and promptly in a separate report or reports, if so requested by the Bank, information on the status of compliance with the ESCP and the management tools and instruments

referred to therein, all such reports in form and substance acceptable to the Bank, setting out, inter alia: (i) the status of implementation of the ESCP; (ii) conditions, if any, which interfere or threaten to interfere with the implementation of the ESCP; and (iii) corrective and preventive measures taken or required to be taken to address such conditions; and

- (b) promptly notify the Bank of any incident or accident related to or having an impact on the Project which has, or is likely to have, a significant adverse effect on the environment, the affected communities, the public or workers, including, explosions, spills, and any workplace accidents that result in death, serious or multiple injury, pollution, or any violent labor unrest or dispute between the Borrower and local communities, any case of gender-based violence, or any incidents in or related to international waterways or disputed areas, in accordance with the ESCP, the instruments referenced therein and the Environmental and Social Standards.

- 5. The Borrower shall maintain and publicize the availability of a grievance mechanism, in form and substance satisfactory to the Bank, to hear and determine fairly and in good faith all complaints raised in relation to the Project, and take all measures necessary to implement the determinations made by such mechanism in a manner satisfactory to the Bank.

D. Contingent Emergency Response

- 1. In order to ensure the proper implementation of contingent emergency response activities under Part 4 of the Project (“Emergency Response Part”), the Borrower shall:
 - (a) prepare and furnish to the Bank for its review and approval, a Contingency Emergency Response Manual (“CER Manual”) which shall set forth detailed implementation arrangements for the Emergency Response Part, including: (i) any additional institutional structures or arrangements for coordinating and implementing the Emergency Response Part; (ii) specific activities which may be included in the Emergency Response Part, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Emergency Response Part; (iv) procurement methods and procedures for the Emergency Response Part; (v) documentation required for withdrawals of Emergency Expenditures; (vi) environmental and social standards management arrangements and instruments for the Emergency Response Part; and (vii) any other arrangements necessary to ensure proper coordination and implementation of the Emergency Response Part;
 - (b) afford the Bank a reasonable opportunity to review the proposed CER Manual;
 - (c) promptly adopt the CER Manual for the Emergency Response Part as accepted by the Bank and integrate it as an annex to the Project Operations Manual;
 - (d) ensure that the Emergency Response Part is carried out in accordance with the CER Manual; provided, however, that in the event of any inconsistency between the provisions of the CER Manual and this Agreement, the provisions of this Agreement shall prevail; and

- (e) not amend, suspend, abrogate, repeal or waive any provision of the CER Manual without prior written approval by the Bank.
- 2. The Borrower shall, throughout the implementation of the Emergency Response Part, maintain the institutional structures and arrangements established in accordance with the CER Manual, with adequate staff and resources satisfactory to the Bank.
- 3. The Borrower shall undertake no activities under the Emergency Response Part unless and until the following conditions have been met in respect of said activities:
 - (a) the Borrower has determined that an Eligible Crisis or Emergency has occurred, has furnished to the Bank a request to include said activities in the Emergency Response Part in order to respond to said Eligible Crisis or Emergency, and the Bank has agreed with such determination, accepted said request and notified the Borrower thereof; and
 - (b) the Borrower has ensured the preparation and disclosure of all safeguards instruments required for said activities, in accordance with the CER Manual, the Bank has approved all said instruments, and the Borrower has ensured implementation of any actions which are required to be taken under said instruments.
- 4. Notwithstanding any provision to the contrary in this Section, Emergency Expenditures required for activities included in the Emergency Response Part shall be procured in accordance with the procurement methods and procedures set forth in the CER Manual.

E. Annual Work Plan and Budget

- 1. The Borrower shall, not later than November 30th of each year, prepare and furnish to the Bank an annual work plan and budget (“Annual Work Plan and Budget”) for the Project for the subsequent year, said Annual Work Plan and Budget of such scope and detail as the Bank shall have reasonably requested.
- 2. The Borrower shall afford the Bank a reasonable opportunity to review such Annual Work Plan and Budget, and, thereafter, the Borrower shall carry out Annual Work Plan and Budget as shall have been approved by the Bank. Only the activities included Annual Work Plan and Budget shall be eligible for financing.
- 3. The Annual Work Plan and Budget may be revised as required during Project implementation subject to the Bank’s prior written approval.

Section II. Project Monitoring Reporting and Evaluation

The Borrower shall furnish to the Bank each Project Report not later than forty-five (45) after the end of each calendar quarter, covering the calendar quarter.

Section III. Withdrawal of Loan Proceeds

A. General.

Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Borrower may withdraw the proceeds of the Loan to: (a) finance Eligible Expenditures; (b) pay: (i) the Front-end Fee; [and (ii) each Interest Rate Cap or Interest Rate Collar premium]; in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

Category	Amount of the Loan Allocated (expressed in USD)	Percentage of Expenditures to be financed (inclusive Taxes)
(1) Goods, works, non-consulting services, consulting services, Operating Costs and Training Costs under Parts 1, 2 and 3 of the Project	19,950,000	100%
(2) Emergency Expenditures under Part 4 of the Project	0	100%
(3) Front-end Fee	50,000	Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07 (b) of the General Conditions
(4) Interest Rate Cap or Interest Rate Collar premium	0	Amount due pursuant to Section 4.05 (c) of the General Conditions
TOTAL AMOUNT	20,000,000	

B. Withdrawal Conditions; Withdrawal Period.

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made:
 - (a) for payments made prior to the Signature Date; and
 - (b) for Emergency Expenditures under Category 2, unless and until the Bank is satisfied, and notified the Borrower of its satisfaction, that all of the following conditions have been met in respect of said activities:
 - (i) the Borrower has determined that an Eligible Crisis or Emergency has occurred, has furnished to the Bank a request to include said activities in

the Emergency Response Part in order to respond to said crisis or emergency, and the Bank has agreed with such determination, accepted said request and notified the Borrower thereof;

- (ii) the Borrower has ensured that all safeguard instruments required for said activities have been prepared and disclosed, and the Borrower has ensured that any actions which are required to be taken under said instruments have been implemented, all in accordance with the provisions of Section I.D of Schedule 2 to this Agreement;
- (iii) the entities in charge of coordinating and implementing the Emergency Response Part have adequate staff and resources, in accordance with the provisions of Section I.D of this Schedule to this Agreement, for the purposes of said activities; and
- (iv) the Borrower has adopted the CER Manual in form, substance and manner acceptable to the Bank and the provisions of the CER Manual remain or have been updated in accordance with the provisions of Section I.D of this Schedule so as to be appropriate for the inclusion and implementation of said activities under the Emergency Response Part.

2. The Closing Date is September 30, 2025.

SCHEDULE 3

Commitment-Linked Amortization Repayment Schedule

The following table sets forth the Principal Payment Dates of the Loan and the percentage of the total principal amount of the Loan payable on each Principal Payment Date (“Installment Share”).

Level Principal Repayments

Principal Payment Date	Installment Share
On each February 15 th and August 15 th Beginning August 15, 2025 Through February 15, 2050	2%

APPENDIX

Definitions

1. “Annual Work Plan and Budget” means the annual work plan and budget referred to in Section I.E of Schedule 2 to this Agreement.
2. “Anti-Corruption Guidelines” means, for purposes of paragraph 5 of the Appendix to the General Conditions, the “Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants”, dated October 15, 2006 and revised in January 2011 and as of July 1, 2016.
3. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
4. “Central Agencies” means MOF, MOEDP, MOH and MOPS.
5. “CHV” means community health volunteers.
6. “Contingency Emergency Response Manual” and the acronym “CER Manual” means the manual referred to in Section I.D of Schedule 2 to this Agreement, to be adopted by the Borrower for the Emergency Response Part and form part of the Project Operations Manual in accordance with the provisions of said Section.
7. “COVID-19” means the coronavirus disease caused by the 2019 novel coronavirus (SARS-CoV-2).
8. “Eligible Crisis or Emergency” means an event that has caused, or is likely to imminently cause, a major adverse economic and/or social impact to the Borrower, associated with a natural or man-made crisis or disaster.
9. “Emergency Expenditure” means any of the Eligible Expenditures set forth in the Contingency Emergency Response Manual in accordance with the provisions of Section I.D of Schedule 2 to this Agreement and required for the activities included in the Emergency Response Part of the Project.
10. “Emergency Response Part” means a specific activity or activities to be carried out in the event of an Eligible Crisis or Emergency under Part 4 of the Project.
11. “Environmental and Social Commitment Plan” or the acronym “ESCP” means the Borrower’s environmental and social commitment plan, acceptable to the Bank, dated May 15, 2020, which sets out a summary of the material measures and actions to address the potential environmental and social risks and impacts of the Project, including the timing of the actions and measures, institutional, staffing, training, monitoring and reporting arrangements, and any instruments to be prepared thereunder; as the ESCP may be revised from time to time, with prior written agreement of the Bank, and such term includes any annexes or schedules to such plan.
12. “Environmental and Social Standards” means, collectively: (i) “Environmental and Social Standard 1: Assessment and Management of Environmental and Social Risks and

- Impacts”; (ii) “Environmental and Social Standard 2: Labor and Working Conditions”; (iii) “Environmental and Social Standard 3: Resource Efficiency and Pollution Prevention and Management”; (iv) “Environmental and Social Standard 4: Community Health and Safety”; (v) “Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement”; (vi) “Environmental and Social Standard 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources”; (vii) “Environmental and Social Standard 7: Indigenous Peoples/Sub-Saharan Historically Underserved Traditional Local Communities”; (viii) “Environmental and Social Standard 8: Cultural Heritage”; (ix) “Environmental and Social Standard 9: Financial Intermediaries”; (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Bank at <http://pubdocs.worldbank.org/en/837721522762050108/Environmental-and-Social-Framework.pdf>.
13. “General Conditions” means the “International Bank for Reconstruction and Development General Conditions for IBRD Financing, Investment Project Financing”, dated December 14, 2018.
 14. “GHG” means greenhouse gas.
 15. ”ICU” means intensive care unit.
 16. “MOEDP” means the Borrower’s Ministry of Economic Development and Planning or any successor thereto.
 17. “MOF” means the Borrower’s Ministry of Finance or any successor thereto.
 18. “MOH” means the Borrower’s Ministry of Health or any successor thereto.
 19. “MOICT” means the Borrower’s Ministry of Information and Communication Technology or any successor thereto.
 20. “MOPS” means the Borrower’s Ministry of Public Services or any successor thereto.
 21. “NCD” means noncommunicable disease.
 22. “Operating Costs” means the reasonable incremental operating expenses, approved by the Bank, incurred by the Borrower on account of the Project implementation, management and monitoring, including operation and maintenance costs of vehicles and office equipment, insurance, shipping and transport costs, bank charges, public awareness-related media expenditures, travel, supervision costs, and salaries of Project implementation support staff, but excluding the salaries of officials and public servants of the Borrower’s civil service.
 23. “Procurement Regulations” means, for purposes of paragraph 85 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPF Borrowers”, dated July 2016, revised November 2017 and August 2018.
 24. “PHC” means primary health care.

25. "Project Operations Manual" means the manual referred to in Section I.B of Schedule 2 to this Agreement, as amended from time to time with the written concurrence of the Bank.
26. "RMNCAH" means reproductive, maternal, newborn, child and adolescent health.
27. "Signature Date" means the later of the two dates on which the Borrower and the Bank signed this Agreement and such definition applies to all references to "the date of the Loan Agreement" in the General Conditions.
28. "SBCC" means social behavior change communication.
29. "Training Costs" means the reasonable costs for the following expenditures incurred by the Borrower in providing training or workshops: travel by participants and presenters to the training or workshop site, per diem allowances of such persons during the training or workshop, honoraria for the presenters, rental of facilities, materials, supplies and translation and interpretation services.