



LOAN NUMBER 9652-JM

Loan Agreement

(Social Protection for Increased Resilience and Opportunity Project)

between

JAMAICA

and

**INTERNATIONAL BANK FOR RECONSTRUCTION
AND DEVELOPMENT**



LOAN AGREEMENT

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

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

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

ARTICLE II — LOAN

- 2.01. The Bank agrees to lend to the Borrower the amount of twenty million United States Dollars (\$20,000,000), as such amount may be converted from time to time through a Currency Conversion (“Loan”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”).
- 2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section III of Schedule 2 to this Agreement.
- 2.03. The Front-end Fee is one quarter of one percent (0.25%) of the Loan amount.
- 2.04. The Commitment Charge is one quarter of one percent (0.25%) per annum on the Unwithdrawn Loan Balance.
- 2.05. The interest rate is the Reference Rate plus the 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 January 15 and July 15 in each year.
- 2.07. The principal amount of the Loan shall be repaid in accordance with Schedule 3 to this Agreement.

ARTICLE III — PROJECT

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

ARTICLE IV — EFFECTIVENESS

- 4.01. The Additional Condition of Effectiveness consists of the following, namely, that the Borrower has prepared and adopted a Project Operational Manual (“POM”) satisfactory to the Bank.
- 4.02. The Effectiveness Deadline is the date one hundred eighty (180) calendar days after the Signature Date.

ARTICLE V — REPRESENTATIVE; ADDRESSES

5.01. The Borrower’s Representative is its Minister of Finance and the Public Service.

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

- (a) the Borrower’s address is:

Ministry of Finance and the Public Service
P.O. Box 512
30 National Heroes Circle
Kingston 4
Jamaica; and

- (b) the Borrower’s Electronic Address is:

Telex:	E-mail:
(876) 924-9291	finsec@mof.gov.jm

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

- (a) the Bank’s address is:

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

- (b) the Bank’s Electronic Address is:

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

AGREED as of the Signature Date.

JAMAICA

By

Nigel Clarke

Authorized Representative

Name: Nigel Clarke

Title: Minister of Finance and the Public Service

Date: 03-May-2024

**INTERNATIONAL BANK FOR
RECONSTRUCTION AND DEVELOPMENT**

By

Lilia Burunciuc

Authorized Representative

Name: Lilia Burunciuc

Title: Country Director

Date: 24-Apr-2024

SCHEDULE 1

Project Description

The objectives of the Project are to expand the Borrower's coverage of social protection and strengthen its social protection delivery system, particularly its capacity to respond to shocks.

The Project consists of the following components:

Component 1: Enhanced Resilience through Unemployment Insurance

Developing the design and implementing an Unemployment Insurance ("UI") benefit under the National Insurance Scheme by, *inter alia*:

- 1.1 Providing technical assistance to inform the regulatory, institutional, and operational framework of the UI, including, *inter alia*, protocols for emergency situations, such as those induced by climate and natural disasters.
- 1.2 Conducting consultations with key stakeholders to inform the design of the UI's regulatory, institutional, and operational framework.
- 1.3 Enhancing the platform used by the Borrower's National Insurance Scheme to register UI contributions, process benefit claims, and verify Borrower's job search or training requirements.
- 1.4 Conducting an outreach and communications campaign to increase awareness and sensitization around the UI.
- 1.5 Providing Trainings and capacity building to MLSS staff holding key positions for the successful implementation of the UI.
- 1.6 Providing technical assistance to assess, audit, and evaluate the UI's implementation and results.

Component 2: Increased Opportunity through Integrated Employment Services

Strengthening MLSS's capacity to deliver employment services to employers and jobseekers (including UI beneficiaries and Vulnerable Groups) by, *inter alia*:

- 2.1 (a) Assessing the employment services business processes and existing standard operating procedures; (b) revising said standard operating procedures; and (c) providing capacity building and Trainings for MLSS staff to implement the revised standard operating procedures.

- 2.2 Expanding MLSS's capacity to provide employment services by, *inter alia*: (a) technical assistance, provided through consulting and non-consulting services, to address MLSS's technical, operational, and administrative needs; (b) minor refurbishment of existing office space; and (c) acquisition of office equipment, including information technology hardware.
- 2.3 Enhancing MLSS's Labour Market Information System ("LMIS") to allow the integration and management of MLSS's employment services in a single platform, for the benefit of both internal users (e.g., career and skills counselors, program administrators, etc.) and external users (e.g., jobseekers, employers, students, training and other educational institutions, etc.), by:
- (a) assessing the LMIS's capabilities and producing a technical design document that would inform the integration and management processes;
 - (b) procuring and/or developing software based on the assessment and technical design document; and
 - (c) providing capacity building and Trainings to MLSS staff on the use of the enhanced LMIS.
- 2.4 Collecting, analyzing, and disseminating labor market data to inform MLSS's employment services by:
- (a) (i) designing and developing labor market information tools, which may include an occupational employment and vacancy survey, a skills and tasks survey, collection and analysis of job postings, and critical occupations lists; and (ii) providing capacity building and Training to MLSS staff vis-à-vis the use of said labor market information tools;
 - (b) developing a jobs and active labor market programs strategy, which will focus, in part, on identifying opportunities to expand formal jobs, including green jobs; developing a whole-of-government inventory of the Borrower's active labor market programs and complementary social protection interventions to facilitate referrals;
 - (c) promoting partnerships via workshops and other events between different stakeholders (such as private job search agencies and training institutions, public sector agencies providing training and employment services, nongovernmental organizations and labor groups) to, *inter alia*, facilitate women's employment, assist workers displaced due to climate change, and connect workers to green jobs; and
 - (d) conducting evaluations of MLSS's employment services and labor market outcomes.

Component 3: Strengthened Systems and Capacity to Support Resilience Building

Modernizing efforts to increase the adaptive capacity of the Borrower's social protection system by:

- 3.1 Developing a Social Protection Information System ("SPIS") to modernize information management and business processes within MLSS and to allow for the interoperability and integration of different social assistance institutions, programs, and services by:
- (a) assessing the design needs for the SPIS;
 - (b) developing software for a platform based on the assessment that, *inter alia*:
 - (i) has a single data entry point, a central registry, and an advanced case management function;
 - (ii) allows for the identification of coverage and beneficiary overlap (to identify potential duplications and reduce inclusion errors due to data limitations);
 - (iii) supports beneficiaries from enrollment to exit through case management;
 - (iv) allows for beneficiary cross-checks and referrals between the different institutions, programs and services;
 - (v) includes information related to exposure (e.g., georeferenced information, climate risk atlas) and vulnerability to shocks and climate-related risks (e.g., quality of housing and assets) for faster and better targeted responses to those in most need;
 - (vi) provides easy access to Vulnerable Groups; and
 - (vii) collects real time beneficiary feedback;
 - (c) (i) carrying out an assessment of the software used by MLSS to process the data collected through the Jamaica Household Damage, Impact and Needs Assessment ("JHDINA"); and (ii) integrating the JHDINA software with SPIS; and
 - (d) providing capacity building support to MLSS, including implementation assistance, and Trainings to MLSS staff on the use of the enhanced and integrated SPIS.

- 3.2 Providing technical assistance to key Borrower social protection actors, such as MLSS, PIOJ, NSPC, and NPRPC, to close key knowledge gaps on social protection, by carrying out assessments on, *inter alia*: (a) social work across the public sector; (b) gender studies (e.g., economic empowerment, household resilience, and women unemployment); (c) psychosocial interventions; and (d) improvements on adaptive capacity.
- 3.3 Conducting capacity building activities and providing Trainings to MLSS, PIOJ and other stakeholders' staff, including the NSPC and NPRPC, on social protection, including by facilitating said staff's participation in knowledge sharing study tours, conferences, and other fora to inform national social policy and programs with global best practices.

Component 4: Project Management

Support to the PIU for project management including, but not limited to: (a) procurement; (b) PIU staffing (including the Project manager); (c) Operating Costs; (d) financial management; (e) monitoring and evaluation; (f) reporting; (g) environmental and social compliance; and (h) outreach and communication.

Component 5: Contingent Emergency Response Component

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, through MLSS, shall be responsible for the implementation of the Project. To this end, the Borrower, through MLSS, shall:
 - (a) carry out the day-to-day management of the Project and, to this end, establish no later than one hundred twenty (120) calendar days after the Effective Date, and maintain at all times during the period of implementation of the Project, a Project Implementation Unit (“PIU”), headed by a Project Manager and with a structure, functions and resources satisfactory to the Bank, and with competent staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Bank (including a social and environmental specialist) as further set forth in the POM;
 - (b) establish, no later than ninety (90) calendar days after the Effective Date, and thereafter maintain, throughout the implementation of the Project, a steering committee (“Project Steering Committee”) with membership, functions (including, *inter alia*, providing strategic guidance for Project implementation, overseeing Project implementation, supporting stakeholder coordination, and addressing major crosscutting issues or bottlenecks), and terms of reference satisfactory to the Bank, as set forth in the POM;
 - (c) establish, no later than ninety (90) calendar days after the Effective Date, and thereafter maintain, throughout the implementation of the Project, a technical working group (“Technical Working Group”) with membership, functions (including, *inter alia*, providing technical guidance to MLSS for the procurement of software), and terms of reference satisfactory to the Bank, as set forth in the POM;
 - (d) ensure proper coordination with PIOJ on technical aspects of Project implementation of Component 3; and
 - (e) collect and process Personal Data under the Project in accordance with whatever is more favorable for Data Subjects between local data protection laws and international best practices and principles, ensuring legitimate, appropriate, and proportionate treatment of such data.

B. Project Operational Manual

1. For purposes of Project implementation, the Borrower, through MLSS, shall:
 - (a) prepare and adopt a POM, which shall include, *inter alia*:
 - (i) the Project monitoring indicators;
 - (ii) policies and procedures relating to the implementation of the respective components of the Project;
 - (iii) financial management and procurement arrangements for the respective components of the Project;
 - (iv) environmental and social obligations consistent with the provisions of Section I.C of this Schedule and the requirements under the Anti-Corruption Guidelines;
 - (v) the membership, functions and terms of reference of the Project Steering Committee established pursuant to Section I.A.1(b) of Schedule 2 to this Agreement;
 - (vi) the membership, functions and terms of reference of the Technical Working Group established pursuant to Section I.A.1(c) of Schedule 2 to this Agreement; and
 - (vii) the data protection good practice evaluation criteria, including: (A) data minimization (collecting only data that is necessary for the purpose); (B) data accuracy (correct or erase data that are not necessary or are inaccurate); (C) use limitations (data are only used for legitimate and related purposes); (D) data retention (retain data only for as long as they are necessary); (E) informing Data Subjects of use and processing of data; and (F) allowing data subjects the opportunity to correct information about them.
 - (b) thereafter carry out the Project in a timely manner and in accordance with the provisions of the POM; and
 - (c) not amend or waive, or permit to be amended or waived, the POM or any provisions thereof, except with the prior written approval of the Bank.
2. In case of any conflict between the terms of the POM and this Agreement, the terms of this Agreement shall prevail.

C. Environmental and Social Standards

1. The Borrower, through MLSS, 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 MLSS, 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 MLSS, 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 MLSS, shall ensure that:
 - (a) reasonable measures are taken to collect, compile, and furnish to the Bank through regular reports, with the frequency specified in the ESCP, and as soon as is reasonably practicable 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 notified promptly 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, in accordance with the ESCP, the environmental and

social instruments referenced therein and the Environmental and Social Standards.

5. The Borrower, through MLSS, 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 reasonable and appropriate measures to resolve, or facilitate the resolution of, such concerns and grievances, in a manner acceptable to the Bank.

D. Contingent Emergency Response Component

1. In order to ensure the proper implementation of contingent emergency response activities under Component 5 of the Project (“Contingent Emergency Response Component” or “CERC”), 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 structures or institutional 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 the Contingent Emergency Response Component; (v) documentation required for withdrawals of Financing 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 nor 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 the 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 Contingent Emergency Response Component 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) calendar days after the end of each of its Calendar Semester, covering the Calendar Semester. 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 Borrower 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, non-consulting services, consulting services, works, Training and Operating Costs under Components 1, 2, 3, and 4 of the Project.	19,950,000	100%
(2) Emergency Expenditures.	0	100%
(3) Front-end Fee.	50,000	Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07(b) of the General Conditions
(4) Interest Rate Cap or Interest Rate Collar premium.	0	Amount due pursuant to Section 4.05(c) of the General Conditions
TOTAL AMOUNT	20,000,000	

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A above, no withdrawal shall be made:
 - (a) for payments made prior to the Signature Date, except that withdrawals up to an aggregate amount not to exceed four million United States Dollars (\$4,000,000) may be made for payments made prior to this date but on or after twelve (12) months prior to the Signature Date, for Eligible Expenditures under Category (1); and
 - (b) for Emergency Expenditures under Category (2), unless and until all of the following conditions have been met in respect of said expenditures:
 - (i) (A) the Borrower has determined that an Eligible Crisis or Emergency has occurred, and 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. The Closing Date is January 31, 2030.

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 January 15 and July 15 Beginning July 15, 2030 through July 15, 2040	4.55%
On January 15, 2041	4.45%

APPENDIX**Definitions**

1. “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.
2. “Calendar Semester” means any 6-month term.
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.D.1(a) 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 POM.
5. “Contingent Emergency Response Component” means any activity or activities to be carried out under Component 5 of the Project to respond to an Eligible Crisis or Emergency.
6. “Data Subject” means an identified or identifiable natural person; an identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person.
7. “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.
8. “Emergency Action Plan” means the plan referred to in Section I.D.1(b) of Schedule 2, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.
9. “Emergency Expenditures” means any of the eligible expenditures set forth in the CERC Manual referred to in Section I.D.1(a) of Schedule 2 to this Agreement and required for the Contingent Emergency Response Component.
10. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated February 2, 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 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.

11. “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”; (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Bank.
12. “General Conditions” means the “International Bank for Reconstruction and Development General Conditions for IBRD Financing, Investment Project Financing”, dated December 14, 2018 (last revised on July 15, 2023).
13. “Jamaica Household Damage, Impact and Needs Assessment” or “JHDINA” means the assessment form (currently in manual format) used by MLSS to collect data, at the household level, for disaster response, to determine eligibility for the provision of in-kind and cash benefits to affected populations.
14. “Labour Market Information System” or “LMIS” means the platform administered by the MLSS to manage the provision of employment services to employers, jobseekers and Vulnerable Groups, including labor market intelligence, job matching, career and skills guidance, and program referrals.
15. “MLSS” means the Borrower’s Ministry of Labour and Social Security or any legal successor thereto.
16. “National Insurance Scheme” means a compulsory contributory funded social security scheme, which offers financial protection to the worker and his family against loss of income arising from, *inter alia*, injury on the job, incapacity, and retirement.
17. “National Poverty Reduction Programme” or “NPRP” means the Borrower’s policy framework, approved through Cabinet Decision No. 33/17 on September 4, 2017, to eradicate extreme poverty and consistently reduce overall poverty prevalence.

18. “National Poverty Reduction Programme Committee” or “NPRPC” means the multi-sectoral body established to develop, implement, monitor, and evaluate the NPRP. It is chaired by the PIOJ and is constituted of representatives of Borrower agencies and other key non-governmental stakeholders, including the MLSS, Ministry of Agriculture and Fisheries, Ministry of Education and Youth, Bureau of Gender Affairs, Early Childhood Commission, HEART/NSTA Trust, Jamaica Business Development Corporation, Abilities Foundation, Food for the Poor Jamaica, and University of the West Indies.
19. “NSPC” means National Social Protection Committee, the multi-sectoral body established, pursuant to the Social Protection Strategy, to implement, monitor, and evaluate said Social Protection Strategy. It is chaired by the PIOJ’s Director General and is constituted of representatives of Borrower agencies, financial institutions, trade unions, and other non-governmental stakeholders, including the Office of the Prime Minister, MLSS, Ministry of Finance and the Public Service, Ministry of Health and Wellness, National Environmental and Planning Agency, Early Childhood Commission, National Council for Senior Citizens, Financial Services Commission, Jamaica Council for Persons with Disabilities, Jamaica Social Investment Fund, Jamaica Employers Federation, and the Union of Schools, Agricultural, and Allied Workers.
20. “Operating Costs” means reasonable incremental expenses, as shall have been approved by the Bank, incurred on account of implementation of the Project, including, *inter alia*, office supplies (including information and office technology equipment) and other consumable goods, office rent, internet and communications costs, support for information systems, translation costs, bank charges, utilities, travel, transportation, *per diem*, accommodation costs (lodging), and salaries of the PIU’s contractual staff members but excluding salaries of officials of the Borrower’s civil service.
21. “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 (including biometric data), physiological, genetic, mental, economic, cultural or social identity of an individual.
22. “PIOJ” means the Borrower’s Planning Institute of Jamaica or any legal successor thereto.

23. “Procurement Regulations” means, for purposes of paragraph 84 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPF Borrowers”, dated September 2023.
24. “Project Implementation Unit” or “PIU” means the unit to be established within MLSS and referred to in Section I.A.1(a) of Schedule 2 to this Agreement.
25. “Project Steering Committee” or “PSC” means the committee established pursuant to Section I.A.1(b) of Schedule 2 to this Agreement.
26. “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.
27. “Social Protection Information System” or “SPIS” means an information management system platform that supports full business process automation and efficient program monitoring of social protection programs of MLSS through a centralized and unified family databank, a case management function, individual program-level modules with system interoperability, and reporting capabilities.
28. “Social Protection Strategy” means the Borrower’s institutional strategy, approved by Cabinet Decision No. 9/14 on March 24, 2014, to streamline social protection by identifying the priorities for resource allocation as well as the practical interventions that the Borrower will deploy.
29. “Technical Working Group” means the working group established pursuant to Section I.A.1(c) of Schedule 2 to this Agreement.
30. “Trainings” means the reasonable costs, as shall have been approved by the Bank, for study tours, training courses, seminars, and workshops conducted under the Project, including costs associated with rental of facilities and equipment, travel, accommodation, preparation and reproduction of training materials, *per diem* costs of trainees and trainers, trainers’ fees, and other training related miscellaneous costs (but excluding goods and consulting services).
31. “Unemployment Insurance” or “UI” means the social insurance benefit that the Borrower will establish under Component 1 of the Project as a financial protection against the risk of involuntary job loss.
32. “Vulnerable Groups” means groups facing challenges accessing labor market opportunities as evidenced by labor market indicators, such as labor force participation rates, unemployment rates, and other related indicators. These groups include, but are not limited to, informal workers, people with disabilities, women, and young people.