
LOAN NUMBER 9371-TN

Loan Agreement

(Additional Financing for Covid-19
Social Protection Emergency Response Support Project)

between

REPUBLIC OF TUNISIA

and

INTERNATIONAL BANK FOR RECONSTRUCTION
AND DEVELOPMENT

LOAN AGREEMENT

AGREEMENT dated as of the Signature Date between the REPUBLIC OF TUNISIA (“Borrower”) and the 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 three hundred fifty-seven million two hundred thousand Euro (EUR 357,200,000), 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 Variable 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 April 1 and October 1 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 through its Ministry of Social Affairs (“MoSA”) in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.

ARTICLE IV — TERMINATION

4.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.

ARTICLE V — REPRESENTATIVE; ADDRESSES

5.01. The Borrower's Representative is the Minister of Economy and Planning.

5.02. For purposes of Section 10.01 of the General Conditions:

(a) the Borrower's address is:

Ministry of Economy and Planning
Avenue Cheikh Mohamed Fadhel Ben Achour Tour « A »
Centre Urbain Nord
1082 Tunis; and

(b) the Borrower's Electronic Address is:

Facsimile:

(+216) 71-799-069

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:

248423(MCI) or (+1) 202-477-6391
64145(MCI)

AGREED as of the Signature Date.

REPUBLIC OF TUNISIA

By



Authorized Representative

Name: SAMIR SAIED

Title: MINISTER OF ECONOMY & PLANNING

Date: APRIL 6th, 2022

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By



Authorized Representative

Name: ALEXANDRE ARROBBIO

Title: COUNTRY MANAGER

Date: APRIL 6, 2022

SCHEDULE 1

Project Description

The objective of the Project is to provide cash support to poor and vulnerable households affected by the COVID-19 pandemic and contribute to strengthening the social protection system in Tunisia.

The Project consists of the following Components:

Component 1. Cash Transfers to Mitigate the Impact of the COVID-19 Crisis

Provision of support to mitigate the impact of COVID-19 pandemic through:

1. The provision of Temporary Cash Transfers (“TCT”) to TCT Beneficiaries under the AMEN Social Program.
2. The provision of Permanent Cash Transfers (“PCT”) to PCT Beneficiaries under the AMEN Social Program.
3. The improvement of the PCT coverage of poor beneficiary households under the AMEN Social Program through the strengthening of the AMEN Social Program targeting system.

Component 2. Cash Transfers for Human Capital Development

Provision of support for the strengthening of the family allowance sub-program under the AMEN Social Program through:

1. The provision of Family Allowances (“FA”) for children 0 to 5 years old of poor and vulnerable households under the AMEN Social Program (“FA Beneficiaries”).
2. The carrying out of an assessment of the existing Borrower’s family allowance pilot program and publication of the results, and, based on said assessment, the preparation and validation of an action plan with recommendations for strengthening the family allowance sub-program, including through the development of accompanying measures aimed at fostering behavioral changes in parenting practices.
3. The sustainable expansion of the Borrower’s family allowance for all children 0 to 5 years old of poor and vulnerable households under the AMEN Social Program.

Component 3. Strengthening the Social Protection System

1. Provision of support for the strengthening of the Borrower’s social protection system to deliver efficient and inclusive social assistance through the AMEN Social Program through:
 - (a) the update of the scoring formula and the implementation of the full specification proxy means test (“PMT”) model of the new targeting system under the AMEN Social Program;

- (b) the preparation and publication of annual reports of the AMEN Social Program;
 - (c) the strengthening of the digitalization of payments under the AMEN Social Program;
 - (d) the strengthening of the Borrower's institutional and governance capacity through the establishment and operationalization of the Higher Council for Social Development and the carrying out of preparatory activities for the establishment of the Borrower's national agency for integration and social development;
 - (e) the interoperability between the AMEN Social Program Management Information System ("MIS") and other relevant Borrower's relevant public databases; and
 - (f) the improvement of Borrower's procedures to assess the welfare of households enrolled in the AMEN Social Program registry through: (i) the carrying out of social survey(s) of all registered households in the AMEN Social Program registry under simplified procedures; (ii) the simplification of procedures and recertification protocols to assess the welfare of all households enrolled in the AMEN Social registry; and (iii) implementation of the selection process (including the eligibility criteria and the targeting model) for the enrollment of new beneficiary households.
2. Provision of support for the enhancement of the performance of the Borrower's social protection system through, *inter alia*: (a) the preparation of monitoring and evaluation reports and impact assessment(s); (b) the implementation of an outreach communication campaign and the carrying out of beneficiary monitoring survey(s).

Component 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

1. The Borrower shall vest the overall responsibility of the Project on its MoSA and, to this end, shall, through MoSA:
 - (a) (i) maintain, throughout Project implementation, the Delivery Unit, headed by a Project Coordinator, with staff with qualifications, experience and terms of reference acceptable to the Bank, and responsible for the day-to-day implementation, coordination, monitoring, reporting and evaluation of the Project; and (ii) no later than two (2) months after the Effective Date, or such later date as agreed by the Bank, select and hire/appoint a financial specialist with qualifications, experience and terms of reference acceptable to the Bank; all as further described in the Project Operational Manual;
 - (b) maintain, throughout Project implementation, the technical committees ("Technical Committees"), with composition and functions as further described in the Project Operational Manual, responsible for assisting the Delivery Unit in the technical implementation of the Project; and
 - (c) no later than sixty (60) days after the Effective Date, or such later date as agreed with the Bank, establish and thereafter maintain a Project inter-ministerial steering committee ("Project Steering Committee") with composition and functions as further described in the POM, responsible for the strategic guidance of the Project.
2. The Borrower shall, through MoSA:
 - (a) (i) no later than sixty (60) days after the Effective Date, or any later date as agreed with the Bank, update the Project Operational Manual ("POM") in form and substance acceptable to the Bank; and (ii) immediately thereafter, implement the Project in accordance with the POM;
 - (b) not amend, abrogate or waive the POM or any of its provisions without the Bank's prior written consent; and
 - (c) ensure that, in case of any conflict between the provisions of the POM and the provisions of this Agreement, the provisions of this Agreement shall prevail.

B. Temporary Cash Transfers, Permanent Cash Transfers and Family Allowances

1. The Borrower, through MoSA, shall ensure that PCTs, TCTs and FAs are provided to PCT Beneficiaries, TCT Beneficiaries and FA Beneficiaries, respectively, in an amount and in accordance with the criteria, requirements and procedures set forth in the POM and the pertinent provisions of this Agreement.

2. The Borrower, through the MoSA, shall ensure that the CNSS and the National Post, as well as any other entity participating in the implementation of Project activities (including the Central Bank), comply with the implementation arrangements set forth in the POM for purposes of providing PCTs, TCTs and FAs under the Project, including adequate arrangements for addressing fraud and corruption, including compliance with the Anti-Corruption Guidelines.

C. Verification Arrangements

For purposes of implementing Components 1.3, 2.2, 2.3 and 3.1 of the Project (PBC#1-9):

1. The Borrower, through the MoSA, shall carry out a verification process at least annually through the CGSP for the verification of achievement of PBCs which are set forth in the table in Schedule 4 to this Agreement in accordance with the Verification Protocol, and furnish to the Bank not later than sixty (60) days after the verification of compliance of said PBCs, reports on the results of said verification of compliance process of such scope and in such detail as the Bank shall reasonably request.
2. Such verifications will be based on a review of the documentation available at the MoSA, as well as during on-site verification missions if any.

D. 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, through the MoSA, shall ensure that the Project is implemented in accordance with the Environmental and Social Commitment Plan ("ESCP"), in a manner acceptable to the Bank. To this end, the Borrower, through MoSA, shall ensure that:
 - (a) the measures and actions specified in the ESCP are implemented with due diligence and efficiency, as provided in the ESCP;
 - (b) sufficient funds are available to cover the costs of implementing the ESCP;
 - (c) policies and procedures are maintained, and qualified and experienced staff in adequate numbers are retained to implement the ESCP, as provided in the ESCP; and
 - (d) the ESCP, or any provision thereof, is not amended, repealed, suspended or waived, except as the Bank shall otherwise agree in writing, as specified in the ESCP, and ensure that the revised ESCP is disclosed promptly thereafter.
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, through MoSA, shall ensure that:

- (a) all measures necessary are taken 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 environmental and social 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) the Bank is promptly notified 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, any workplace accidents that result in death, serious or multiple injury, in accordance with the ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.
- 5. The Borrower, through the MoSA, shall establish, publicize, maintain and operate an accessible grievance mechanism, to receive and facilitate resolution of concerns and grievances of Project-affected people, and take all measures necessary and appropriate to resolve, or facilitate the resolution of, such concerns and grievances, in a manner acceptable to the Bank.

E. Contingent Emergency Response

- 1. In order to ensure the proper implementation of Component 4 of the Project (“Contingent Emergency Response Component”), the Borrower shall ensure that:
 - (a) a manual (“CERC Manual”) is prepared and adopted in form and substance acceptable to the Bank, which shall set forth detailed implementation arrangements for the Contingent Emergency Response Component, including: (i) any additional institutional structures or arrangements for coordinating and implementing the Contingent Emergency Response Component; (ii) specific activities which may be included in the Contingent Emergency Response Component, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Contingent Emergency Response Component; (iv) procurement methods and procedures for Emergency Expenditures to be financed under the Contingent Emergency Response Component; (v) documentation required for withdrawals of Loan amounts to finance Emergency Expenditures; (vi) a description of the environmental and social assessment and management arrangements for the Contingent Emergency Response Component; and (vii) a template Emergency Action Plan;
 - (b) the Emergency Action Plan is prepared and adopted in form and substance acceptable to the Bank;
 - (c) the Contingent Emergency Response Component is carried out in accordance with the CERC Manual and the Emergency Action Plan; provided, however, that in the

event of any inconsistency between the provisions of the CERC Manual or the Emergency Action Plan and this Agreement, the provisions of this Agreement shall prevail; and

- (d) neither the CERC Manual or the Emergency Action Plan is amended, suspended, abrogated, repealed or waived without the prior written approval by the Bank.
2. The Borrower shall ensure that the structures and arrangements referred to in the CERC Manual are maintained throughout the implementation of the Contingent Emergency Response Component, with adequate staff and resources satisfactory to Bank.
 3. The Borrower shall ensure that:
 - (a) the environmental and social instruments required for the Contingent Emergency Response Component are prepared, disclosed and adopted in accordance with the CERC Manual and the ESCP, and in form and substance acceptable to the Bank; and
 - (b) the Contingent Emergency Response Component is carried out in accordance with the environmental and social instruments in a manner acceptable to the Bank.
 4. Activities under the Contingency Emergency Response Component shall be undertaken only after an Eligible Crisis or Emergency has occurred.

F. Other Undertakings

No later than ninety (90) days after the Effective Date, or such other date as agreed with the Bank, the Borrower shall furnish to the Bank a financial audit in accordance with consistently applied auditing standards acceptable to the Bank regarding the provision of permanent cash transfers under the AMEN Social Program corresponding to the Borrower's Fiscal Year 2021.

Section II. Project Monitoring Reporting and Evaluation

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

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; and (b) pay the Front-end Fee; 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 EUR)	Percentage of Expenditures to be financed inclusive of Taxes
(1) (a) TCT under Component 1.1 of the Project	4,465,000	100%
(b) PCT under Component 1.2 of the Project	222,357,000	100%
(c) FA under Component 2.1 of the Project	21,432,000	100%
(2) Non-consulting services, and consulting services under Component 3.2 of the Project	0	100%
(3) Payments for EEP under Components 1.3, 2.2, 2.3 and 3.1 of the Project	108,053,000	100%
(4) Emergency Expenditures under Component 4 of the Project	0	100%
(5) Front-end Fee	893,000	Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07(b) of the General Conditions
TOTAL AMOUNT	357,200,000	

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, except that withdrawals up to an aggregate amount not to exceed EUR 142,880,000 may be made for payments made prior to this date but on or after the date falling within twelve (12) months prior to the Signature Date for Eligible Expenditures under Category 1(b), provided that the Borrower's MoSA shall have adopted a ministerial decision: (i) implementing the selection process (including the eligibility criteria and the targeting model) for the enrollment of new beneficiary households, mandated by the Borrower's Organic Law 2019-10 AMEN Social and Government Decree No. 2020-317 dated May 19, 2020; and (ii) launching the recertification of existing households beneficiaries under the AMEN Social Program to be completed within a three-year period (or any other period as set forth in the POM);

- (b) for payments under Category (3) with respect to each PBC as set forth in Schedule 4 to this Agreement, for which a withdrawal request has been furnished, unless the Borrower has submitted:
 - (i) evidence, in form and substance satisfactory to the Bank, of the EEP paid, as reported in accordance with the terms of the IFRs; and
 - (ii) supporting documentation confirming the Borrower's achievement of the respective PBC or PBCs in form and substance satisfactory to the Bank as reported in accordance with the terms of the Verification Protocol; and
 - (c) for payments under Category (4), until and unless the Bank is satisfied that all the following conditions have been met in respect of said activities:
 - (i) (A) the Borrower has determined that an Eligible Crisis or Emergency has occurred, has furnished to the Bank a request to withdraw Loan amounts under Category (2); and (B) the Bank has agreed with such determination, accepted said request and notified the Borrower thereof; and
 - (ii) the Borrower has adopted the CERC Manual and Emergency Action Plan, in form and substance acceptable to the Bank.
2. Notwithstanding the provisions of Part B.1(b) of this Section:
- (a) The Borrower may request withdrawals of the Loan when the relevant expenditures under the EEPs have been incurred, but prior to the PBCs having been met, provided that the Borrower shall: (i) achieve such PBCs no later than the Closing Date; and (ii) submit to the Bank evidence satisfactory to the Bank of such PBCs having been met no later than the Disbursement Deadline Date; provided however, that if by the Disbursement Deadline Date, the Borrower has failed to provide the Bank evidence satisfactory to the Bank that one or more PBCs have been fully achieved, the Borrower shall, upon notice from the Bank, promptly refund to the Bank the Withdrawn Loan Balance related those expenditures under the EEPs under Category (2). Except as the Bank may otherwise determine, the Bank shall cancel all amounts refunded pursuant to this Section.
 - (b) If any of the PBCs referred to in Schedule 4 to this Agreement has not been achieved, the Bank may, by notice to the Borrower: (i) reallocate all or a portion of the proceeds of the Loan then allocated to said PBC to any other PBC, or to any other Category; and/or (ii) cancel all or a portion of the proceeds of the Loan then allocated to said PBC.
3. The Closing Date is March 31, 2024.

SCHEDULE 3

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 April 1 and October 1 Beginning April 1, 2027 through October 1, 2039	3,70%
On April 1, 2040	3,80%

SCHEDULE 4

Performance-Based Conditions

PBC	Amount Allocated (EUR)
<p>PBC#1: Improvement of the PCT coverage under the AMEN Social Program using the new selection process as follows:</p> <p>(a) 285,000 beneficiary households enrolled in AMEN Social registry have been paid the PCT, 40% of which are recertified poor identified through the new eligibility criteria and targeting model set forth in the POM.</p> <p>(b) 310,000 beneficiary households enrolled in AMEN Social registry have been paid the PCT, 60% of which are recertified poor identified through the new eligibility criteria and targeting model set forth in the POM.</p> <p>(c) 310,000 beneficiary households enrolled in AMEN Social registry have been paid the PCT, 80% of which are recertified poor identified through the new eligibility criteria and targeting model set forth in the POM.</p>	<p>(a) 26,790,000</p> <p>(b) 35,720,000</p> <p>(c) 26,790,000</p>
<p>PBC#2: An assessment report of the implementation of the Borrower's family allowance pilot program for all children 0 to 5 years old of poor and vulnerable households, including process and impact evaluation, recommendations and an action plan to improve the delivery system, has been validated and published by the MoSA.</p>	<p>0</p>
<p>PBC#3: The expansion of family allowances for all children 0 to 5 years old of poor and vulnerable households registered under the AMEN Social Program, approved by the Borrower.</p>	<p>0</p>
<p>PBC#4: the PMT formula used under the AMEN Social Program has been updated and used for the identification of all new poor beneficiary households in a given year.</p>	<p>0</p>
<p>PBC#5: The Borrower has prepared and published two (2) annual reports on the monitoring and evaluation of the AMEN Social Program under terms of references as further described in the Verification Protocol:</p> <p>(a) Annual report in a given year</p> <p>(b) Annual report in a subsequent year.</p>	<p>0</p> <p>0</p>

PBC	Amount Allocated (EUR)
<p>PBC#6: Increase the number of beneficiary households receiving PCT and FA under the AMEN Social Program through digital payment tools from 240,000 to 300,000.</p>	0
<p>PBC#7: Strengthening the governance and institutional arrangements of the AMEN Social Program through:</p> <p>(a) The establishment and operationalization of the Higher Council for Social Development, including publication of the decree and minutes of its first meeting.</p> <p>(b) The preparation and submission to the Council of Ministers of a report on the financial and human resources necessary for the establishment and operationalization of the National Agency for Integration and Social Development ("NAISD"), including an operational manual, and the draft ministerial decree regarding the establishment of the NAISD.</p>	<p>PBC#7(a):2,679,000</p> <p>PBC#7(b):2,679,000</p>
<p>PBC#8: Reduction of manual cross-check of household data in the AMEN Social Program registry through automatic exchange:</p> <p>(a) Automatic exchange of information between the AMEN Social Program MIS and the CNSS, the CNRPS and the ATTT.</p> <p>(c) Automatic exchange of information between the AMEN Social Program MIS and two additional Borrower's public administration databases (listed in the Verification Protocol).</p>	<p>PBC#8(a):2,679,000</p> <p>PBC#8(b): 2,679,000</p>
<p>PBC#9: Improvement of the procedures and recertification protocols to assess the welfare of all households enrolled in the AMEN Social Program registry through:</p> <p>(a) The simplification of the procedures for the completion of the social survey and finalization of the recertification protocol.</p> <p>(b) Completion of the social surveys for all registered households in the AMEN Social Program registry.</p>	<p>PBC#9(a): 3,572,000</p> <p>PBC#9(b):4,465,000</p>

APPENDIX

Definitions

1. "AMEN Social Program" means the Borrower's social assistance program established pursuant to Organic Law No. 2019-10, dated January 30, 2019 and published in the Borrower's Official Gazette No. 11 dated February 5, 2019.
2. "Anti-Corruption Guidelines" means, for purposes of paragraph 6 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. "CERC Manual" means the manual referred to in Section I.E.1(a) of Schedule 2 to this Agreement, to be adopted by the Borrower for the Contingent Emergency Response Component.
5. "CGSP" means *Contrôle Général des Services Publics*, the Borrower's Controller of Public Services.
6. "CNSS" means *Caisse Nationale de la Sécurité Sociale*, the Borrower's National Social Security Fund.
7. CNRPS means *Caisse nationale de retraite et de prévoyance sociale*, the Borrower's National Social Insurance Fund.
8. "Contingent Emergency Response" means the activity or activities to be carried out in the event of an Eligible Crisis or Emergency under Component 4 of the Project.
9. "COVID-19" means the coronavirus disease caused by the 2019 novel coronavirus (SARS-CoV-2).
10. "Delivery unit" means *Unité d'Exécution et de Suivi*, the unit referred to in Section I.A.1(a) of Schedule 2 to this Agreement.
11. "Disbursement Deadline Date" means the final date, established by the Bank, for the receipt by the Bank of applications for withdrawal and supporting documentation; according to the Disbursement Guidelines, this date may be the same as the Closing Date, or up to four months after the Closing Date.
12. "EEP" means eligible expenditure program, a portion of the Borrower's budgetary allocation required for the implementation of Components 1.3, 1.4, 2.2, 2.3 and 3.1 of the Project, consisting of permanent cash transfers paid under the AMEN Social Program.
13. "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.

14. "Emergency Action Plan" means the plan referred to in Section I.E.1(b) of Schedule 2 to this Agreement, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.
15. "Emergency Expenditures" means the eligible expenditures set forth in the CERC Manual required for the Contingent Emergency Response Component.
16. "Environmental and Social Commitment Plan" or "ESCP" means the environmental and social commitment plan for the Project, dated March 2, 2022, as the same may be amended from time to time in accordance with the provisions thereof, which sets out the material measures and actions that the Borrower shall carry out or cause to be carried out to address the potential environmental and social risks and impacts of the Project, including the timeframes of the actions and measures, institutional, staffing, training, monitoring and reporting arrangements, and any environmental and social instruments to be prepared thereunder.
17. "Environmental and Social Standards" or "ESSs" 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"; and (x) "Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure"; effective on October 1, 2018, as published by the Bank.
18. "Family Allowance" or "FA" means any of the cash payments to be made out of the Loan proceeds to a FA Beneficiary under Component 2.1 of the Project; and "FAs" means more than one FAs.
19. "FA Beneficiary" means any poor household and/or vulnerable household with children under 6 years-old, eligible to receive a FA under Component 2.1 of the Project in accordance with the eligibility criteria and procedures set forth in the POM; and "FA Beneficiaries" means more than one FA Beneficiary.
20. "General Conditions" means the "International Bank for Reconstruction and Development General Conditions for IBRD Financing, Investment Project Financing", dated December 14, 2018 (revised on August 1, 2020, December 21, 2020 and January 1, 2022).
21. "IFR" means each interim unaudited financial report for the Project referred to in the Disbursement and Financial Information Letter.
22. "MIS" means management information system of the AMEN Social Program.
23. "MoSA" means the Borrower's Ministry of Social Affairs, or any successor thereto.

24. "National Post" means the Borrower's *Office National des Postes*.
25. "Procurement Regulations" means, for purposes of paragraph 87 of the Appendix to the General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated November 2020.
26. "PBC" means performance-based condition referred to in Schedule 4 to this Agreement.
27. "PCT Beneficiary" means any poor household eligible to receive a PCT under Component 1.2 of the Project in accordance with the eligibility criteria and procedures set forth in the POM; and "PCT Beneficiaries" means more than one PCT Beneficiary.
28. "Permanent Cash Transfer" or "PCT" means any of the cash payments to be made out of the Loan proceeds to a PCT Beneficiary under Component 1.2 of the Project; and "PTCs" means more than one PTC.
29. "Project Operational Manual" or "POM" means the Borrower's manual satisfactory to the Bank containing, *inter alia*: (i) specific provisions on detailed arrangements for the carrying out of the Project (including coordination with other relevant ministries, including the Ministry of Women, Family, Children and Seniors for purposes of the grievance mechanisms and relevant agreements ("*conventions*") between the MoSA, the CNSS and the National Post for the provision of TCTs, PTCs, and FAs); (ii) the procurement, financial management (including the financial management plan) and disbursement requirements thereof; (iii) the performance indicators; (iv) the Verification Protocol; (v) the reporting requirements on Project implementation, monitoring and evaluation; and (vi) arrangements for preventing, detecting, reporting, investigation, remediation and otherwise addressing fraud and corruption, including compliance with the Anti-Corruption Guidelines (which shall be annexed thereto); as said manual may be amended from time to time with Bank's prior written consent.
30. "Project Steering Committee" means the inter-ministerial committee referred to in Section I.A.1(c) of Schedule 2 to this Agreement.
31. "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.
32. "TCT Beneficiary" means any poor household and/or vulnerable household eligible to receive a TCT under Component 1.1 of the Project in accordance with the eligibility criteria and procedures set forth in the POM; and "TCT Beneficiaries" means more than one TCT Beneficiary.
33. "Temporary Cash Transfer" or "TCT" means any of the cash payments to be made out of the Loan proceeds to a PCT Beneficiary under Component 1.1 of the Project; and "TTCs" means more than one TCT.
34. "Tunisia" means the Republic of Tunisia.

35. "Verification Protocol" means the protocol referred to in Section I.C of Schedule 2 to this Agreement and included in the POM.