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**CREDIT NUMBER 7208-MV  
GRANT NUMBER E125-MV**

# **Financing Agreement**

**(Maldives Atoll Education Development Project)**

**between**

**REPUBLIC OF MALDIVES**

**and**

**INTERNATIONAL DEVELOPMENT ASSOCIATION**

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**CREDIT NUMBER 7208-MV**  
**GRANT NUMBER E125-MV**

## **FINANCING AGREEMENT**

AGREEMENT dated as of the Signature Date between REPUBLIC OF MALDIVES (“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 and a credit, which are deemed as Concessional Financing for purposes of the General Conditions (collectively, “Financing”) in the following amounts to assist in financing the project described in Schedule 1 to this Agreement (“Project”):
  - (a) an amount equivalent to three million four hundred thousand Special Drawing Rights (SDR 3,400,000) (“Grant”); and
  - (b) an amount equivalent to three million four hundred thousand Special Drawing Rights (SDR 3,400,000) (“Credit”).
- 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 The Service Charge is three-fourths of one percent (3/4 of 1%) per annum on the Withdrawn Credit Balance.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 Payment Dates are May 15 and November 15 in each year.
- 2.06. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.

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

4.02. 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 years after the Signature Date.

**ARTICLE V — REPRESENTATIVE; ADDRESSES**

5.01. The Recipient's Representative is Ministry of Finance.

5.02. For purposes of Section 11.01 of the General Conditions: (a) the Recipient's address is:

Minister of Finance  
Ministry of Finance  
Ameenee Magu  
Male 20379  
Republic of Maldives; and

(b) the Recipient's Electronic Address is:

Telex:	Facsimile:	E-mail:
+9603349200	+9603324432	<a href="mailto:rmd@finance.gov.mv">rmd@finance.gov.mv</a>

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

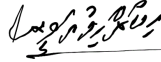
(b) the Association's Electronic Address is:

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

AGREED as of the Signature Date.

REPUBLIC OF MALDIVES

By



Authorized Representative

Ibrahim Ameer

Name: \_\_\_\_\_

Title: Minister of Finance

Date: 09-Nov-2022

INTERNATIONAL DEVELOPMENT ASSOCIATION

By



Authorized Representative

Faris H. Hadad-Zervos

Name: \_\_\_\_\_

Title: Country Director

Date: 24-Oct-2022

## **SCHEDULE 1**

### **Project Description**

The objective of the Project is to enhance access to, and quality of, secondary education.

The Project consists of the following parts:

#### **Part 1: Enhancing Curriculum Delivery and Increasing Participation in Higher Secondary Education**

##### **1.1 *Improving learning in strategic subjects in secondary education grades***

(i) Increase the resources available for the teaching and learning of science, mathematics, English and vocational education (VE).

(ii) Support the development of science laboratories and vocational education workshops through the refurbishment of classrooms and the provision of equipment and technology in selected secondary schools with large student populations in the atolls.

(iii) Support the expansion of ICT equipment and technology in atoll schools; incorporate green designs, such as rainwater harvesting systems and improved insulation that allows for energy efficiency and makes classrooms more resilient to rising temperatures; and

(iv) Support digitization efforts, including online teaching systems for English language, mathematics, science and vocational education subjects to support blended learning and uninterrupted learning during natural disasters.

##### **1.2 *Promoting participation of boys in higher secondary education***

Increase the enrollment of boys in higher secondary education and reduce the gender disparity in higher secondary education through provision of (i) good career guidance in schools for male students and their families and (ii) better teacher-learning material and equipment (IT, English, Math, skills) to increase the demand for higher secondary education.

#### **Part 2: Continuing Teacher Development**

##### **2.1 *Improving the delivery of teaching and learning***

Support the National Institute of Education (NIE), with the support of the Teacher Resource Centers (TRCs), to implement targeted teacher development programs (TDPs) for schools.

## **2.2 *School-based Professional Development (SBPD) of teachers.***

(i) Carry out a program of activities in all schools in Male and the outer atolls to support SBPD of teachers to continuously improve teacher motivation, pedagogical skills, competencies and performance, and to evaluate the SBPD practices and effectiveness; (ii) Develop the system for SBPD by improving the capacity of PD coordinators and TRC coordinators; (iii) help schools undertake SBPD activities; and assist the NIE to monitor the implementation of SBPD in schools; and (iv) support research to evaluate the SBPD practices in schools and their effectiveness in relation to improving student learning in science, mathematics, English, vocational education and green job skills in the atoll schools.

## **Part 3: Measuring and Enhancing School and System Performance**

### **3.1 *Modernizing Quality Assurance for School Improvement***

(i) Carry out a program of activities to support measurement of school performance through establishing of an annual QA system for schools consisting of both internal self-evaluations by schools and external evaluations by the Recipient's QAD.

### **3.2. *National Assessments of Learning Outcomes for Policy and Program Development***

(i) Support the MoE to implement national assessments of learning outcomes in grades 4, 7 and 9 for key subjects such as English, mathematics, Dhivehi and science, and 21<sup>st</sup> century skills including the administration of questionnaires to school stakeholders to enable the analysis of factors that contribute to learning outcomes; (ii) build technical capacity within the MoE, to undertake rigorous, state-of-the-art national assessments; and (iii) build the capacity of policy makers and education specialists within the MoE, including QAD, NIE and the PPRD, to make strategic policy and management decisions.

### **3.3 *School-Based Learning Enhancement Grants***

Provision of school-based learning enhancement grants (SBLEGs) to build the capacity of schools to improve learning outcomes and socio-emotional skills of students, improve teacher effectiveness through SBPD and implement the recommendations of QA reviews, and to increase higher secondary enrolment, especially of boys.

## **Part 4: Coordination, Monitoring, Capacity Building and Technical Assistance**

(i) Coordinate and monitor the Projects' activities, as well as provide technical assistance and knowledge support to the MoE agencies and to schools to assist the MoE, including atoll level officials such as the Teacher Resource Center (TRC) coordinators, in operations, monitoring, procurement, financial management, and environment and social safeguards; (ii) Support policy and program development in areas relevant for the

education system and communication and dissemination of information to education stakeholders; and (iii) Develop the human resource capacity within MoE and its agencies, through courses and/or programs to develop their administrative, managerial and technical skills for work in the MoE and atolls.

**Part 5: Contingent Emergency Response Component**

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

## SCHEDULE 2

### Project Execution

#### Section I. Implementation Arrangements

##### A. Institutional Arrangements.

1. The Ministry of Education (MoE) shall be responsible for oversight over the Project.

2. Project Steering Committee

The Recipient shall establish, no later than one (1) month after the Effective Date, and thereafter maintain, throughout the implementation of the Project, the Project Steering Committee, with membership, functions, and terms of reference satisfactory to the Association, as set forth in the Project Operations Manual. Without limitation on the foregoing, the said committee shall be chaired by the Minister of Education and with representation from the education agencies implementing the Project sub-components, and such other stakeholders as shall be specified in the Project Operations Manual, and shall meet as frequently as necessary to review the overall performance of the Project and facilitate actions to achieve the project development objectives, with special attention to the key performance indicators. and address constraints to implementation.

3. Operation and Monitoring Support Unit, Policy Planning and Research Division

The Recipient shall establish, no later than one (1) month after the Effective Date and maintain at all times during the period of implementation of the Project, an operations and monitoring support unit (OMSU) within MoE headed by a Project Director and with functions and resources satisfactory to the Association, and with competent full-time contracted staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association as further set forth in the Project Operations Manual and shall be responsible for, *inter alia*: (i) preparing the Annual Work Plans and Budgets for endorsement by the Project Steering Committee; (ii) carrying out the overall coordination and supervision of the execution of the Project; (iii) overseeing and guiding the administration of all coordination, management, procurement, financial management, and environmental and social safeguards management activities under the Project; (iv) carrying out the overall monitoring and evaluation of the Project; and (v) reporting to the said Project Steering Committee and liaising with the Association on any matters related to the progress of the Project and the use of the proceeds of the Financing. The PPRD through OMSU shall coordinate the Project activities amongst the various agencies.



**B. Provision of School-Based Learning Enhancement Grants**

General

1. For the purpose of carrying out Subprojects under Part 3.3 of the Project, the Recipient, through MoE shall make available Grants to Beneficiaries in accordance with eligibility criteria and procedures acceptable to the Association and elaborated in the Project Operations Manual:
  - (a) No proposed Subproject shall be eligible for financing under a Grant to a Beneficiary unless the Recipient has determined on the basis of an appraisal carried out in accordance with guidelines acceptable to the Association and elaborated in the Project Operations Manual, that: (i) the proposed Subproject is included in the respective Beneficiary's approved proposal; and (ii) the proposed Subproject complies with the environmental and social standards provisions of Section I.D of this Schedule; and
  - (b) The maximum amount of all Grants to a single Beneficiary shall not exceed the maximum amount specified in the Project Operations Manual for such purpose.
  - (c) The Recipient, through MoE, shall:
    - (i) upon the approval of the Beneficiary's proposal by MoE, enter into a Memoranda of Agreement with the respective Beneficiary under terms and conditions, set forth in the Project Operations Manual.
    - (ii) cause the release of funds by the OMSU to the Beneficiaries in a timely manner.

*Memoranda of Agreement*

2. The Recipient shall, upon the approval of the proposal submitted by the Beneficiary make each Grant under a Memorandum of Agreement between the Recipient and the respective Beneficiary, on terms and conditions satisfactory to the Association, which, inter alia, shall include the following:
  - (a) the amount of the Grant provided to the Beneficiary (which shall not exceed the estimated cost of the Subproject excluding any amount of counterpart funds or co-financing from other sources of financing);
  - (b) the description of the activities to be implemented, and the arrangements for monitoring and reporting (including financial reporting) on the implementation of the Subproject; (b) the specification of the counterpart contribution, if any, required of the Beneficiary, and modalities for transfer of funds by the Recipient to the Beneficiary for the financing of the Subproject;

- (c) the obligation of the Beneficiary to: (i) carry out the Subproject with due diligence and efficiency and in accordance with sound technical, environmental, financial, and managerial practices and in accordance with the provisions of the Project Operations Manual, the ESAMF and any ESMPs, where applicable, and the provisions of the Anti-Corruption Guidelines applicable to recipients of financing proceeds other than the Recipient; and (ii) maintain adequate records to reflect, in accordance with sound accounting practices, the operations, resources and expenditures related to the Subproject;
- (d) the requirement that the goods and services to be financed out of the proceeds of the Grant shall be procured in accordance with the provisions of this Agreement and shall be used exclusively in the carrying out of the Subproject;
- (e) the requirement that the activities under the Subproject shall be completed on or before the Closing Date.
- (f) the obligation of the Beneficiary to: (i) maintain a financial management system and prepare financial statements in accordance with consistently applied accounting standards acceptable to the Association, both in a manner adequate to reflect the operations, resources and expenditures related to the Subproject; (ii) at the Association's or the Recipient's request, have such financial statements audited by independent auditors acceptable to the Association, in accordance with consistently applied auditing standards acceptable to the Association, and promptly furnish the statements as so audited to the Recipient and the Association; and (iii) permit the Association to make the Memorandum of Agreement and all financial statements audited pursuant to sub-paragraph (ii) above available access to the public in accordance with the Association's policies on to information;
- (g) the right of the Recipient, Association, to: (i) inspect by itself, or jointly with the Beneficiary, if the Association shall so request, the goods and sites included in the Subproject, the operations thereof and any relevant records and documents; Association; (ii) obtain all information as it, or the shall reasonably request regarding the administration, operation and financial conditions of the Subproject and the Beneficiary; and (iii) suspend or terminate the right of any Beneficiary to use the proceeds of the Grant, or obtain a refund of all or any part of the amount the Grant then withdrawn, upon failure by the Beneficiary to perform any of its obligations under the Memorandum of Agreement;
- (h) The Recipient shall exercise its rights and perform its obligations under the Memorandum of Agreement and in such manner as to protect the interests of the Association and to accomplish the purposes of the Grant and, except as the Association shall otherwise agree, the Recipient shall not assign, amend, abrogate, or waive any Memoranda of Agreement or any provision thereof.

**C. Project Operations Manual**

The Recipient shall:

- (a) adopt and thereafter throughout Project implementation maintain a Project Operations Manual, in form and substance acceptable to the Association;
- (b) carry out the Project in accordance with the Project Operations Manual; in the event of any inconsistency between the Project Operations Manual and this Agreement, the provisions of this Agreement shall prevail; and
- (c) not amend, revise or waive, nor allow to be amended, revised or waived, any provision of the Project Operations Manual, whether in whole or in part, without the prior written approval of the Association.

**D. 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 including, 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.

**E. Contingent Emergency Response Mechanism**

1. In order to ensure the proper implementation of contingent emergency response activities under Part 5 of the Project (“Contingent Emergency Response Part”), the Recipient shall ensure that:

(a) a manual (“CERC Manual”) is prepared and adopted in form and substance acceptable to the Association, which shall set forth detailed implementation arrangements for the Contingent Emergency Response Part, including: (i) any structures or institutional arrangements for coordinating and implementing the Contingent Emergency Response Part; (ii) specific activities which may be included in the Contingent Emergency Response Part, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Contingent Emergency Response Part; (iv) procurement methods and procedures for the Contingent Emergency Response Part; (v) documentation required for withdrawals of Financing amounts to finance Emergency Expenditures; (vi) a description of the environmental and social assessment and management arrangements for the Contingent Emergency Response Part; and (vii) a template Emergency Action Plan;

(b) the Emergency Action Plan is prepared and adopted in form and substance acceptable to the Association;

(c) the Emergency Response Part is carried out in accordance with the CERC Manual and the Emergency Action Plan; provided, however, that in the event of any inconsistency between the provisions of the CERC Manual or the Emergency Action Plan and this Agreement, the provisions of this Agreement shall prevail; and

(d) neither the CERC Manual or the Emergency Action Plan is amended, suspended, abrogated, repealed or waived without the prior written approval by the Association.

2. The Recipient shall ensure that the structures and arrangements referred to in the CERC Manual are maintained throughout the implementation of the Contingent Emergency Response Part, with adequate staff and resources satisfactory to Association.
3. The Recipient shall ensure that:
  - (a) the environmental and social instruments required for the Contingent Emergency Response Part are prepared, disclosed and adopted in accordance with the CERC Manual and the ESCP, and in form and substance acceptable to the Association; and
  - (b) the Contingent Emergency Response Part is carried out in accordance with the environmental and social instruments in a manner acceptable to the Association.
4. Activities under the Contingency Emergency Response Part shall be undertaken only after an Eligible Crisis or Emergency has occurred.

**F. Annual Work Plans and Budgets**

1. During the implementation of the Project, the OMSU shall prepare and furnish to the Project Steering Committee for approval and thereafter to the Association no later than March 31 of each year for its no-objection, (or such later date as the Association may agree) for the Association's approval, a consolidated annual work plan and budget containing all eligible Project activities and expenditures proposed to be included in the Project for the Recipient's following Academic Year, including the activities and expenditures proposed to be financed from the Recipient's counterpart funding contribution, and the environmental and social safeguard measures taken or planned to be taken in accordance with the provisions of Section I.D of this Schedule.
2. The Recipient shall ensure that the Project is implemented in accordance with the Annual Work Plans and Budgets approved by the Association for the Recipient's respective Academic Year (provided, however, that in case of any conflict between the Annual Work Plans and Budgets and the provisions of this Agreement, the

provisions of this Agreement shall prevail) and, except as the Association shall otherwise agree in writing, shall not make any change to the Annual Work Plans and Budgets.

**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 school term for each Academic Year, covering the preceding school term.

**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: (a) 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>Amount of the Grant Allocated (expressed in SDR)</b>	<b>Percentage of Expenditures to be Financed (inclusive of Taxes)</b>
(1) Goods, works, non-consulting services, consulting services, Training, and Incremental Operating Costs for the Project	2,650,000	2,650,000	100%
(2) School-Based Learning Enhancement Grants	750,000	750,000	100%
(3) Emergency Expenditures for the CER Part	0	0	
<b>TOTAL AMOUNT</b>	<b>3,400,000</b>	<b>3,400,000</b>	

**B. Withdrawal Conditions; Withdrawal Period**

1. Notwithstanding the provisions of Part A of this Section, 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 SDR 160,000 may be made for payments made prior to this date but on or after September 1, 2022, for Eligible Expenditures under Category (1) of the Grant; or
  - (b) for Emergency Expenditures under Category (3), unless and until all of the following conditions have been met in respect of said expenditures:
    - (i) (A) the Recipient has determined that an Eligible Crisis or Emergency has occurred, and has furnished to the Association a request to withdraw Financing amounts under Category (3); and (B) the Association has agreed with such determination, accepted said request and notified the Recipient thereof; and
    - (ii) the Recipient has adopted the CERC Manual and Emergency Action Plan, in form and substance acceptable to the Association.
2. The Closing Date is June 30, 2028.

**SCHEDULE 3**

**Repayment Schedule**

<b>Date Payment Due</b>	<b>Principal Amount of the Credit repayable (expressed as a percentage)*</b>
On each May 15 and November 15:	
commencing November 15, 2032, to and including May 15, 2042	<b>1%</b>
commencing November 15, 2042, to and including May 15, 2062	<b>2%</b>

\* 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. “Academic Year” means the year commencing from August 1 and ending on July 31<sup>st</sup> of the following year or any such revised year adopted by the Recipient and informed to the Association.
2. “Annual Work Plan and Budget” means each of the detailed annual work plan together with the related budget.
3. “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.
4. “Beneficiary” means a school in the territory of the Recipient to which the Recipient has made or proposes to make a Grant.
5. “Category” means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
6. “CERC Manual” means the manual referred to in Section I.E of Schedule 2 to this Agreement, as such manual may be updated from time to time with the agreement of the Association, and which is an integral part of the Project Operations Manual.
7. “Contingent Emergency Response Part” means any activity or activities to be carried out under Part 5 of the Project to respond to an Eligible Crisis or Emergency.
8. “Emergency Expenditures” means any of the eligible expenditures set forth in the CERC Manual referred to in Section I.E of Schedule 2 to this Agreement and required for the Contingent Emergency Response Part.
9. “Emergency Action Plan” means the plan referred to in Section I.E.1, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.
10. “Eligible Crisis or Emergency” means an event that has caused, or is likely to imminently cause, a major adverse economic and/or social impact to the Recipient, associated with a natural or man-made crisis or disaster.
11. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated August 30, 2022, as the same may be amended from time to time in accordance with the provisions thereof, which sets out the material measures and actions that the 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.

12. “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.
13. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Investment Project Financing”, dated December 14, 2018 (revised on August 1, 2020, April 1, 2021, and January 1, 2022).
14. “Grant” shall have the meaning as provided under the definition “School-based Learning Enhancement Grant” of this Appendix.
15. “Incremental Operating Costs” means the reasonable costs incurred by the Recipient, for purposes of the management and supervision of the Project including costs of office utilities and supplies, communication, printing services, bank charges, advertising expenses, vehicle rental, operation and maintenance of vehicles, office equipment and facilities, travel, lodging and subsistence expenses and human resource development, and salaries and allowances of contractual staff (other than consultants) for the Project; but excluding salaries, salary-top ups and allowances of the Recipient’s civil servants and/or other regular government staff.
16. “MoE” means the Recipient’s Ministry of Education, or its successor thereto.
17. “Memorandum of Agreement” means an agreement entered into, or to be entered into, between the Recipient and a Beneficiary, for the purpose of extending a Grant to such Beneficiary on the terms and conditions set forth or referred to in Section I.B of Schedule 2 to this Agreement.

18. “NIE” means the Recipient’s National Institute of Education established under the MoE in 2012 as the designated authority to *inter alia* design and develop the curriculum, provide for teacher education and enable research and innovation.
19. “OMSU” or “Operations and Monitoring Support Unit” means the unit to be established within MoE and referred to in Section 1.A.2 of Schedule 2 to this Agreement.
20. “Project Operations Manual” means the Recipient’s Project operations manual, dated August 30, 2022, and referred to in Section I.C of Schedule 2 to this Agreement, as the same may be revised from time to time with the prior written approval of the Association, containing detailed arrangements and procedures for: (a) institutional coordination and day-to-day execution of the Project; (b) disbursement and financial management; (c) procurement, including the procurement strategy for development; (d) environmental and social safeguards management; (e) monitoring and evaluation, reporting and communication; and (f) such other administrative, financial, technical and organizational arrangements and procedures as shall be required for the Project including the allocation of implementation responsibilities at decentralized levels for the various parts of the Project.
21. “PD” means Professional Development.
22. “PPRD” or “Policy Planning and Research Division” means the Recipient’s division responsible for policy planning and research within the MoE.
23. “Procurement Regulations” means, for purposes of paragraph 85 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPF Borrowers”, dated November 2020.
24. “QA” means quality assurance.
25. “QAD” or “Quality Assurance Department” means the Recipient’s department responsible for quality assurance in the MoE.
26. “SBPD” or “School-based Professional Development” means the Recipient’s program for the continuous professional development of teachers.
27. “School-based Learning Enhancement Grant” or “Grant” means the grant awarded by MoE to an eligible Beneficiary, out of the proceeds of the Financing, for the financing of the Beneficiary’s Sub-project, pursuant to Part 3.3 of the Schedule 1 to this Agreement and the selection criteria and procedures contemplated in the guidelines for School-based Learning Enhancement Grant set forth in the Operations Manual.

28. “Subproject” means a set of specific development activities carried out or to be carried out by a Beneficiary under Part 3.3 of the Project, and financed or proposed to be financed out of the proceeds of the Financing through a Grant.
29. “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.
30. “TRCs” or “Teacher Resource Centers” means the centers responsible for providing continuing teacher development in the schools and located within the islands belonging to the atoll.
31. “TDPs” or “Teacher Development Programs” means the programs offered to improve the pedagogical skills of teachers in subject matters of English, mathematics, science, and skills education.
32. “Training” means the reasonable costs of trainings, seminars, workshops, conferences and study tours, conducted in the territory of the Recipient and/or overseas, including: (a) the fees of training institutions and courses; (b) domestic and international travel costs, lodging costs, and subsistence/per diem allowances for both trainers and trainees; (c) the rental of training facilities; and (d) preparation, purchase or reproduction of training materials; but excluding salaries and allowances of the Recipient’s civil servants or other regular government staff.