
LOAN NUMBER TF0B7467 SZ

Loan Agreement

(Strengthening Early Childhood Development and Basic Education Systems to Support
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”).

WHEREAS under an agreement (“Grant Agreement”) to be entered into between the Borrower and the Bank, acting as an administrator of the Global Partnership for Education (“GPE”), the Bank intends to provide the Borrower with a grant in an amount specified in the Grant Agreement to assist in financing the Project;

NOW THEREFORE, 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-seven million three hundred fifty thousand Dollars (USD 27,350,000), 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 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 — REMEDIES OF THE BANK

- 4.01. The Co-financing Deadline for the effectiveness of the Co-financing Agreement is June 15, 2022.

ARTICLE V — EFFECTIVENESS; TERMINATION

- 5.01. The Additional Conditions of Effectiveness consist of the following:
- (a) The Borrower has set up the Project Support Unit, including the appointment of a full-time MOET official as Project coordinator and the hiring of a financial management specialist, a procurement specialist, a monitoring and evaluation specialist and an assistant to be assigned to such unit, all in accordance with Section I.A.2 of Schedule 2 to this Agreement and in a manner satisfactory to the Bank;
 - (b) The Borrower has adopted the Project Operations Manual in accordance with Section I.B.1 of Schedule 2 to this Agreement and in a manner satisfactory to the Bank; and
 - (c) The Borrower has prepared, consulted, and disclosed the Environmental and Social Management Framework, in a manner satisfactory to the Bank.

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

ARTICLE VI — REPRESENTATIVE; ADDRESSES

- 6.01. The Borrower's Representative is the Minister of Finance.
- 6.02. 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:
2109 WD

Facsimile:
+268 240 43187

E-mail
neal.rijkenberg@montigny.co.sz

6.03. 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: 30-Mar-2023

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By

Marie Françoise Marie-Nelly

Authorized Representative

Name: Marie Françoise Marie-Nelly

Title: Country Director

Date: 29-Mar-2023

SCHEDULE 1

Project Description

The objective of the Project is to strengthen education service delivery and management systems in the early years and junior secondary education.

The Project consists of the following Parts:

Part 1: Strengthen coordination and regulation of Early Childhood Care, Development and Education (ECCDE) services and improve quality of ECCDE services

1. Systems strengthening to improve ECCDE service delivery

Providing support for improving the quality and utilization of data generated by the ECCDE delivery system, including: (a) updating the mapping of all ECCDE service providers, including carrying out another physical mapping of ECCDE services providers around year four of the Project; (b) carrying out in-depth national periodic assessment of the quality of ECCDE services and early child development and education outcomes; and (c) building capacity to undertake similar data collection initiatives as part of regular monitoring and evaluation processes.

2. Improve the quality of ECCDE services in targeted centers

Providing support for rolling out a new ECCDE curriculum (grade 0) in targeted grade 0 classrooms, pre-schools and ECCDE centers and to younger children in these centers, including: (a) providing teaching and learning materials; (b) implementing in-service teacher training and continuous in-classroom support; (c) providing water tanks to ECCDE centers that do not have piped water; and (d) financing Food Expenditures for children in selected ECCDE centers not covered by the national school feeding program.

Part 2: Improve quality and internal efficiency in basic education

1. Improve literacy and numeracy in the early grades

Providing support for developing and implementing an early grade reading and early grade mathematics program aligned with the new competency based education curriculum in English, siSwati and Mathematics in Grades 1 to 3, including: (a) developing and providing teaching and learning materials for teachers and learners; (b) providing in-service training and follow-up support for teachers; (c) implementing learning assessments for foundational skills both in a classroom setting and at the system level; and (d) carrying out parental engagement activities.

2. Improve the quality of Mathematics and Science instruction in secondary education

Providing support for integrating innovative technology-based service delivery approaches in basic education, focusing on the improvement of the quality of Mathematics and Science education in junior secondary schools, including: (a) adapting and rolling out the Progressive Science Initiative (PSI) and Progressive Mathematics Initiative (PMI) program, including providing extensive online in-service teaching; (b) carrying out an

assessment on the classroom environment and on teachers' behaviors to identify factors that may affect girls' performance in STEM subject, including providing relevant training to be integrated into the PSI and PMI model to help teacher develop gender-responsive pedagogy; (c) reviewing the alignment between the PSI and PMI model and the secondary Mathematics and Science curriculum, including an adaptation of the PSI and PMI model to country context; (d) acquiring ICT equipment, and accompanying training; and (e) undertaking regular assessments and lessons observations on the implementation of on-line training courses, which will be embedded in on-line training courses.

3. Improve retention in secondary education

Providing support for strengthening existing and testing out new approaches to address economic and non-economic barriers that lead to high dropout rates in junior secondary education, including: (a) providing technical assistance to strengthen programs supporting adolescent boys and girls to stay in schools, including: (i) equipping adolescents with a wide range of psychosocial skills and relevant knowledge to effectively manage day-to-day challenges; (ii) carrying out discussions around relevant topics for adolescents, with focus on gender-based violence and sexual exploitation and harassment issues; (iii) providing training to mentors and educators and developing relevant materials; and (iv) carrying out assessments on effectiveness of the aforementioned interventions; and (b) strengthening the OVC grant program and improving its linkage with educational outcomes by: (i) undertaking an initial study of the OVC grant, (ii) piloting and testing different options to improve effectiveness and reach of OVC grant, (iii) offering technical assistance to develop and adapt key documents and policies related to the OVC grant, and (iv) enrolling at least one cohort of students into the OVC grant using the new targeting approach.

Part 3: Project management, capacity building and technical assistance

Providing support for strengthening the Borrower's capacities at national, regional and local levels to carry out Project management and coordination activities, including: (a) providing support for carrying out procurement, financial management, supervision, monitoring and evaluation Project-related activities; (b) carrying out study tours to learn from other countries that have implemented similar interventions; (c) carrying out studies and assessments as needed; and (d) strengthening citizen-engagement systems for Project accountability and governance.

Part 4: Contingency Emergency Response Component

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

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

Project Steering Committee

1. By no later than one (1) month after the Effective Date, the Borrower shall establish and thereafter maintain during Project implementation, a Project steering committee, with composition, functions and qualified staff in numbers and with experience and terms of reference satisfactory to the Bank, which shall: (a) be chaired by the Principal Secretary of MOET or his/her designee and will include a secretary; and (b) be responsible for, *inter alia*: (i) providing overall policy guidance to the Project implementation process, (ii) promoting coordination and articulation between all Project activities, (iii) reviewing Project progress, and (iv) resolving critical Project implementation issues (“Project Steering Committee”), as set forth in the Project Operations Manual.

Project Support Unit

2. The Borrower shall assign MOET as the primary ministry responsible for the overall coordination and implementation of the Project during Project implementation. Notwithstanding the aforementioned, the Borrower shall establish and thereafter maintain during Project implementation, a full Project support unit within MOET with composition, functions and qualified staff in numbers and with experience and terms of reference satisfactory to the Bank, which shall: (a) be led by a seconded official from MOET, who will be acting as Project director and report to the Director of Education of MOET, and comprise of, at minimum, a procurement, financial management, environmental and social, internal auditor, monitoring and evaluation specialists, all in numbers and with terms of reference satisfactory to the Bank; and (b) be responsible for implementing and coordinating all Project activities, preparing the annual work plans and budget, monitoring and evaluating Project implementation, and carrying out all Project procurement, financial management, environmental and social aspects (“Project Support Unit”), as set forth in the Project Operations Manual.
3. Without limitation upon Section I.A.2 above, the Borrower shall, not later than three (3) months after the Effective Date, recruit an environmental and social specialist, referred to above, under terms and reference and with qualifications and experience satisfactory to the Bank.

Technical Working Groups

4. By no later than one (1) month after the Effective Date, the Borrower shall establish and thereafter maintain during Project implementation, four (4) technical working groups, with composition, functions, and qualified staff in numbers and with experience and terms of reference satisfactory to the Bank.

B. Project Operations Manual

1. The Borrower shall prepare and adopt a Project operations manual (“Project Operations Manual”), in form and substance satisfactory to the Bank containing detailed guidelines and procedures for the implementation of the Project, including with respect to administration and coordination; monitoring and evaluation; financial management, procurement and accounting procedures; environmental and social safeguards; corruption and fraud mitigation measures; a grievance redress mechanism; Personal Data collection and processing in accordance with national law of Personal Data protection and good international practice, selection criteria for targeted ECCDE centers, selected grade 0 classrooms and selected Programs to be supported under the Project; roles and responsibilities for Project implementation; and such other arrangements and procedures as shall be required for the effective implementation of the Project.
2. The Borrower shall carry out the Project in accordance with the Project Operations Manual. Except as the Bank shall otherwise agree, the Borrower shall not assign, amend, abrogate, or waive the provisions of the Project Operations Manual without prior approval of the Bank. In the event of any conflict between the provisions of the Project Operations Manual and this Agreement, the provisions of this Agreement shall prevail.

C. Annual Work Plan and Budget

1. For purposes of Project implementation, the Borrower shall, by not later than June 30th of each year during Project implementation, and furnish to the Bank annual work plans, which shall contain all activities proposed to be included in the Project during the following year, and a proposed financing plan for expenditures required for such activities (“Annual Work Plan and Budget”).
2. The Borrower shall afford the Bank a reasonable opportunity to exchange views with the Borrower on each such Annual Work Plan and Budget and thereafter ensure that the Project is implemented with due diligence during said following year in accordance with such work plan and budget as shall have been approved by the Bank.

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 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 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. Without limitation upon the provisions of paragraph 2 above, if 60 days prior to the Closing Date, the Bank determines that there are measures and actions specified in the ESCP which will not be completed by the Closing Date, the Borrower shall: (a) not later than 30 days before the Closing Date, prepare and present to the Bank, an action plan satisfactory to the Bank on the outstanding measures and actions, including a timetable and budget allocation for such measures and actions (which action plan shall be deemed to be considered an amendment of the ESCP); and (b) thereafter, carry out said action plan in accordance with its terms and in a manner acceptable to the Bank.
- 4. In case of any inconsistencies between the ESCP and the provisions of this Agreement, the provisions of this Agreement shall prevail.
- 5. The Borrower 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 in accordance with the ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.
- 6. The Borrower shall establish, publicize, maintain, and operate an accessible grievance redress 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.
- 7. The Borrower shall ensure that all bidding documents and contracts for civil works under the Project include the obligation of contractors, subcontractors, and supervising entities to: (a) comply with the relevant aspects of ESCP and the environmental and social instruments referred to therein; and (b) adopt and enforce codes of conduct that should be provided to and signed by all workers, detailing measures to address environmental, social, health and safety risks, and the risks of sexual exploitation and abuse, sexual harassment

and violence against children, all as applicable to such civil works commissioned or carried out pursuant to said contracts.

E. Contingent Emergency Response Part

1. To ensure the proper implementation of contingent emergency response activities under Part D of the Project (“Contingent Emergency Response Part”), 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 Part, including: (i) any structures or institutional arrangements for coordinating and implementing the Contingent Emergency Response Part; (ii) specific activities which may be included in the Contingent Emergency Response Part, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Contingent Emergency Response Part; (iv) procurement methods and procedures for the Contingent Emergency Response Part; (v) documentation required for withdrawals of Financing amounts to finance Emergency Expenditures; (vi) a description of the environmental and social safeguard assessment and management arrangements for the Contingent Emergency Response Part; 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 Part 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 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 Part, with adequate staff and resources satisfactory to the Bank.
3. The Borrower shall ensure that:
 - (a) the environmental and social instrument required for the Contingent Emergency Response Part 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 Part 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 Part shall be undertaken only after an Eligible Crisis or Emergency has occurred.

Section II. Project Monitoring Reporting and Evaluation

The Borrower shall furnish to the Bank each Project Report not later than forty-five (45) days after the end of each calendar quarter, covering the calendar quarter. Except as may otherwise be explicitly required or permitted under this Agreement or as may be explicitly requested by the Bank, in sharing any information, report or document related to the activities described in Schedule 1 of this Agreement, the Recipient shall ensure that such information, report or document does not include Personal Data.

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: (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 of Taxes) |
|---|--|---|
| (1) Goods, works, non-consulting services, consulting services, Food Expenditures, Incremental Operating Costs and Training Costs under Part 1.1 of the Project | 350,000 | 27% |
| (2) Goods, works, non-consulting services, consulting services, Incremental Operating Costs and Training Costs under Part 1.2 of the Project | 2,500,000 | 56% |
| (3) Goods, works, non-consulting services, consulting services, Incremental Operating Costs and Training Costs under Part 2.1 of the Project | 6,200,000 | 78% |
| (4) Goods, works, non-consulting services, consulting services, Incremental Operating Costs and Training Costs under Parts 2.2, 2.3 and 3 of the Project | 18,231,625 | 100% |
| (5) Front-end Fee | 68,375 | |
| (6) Interest Rate Cap or Interest Rate Collar premium | 0 | Amount due pursuant to Section 4.05(c) of the General Conditions |
| (7) Emergency Expenditures | 0 | |
| TOTAL AMOUNT | US\$27,350,000 | |

B. Withdrawal Conditions; Withdrawal Period.

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made for:
 - (a) payments made prior to the Signature Date; and
 - (b) under Category (7), unless and until the Bank is satisfied, and has notified the Borrower of its satisfaction, that all 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 Contingency 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;
 - (ii) the Borrower has prepared and disclosed all Environmental and Social Standards instruments required for said activities, and the Borrower has implemented any actions which are required to be taken under said instruments, all in accordance with the provisions of Section I.E of Schedule 2 to this Agreement;
 - (iii) the Borrower's authority coordinating the Contingency emergency Response Part has adequate staff and resources, in accordance with the provisions of Section I.E of Schedule 2 to this Agreement, for the purposes of said activities; and
 - (iv) the Borrower has adopted an CERC Manual in form, substance, and manner acceptable to the Bank and the provisions of the CERC Manual remain or have been updated in accordance with the provisions of Section I.E of Schedule 2 to this Agreement so as to be appropriate for the inclusion and implementation of said activities under the CERC Part.
2. The Closing Date is June 30, 2027.

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 and August 15 Beginning February 15, 2027 through August 15, 2047 | 2.5% |

APPENDIX

Definitions

1. “Annual Work Plan and Budget” means the annual work plan and budget for the Project, to be prepared on an annual basis by the Borrower.
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. “CERC Manual” means the manual referred to in Section I.E of Schedule 2 to this Agreement, as such manual may be updated from time to time with the agreement of the Bank, and which is an integral part of the Project Operations Manual.
5. “Co-financier” means the Global Partnership for Education.
6. “Co-financing” means, for purposes of paragraph 17 of the Appendix to the General Conditions, an amount of USD4,750,000 to be provided by the Co-financier to assist in financing the Project.
7. “Co-financing Agreement” means the Grant Agreement, providing for the Co-financing, referred to in the Preamble of this Agreement.
8. “Contingent Emergency Response Part” means any activity or activities to be carried out under Part D of the Project to respond to an Eligible Crisis or Emergency.
9. “ECCDE” means early childhood care, development, and education.
10. “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.
11. “Emergency Action Plan” means the plan referred to in Section I.E of Schedule 2 to this Agreement, detailing activities, budget, implementation plan and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.
12. “Emergency Expenditures” means any of the Eligible Expenditures set forth in the CERC Manual referred to in Section I.E of Schedule 2 to this Agreement and required for the Contingent Emergency Response Part.
13. “Environmental and Social Commitment Plan” or the acronym “ESCP” means the Borrower’s environmental and social commitment plan, acceptable to the Bank, date November 20221, 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.
14. “Environmental and Social Management Framework” means the Borrower’s environmental and social management framework disclosed and approved by Bank, which shall include a labor management plan and a waste management plan, describing, *inter alia*, the modalities to be followed in screening Project activities in order to assess and determine the need to prepare an environmental and social management plans, including the measures to be taken to offset, reduce, or mitigate adverse environmental and social impact, including, the risks and incidences of sexual exploitation and abuse and sexual harassment against women, children and other vulnerable groups, as the same may be amended from time to time with the prior written agreement of the Bank.
 15. “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 [website].
 16. “Food Expenditures” means any of the expenditure relating to the meals procured under the Project for children attending selected ECCDE centers not covered by the Borrower’s national school feeding program.
 17. “General Conditions” means the “International Bank for Reconstruction and Development General Conditions for IBRD Financing, Investment Project Financing”, dated December 14, 2018 (and revised on August 1, 2020).
 18. “ICT” means information, communication, and technology.
 19. “Incremental Operating Costs” means the reasonable incremental expenses incurred or to be incurred by the Borrower on account of Project implementation, including costs related to audits, office equipment and supplies, vehicle operation and maintenance, shipping costs, office rentals, communication and insurance costs, office administration costs, bank charges, utilities, transport costs, travel, per diem and supervision costs, and salaries of contracted employees, including reasonable hazard/indemnity pay, but excluding salaries of officials of the Borrower’s civil service.
 20. “MOET” means the Borrower’s Ministry of Education and Training, or any successor thereto.
 21. “OVC” means orphans and vulnerable children.

22. “Personal Data” means any information relating to an identified or identifiable individual. An identifiable individual is one who can be identified by reasonable means, directly or indirectly, by reference to an attribute or combination of attributes within the data, or combination of the data with other available information. Attributes that can be used to identify an identifiable individual include, but are not limited to, name, identification number, location data, online identifier, metadata, and factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of an individual.
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 November 2020.
24. “Project Operations Manual” means the manual referred to in Section I.B.1 of Schedule 2 to this Agreement.
25. “Project Support Unit” means the unit referred to in Section I.A.2 of Schedule 2 to this Agreement.
26. “Project Steering Committee” means the committee referred to in Section I.A.1 of Schedule 2 to this Agreement.
27. “PSI-PMI” means progressive science initiative-progressive mathematics initiative.
28. “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.
29. “Training Costs” means the reasonable costs associated with training under the Project, based on the relevant Annual Work Plan and Budget, and attributable to study tours, training courses, seminars, workshops, and other training activities, not included under service providers’ contracts, including costs of training materials, space and equipment rental, travel, accommodation and per diem costs of trainees and trainers, trainers’ fees, and other training related miscellaneous costs.