
GRANT NUMBER E3020-ZM

Financing Agreement

(Girls' Education and Women's Empowerment and Livelihoods for Human Capital Project)

between

REPUBLIC OF ZAMBIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between REPUBLIC OF ZAMBIA (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”). The Recipient and the Association 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 — FINANCING

- 2.01. The Association agrees to extend to the Recipient a grant, which is deemed as Concessional Financing for purposes of the General Conditions, in an amount equivalent to one hundred and twelve million eight hundred thousand Special Drawing Rights (SDR 112,800,000) (“Financing”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”).
- 2.02. The Recipient may withdraw the proceeds of the Financing in accordance with Section III of Schedule 2 to this Agreement.
- 2.03. The Maximum Commitment Charge Rate is one-half of one percent (1/2 of 1%) per annum on the Unwithdrawn Financing Balance.
- 2.04. The Payment Dates are April 15 and October 15 in each year.
- 2.05. The Payment Currency is Dollar.

ARTICLE III — PROJECT

- 3.01. The Recipient declares its commitment to the objective of the Project. To this end, the Recipient shall carry out Parts 1.1, 3, 4.3, and 4.4 of the Project through the Ministry of Community Development and Social Services (MCDSS), Part 1.2 through the Ministry of Health (MOH), Part 2 through the Ministry of Education (MOE), and Part 4.1, 4.2, and 4.5 through the Gender Division under the Office of the President (Gender Division), in accordance with the provisions of Article V of the General Conditions and, Schedule 2 to this Agreement.

Telex:

248423 (MCI)

Facsimile:

1-202-477-6391

AGREED as of the Signature Date.

REPUBLIC OF ZAMBIA

By

Dr. Situmbeko Musokotwane

Authorized Representative

Name: Dr. Situmbeko Musokotwane

Title: Minister of Finance and National Planning

Date: 30-Apr-2024

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Achim Fock

Authorized Representative

Name: Achim Fock

Title: Country Manager

Date: 11-Apr-2024

SCHEDULE 1

Project Description

The objective of the Project is to promote human capital development and productivity among poor and vulnerable girls and women, while strengthening adaptive social protection delivery systems.

The Project consists of the following parts:

Part 1. Foundational Social Cash Transfer and Nutrition (SCT)

- 1.1 Providing nutrition-sensitive foundational Social Cash Transfers (SCT) including *inter alia* (a) unconditional cash transfers to eligible poor and vulnerable households under the SCT program; and (b) Nutrition Cash Top-Ups to select eligible SCT households.
- 1.2 Supporting nutrition-specific activities including (a) demand creation for nutrition services including *inter alia* providing training and social and behavioral change interventions on relevant nutrition issues and referrals of at-risk individuals to primary health care facilities by community-based volunteers; and (b) improving health service provision at the community and primary health care facility levels for enhanced preventative and therapeutic nutrition services.

Part 2. Keeping Girls in School and Beyond (KGS)

- 2.1 Providing Financial Assistance Payments for associated education costs to KGS Beneficiaries from upper primary and secondary school levels.
- 2.2 Supporting the scale up of the Keeping Girls in School Case Management System across all KGS Schools.
- 2.3 Strengthening and scaling up efforts to address key drivers of school dropout and early marriages, including *inter alia* regressive gender norms and school related gender-based violence (GBV).
- 2.4 Establishing linkages and referral mechanisms to support the transition of KGS Beneficiaries from secondary school to tertiary education or work including *inter alia* (a) linking current and former KGS Beneficiaries to appropriate training, internships, and active learning opportunities; (b) supporting networking and information events; (c) upskilling older and graduated KGS Beneficiaries to serve as mentors to support job-preparedness of younger KGS Beneficiaries; and (d) scaling digital solutions for more effective delivery of the education grant and other payments.

Part 3. Supporting Women's Livelihoods for Climate Smart Productive Inclusion (SWL)

- 3.1 Providing Productivity Grants to SWL Beneficiaries.
- 3.2 Providing training and mentorship on life and business skills *inter alia* focusing on (a) digital literacy; (b) climate resilience and adaptation for diversification of livelihoods away from climate-harmful activities; and (c) climate-smart agriculture practices to support sustainable pathways out of poverty for vulnerable women.
- 3.3 Supporting the formation of savings groups including the scale up of digitization of savings groups to promote financial inclusion.
- 3.4 Supporting SWL Beneficiaries to engage in the production of nutrition rich crops to create a community level ecosystem of supply and demand for nutritious food.
- 3.5 Facilitating access to inputs by linking SWL Beneficiaries to the Food Security Pack programme.
- 3.6 Supporting SWL Beneficiaries to access markets and value chain linkages.

Part 4. Institutional Strengthening and Systems Building for Cash 'Plus' Delivery

- 4.1 Deepening citizen engagement and addressing negative social norms that give rise to unequal gender practices and GBV by *inter alia* (a) supporting implementation of the Stakeholder Engagement Plan to strengthen social accountability; and (b) supporting enhancement of the functionality of the Grievance Redress Mechanism.
- 4.2 Operationalizing and strengthening GBV referral mechanisms, including *inter alia* (a) establishing a GBV management information system; (b) regularly updating the GBV service directories; (c) supporting the scale up of the national GBV call center; and (d) strengthening the national gender monitoring and evaluation system, including operationalization of the Gender Policy and the gender monitoring and evaluation framework.
- 4.3 Operationalizing digital solutions to support effective and accountable delivery of services and promote greater coordination and collaboration in social protection programming.
- 4.4 Strengthening overall social protection sectoral coordination and project implementation capacity by *inter alia* supporting (a) collaboration with the United Nations Joint Programme on Social Protection; (b) MCDSS coordination of the Human and Social Development Cluster; (c) operationalization of the social protection coordination strategy; and (d) strengthening oversight and capacity to report to the Presidential Delivery Unit in the Office of the President.

- 4.5 Providing support to carry out Project management and implementation support activities including *inter alia* conducting of regular meetings of the Project Steering Committee and Project Technical Committee, and coordination of cross cutting project activities.

SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements

1. *Project Steering Committee*

- (a) The Recipient shall maintain throughout Project implementation the Project Steering Committee with composition and terms of reference satisfactory to the Association, and with adequate resources to carry out its responsibilities under the Project.
- (b) Without limitation on the foregoing, the functions of the Project Steering Committee shall be to provide overall oversight and strategic guidance for the Project.

2. *Project Technical Committee*

- (a) The Recipient shall maintain throughout Project implementation the Project Technical Committee with composition and terms of reference satisfactory to the Association, and with adequate resources to carry out its responsibilities under the Project.
- (b) Without limitation on the foregoing, the functions of the Project Technical Committee shall be to support *inter alia* (i) Project specific governance, (ii) coordination, (iii) updates to the Project Steering Committee; and (iv) operational aspects of the Project.

3. *Ministry of Community Development and Social Services (MCDSS)*

- (a) MCDSS shall be responsible for the overall implementation of Part 1.1, 3, 4.3 and 4.4 of the Project.
- (b) The Recipient shall: (a) maintain throughout Project implementation, a Project Implementation Unit for Part 1.1 of the Project (“SCT PIU”) and a Project Implementation Unit for Part 3 of the Project (“SWL PIU”), within MCDSS, each with terms of reference and staffing satisfactory to the Association, and with adequate resources to carry out its responsibilities under the Project as set out in the PIM; and (b) maintain throughout Project implementation within each Project Implementation Unit, *inter alia* a project coordinator, a financial management specialist, a procurement specialist, a safeguards specialist, and technical specialists, all with experience, and terms of reference satisfactory to the Association.

- (c) Without limitation on the foregoing, the SCT PIU and the SWL PIU shall be responsible for the day-to-day administration, financial management, procurement, monitoring and evaluation of Part 1.1 and 3 of the Project, respectively.

4. *Ministry of Health (MOH)*

- (a) MOH shall be responsible for the overall implementation of Part 1.2 of the Project.
- (b) The Recipient shall, no later than three (3) months after the Effective Date establish and thereafter (a) maintain throughout Project implementation, the Project Implementation Unit for Part 1.2 of the Project within MOH (“MOH PIU”) with terms of reference and staffing satisfactory to the Association, and with adequate resources to carry out its responsibilities under the Project as set out in the PIM; and (b) maintain throughout Project implementation within the MOH PIU, a project coordinator, a nutrition specialist and a monitoring and evaluation specialist, all with experience, and terms of reference satisfactory to the Association.
- (c) Without limitation on the foregoing, the MOH PIU shall be responsible for the day-to-day administration and monitoring and evaluation of Part 1.2 of the Project.

5. *Ministry of Education (MOE)*

- (a) MOE shall be responsible for the overall implementation of Part 2 of the Project.
- (b) The Recipient shall: (a) maintain throughout Project implementation, the Project Implementation Unit for Part 2 of the Project within the MOE (“KGS PIU”), with terms of reference and staffing satisfactory to the Association and with adequate resources to carry out its responsibilities under the Project as set out in the PIM; and (b) maintain throughout Project implementation within the Project Implementation Unit, *inter alia* a project coordinator, a financial management specialist, a procurement specialist, a safeguards specialist, and technical specialists, all with experience, and terms of reference satisfactory to the Association.
- (c) Without limitation on the foregoing, the KGS PIU shall be responsible for the day-to-day administration, financial management, procurement, monitoring and evaluation of Part 2 of the Project.

6. *Gender Division under the Office of the President (Gender Division)*

- (a) The Gender Division, within the Office of the President, shall be responsible for the overall implementation of Part 4.1, 4.2, and 4.5 of the Project.
- (b) The Recipient shall, no later than three (3) months after the Effective Date, establish and thereafter: (i) maintain throughout Project implementation, the Project Implementation Unit within the Gender Division (“Gender Division PIU”) with terms of reference and staffing satisfactory to the Association and with adequate resources to carry out its responsibilities under the Project as set out in the PIM; and (ii) maintain throughout Project implementation within the Gender Division PIU, a project coordinator, a procurement specialist, a communications specialist, and a monitoring and evaluation specialist, all with experience, and terms of reference satisfactory to the Association.
- (c) Without limitation on the foregoing, the Gender Division PIU shall be responsible for the day-to-day administration, procurement, monitoring and evaluation of Part 4.1, 4.2 and 4.5 of the Project.

B. Project Implementation Manual

1. The Recipient shall:

- (a) prepare and adopt, a manual for the Project (“Project Implementation Manual” or “PIM”), in a manner and substance satisfactory to the Association, and thereafter ensure that the Project is carried out in accordance with such manual, which contains Project arrangements and procedures for: (i) institutional coordination and day-to-day implementation of the Project; (ii) monitoring, evaluation, reporting and communication; (iii) eligibility criteria, allocation process, and restrictions on the use of funds for Financial Assistance Payments for associated education costs, Productivity Grants, Social Cash Transfers and Nutrition Cash Top-Ups; (iv) administration, procurement, financial management, and accounting; (v) environmental and social aspects; (vi) monitoring and evaluation and (vii) such other administrative, technical, and organizational arrangements and procedures as shall be required for purposes of implementation of the Project; and
- (b) carry out the Project in accordance with the PIM that has been approved by the Association and adopted by the Recipient; and (ii) not amend, abrogate, or waive said PIM or any part thereof without the prior written approval of the Association.

2. In the event of any inconsistency between this Agreement and the PIM, the provisions of this Agreement shall prevail.

C. Cash Transfers under Part 1.1(a)

1. In order to achieve the objectives of Part 1.1(a) of the Project, the Recipient shall provide unconditional Cash Transfers (“Cash Transfers”) to eligible SCT Beneficiaries (“SCT Beneficiaries”) in accordance with eligibility criteria and procedures acceptable to the Association and further detailed in the PIM.
2. The said eligibility criteria shall include, *inter alia*, identification of the eligible SCT Beneficiary as a vulnerable or poor household in the Zambia Integrated Social Protection Information System.
3. Cash Transfers shall be in an amount acceptable to the Association and the Recipient as defined in the PIM.
4. The Recipient shall ensure that the amount of each Cash Transfer is paid to its intended eligible SCT Beneficiary.
5. The Recipient shall make payments of the Cash Transfers through Pay Point Managers or independent payment service providers and shall in this regard, recruit in accordance with the provisions of the Procurement Regulations, said independent payment service providers, with qualifications and experience and terms of reference satisfactory to the Association.

D. Nutrition Cash Top Ups under Part 1.1(b)

1. In order to achieve the objectives of Part 1.1(b) of the Project, the Recipient shall make Nutrition Cash Top-Ups (“Nutrition Cash Top-Ups”) to selected eligible SCT Beneficiaries in accordance with eligibility criteria and procedures acceptable to the Association and further detailed in the PIM.
2. Nutrition Cash Top-Ups shall be in an amount acceptable to the Association and the Recipient as defined in the PIM.
3. The Recipient shall ensure that the amount of each Nutrition Cash Top-Up is paid to its intended eligible SCT Beneficiary.
4. The Recipient shall make payments of the Nutrition Cash Top-Ups through Pay Point Managers or independent payment service providers recruited in accordance with paragraph 5 of Section I.C above.

E. Financial Assistance for Associated Education Costs under Part 2.1

1. In order to achieve the objectives of Part 2.1 of the Project, the Recipient shall provide Financial Assistance Payments for associated education costs (“Financial Assistance Payments”) to eligible KGS Beneficiaries (“KGS Beneficiaries”) in accordance with eligibility criteria and procedures acceptable to the Association, and further detailed in the PIM.
2. The said eligibility criteria shall include, *inter alia*, identification of the eligible KGS Beneficiaries as adolescent girls eligible for enrollment in upper primary and secondary school level from poor and vulnerable households in the selected districts in the KGS Management Information System.
3. The Financial Assistance Payments shall be in an amount acceptable to the Association and the Recipient as defined in the PIM.
4. The Recipient shall ensure that the amount of each Financial Assistance Payment is paid to its intended eligible KGS Beneficiary.
5. The Recipient shall make payments of the Financial Assistance Payment through Pay Point Managers or boarding school facility bank accounts.

F. Productivity Grants under Part 3.1

1. The Recipient shall make Productivity Grants (“Productivity Grants”) to selected SWL Beneficiaries (“SWL Beneficiaries”) in accordance with eligibility criteria and procedures acceptable to the Association, and further detailed in the PIM.
2. The said eligibility criteria shall include, *inter alia*, identification of the eligible SWL Beneficiary as a vulnerable woman in the SWL Management Information System.
3. The Productivity Grant shall be in an amount acceptable to the Association and the Recipient as defined in the PIM.
4. The Recipient shall ensure that the amount of Productivity Grant is paid to its intended eligible SWL Beneficiary.
5. The Recipient shall make payments of the Productivity Grants under Part 3.1 of the Project through independent payment service providers and shall in this regard, recruit in accordance with the provisions of the Procurement Regulations, with qualifications and experience and terms of reference satisfactory to the Association.

G. Environmental and Social Standards

1. The Recipient shall ensure that the Project is carried out in accordance with the Environmental and Social Standards, in a manner acceptable to the Association.
2. Without limitation upon paragraph 1 above, the Recipient shall ensure that the Project is implemented in accordance with the Environmental and Social Commitment Plan (“ESCP”), in a manner acceptable to the Association. To this end, the Recipient 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 Association 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 Recipient shall ensure that:
 - (a) all measures necessary are taken to collect, compile, and furnish to the Association through regular reports, with the frequency specified in the ESCP, and promptly in a separate report or reports, if so requested by the Association, 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 Association, 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 Association 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.

5. The Recipient 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 Association.

H. Annual Work Plan and Budget

1. The Recipient shall prepare and furnish to the Association not later than October 31 of each Fiscal Year during the implementation of the Project, a draft work plan and budget for Project implementation, setting out, *inter alia*: (i) a detailed description of all activities proposed to be included in the Project for the next Fiscal Year; (ii) a narrative report and a proposed financing plan for expenditures required for such activities, including proposed amounts and sources of financing; (iii) environmental and social instruments applicable to such activities in accordance with the provisions of ESCP; (iv) detailed budgeted activities to support the implementation of the GBV action plan and; (v) responsibility for execution of said Project activities
2. Each such proposed work plan and budget shall specify any Training activities that may be required under the Project, including: (i) the type of Training; (ii) the purpose of the Training; (iii) the personnel to be trained; (iv) the institution or individual who will conduct the Training; (v) the location and duration of the Training; and (vi) the cost of the Training.
3. The Recipient shall afford the Association a reasonable opportunity to exchange views with the Recipient on each such proposed work plan and budget and thereafter, ensure that the Project is implemented with due diligence during said following Fiscal Year in accordance with such work plan and budget as shall have been approved by the Association (“Annual Work Plan and Budget” or “AWPB”).
4. The Recipient shall not make or allow to be made any change(s) to the approved AWPB without prior approval in writing by the Association.

Section II. Project Monitoring, Reporting and Evaluation

The Recipient shall furnish to the Association each Project Report not later than thirty (30) days after the end of each calendar quarter, covering the calendar quarter, unless otherwise agreed with the Association.

Section III. Withdrawal of the Proceeds of the Financing

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

Recipient may withdraw the proceeds of the Financing to finance Eligible Expenditures in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

Category	Amount of the Grant Allocated (expressed in SDR)	Percentage of Expenditures to be Financed (inclusive of Taxes)
(1) Cash Transfers and Nutrition Cash Top-Ups for Part 1.1 of the Project	43,616,000	100%
(2) Goods, works, non-consulting services, consulting services, Training and Operating Costs for Part 1.1 of Project	9,024,000	100%
(3) Goods, works, non-consulting services, consulting services, Training and Operating Costs for Part 1.2 of Project	2,256,000	100%
(4) Financial Assistance Payments under Part 2.1 of the Project	10,980,000	100%
(5) Productivity Grants under Part 3.1 of the Project	9,776,000	100%
(6) Goods, works, non-consulting services, consulting services, Training and Operating Costs for Part 2 (except 2.1), Part 3 (except 3.1) and Part 4 of Project	37,148,000	100%

TOTAL AMOUNT	112,800,000	
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B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made for payments made prior to the Signature Date.
2. The Closing Date is June 30, 2028.

Section IV. Other Undertakings

1. The Recipient shall ensure that the collection, use and processing of any personal data under the Project shall be done in accordance with the requirements set forth in the PIM and ensuring legitimate, appropriate and proportionate treatment of such data.

APPENDIX

Section I. Definitions

1. “Annual Work Plan and Budget” or the acronym “AWPB” means the plan and budget referred to under Section I.H of Schedule 2 to this Agreement, as the said plan may be modified from time to time with the prior written approval of the Association.
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. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated February 21, 2024, 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 Recipient 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.
5. “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 African 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 Association.
6. “Financial Assistance Payment” means the payment to be made to a KGS Beneficiary under the Keeping Girls in School and Beyond initiative under Part

2.1 of the Project. “Financial Assistance Payments” mean, collectively, one or more such payments.

7. “Food Security Pack” means the Recipient’s national program that provides poor and vulnerable, but viable small-scale farmer households, with agricultural and related support to become more agriculturally productive, food secure, economically independent, and climate resilient.
8. “Gender Division” means the division under the Office of the President (formerly the Ministry of Gender) responsible for coordinating and monitoring the effective implementation of Gender policies with other government line ministries and cooperating partners.
9. “Gender Division PIU” means the unit to be established within the Gender Division referred to in Section I.A.6 of Schedule 2 to this Agreement.
10. “Gender Policy” means the Recipient’s policy setting out the vision and framework through which the Recipient will ensure equality of all opportunities between women, men, girls and boys for development efforts have an equal impact on all gender.
11. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Investment Project Financing”, dated December 14, 2018 (Last revised on July 15, 2023).
12. “Grant Agreement” means the agreement signed between the Recipient and the Association for the co-financing of Part 1.2 of the Project (GFF Grant No. TF C4106), dated the same date as this Agreement, as such Grant Agreement may be amended from time to time. “Grant Agreement” includes all appendices, schedules and agreements supplemental to the Grant Agreement.
13. “Grievance Redress Mechanism” means the Grievance Redress Mechanism for the Project referred to in Section 10.2 of the ESCP.
14. “Human and Social Development Cluster” means the committee established by the Recipient to support the implementation of the Human and Social Development Pillar under the Eighth National Development Plan.
15. “Keeping Girls in School and Beyond” or the acronym “KGS” means the Recipient’s initiative aimed at providing (i) education grants; (ii) boarding facility fees; and (iii) other fees associated with education to eligible adolescent girls from extremely poor households to enable them attend upper primary and secondary school.
16. “Keeping Girls in School Case Management System” means the system established by KGS for the Part 2 of the Project to identify KGS Beneficiaries that

are at risk of dropping out of school or KGS Beneficiaries that have already dropped out of school and retain them in school or bring them back to school.

17. “KGS Beneficiary” means the adolescent girls eligible for enrollment in upper primary and secondary school level from poor and vulnerable households in selected Districts to receive (i) education grant (ii) boarding facility fee; and (iii) other fees associated with education under Part 2.1 of the Project, on the basis of selection criteria and terms and conditions described in the PIM. “KGS Beneficiaries” means, collectively, one or more such Beneficiaries.
18. “KGS Management Information System” means the database managed by the KGS PIU that hosts data of KGS Beneficiaries enrolled in the KGS.
19. “KGS PIU” means the unit established within the Ministry of Education under the Financing Agreement between the Recipient and the Association for the Girls’ Education and Women’s Empowerment and Livelihood Project dated January 6, 2016 (as amended), referred to in Section I.A.5 of Schedule 2 to this Agreement.
20. “Ministry of Community Development and Social Services” or “MCDSS” means the Recipient’s Ministry of Community Development and Social Services, or any successor thereto.
21. “Ministry of Education” or “MOE” means the Recipient’s Ministry of Education, or any successor thereto.
22. “Ministry of Health” or “MOH” means Recipient’s Ministry of Health, or any successor thereto.
23. “MOH PIU” means the unit to be established within the Ministry of Health referred to in Section I.A.4 of Schedule 2 to this Agreement.
24. “Nutrition Cash Top-Ups” means the additional cash payment to be made to an SCT Beneficiary under Part 1.1(b) of the Project referred to in Section I.D of Schedule 2 to this Agreement.
25. “Office of the President” means the Recipient’s Office of the President, or any successor thereto.
26. “Operating Costs” means the reasonable incremental expenses incurred by the Recipient and approved by the Association attributable to Project implementation, management, and monitoring, consisting of costs of the following: office supplies and consumables; communication; office rentals and utility costs, costs operation and maintenance of office vehicles; per diem and travel costs for Project staff; reasonable bank charges; allowances and salaries of contractual staff (but excluding the salaries of the Recipient’s civil servants).

27. “Presidential Delivery Unit” means the unit established under the Office of the President to support the Recipient’s efforts to fast track development priorities and deliver better public services, prosperity, and lasting benefits to all Zambians.
28. “Procurement Regulations” means, for purposes of paragraph 85 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPF Borrowers”, dated September 2023.
29. “Productivity Grant” means a cash transfer to be made or proposed to be made to an SWL Beneficiary referred to in Section I.F of Schedule 2 to this Agreement.
30. “Project Steering Committee” means the committee established under the Financing Agreement between the Recipient and the Association for the Girls’ Education and Women’s Empowerment and Livelihood Project dated January 6, 2016 (as amended), referred to in Section I.A.1 of Schedule 2 to this Agreement.
31. “Project Technical Committee” means the committee established under the Financing Agreement between the Recipient and the Association for the Girls’ Education and Women’s Empowerment and Livelihood Project dated January 6, 2016 (as amended), referred to in Section I.A.2 of Schedule 2 to this Agreement.
32. “SCT Beneficiary” means a poor household with (a) older persons aged 60 years and above, (b) a member who is chronically ill and on treatment, (c) pregnant or lactating women/adolescent and/or with children below 2 years, a new category on the program yet to be implemented, (d) Female headed households with at least three dependents under the 18 years of age; and (e) persons with disabilities under Part 1.1 of the Project, on the basis of selection criteria and terms and conditions described in the PIM. “SCT Beneficiaries” means, collectively, one or more such Beneficiaries.
33. “SCT PIU” means the unit established within the Ministry of Community Development and Social Services under the Financing Agreement between the Recipient and the Association for the Girls’ Education and Women’s Empowerment and Livelihood Project dated January 6, 2016 (as amended), referred to in Section I.A.3 of Schedule 2 to this Agreement.
34. “Signature Date” means the later of the two dates on which the Recipient and the Association signed this Agreement and such definition applies to all references to “the date of the Financing Agreement” in the General Conditions.
35. “Social Cash Transfers” or the acronym “SCT” means the unconditional cash payment to be made to an SCT Beneficiary under the Social Cash Transfer program under Part 1.1 of the Project, and “Cash Transfers” mean, collectively,

one or more such unconditional cash payments.

36. “Stakeholder Engagement Plan” means the Stakeholder Engagement Plan for the Project referred to in Section 10.1 of the ESCP.
37. “SWL Beneficiary” means a vulnerable woman between the age of 19-60, who has been selected to receive Productivity Grants under Part 3.1 of the Project on the basis of selection criteria and terms and conditions described in the PIM. “SWL Beneficiaries” means, collectively, one or more such Beneficiaries.
38. “SWL Management Information System” means the database managed by the SWL PIU that hosts data of SWL Beneficiaries enrolled in the SWL.
39. “SWL PIU” means the unit established within the Ministry of Community Development and Social Services under the Financing Agreement between the Recipient and the Association for the Girls’ Education and Women’s Empowerment and Livelihood Project dated January 6, 2016 (as amended), referred to in Section I.A.3 of Schedule 2 to this Agreement.
40. “Training” means the reasonable costs for the following expenditures incurred in providing training or workshops (excluding consultant’s services): 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.
41. “United Nations Joint Programme on Social Protection” means the social protection activities being implementing by United Nations agencies under the coordination of United Nations Children’s Fund (UNICEF).
42. “Zambia Integrated Social Protection Information System” means the Recipient’s digital management information system for management and Cash Transfer payments of SCT households.