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CREDIT NUMBER 7019-NG

# Financing Agreement

(National Social Safety Net Program – Scale Up)

between

FEDERAL REPUBLIC OF NIGERIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

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**CREDIT NUMBER 7019-NG**

**FINANCING AGREEMENT**

AGREEMENT dated as of the Signature Date between FEDERAL REPUBLIC OF NIGERIA ("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 credit, which is deemed as Concessional Financing for purposes of the General Conditions, in an amount equivalent to five hundred sixty-five million three hundred thousand Special Drawing Rights (SDR 565,300,000) (variously, "Credit" and "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 The Service Charge is three-fourths of one percent (3/4 of 1%) per annum on the Withdrawn Credit Balance.
- 2.05. The Interest Charge is one and a quarter percent (1.25%) per annum on the Withdrawn Credit Balance.
- 2.06. The Payment Dates are January 15 and July 15 in each year.
- 2.07. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.
- 2.08. 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 the Project, and cause the Project to be carried out by the Participating States, in accordance with the provisions of Article V of the General Conditions and Schedule 2 to this Agreement.

### **ARTICLE IV — EFFECTIVENESS; TERMINATION**

- 4.01. The Additional Conditions of Effectiveness consist of the following:
- (a) the National Steering Committee (NSC) shall have been duly established in accordance with Section I.A.1.1 of Schedule 2 to this Agreement;
  - (b) all necessary administrative action has been taken to authorize NASSCO and NCTO to assume their roles and responsibilities under the Project in accordance with Section I.A.1.2 and 3 of Schedule 2 to this Agreement; and
  - (c) the Project Implementation Manual has been duly updated in accordance with Section I.C of Schedule 2 to this Agreement.
- 4.02. The Effectiveness Deadline is the date one hundred and twenty (120) days after the Signature Date.
- 4.03. For purposes of Section 10.05 (b) of the General Conditions, the date on which the obligations of the Recipient under this Agreement (other than those providing for payment obligations) shall terminate is twenty (20) years after the Signature Date.

### **ARTICLE V — REPRESENTATIVE; ADDRESSES**

- 5.01. The Recipient's Representative is its minister in charge of finance.
- 5.02. For purposes of Section 11.01 of the General Conditions:
- (a) the Recipient's address is:  
  
Federal Ministry of Finance, Budget and National Planning  
Ahmadu Bello Way  
Central Business District  
Abuja, Federal Republic of Nigeria; and
  - (b) the Recipient's Electronic Address is:  
  
Facsimile:  
234-9-2343609

5.03. For purposes of Section 11.01 of the General Conditions:

(a) the Association's address is:

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

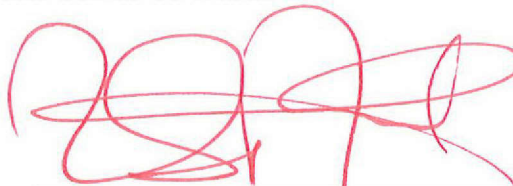
(b) the Association's Electronic Address is:

Telex:	Facsimile:
248423 (MCI)	1-202-477-6391

AGREED as of the Signature Date.

**FEDERAL REPUBLIC OF NIGERIA**

By



Authorized Representative

Name: Zainab Shamuna Ahmed (Mrs)  
Title: Hon Minister of Finance  
Date: August 16, 2022

**INTERNATIONAL DEVELOPMENT ASSOCIATION**

By



Authorized Representative

Name: Shubham Chaudhuri  
Title: Country Director  
Date: August 16, 2022

## SCHEDULE 1

### Project Description

The objective of the Project is to expand coverage of shock responsive safety net support among the poor and vulnerable and strengthen the Recipient's national safety net delivery system.

The Project consists of the following parts:

1. **Economic Shock Responsive Cash Transfer (ESR-CT)**

1.1 *Rural ESR-CT to eligible beneficiaries in the NSR.* Temporary cash transfers to provide relief against the economic shocks to Eligible ESR-CT Beneficiaries in rural areas.

1.2 *Urban ESR-CT to eligible beneficiaries through the expansion of the RRR.* Temporary cash transfers to provide relief against the economic shocks to Eligible ESR-CT Beneficiaries in urban areas.

2. **Extended Regular Cash Transfer (ER-CT) for the poor and the vulnerable**

Extension of ER Cash Transfers under NASSP to ensure that Eligible ER-CT Beneficiaries continue to receive such transfers for a total duration of at least two years.

3. **Delivery System Strengthening and Project Management**

3.1 *Expansion and strengthening of the safety nets delivery systems through increased integration and the use of digital technologies.* Support for the expansion and strengthening of safety nets systems to improve integration and the use of digital technologies, including:

(a) support for further expansion of the RRR, including measures to improve the coverage, inclusion, and efficiency of the RRR to ensure the inclusion of all intended beneficiaries, provision of technical assistance to strengthen the processes and protocols to verify and validate registration, including detecting and correcting duplicated registrations at household and individual levels;

(b) support for enrolment and registration of Eligible Beneficiaries under Parts 1 and 2 and the implementation of the associated outreach and communications plans related to the ESR-CTs;

(c) strengthening of payment delivery mechanisms;

- (d) strengthening of the targeting of social assistance;
- (e) improving usage and integration of data and management information systems;
- (f) strengthening of the National Social Protection Platform;
- (g) support for the design and execution of impact evaluations of innovative targeting approaches under Part 1 of the Project; and
- (h) support for the mainstreaming of cross-cutting issues into system strengthening under the Project.

3.2. ***Project Management Support.*** Support for the day to day management of the Project, including the financing of Operating Costs; strengthening of FMHADMSD, NASSCO and NCTO at the federal level and of SOCUs and SCTUs at the state level.

## SCHEDULE 2

### Project Execution

#### Section I. Implementation Arrangements

##### A. Institutional Arrangements

##### 1. Federal Level

##### 1.1 *National Steering Committee*

- (a) The Recipient shall duly establish and thereafter maintain throughout the Project implementation a National Steering Committee at federal level (“NSC”) with functions, composition and resources satisfactory to the Association.
- (b) Without limitation to the provisions of sub-paragraph (a) above, the NSC shall be chaired by the Minister of Federal Ministry of Humanitarian Affairs, Disaster Management & Social Development (FMHADMSD), and include representatives of key Implementing Agencies, including (without limitation) Ministry of Finance, Ministry of Education, Ministry of Health, Ministry of Women Affairs, Ministry of Agriculture, Ministry of Water Resources, as further detailed in the PIM.
- (c) Without limitation to the provisions of sub-paragraph (a) above, the NSC shall be responsible for *inter alia*, providing oversight and overall strategic and policy guidance for the implementation of the Project, as further specified in the PIM.

##### 1.2 *National Social Safety Nets Coordinating Office*

- (a) The Recipient shall maintain, throughout the implementation of the Project, a National Social Safety Nets Coordinating Office (“NASSCO”) in FMHADMSD with functions and resources satisfactory to the Association, and with staff in adequate numbers and with terms of reference, qualifications, integrity and experience satisfactory to the Association.
- (b) Without limitation to the provisions of sub-paragraph (a) above, the NASSCO shall be responsible for, *inter alia*:
  - (i) managing the implementation of Part 3 of the Project at the federal level; and

- (ii) coordinating the Project activities of all federal Implementing Agencies and the SOCUs.

1.3. ***National Cash Transfer Office***

- (a) The Recipient shall maintain, throughout the implementation of the Project, a National Cash Transfer Office (“NCTO”) in FMHADMSD, with functions and resources satisfactory to the Association, and with staff in adequate numbers and with terms of reference, qualifications, integrity and experience satisfactory to the Association.
- (b) Without limitation to the provisions of sub-paragraphs (a) above, the NCTO shall be responsible for, *inter alia*, managing the implementation of Parts 1 and 2 of the Project in collaboration with the Participating States.

2. **State Level**

2.1 ***State Steering Committee***

- (a) The Recipient shall cause each Participating State to duly establish and thereafter maintain throughout the Project implementation a State Steering Committee (each, a “SSC”) with functions, composition and resources satisfactory to the Association.
- (b) Without limitation to the provisions of sub-paragraph (a) above, the SSC shall be chaired by the State Commissioner (or the equivalent) responsible for Planning and Budget and include the Commissioners of the key state Implementing Agencies, including the state Ministry of Finance/Planning, Ministry of Education, Ministry of Health, Ministry of Agriculture, Ministry of Water Resources, or their state equivalents, as further detailed in the PIM.
- (c) Without limitation to the provisions of sub-paragraph (a) above, the SSC shall be responsible for *inter alia* providing oversight and overall strategic and policy guidance for the implementation of the Project in the relevant Participating State, as further specified in the PIM.

2.2 ***State Operations Coordination Units***

- (a) The Recipient shall cause each Participating State to designate and maintain throughout the implementation of the Project, a state operations coordination unit (“State Operations Coordination Unit” or “SOCU”) within its state ministry responsible for budget and planning, each with functions and resources satisfactory to the Association, and with staff in adequate numbers and with terms of reference, qualifications, integrity and experience satisfactory to the Association.



- (b) Without limitation to sub-paragraph (a) above, each SOCU to be responsible for, *inter alia*, managing the implementation of the Project at the state level, as detailed in the PIM.

### 2.3 *State Cash Transfer Units*

- (a) The Recipient shall cause each Participating State to designate and maintain throughout the implementation of the Project, a state cash transfer office (“State Cash Transfer Unit” or “SCTU”), within the state Ministry of Social Development and Women’s Affairs, or such other ministry as may be permitted in the PIM, each with functions and resources satisfactory to the Association, and with staff in adequate numbers and with terms of reference, qualifications, integrity and experience satisfactory to the Association.
- (b) Without limitation to the sub-paragraph (a) above, each SCTU to be responsible for, *inter alia*: coordinating, monitoring and reporting on Cash Transfer payments at the LGA level; preparing lists of beneficiaries eligible for Cash Transfer payments; and facilitating implementation of productive and economic inclusion activities including coordination of behavior change communication trainings of the Project, as detailed in the PIM.

### 3. **Independent Verification of Output-Based Financing and Targeted Cash Transfers**

Not later than six (6) months after the Effectiveness Date, the Recipient shall engage independent experts, whose terms of reference, qualifications and experience shall be satisfactory to the Association, to conduct ex-post verifications every calendar semester of the output-based financing activities under Parts 3.1 (a) and (b) of the Project and of the Cash Transfers under Parts 1 and 2 of the Project.

### 4. **Federal Project Financial Management Department and State Project Financial Management Units**

Without limitation upon the provisions of paragraphs 1-2 of this Part A, the Recipient shall designate, at all times during the implementation of the Project, the Federal Project Financial Management Department (“FPFMD”) to be responsible for financial management under the Project at federal level and the State Project Financial Managements Units (each, a “SPFMU”) to be responsible for financial management under the Project in the respective Participating State. Each of the FPFMD and SPFMUs shall take all actions, including the provision of funding, personnel and other resources necessary to enable the FPFMD and SPFMUs to perform these functions, all in accordance with the provisions of the PIM.

**B. Memoranda of Understanding**

1. To facilitate the carrying out of the Project, the Recipient shall enter into a Memorandum of Understanding with each Participating State on terms and conditions acceptable to the Association, including, *inter alia*, the following:
  - (a) activities to be carried out by the Participating State and disbursement of the proceeds of the Credit on the basis of measured outputs for such activities in accordance with Section III of this Schedule 2;
  - (b) the requirement that the Participating State carry out the Project with due diligence and efficiency, in conformity with administrative, financial management, engineering, technical, environmental and social practices and arrangements (including the ESS and the ESCP), and provide, or cause to be provided, promptly as needed, the facilities, services and other resources required for the Project;
  - (c) the obligation of the Participating State to carry out the Project in accordance with this Agreement, the Procurement Regulations, the Anti-Corruption Guidelines, the DFIL and the PIM;
  - (d) the obligation of the Participating State to exchange views with the Recipient and the Association with regard to the progress of the Project and the performance of its obligations under the Memorandum of Understanding;
  - (e) the obligation of the Participating State to provide access to the Association to inspect Project sites, its operation and any relevant records and documents; and
  - (f) the requirement that the Participating State promptly inform the Recipient and the Association of any condition which interferes or threatens to interfere with the progress of the Project, or the performance of its obligations under the Memorandum of Understanding.
3. The Recipient shall exercise its rights under the Memorandum of Understanding in such manner as to protect the interests of the Recipient and the Association and to accomplish the purposes of the Financing. Except as the Association shall otherwise agree, the Recipient shall not assign, amend, abrogate or waive the Memorandum of Understanding or any of its provisions.
4. The Recipient shall ensure that no Participating State shall participate in or benefit from the Project, unless and until such Participating State has entered into a Memorandum of Understanding in accordance with this Section I.B.

**C. Project Implementation Manual**

1. The Recipient shall prepare and furnish to the Association for review, a Project implementation manual, which shall include provisions on the following matters:
  - (i) institutional arrangements for the oversight, coordination, management and day-to-day implementation of the Project, including details on the respective roles and responsibilities of the committees, units and Implementing Agencies set out in Section A.1 of this Schedule 2;
  - (ii) detailed arrangements of the operation of the social safety programs under the Project, flow of funds and disbursement mechanism for financing Targeted Cash Transfers under Parts 1 and 2 of the Project, the mechanisms for verification of compliance with conditions and transparent payment mechanism;
  - (iii) a description of the output-based disbursement arrangements for Parts 3.1 (a) and (b) of the Project and the related definitions of Unit Costs;
  - (iv) financial management;
  - (v) procurement;
  - (vi) arrangements for preventing, detecting, reporting, investigation, remediation and otherwise addressing fraud and corruption, including compliance with the Anti-Corruption Guidelines;
  - (vii) environmental and social management systems, including on procedures for stakeholder engagement, managing contractors, grievance redressal mechanism, gender-based violence and sexual exploitation and abuse (GBV/SEA) and management of security risks; and the ESCP as an annex to the PIM;
  - (viii) collection and processing of Personal Data in accordance with good international practice;
  - (ix) monitoring and evaluation, reporting and communication;
  - (x) disbursement and flow of funds arrangements; and
  - (xi) such other administrative, financial, technical and organizational arrangements and procedures as shall be required for the Project.
2. The Recipient shall afford the Association a reasonable opportunity to exchange views with the Recipient on said Project implementation manual, and thereafter,

shall adopt such Project implementation manual, as shall have been approved by the Association ("Project Implementation Manual" or "PIM").

3. The Recipient shall ensure that the Project is carried out in accordance with the PIM; provided, however, that in case of any conflict between the provisions of the PIM and the provisions of this Agreement, the provisions of this Agreement shall prevail.
4. Except as the Association shall otherwise agree, the Recipient shall not amend, abrogate or waive any provision of the PIM.

**D. Annual Work Plan and Budget**

1. Each year the Recipient shall prepare a consolidated draft annual work plan and budget containing all activities and expenditures at the federal and the state level proposed to be included in the Project for the following year of Project implementation, of such scope and detail as the Association shall have reasonably requested.
2. The Recipient shall furnish to the Association, as soon as available, but in any case, not later than November 30 of each year, the consolidated annual work plan and budget referred to in paragraph 1 above, for their review and approval; except for the annual work plan and budget for the Project for the first year of Project implementation, which shall be furnished no later than one month after the Effective Date. Only the activities included in an annual work plan and budget expressly approved by the Association (each an "Annual Work Plan and Budget") are eligible to a financing from the proceeds of the Financing.
3. The Recipient shall ensure that the Project is carried out in accordance with the Annual Work Plans and Budgets, provided, however, that in case of any conflict between the Annual Work Plan and Budget and the provisions of this Agreement, the provisions of this Agreement shall prevail.
4. Except as the Association shall otherwise agree, the Recipient shall not amend, abrogate or waive any provision of the Annual Work Plan and Budget.

**E. Environmental and Social Standards**

1. The Recipient shall, and shall cause each Participating State to, 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, and shall cause Each Participating State to, 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, and shall cause each Participating State to, 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, and shall cause each Participating State to, 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, including, in accordance with the ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.
5. The Recipient shall, and shall cause each Participating State to, 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.

**Section II. Project Monitoring, Reporting and Evaluation**

The Recipient shall furnish to the Association each Project Report not later than one month after the end of each calendar semester, covering the calendar semester.

**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:

<b>Category</b>	<b>Amount of the Credit Allocated (expressed in SDR)</b>	<b>Percentage of Expenditures to be Financed (inclusive of Taxes)</b>
(1) Cash Transfers under Parts 1 and 2 of the Project	527,848,875	100%
(2) Output-based financing of Part 3.1(a) (expansion of the RRR) based on Unit Costs	8,620,825	100% of the Unit Costs in accordance with amounts and baselines established in the PIM
(3) Output-based financing of Part 3.1 (b) (enrollment of rural ESR-CT only) based on Unit Costs	5,511,675	100% of the Unit Costs in accordance with amounts and baselines established in the PIM
(4) Goods, works, non-consulting services, consulting services and Operating Costs for NASSCO under Part 3 (other than Parts 3.1(a) and (b)) under the Project	10,740,700	100%
(5) Goods, works, non-consulting services, consulting services and Operating Costs for NTCO under Part 3 (other than Parts 3.1(a) and (b)) under the Project	12,577,925	100%
<b>TOTAL AMOUNT</b>	<b>565,300,000</b>	

**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;
  - (b) under Category 1, unless or until the Recipient:
    - (i) acting through FMHADMSD, (x) undertakes an independent assessment of the NASSCO and NCTO Management Information Systems, to be carried out by a consultant and under terms of reference acceptable to the Association, in accordance with internationally recognized cyber risk management norms; and (y) develops an action plan acceptable to the Association to mitigate the risks and gaps identified in the such assessment;
    - (ii) acting through FMHADMSD, has entered into a memorandum of understanding or an equivalent agreement with the Central Bank of Nigeria, acceptable in form and substance to the Association, regarding cooperation on the payment modalities for Cash Transfers under the Project and on continuing the engagement to improve the payments of social transfers; and
    - (iii) has furnished all required verification documents acceptable to the Association showing that Cash Transfers, with respect to which a Withdrawal Application has been submitted, had been made in accordance with the provisions of this Agreement and of the PIM, such verification to be provided in accordance with procedures and arrangements set out in the PIM, including, where the PIM so requires, the verification report of the independent expert in accordance with Section I.A.3 of this Schedule 2; and
  - (c) for any output-based payments under Categories 2 and 3, unless and until:
    - (i) the Recipient has confirmed the number of outputs achieved as follows:
      - (A) for Category (2), the measured Outputs will be the number of beneficiary households registered, verified and enrolled in the RRR in accordance with the criteria and procedures set out in the PIM; and
      - (B) for Category (3), the measured Outputs will be the number of beneficiary household enrolled in the National

Beneficiary Registry (NBR) in accordance with the criteria and procedures set out in the PIM.

- (ii) the Recipient has furnished all required verification documents acceptable to the Association including, where the PIM so requires, the verification report of the independent expert in accordance with Section I.A.3 of this Schedule 2;
  - (d) in respect of payments to any Participating State, unless and until such Participating State has: (i) established a SSC, SOCU and SCTU in accordance with Section I.A.2 of Schedule 2 to this Agreement; and (ii) signed a Memorandum of Understanding with the Recipient, acceptable to the Association, in accordance with Section I.B of Schedule to this Agreement.
2. The Closing Date is June 30, 2024.



**SCHEDULE 3**

**Repayment Schedule**

<b>Date Payment Due</b>	<b>Principal Amount of the Credit repayable (expressed as a percentage)*</b>
On each January 15 and July 15:	
commencing January 15, 2027, to and including July 15, 2046	1.65%
commencing January 15, 2047, to and including July 15, 2051.	3.40%

\* The percentages represent the percentage of the principal amount of the Credit to be repaid, except as the Association may otherwise specify pursuant to Section 3.05 (b) of the General Conditions.

## APPENDIX

### Definitions

1. “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.
2. “Cash Transfers” means, collectively, ER Cash Transfers and ESR Cash Transfers.
3. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
4. “COVID-19” means the coronavirus disease caused by the 2019 novel coronavirus (SARS-CoV-2).
5. “Eligible ESR-CT Beneficiaries” means beneficiaries eligible for ESR Cash Transfers under Part 1 of the Project in accordance with eligibility criteria and procedures set forth in the PIM.
6. “Eligible ER-CT Beneficiaries” means beneficiaries eligible for ER Cash Transfers under Part 2 of the Project in accordance with eligibility criteria and procedures set forth in the PIM. Eligible ER-CT Beneficiaries are “Eligible TCT Beneficiaries” under NASSP as defined in the NASSP Financing Agreement.
7. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated November 2021, 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.
8. “Environmental and Social Standards” or “ESSs” means, collectively: (i) “Environmental and Social Standard 1: Assessment and Management of Environmental and Social Risks and Impacts”; (ii) “Environmental and Social Standard 2: Labor and Working Conditions”; (iii) “Environmental and Social Standard 3: Resource Efficiency and Pollution Prevention and Management”; (iv) “Environmental and Social Standard 4: Community Health and Safety”; (v) “Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement”; (vi) “Environmental and Social Standard 6: Biodiversity Conservation and Sustainable Management of Living Natural

Resources”; (vii) “Environmental and Social Standard 7: Indigenous Peoples/Sub-Saharan Historically Underserved Traditional Local Communities”; (viii) “Environmental and Social Standard 8: Cultural Heritage”; (ix) “Environmental and Social Standard 9: Financial Intermediaries”; (x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Association.

9. “ER Cash Transfers” means cash transfers to Eligible ER-CT Beneficiaries under Part 2 of the Project in accordance with the processes set forth in the PIM. ER Cash Transfers are a continuation of Target Cash Transfers financed under NASSP.
10. “ESR Cash Transfers” means the cash transfers to Eligible ERS-CT Beneficiaries in rural and urban areas to provide relief against the economic shocks under Part 1 of the Project in accordance with the processes set forth in the PIM.
11. “FMHADMSD” or the “Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development” means the ministry established to develop humanitarian policies and provide effective coordination of national and international interventions; ensure strategic disaster mitigation, preparedness and response; and manage the formulation and implementation of equity focused social inclusion and protection programs in Nigeria, and any successor thereto.
12. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Investment Project Financing”, dated December 14, 2018 (revised on August 1, 2020 and April 1, 2021).
13. “Implementing Agencies” means any ministry, department or agency of the Recipient or any Participating State implementing Project activities, including (without limitation) Ministry of Finance, Ministry of Education, Ministry of Health, Ministry of Women Affairs, Ministry of Agriculture, Ministry of Water Resources, and the corresponding state institutions in each Participating State.
14. “LGA” means Local Government Authorities as defined in in Section 7 of the 1999 Constitution of the Federal Republic of Nigeria. Each local government area is administered by a Local Government Council consisting of a chairman who is the Chief Executive of the LGA, and other elected members who are referred to as Councilors; their functions are set out in the Fourth Schedule of the 1999 Constitution.
15. “Memorandum of Understanding” mean the agreement to be entered into between the Recipient and each Participating State, according to Section I.B of Schedule 2 to this Agreement.

16. "NASSP" means the National Social Safety Nets Project financed under the NASSP Financing Agreement.
17. "NASSP Financing Agreement" means the Financing Agreement dated January 27, 2017, between the Recipient and the Association for the financing of NASSP (Credit No. 5831-NG), as amended.
18. "NASSCO" means the National Social Safety Nets Coordinating Office referred to and maintained in accordance with Section I.A.1.2 of Schedule 2 to this Agreement.
19. "National Social Protection Platform" means a multistakeholder forum established jointly by FMOFBNP, FMHADMSD and development partners for dialogue and coordination of social protection strategy, policy and programs at the national level.
20. "National Social Registry" means a national registry that employs a combination of geographic targeting using poverty data and maps to locate the LGAs most in need in each state, and community-based targeting and proxy means test verification to identify the poor and vulnerable for inclusion.
21. "NCTO" means the National Cash Transfer Office referred to and maintained in accordance with Section I.A.1.3 of Schedule 2 to this Agreement.
22. "NSC" means the National Steering Committee established in accordance with Section I.A.1.1 of Schedule 2 to this Agreement.
23. "Output" means any of the outputs eligible for financing out of the proceeds of the Financing as set forth in Section III, Part B, paragraph 1(b)(i) of Schedule 2 to this Agreement.
24. "Participating LGA" means each LGA within a Participating State.
25. "Operating Costs" means the incremental expenses incurred by the Recipient or any Participating State based on annual budgets approved by the Association attributable to the implementation, management, and monitoring of the Program, including office supplies and consumables; communication costs; operation and maintenance of office vehicles; per diem and travel costs for Project staff; reasonable associated charges; and allowances and salaries of the Project's contractual staff (but excluding the salaries of the Recipient's civil servants).
26. "Participating State" means each state within the Recipient that has adopted the PIM and entered into a Memorandum of Understanding with the Recipient, acceptable to the Association, for the purposes of implementing the Project.

27. "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.
28. "Procurement Regulations" means, for purposes of paragraph 87 of the Appendix to the General Conditions, the "World Bank Procurement Regulations for IPF Borrowers", dated November 2020.
29. "RRR" means the Rapid Response Registry, a national registry established by NASSCO under FMHADMSD focused mainly on urban areas, employing a combination of geographic targeting using granular poverty maps to locate the poorest wards and cellphone based registration in selected wards, for the purpose of identifying the poor and vulnerable for the provision cash in response to the COVID-19 pandemic.
30. "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.
31. "SSC" means the State Steering Committee within each Participating State established in accordance with Section I.A.2.1 of Schedule 2 to this Agreement.
32. "SCTU" means the state project implementation unit within each Participating State established in accordance with Section I.A.2.3(a) of Schedule 2 to this Agreement, and any legal successor thereto.
33. "SOCU" means the Participating States' implementation units established in accordance with Section I.A.2.2(a) of Schedule 2 to this Agreement, and any legal successor thereto.
34. "Training and Workshops" expenditures associated with Project related study tours, training courses, seminars, workshops and other training activities, not included under service providers' contracts, in accordance with the Annual Work Plans and Budgets and approved by the Association, 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.
35. "Unit Costs" means costs per activity as defined in the PIM for all output-based financing in Parts 3.1 (a) and (b) of the Project.