

**LOAN NUMBER 94450-JO**  
**GCCF GRANT NUMBER TF0B8799**

# **Loan Agreement**

**(Program for Results (Hybrid) for Agriculture Resilience, Value chain Development and Innovation (ARDI))**

**between**

**HASHEMITE KINGDOM OF JORDAN**

**and**

**INTERNATIONAL BANK FOR RECONSTRUCTION  
AND DEVELOPMENT**

## **LOAN AGREEMENT**

AGREEMENT dated as of the Signature Date between HASHEMITE KINGDOM OF JORDAN (“Borrower”) and INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT (“Bank”) for the purpose of assisting in financing the operation described in Schedule 1 to this Agreement (“Operation”).

WHEREAS (A) Following the launch of the Jordan Agriculture Plan in January 2022 with the strategic objectives (i) to improve farmers’ living conditions; (ii) to increase the sector’s productivity; and (iii) to promote the efficient use of water/ irrigation resources, the Borrower has requested the Bank to extend a loan to assist in the financing of the Operation in order to increase the overall results orientation of the government’s Jordan Agriculture Plan;

(B) Various donors have contributed resources to the Bank for the establishment of a multi-donor trust fund, called the “Global Concessional Financing Facility” or “GCFF”, that can be utilized for the making of grants to member countries of the World Bank, in conjunction with lending operations of the World Bank and for the furtherance of the achievement, where consistent with the assistance strategy of the World Bank for a given country, of defined health-related results;

(C) The executive administration of the GCFF has agreed to make a grant to the Borrower in the amount of twenty-three million and nine hundred thousand Dollars (\$23,900,000), as co-financing for the Operation, and in conjunction with a Financing to be made available from the Borrower for the same Operation; and

(D) Accordingly, funding from the Global Concessional Financing Facility was received by the Bank for purposes of providing concessionality to this Agreement; and

(E) under the terms of a Financial Procedures Arrangement with the Trustee of the Global Concessional Financing Facility dated May 31, 2022, the Bank has agreed to provide additional funds to the Borrower (the Concessional Portion of the Loan as defined in the Appendix to this Agreement) as part of an integrated lending operation under the terms of this Agreement.

NOW THEREFORE, the Borrower and the Bank hereby agree as follows:

### **ARTICLE I — GENERAL CONDITIONS; DEFINITIONS**

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

## **ARTICLE II — LOAN**

- 2.01. The Bank agrees to extend to the Borrower on the terms and conditions set forth or referred to in this Agreement, a loan in the one hundred and nineteen million five hundred thousand Dollars (\$119,500,000) (“Loan”) to assist in financing the Operation, such Loan consisting of the following:
- (a) a non-concessional portion of the Loan in an amount of ninety-five million six hundred thousand Dollars (\$95,600,000), as such amount may be converted from time to time through a Currency Conversion (“Non-Concessional Portion of the Loan”); and
  - (b) a concessional portion of the Loan in an amount of twenty-three million nine hundred thousand Dollars (\$23,900,000) (“Concessional Portion of the Loan”).
- 2.02. The Borrower may withdraw the proceeds of the Loan in accordance with Section IV of Schedule 2 to this Agreement.
- 2.03. The Front-end Fee is one quarter of one percent (0.25%) of the Non-Concessional Portion of the Loan. The Front-end Fee shall not be applied to the Concessional Portion of the Loan.
- 2.04. (a) The Commitment Charge is one quarter of one percent (0.25%) per annum on the Unwithdrawn Loan Balance of the Non-Concessional Portion of the Loan.
- (b) The Commitment Charge shall not be applied to the Concessional Portion of the Loan.
- 2.05. (a) The interest rate for the Non-Concessional Portion of the Loan 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.
- (b) The Concessional Portion of the Loan shall be made on a grant basis. The interest rate shall not be applied to the Concessional Portion of the Loan.
- 2.06. The Payment Dates are April 15 and October 15 in each year.
- 2.07. The principal amount of the Non-Concessional Portion of the Loan shall be repaid in accordance with Schedule 3 to this Agreement.

## **ARTICLE III — OPERATION**

- 3.01. The Borrower declares its commitment to the objectives of the Operation. To this end, the Borrower, through the Ministry of Agriculture (MoA), shall carry out the Operation 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.

**ARTICLE V — REPRESENTATIVE; ADDRESSES**

- 5.01. The Borrower's Representative is its Minister responsible for planning and international cooperation.

- 5.02. For purposes of Section 10.01 of the General Conditions: (a) the Borrower's address is:  
Ministry of Planning and International Cooperation  
Post office Box 555  
Amman, 11118  
The Hashemite Kingdom of Jordan; and

(b) the Borrower's Electronic Address is:

Facsimile: \_\_\_\_\_ E-mail: [mop@mop.gov.jo](mailto:mop@mop.gov.jo)

- 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:

Facsimile: 1-202-477-6391 E-mail: \_\_\_\_\_

AGREED as of the Signature Date.

**HASHEMITE KINGDOM OF JORDAN**

**By**

Nasser Shraideh

**Authorized Representative**

**Name:** Nasser Shraideh

**Title:** Minister of Planning and International Cooperation

**Date:** 11-Oct-2022

**INTERNATIONAL BANK FOR  
RECONSTRUCTION AND DEVELOPMENT**

**By**

Jean-Christophe Carret

**Authorized Representative**

**Name:** Jean-Christophe Carret

**Title:** Country Director

**Date:** 11-Oct-2022

## SCHEDULE 1

### Operation Description

The objective of the Operation is to strengthen the climate resilience and enabling environment for agriculture development in selected value chains in Jordan.

The Operation consists of the following activities:

#### I. The Program

The key Program *substantive* results sought to be achieved are the following:

1: *Climate Resilience and Sustainability*

1.1: *Scaling up Climate Smart Water use in Agriculture*

Carrying out a program of activities designed to: (a) increase rainwater harvesting capacity, both at individual farm level and collectively across arid and semi-arid areas, including in the Badia area in accordance with an evidence-based National Strategy for Water Harvesting, and (b) scale-up the restoration of arid and semi-arid landscapes, to enhance resilience to climate change and production potential, including in the Badia area.

1.2: *Performance of Agriculture Extension Services*

Carrying out a program of activities designed to improve the level of public service provision underpinning farmer and herder adaptive capacity, ability to access digital information and quality inputs by (a) reorganizing and expanding the delivery of extension services to farmers and herders using digital technologies to reach an expanded number of beneficiaries with higher efficiency and more effectively through specialized services; (b) expanding the coverage of veterinary services by MoA's Livestock Directorate and private providers; and (c) developing digital applications for farmers by NARC and scaling up of MoA's public extension services, including (i) an Early Warning System (EWS) offering alerts to farmers in case of risks (such as natural disasters); and (ii) scaled-up and sustained development of mobile applications (such as price data and agronomic advice), designed to facilitate the work of extension agents and to enable farmers to access valuable information.

2: *Competitiveness and Exports*

2.1: *Water productive and better integrated Agrifood Value Chains and Exports*

Carrying out a program of activities designed to lift structural on and off-farm constraints to improve water use efficiency, agri-food value chain integration across a number of commodities and the ability to export inter alia by (a) carrying out reimbursable matching grant product to accelerate the adoption of effective and water saving technologies at farm developed by the Agriculture Credit Corporation ("ACC"); (b) adopting regulatory reforms to ensure appropriate public sector monitoring of food safety standards, (c) establishing voluntary value chain traceability and added services to improve the differentiation and

competitiveness of Jordan's agricultural products, (d) reinforcing facilities with the capacity to monitor and digitally certify the achievement of expanded food safety standards; (e) establishing a private-public advisory group to observe and advise on agricultural production patterns and trends in local production; (f) facilitating the development of energy efficient post-harvest value chains; and (g) refurbishment of critical public infrastructure for plant health.

#### *2.2: Matching skills supply with demand in agri-food sector*

Carrying out a program of activities designed to strengthen the supply of skilled human resources in the agricultural sector by, inter alia, carrying out (a) capacity needs assessment in agri-food sector; and (b) expanding job matching program in agri-food sector for unskilled/semi-skilled job-seekers, with a special focus on women, youth and refugees.

## **II. The Project**

The Project consists of the following:

### ***Part 1. Jordan Agriculture Plan and Operation Implementation Support***

Provision of support to establish a Delivery Unit ("DU") within Ministry of Agriculture ("MoA"), providing 'just in time' expertise and supporting the overall implementation of the Jordan Agriculture Plan ("JAP") and subsequent plans, as well as supporting the relevant Directorates in the implementation of the Program under this Agreement.

### ***Part 2. Inter-Ministerial Coordination and Stakeholder Engagement***

Provision of support to: (a) establish mechanisms for inter-ministerial and agency coordination at a technical level, (b) collect and analyze the lessons learned to mainstream mechanisms for inclusion into the MoA and inform new regulations or policies, and (c) carry out stakeholder consultations, including private sector, civil society, producer and farmer organizations on strategic priority areas underpinning the JAP, including, *inter alia*, areas of efficiency of water use in agriculture, opportunities for private sector engagement in extension, competitiveness of agriculture value chains and agricultural exports, and enabling environment for the inclusion of vulnerable groups including refugees.

### ***Part 3. Capacity Development for Implementing Agencies***

Provision of support to the implementing agencies of the JAP, as well as other relevant parties to support of skills development efforts, in response to specific requests and needs identified on themes directly related to the priority areas included in the Program; including strategic planning, project management, procurement, safeguards, inclusion of vulnerable groups, private sector collaboration as well as a range of technical aspects related to agricultural development and value chains. The technical assistance will include, *inter alia*, short- and medium-term trainings programs, policy analysis and development as well as support to the annual and multi-year budgetary programming process.

***Part 4. Contingency Emergency Response Component***

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



## SCHEDULE 2

### Operation Execution

#### Section I. Implementation Arrangements

##### A. Program Institutional and Implementation Arrangements

###### 1. *Fiduciary, Environmental and Social Systems*

Without limitation on the provisions of Article V of the General Conditions, the Borrower, through the MoA, shall carry out the Program, or cause the Program to be carried out, in accordance with the administrative, financial management, procurement and environmental and social management systems acceptable to the Bank which are designed to ensure that:

- (a) the Loan proceeds are used for their intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability; and
- (b) the actual or potential adverse environmental and social impacts of the Program are identified, avoided, minimized, or mitigated, as the case may be, all through an informed decision-making process.

###### 2. *Program Institutions*

- (a) Without limitation on the generality of Part 1 of this Section I.A, the Borrower shall maintain the agencies, offices, units and branches within or under MoA and/or under other relevant ministries, each assigned with technical, social and environmental safeguards, fiduciary and other Program related responsibilities for implementing the Program, all with powers, functions, capacity, staffing and resources appropriate to fulfill their respective functions under the Program.
- (b) Without limitation upon the provisions of paragraphs (a) above, no later than ninety (90) days after the Effective Date, the Borrower, through the MoA, shall establish the Delivery Unit, and thereafter by not later than March 31, 2023, shall appoint staff and maintain the Delivery Unit at all times during the implementation of the Operation, under terms and conditions acceptable to the Bank, which shall (i) review, monitor and evaluate implementation progress of the Program, including the achievement of targets of the results framework and DLIs and (ii) provide support for resolving emerging Program implementation issues and bottlenecks, and for building the institutional capacity of the key actors at various levels.

###### 3. *Additional Program Implementation Arrangements*

Without limitation on the generality of Part 1 of this Section I.A, the Borrower shall carry out the Program Action Plan in accordance with the schedule set out in the said Program Action Plan in manner satisfactory to the Bank.

#### **4. *DLI Verification Arrangements***

The Borrower, through the MoA, shall:

- (a) Appoint by not later than ninety (90) days after the Effective Date and thereafter maintain, at all times during the implementation of the Program, verification agents under terms of reference acceptable to the Bank (“Verification Agents”), to verify the data and other evidence supporting the achievement of one or more DLIs as set forth in the table in Section VI.A.2 of this Schedule 2 and recommend corresponding payments to be made, as applicable.
- (b) (i) Ensure that the Verification Agents carry out verification and process(es) in accordance with the summary protocol for verifying achievement of DLIs (the “Verification Protocol”); and (ii) submit to the Bank the corresponding verification reports in a timely manner and in form and substance satisfactory to the Bank.

#### **B. *Project Institutional and Implementation Arrangements***

##### **1. *Institutional Arrangements for the Project***

The Borrower, through the MoA and MOPIC, as the case may be, and to be further detailed in the Operations Manual, shall implement the Project as follows:

- (a) carry out the Project with due diligence and efficiency in conformity with appropriate administrative, financial, technical, procurement, Environmental and Social Standards and practices, and in accordance with the Environmental and Social Commitment Plan (“ESCP”) and the Operation Manual (“OM”), as applicable, and shall promptly provide the funds, facilities, services and other resources required for the Operation.
- (b) Without limitation upon the provisions of paragraphs (a) above, no later than ninety (90) days after the Effective Date, establish the Delivery Unit and thereafter by not later than March 31, 2023, appoint staff and maintain the Delivery Unit at all times during the implementation of the Operation, under in terms and conditions acceptable to the Bank, which shall (i) prepare the proposed annual work plan and budget; (ii) ensure the implementation of the approved Annual Work Plan and Budget; (iii) prepare and consolidating periodic progress reports; and (iv) support the MoA in monitoring and evaluating the progress in the implementation of the Project, all in accordance with the Operation Manual.
- (c) Without limitation upon the provisions of paragraph (a) immediately above, establish by not later than sixty (60) days after the Effective Date and thereafter maintain at all times during the implementation of the Project, a steering committee within the MoA (“Steering Committee”), chaired by the Minister of Agriculture, to be responsible for ensuring prompt and efficient overall coordination, implementation, management and communication of Project activities and results, including: (i) reviewing progress and providing strategic guidance on the implementation of the Project; (ii) ensuring coordination between relevant government institutions, including the MoWI, MoENV, MoPIC, ACC and NARC; and (iii) liaising with other stakeholders on issues related to Project implementation; all in accordance with the Operation Manual.

2. *Environmental and Social Standards*

- (a) The Borrower shall ensure that the Project is carried out in accordance with the Environmental and Social Standards, in a manner acceptable to the Bank.
- (b) Without limitation upon paragraph 1 above, the Borrower shall ensure that the Project is implemented in accordance with the Environmental and Social Commitment Plan (“ESCP”), in a manner acceptable to the Bank. To this end, the Borrower shall ensure that:
  - (i) the measures and actions specified in the ESCP are implemented with due diligence and efficiency, as provided in the ESCP;
  - (ii) sufficient funds are available to cover the costs of implementing the ESCP;
  - (iii) 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
  - (iv) 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.
- (c) In case of any inconsistencies between the ESCP and the provisions of this Agreement, the provisions of this Agreement shall prevail.
- (d) The Borrower shall ensure that:
  - (i) all measures necessary are taken to collect, compile, and furnish to the Bank through regular reports, with the frequency specified in the ESCP, and promptly in a separate report or reports, if so requested by the Bank, information on the status of compliance with the ESCP and the environmental and social instruments referred to therein, all such reports in form and substance acceptable to the Bank, setting out, inter alia: (i) the status of implementation of the ESCP; (ii) conditions, if any, which interfere or threaten to interfere with the implementation of the ESCP; and (iii) corrective and preventive measures taken or required to be taken to address such conditions; and
  - (ii) the Bank is promptly notified of any incident or accident related to or having an impact on the Project which has, or is likely to have, a significant adverse effect on the environment, the affected communities, the public or workers, including, in accordance with the ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.
- (e) The Borrower 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 Bank.

### 3. *Contingent Emergency Response*

- (a) In order to ensure the proper implementation of contingent emergency response activities under Part 4 of the Project (“Contingent Emergency Response Part”), the Borrower shall ensure that:
  - (i) a manual (“CERC Manual”) is prepared and adopted in form and substance acceptable to the Bank, which shall set forth detailed implementation arrangements for the Contingent Emergency Response Part, including: (i) any structures or institutional arrangements for coordinating and implementing the Contingent Emergency Response Part; (ii) specific activities which may be included in the Contingent Emergency Response Part, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Contingent Emergency Response Part; (iv) procurement methods and procedures for the Contingent Emergency Response Part; (v) documentation required for withdrawals of Financing amounts to finance Emergency Expenditures; (vi) a description of the environmental and social assessment and management arrangements for the Contingent Emergency Response Part; and (vii) a template Emergency Action Plan;
  - (ii) the Emergency Action Plan is prepared and adopted in form and substance acceptable to the Bank;
  - (iii) 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
  - (iv) neither the CERC Manual or the Emergency Action Plan is amended, suspended, abrogated, repealed or waived without the prior written approval by the Bank.
- (b) The Borrower shall ensure that the structures and arrangements referred to in the CERC Manual are maintained throughout the implementation of the Contingent Emergency Response Part, with adequate staff and resources satisfactory to Bank.
- (c) The Borrower shall ensure that:
  - (i) 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 Bank; and

- (ii) the Contingent Emergency Response Part is carried out in accordance with the environmental and social instruments in a manner acceptable to the Bank.
- (d) Activities under the Contingency Emergency Response Part shall be undertaken only after an Eligible Crisis or Emergency has occurred.

**C. Operation Manual**

1. Not later than ninety (90) days after the Effective Date, the Borrower, through the MoA, shall adopt the Operation Manual (“OM”), on the terms satisfactory to the Bank, which shall include the rules, methods, guidelines, standard documents and procedures for the carrying out of the Operation, including the following:
  - (a) administration and coordination, monitoring and evaluation, financial management, procurement and accounting procedures, environmental and social standards, fraud and corruption mitigation measures for the Project, including compliance with the ESCP and anti-corruption guidelines (“ACGs”);
  - (b) provisions regarding the application of the ACGs to the Program, including the Recipient obligation to ensure that of all the agencies involved in the implementation of the Program cooperate with Bank investigations for the Program;
  - (c) detailed arrangements for verification of achievement of the DLIs (including the Verification Protocol);
  - (d) composition, roles and responsibilities of the Delivery Unit, Steering Committee and Program Institutions;
  - (e) a grievance mechanism for the Operation;
  - (f) personal data collection and processing in accordance with the applicable national guidelines acceptable to the Bank; and
  - (g) such other arrangements and procedures as shall be required for the effective implementation of the Operation, in form and substance satisfactory to the Bank.
2. The OM may not be assigned, amended, abrogated or waived, or permitted to be assigned, amended, abrogated or waived, or any provision thereof, in a manner which, in the opinion of the Bank, may materially and adversely affect the implementation of the Project. The OM may only be amended in consultation with, and after approval of, the Bank.
3. In case of any conflict between the terms of the OM and those of this Agreement, the terms of this Agreement shall prevail.

**Section II. Excluded Activities**

The Borrower shall ensure that the Program excludes any activities which:

- A. in the opinion of the Bank, are likely to have significant adverse impacts that are sensitive, diverse, or unprecedented on the environment and/or affected people; or
- B. involve the procurement of: (1) works, estimated to cost US\$ 75,000,000 equivalent or more per contract; (2) goods, estimated to cost US\$ 50,000,000 equivalent or more per contract; (3) non-consulting services, estimated to cost US\$50,000,000 equivalent or more per contract; or (4) consulting services, estimated to cost US\$ 20,000,000 equivalent or more per contract.

### **Section III. Operation Monitoring, Reporting and Evaluation**

#### **A. *Program Monitoring, Reporting, Evaluation and Audits***

##### 1. Program Reports

The Borrower shall monitor and evaluate the progress of the Program and, more particularly, the progress of the Disbursement-Linked Indicators and, to that end, shall prepare regular Program Reports in accordance with the provisions of Section 4.08 of the General Conditions and in such scope and in such detail as shall be determined in accordance with the Verification Protocol. The Program Reports shall be furnished to the Bank in accordance with the schedule as shall be specified by the Verification Protocol.

##### 2. Program Financial and Procurement Audits

Without limitation on the generality of Section I.C of this Schedule 2 and Section 4.09 of the General Conditions, the Borrower shall have the Financial Statements audited in accordance with the provisions of Section 4.09 (b) of the General Conditions. The Borrower shall maintain, or cause to be maintained, records in respect of procurement activities related to the Program and shall cause said records to be audited annually. Each audit of the Financial Statements and procurement activities shall cover the period of one fiscal year of the Borrower. The audited Financial Statements and procurement audit report for each such period shall be furnished to the Bank not later than nine (9) months after the end of such period.

#### **B. *Project Monitoring, Reporting and Evaluation***

- 1. The Borrower shall furnish to the Bank each Project Reports not later than forty-five (45) days after the end of each Fiscal Year, covering the Fiscal Year.
- 2. 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 Part II of this Agreement, the Borrower shall ensure that such information, report or document does not include Personal Data.

### **Section IV. Withdrawal of Loan Proceeds**

**A. General**

1. The Borrower may withdraw the proceeds of the Loan in accordance with the provisions of Article II of the General Conditions, this Section, and such additional instructions as the Bank shall specify from time to time by notice to the Borrower (including, in respect of the Eligible Expenditures Categories ) of the table set out in paragraph 2 below, the “World Bank Disbursement Guidelines for Projects” dated February 2017, as revised from time to time by the Bank and as made applicable to this Agreement pursuant to such instructions) in order to finance:
  - (a) Program Expenditures, on the basis of the results (“Disbursement Linked Results” or “DLRs”) achieved by the Borrower, as measured against specific indicators (“Disbursement Linked Indicators” or “DLIs”); as set forth in Categories (1) through (5) of the table in paragraph 2 of this Part A; and
  - (b) the Project’s Eligible Expenditures as set forth in Categories (6) and (7) of the table in paragraph 2 of this Part A.
  
2. The following table specifies each category of withdrawal of the proceeds of the Loan and allocated amounts for each such Category, including, as the case may be:
  - (a) the Program’s Disbursement Linked Indicators financed under Categories (1) through (5); and
  - (b) the Project’s Eligible Expenditures that may be financed out of the proceeds of the Financing under Categories (6), (7), (8) and (9) as well as the financing percentages thereof.

Notwithstanding the foregoing, for purposes of Categories (1) through (5) of the table below, the actual amounts authorized for disbursement (“Allocated Amount”) and/or the formula for their determination upon the achievement of an individual Disbursement Linked Result for any given DLI financed under such Category, are set forth in the table:

Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
(1) DLI #1: Adoption of sustainable rainwater harvesting (RWH) practices	21,189,400	<p><b>DLR#1.1.1:</b> National Agricultural RWH Plan and operational guidelines for agricultural RWH at farm- and community level adopted by national RWH committee by December 31, 2023 1,599,200</p> <p><b>DLR#1.1.2:</b> Piloting of three technological innovations to reduce evaporation in Badia RWH completed by December 31, 2024 1,199,400</p> <p><b>DLR#1.2:</b> Farm-level RWH capacity created (including 10% of women headed households) - 450,000 m<sup>3</sup> by December 31, 2028 11,194,400</p> <p><b>DLR#1.3:</b> Communal RWH capacity is integrated with landscape restoration created or refurbished in Badia area-10,000,000 m<sup>3</sup> by December 31, 2028 7,196,400</p>	5,310,600	<p><b>DLR#1.1.1:</b> National Agricultural RWH Plan and operational guidelines for agricultural RWH at farm- and community level adopted by national RWH committee by December 31, 2023 400,800</p> <p><b>DLR#1.1.2:</b> Piloting of three technological innovations to reduce evaporation in Badia RWH completed by December 31, 2024 300,600</p> <p><b>DLR#1.2:</b> Farm-level RWH capacity created (including 10% of women headed households) - 450,000 m<sup>3</sup> by December 31, 2028 2,805,600</p> <p><b>DLR#1.3:</b> Communal RWH capacity is integrated with landscape restoration created or refurbished in Badia area-10,000,000 m<sup>3</sup> by December 31, 2028 1,803,600</p>	<p>Not applicable</p> <p>Not applicable</p> <p>US\$ 31.11 for each m<sup>3</sup> of RWH capacity created on a pro rata basis</p> <p>US\$ 0.9 for each m<sup>3</sup> of RWH capacity created</p>
(2) DLI #2: Innovation and improved performance of extension and animal health services	16,791,600	<p><b>DLR#2.1.1:</b> Data entry software and storage</p>	4,208,400	<p><b>DLR#2.1.1:</b> Data entry software and storage</p>	Not applicable



Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
		<p>systems are installed and used in at least one area by December 31, 2023 719,640</p> <p><b>DLR#2.1.2:</b> Registry system is Operational December 31, 2024 719,640</p> <p><b>DLR#2.1.3:</b> Farmers and herders registered: 45,000 by December 31, 2028 2,158,920</p> <p><b>DLR#2.2.1:</b> Agriculture extension plan submitted and 300 Extensionists (incl. veterinarians) trained (20% women) by December 31, 2023 799,600</p> <p><b>DLR#2.2.2:</b> Survey of technology adoption by FFS alumni farmers completed by December 31, 2024 799,600</p> <p><b>DLR#2.3:</b> Trainees graduate from FFS on CSA technologies (minimum 20 % women and 10 % refugees): 3000 by December 31, 2025 3,598,200</p> <p><b>DLR#2.4.1:</b> 70% of total registered small ruminants vaccinated for FMD by December 31, 2023 1,492,587</p>		<p>systems are installed and used in at least one area by December 31, 2023 180,360</p> <p><b>DLR#2.1.2:</b> Registry system is Operational December 31, 2024 180,360</p> <p><b>DLR#2.1.3:</b> Farmers and herders registered: 45,000 by December 31, 2028 541,080</p> <p><b>DLR#2.2.1:</b> Agriculture extension plan submitted and 300 Extensionists (incl. veterinarians) trained (20% women) by December 31, 2023 200,400</p> <p><b>DLR#2.2.2:</b> Survey of technology adoption by FFS alumni farmers completed by December 31, 2024 200,400</p> <p><b>DLR#2.3:</b> Trainees graduate from FFS on CSA technologies (minimum 20 % women and 10 % refugees): 3000 by December 31, 2025 901,800</p> <p><b>DLR#2.4.1:</b> 70% of total registered small ruminants vaccinated for FMD by December 31, 2023 374,080</p>	<p>Not applicable</p> <p>(USD60 for each farmer and herder registered)</p> <p>Not applicable</p> <p>Not applicable</p> <p>(USD 1,500 for each graduated trainee on pro rata basis)</p> <p>(USD0.444 per small ruminant vaccinated for FMD up to a maximum of 2,580,000 goats and sheep)</p>

Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
		<p><b>DLR#2.4.2:</b> 75% of total registered small ruminants vaccinated for FMD by December 31, 2024 1,599,200</p> <p><b>DLR#2.4.3:</b> 80% of total registered small ruminants vaccinated for FMD by December 31, 2025 1,705,813</p> <p><b>DLR#2.4.4:</b> FMD Control Program developed and submitted to OIE for endorsement by December 31, 2026 799,600</p> <p><b>DLR#2.4.5:</b> Private veterinarians performing vaccinations under a sanitary mandate program in one governorate by December 31, 2027 799,600</p> <p><b>DLR#2.5.1:</b> AgTech workshop on digital extension tools held with participation from agribusiness, ag tech stakeholders by December 31, 2023 199,900</p> <p><b>DLR#2.5.2:</b> Roadmap adopted for public private partnership on data, digital technology by December 31, 2024 199,900</p> <p><b>DLR#2.5.3:</b> Digital extension tool subscribers: 6,000 by December 31, 2028 1,199,400</p>		<p><b>DLR#2.4.2:</b> 75% of total registered small ruminants vaccinated for FMD by December 31, 2024 400,800</p> <p><b>DLR#2.4.3:</b> 80% of total registered small ruminants vaccinated for FMD by December 31, 2025 427,520</p> <p><b>DLR#2.4.4:</b> FMD Control Program developed and submitted to OIE for endorsement by December 31, 2026 200,400</p> <p><b>DLR#2.4.5:</b> Private veterinarians performing vaccinations under a sanitary mandate program in one governorate by December 31, 2027 200,400</p> <p><b>DLR#2.5.1:</b> AgTech workshop on digital extension tools held with participation from agribusiness, ag tech stakeholders by December 31, 2023 50,100</p> <p><b>DLR#2.5.2:</b> Roadmap adopted for public private partnership on data, digital technology by December 31, 2024 50,100</p> <p><b>DLR#2.5.3:</b> Digital extension tool subscribers: 6,000 by December 31, 2028 300,600</p>	<p>(US\$ 0.444 per small ruminant vaccinated for FMD up to a maximum of 3,010,000 goats and sheep)</p> <p>(US\$ 0.444 per small ruminant vaccinated for FMD up to a maximum of 3,440,000 goats and sheep)</p> <p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p> <p>(US\$ 250 for each digital extension tool subscriber)</p>

Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
(3) DLI #3: Enabling services for Value Chain Development and Export Promotion	17,400,000	<p><b>DLR#3.1.1:</b> Reimbursable grant financing instrument for water use efficiency (GFI) adopted and implementation manual for the GFI approved by December 31, 2023 1,599,200</p> <p><b>DLR#3.1.2:</b> 1,400 farmers have invested GFI grants in water use efficiency technologies by December 31, 2028 6,396,800</p> <p><b>DLR#3.2.1:</b> Market Intelligence Mechanism established, Market Opportunity Diagnostic submitted; and simplified regulation on cooperatives adopted by December 31, 2023 1,999,000</p> <p><b>DLR#3.2.2:</b> De-risking financial instrument for post-harvest infrastructure investments approved by December 31, 2024 799,600</p> <p><b>DLR#3.2.3:</b> Additional post-harvest SOPs approved by MoA and trials initiated for at least two crops by December 31, 2025 799,600</p>	4,361,000	<p><b>DLR#3.1.1:</b> Reimbursable grant financing instrument for water use efficiency (GFI) adopted and implementation manual for the GFI approved by December 31, 2023 400,800</p> <p><b>DLR#3.1.2:</b> 1,400 farmers have invested GFI grants in water use efficiency technologies by December 31, 2028 1,603,200</p> <p><b>DLR#3.2.1:</b> Market Intelligence Mechanism established, Market Opportunity Diagnostic submitted; and simplified regulation on cooperatives adopted by December 31, 2023 501,000</p> <p><b>DLR#3.2.2:</b> De-risking financial instrument for post-harvest infrastructure investments approved by December 31, 2024 200,400</p> <p><b>DLR#3.2.3:</b> Additional post-harvest SOPs approved by MoA and trials initiated for at least two crops by December 31, 2025 200,400</p>	<p>Not applicable</p> <p>(US\$ 5,714.28 for each farmer adopting water-efficiency technologies)</p> <p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p>

Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
		<p><b>DLR#3.3.1:</b> Traceability regulation approved and traceability system implementation roadmap adopted by December 31, 2023 199,900</p> <p><b>DLR#3.3.2:</b> Pilots for three commodities completed by December 31, 2024 599,700</p> <p><b>DLR#3.3.3:</b> Value of commodities covered by traceability systems by December 31, 2028 (US\$ 5,000,000 target value) 1,599,200</p> <p><b>DLR#3.4.1:</b> Private laboratory accrediting mechanism adopted by December 31, 2023 999,500</p> <p><b>DLR#3.4.2:</b> Seed testing laboratory ESTA accredited by December 31, 2024 999,500</p> <p><b>DLR#3.4.3:</b> Reduction in test turnaround time by 20% compared to baseline by December 31, 2025 999,500</p> <p><b>DLR#3.4.4:</b> Reduction in average test turnaround time by 30% compared to baseline by December 31, 2026 408,500</p>		<p><b>DLR#3.3.1:</b> Traceability regulation approved and traceability system implementation roadmap adopted by December 31, 2023 50,100</p> <p><b>DLR#3.3.2:</b> Pilots for three commodities completed by December 31, 2024 150,300</p> <p><b>DLR#3.3.3:</b> Value of commodities covered by traceability systems by December 31, 2028 (US\$ 5,000,000 target value) 400,800</p> <p><b>DLR#3.4.1:</b> Private laboratory accrediting mechanism adopted by December 31, 2023 250,500</p> <p><b>DLR#3.4.2:</b> Seed testing laboratory ESTA accredited by December 31, 2024 250,500</p> <p><b>DLR#3.4.3:</b> Reduction in test turnaround time by 20% compared to baseline by December 31, 2025 250,500</p> <p><b>DLR#3.4.4:</b> Reduction in average test turnaround time by 30% compared to baseline by December 31, 2026 102,500</p>	<p>Not applicable</p> <p>Not applicable</p> <p>(US\$ 0.4 for each USD covered by traceability systems)</p> <p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p>
(4) DLI #4: On and off farm employment skills improved including women and refugees	5,597,200		1,402,800		

Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
		<p><b>DLR#4.1:</b> Needs-based skills training program approved by Technical Committee by December 31, 2023</p> <p>0</p> <p><b>DLR#4.2:</b> at least 12,121 trainees completed Skills Upgrading and Job Matching Program (including a minimum of 4040 women, 4040 youth and 2424 refugees) by December 31, 2028</p> <p>5,597,200</p>		<p><b>DLR#4.1:</b> Needs-based skills training program approved by Technical Committee by December 31, 2023</p> <p>0</p> <p><b>DLR#4.2:</b> at least 12,121 trainees completed Skills Upgrading and Job Matching Program (including a minimum of 4040 women, 4040 youth and 2424 refugees) by December 31, 2028</p> <p>1,402,800</p>	<p>Not applicable</p> <p>(US\$ 577.51 for each trainee completing the program on pro rata basis)</p>
(5) DLI #5: MoA Delivery Capacity Secured	33,583,200	<p><b>DLR#5.1.1:</b> In FY 2023, minimum increase in MoA CapEx allocation of JD2,000,000 over baseline in 2022.</p> <p>5,597,200</p> <p><b>DLR#5.1.2:</b> In FY2024, minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase</p> <p>5,597,200</p> <p><b>DLR#5.1.3:</b> In FY2025 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase</p> <p>5,597,200</p> <p><b>DLR#5.1.4:</b> In FY2026 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase.</p> <p>5,597,200</p>	8,416,800	<p><b>DLR#5.1.1:</b> In FY 2023, minimum MoA increase in MoA CapEx allocation of JD2,000,000 over baseline in 2022.</p> <p>1,402,800</p> <p><b>DLR#5.1.2:</b> In FY2024, minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase</p> <p>1,402,800</p> <p><b>DLR#5.1.3:</b> In FY2025 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase.</p> <p>1,402,800</p> <p><b>DLR#5.1.4:</b> In FY2026 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase.</p> <p>1,402,800</p>	<p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p> <p>Not applicable</p>

Category (including Disbursement Linked Indicator as applicable)	Amount of the non concessional portion of the Loan Allocated (expressed in US\$)	Amount of the non concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Amount of the concessional portion of the Loan Allocated (expressed in US\$)	Amount of concessional portion of the Loan Disbursement Linked Result (expressed in US\$)	Disbursement Calculation Formula for the scalable DLRs in the Program and financing percentage for the Project (as applicable)
		<p><b>DLR#5.1.5:</b> In FY2027 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase. 5,597,200</p> <p><b>DLR#5.1.6:</b> In FY2028 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase. 5,597,200</p>		<p><b>DLR#5.1.5:</b> In FY2027 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase. 1,402,800</p> <p><b>DLR#5.1.6:</b> In FY2028 minimum increase in MoA CapEx allocation of JD2,000,000 over the previous FY's minimum CapEx increase. 1,402,800</p>	<p>Not applicable</p> <p>Not applicable</p>
(6) Works, goods, non-consulting services, and consulting services, Training and Operating Costs under the Project	799,600		200,400		0% until Category 6 TF084433 is fully disbursed, thereafter 100% on IBRD
(7) Emergency Expenditures under Part 4 of the Project	0	NA	0	0	NA
(8) Front-end Fee	239,000	NA	NA	NA	Amount payable pursuant to Section 2.03 of this Agreement in accordance with Section 2.07 (b) of the General Conditions
(9) Interest Rate Cap or Interest Rate Collar premium	0	NA	NA	NA	Amount due pursuant to Section 4.05 (c) of the General Conditions
<b>Total</b>	95,600,000		23,900,000		

**B. Withdrawal Conditions, Withdrawal Period for the Program**

1. Notwithstanding the provisions Part A of this Section, with respect to the Program, no withdrawal shall be made:
  - (a) on the basis of DLRs achieved prior to the Signature Date except that withdrawals up to an aggregate amount not to exceed four million seven hundred and twenty eight thousand seventy Dollars (US\$4,728,070 ) for the Non-Concessional Portion of the Loan and one million one hundred and eighty four thousand nine hundred and eighty Dollars (US\$1,184,980 ) for the Concessional Portion of the Loan may be made on the basis of DLRs achieved prior to this date but on or after March 1, 2022; and/or
  - (b) for any DLR under Category (1) through (5), until and unless the Borrower has furnished evidence satisfactory to the Bank that said DLR has been achieved in accordance with the table in this Section to this Agreement.
2. Notwithstanding the provisions of Part B.(1)(b) of this Section, the Borrower may withdraw an amount not exceeding twenty-three million six hundred and forty thousand three hundred and fifty Dollars (US\$23,640,350) for the Non-concessional Portion of the Loan and five million nine hundred and twenty-four thousand nine hundred Dollars. (US\$5,924,900 ) for the Concessional Portion of the Loan as an advance against DLR(s) to be met; provided, however that, if the DLR(s) in the opinion of the Bank is/are not achieved (or only partially achieved) by the Closing Date, the Borrower shall refund such advance to the Bank (or portion of such advance as determined by the Bank in accordance with the provisions of paragraph (3) of this Part B) to the Bank promptly upon notice thereof by the Bank.
3. Notwithstanding the provisions of Part B.1(b) of this Section, if any of the DLRs has not been achieved by the date by which the said DLR is set to be achieved, the Bank may, by notice to the Borrower:
  - (a) authorize the withdrawal of such lesser amount of the unwithdrawn proceeds of the Loan then allocated to said Category which, in the opinion of the Bank, corresponds to the extent of achievement of said DLR, said lesser amount to be calculated in accordance with the respective formula set out in Table in this Section to this Agreement;
  - (b) reallocate all or a portion of the proceeds of the Loan then allocated to said DLR to any other DLR; and/or
  - (c) cancel all or a portion of the proceeds of the Loan then allocated to said DLR.
4. With respect to the Program, notwithstanding the foregoing provisions of this Section VI, if at any time after the Closing Date the Borrower has failed to provide evidence satisfactory to the Bank that the Withdrawn Financing Balance does not exceed the total amount of Program Expenditures, the Borrower shall, promptly upon notice from the Bank, refund to the Bank such excess amount of the Withdrawn Financing Balance. The Bank shall cancel the refunded amount of the Withdrawn Financing Balance.

**C. Withdrawal Conditions for the Project**

1. Notwithstanding the provisions of Section IV.A of this Schedule, no withdrawal shall be made:
  - (a) for payments made in respect of the Project prior to the date of this Agreement; and/or
  - (b) for Emergency Expenditures under Category (7), unless and until all of the following conditions have been met in respect of said expenditures:
    - (i) the Borrower has determined that an Eligible Crisis or Emergency has occurred, and has furnished to the Bank a request to withdraw Financing amounts under Category (7); and (ii) 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.

**D. Operation Withdrawal Conditions and Withdrawal Period**

1. Notwithstanding the provisions Part A of this Section, with respect to the Operation, no withdrawal shall be made for Categories (1) through (7) unless each withdrawal is made on a *pari passu* basis and at a 79.96/20.04 ratio between the amount of the Non-Concessional Portion of the Loan allocated and the amount of the Concessional Portion of the Loan allocated.
2. The Closing Date is June 30, 2029.



### SCHEDULE 3

#### Amortization Repayment Schedule 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

<b>Principal Payment Date</b>	<b>Installment Share</b>
On each April 15 and October 15 Beginning April 15, 2027 through October 15, 2056	1.64%
April 15, 2057	1.6%

## APPENDIX

### Section I. Definitions

1. “ACC” means Agriculture Credit Corporation, the Borrower’s agency specialized in agricultural finance pursuant to the Borrower’s Agricultural Credit Institution Act of 1963, or its successor thereof.
2. “Agriculture Extension Plan” means the implementation roadmap for the expansion of the crop extension service, budgets for staff and equipment, timelines for deploying FFS geographically and by subject-matter, the opportunities for engagement by the for private sector, the use of digital technology, deliverables and intended results using key performance indicators.
3. “AgTech” means agriculture technologies.
4. “Anti-Corruption Guidelines” means, for purposes of paragraph 6 of the Appendix to the General Conditions, the Bank’s “Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing,” dated February 1, 2012, and revised July 10, 2015.
5. “CapEx” means capital expenditure.
6. “Category” means a category set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.
7. “CERC Manual” means the manual referred to in Section I.B.3 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 Operational Manual.
8. “Contingent Emergency Response Part” means any activity or activities to be carried out under Part 4 of the Project to respond to an Eligible Crisis or Emergency.
9. “CSA” means climate-smart agriculture technologies.
10. “Disbursement Calculation Formula” means the formula set forth in the table in Section IV.A of Schedule 2 to this Agreement.
11. “Disbursement Linked Indicator” or “DLP” means in respect of a given Program Category, the indicator related to said Program Category as set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.
12. “Disbursement Linked Result” or “DLR” means in respect of a given Program Category, the result under said Program Category as set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement, on the basis of the achievement of which, the amount of the Loan allocated to said result may be withdrawn in accordance with the provisions of said Section IV.

13. “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.
14. “Emergency Expenditures” means any of the eligible expenditures set forth in the CERC Manual referred to in Section I.B.3 of Schedule 2 to this Agreement and required for the Contingent Emergency Response Part.
15. “Emergency Action Plan” means the plan referred to in Section I.B.3 of Schedule 2 to this Agreement, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.
16. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated August 29, 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.
17. “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.
18. “FFS” means farmer field schools.
19. “FMD” means foot and mouth disease.
20. “General Conditions” means:
  - (a) for purposes of Part I of the Operation (the Program), implementation of the Program and the financing of Program Expenditures: the “International Bank for Reconstruction and Development General Conditions for IBRD Financing, Program-for-Results Financing”, dated December 14, 2018 (revised on August 1, 2020, December 21, 2020, April 1, 2021, and January 1, 2022), with the modifications set forth in Section II of this Appendix; and

- (b) for purposes of Part II of the Operation (the Project), implementation of the Project and the financing of the Project's Eligible Expenditures: the "International Bank for Reconstruction and Development General Conditions for IBRD Financing, Investment Project Financing", dated December 14, 2018 (revised on August 1, 2020, December 21, 2020, April 1, 2021, and January 1, 2022).
21. "GFI" means the reimbursable grant financing instrument for water use efficiency, through agricultural production technologies that improve on-farm water use efficiency as further detailed in the design of the GFI to be adopted under DLI #3.1, under terms acceptable to the Bank.
22. "Global Concessional Financing Facility" and "GCFF" each means the financing facility established with a focus on providing concessional financing to middle income countries most affected by the presence of large numbers of refugees, with an initial focus on the Syrian refugee crisis as it impacts Jordan and Lebanon, and referred to in the *Preamble* to this Agreement.
23. "JAP" means the Borrower's Sustainable Agriculture Plan (2022-2025) adopted pursuant to the Borrower's Cabinet of Ministers' decision and announced on January 16, 2022.
24. "JEDCO" means the Jordan Enterprise Development Corporation a government entity founded by Law 33 of 2008 or its successor thereof.
25. "JVA" means the Jordan Valley Authority or its successor thereof.
26. "Market Intelligence Mechanism" means a multi-disciplinary advisory group comprised of key public entities (MoA, NARC, Jordan Export, JEDCO, among others), private sector representatives, farmer associations, development partners and international experts that to be established within the MoA or its successor thereof.
27. "Market Opportunity Diagnostic" means an analytical report which maps the current operators and infrastructure available in Jordan for relevant post-harvest value chain activities; identifies gaps, reviews international approaches for attracting private sector investment in energy efficient post-harvest value chain development using de-risking instruments; and identifies approaches for advancing the readiness of farmers, cooperatives, and small and medium enterprises to engage.
28. "Ministry of Agriculture" or "MoA" means the ministry responsible for agriculture of the Hashemite Kingdom of Jordan or any successor thereto.
29. "Ministry of Planning and International Cooperation" or "MoPIC" means the ministry responsible for planning and international cooperation in the Hashemite Kingdom of Jordan or any successor thereto.
30. "Ministry of Environment" or "MoE" means the ministry responsible for environment in the Hashemite Kingdom of Jordan or any successor thereto.
31. "MoWI" means the ministry responsible for water and irrigation in the Hashemite Kingdom of Jordan or any successor thereto.

32. "NARC" means National Agriculture Research Council of the Hashemite Kingdom of Jordan or its successor thereof.
33. "OIE" means the World Organisation for Animal Health.
34. "Operation" means, collectively, all activities described under the Program and the Project of Schedule 1 to this Agreement.
35. "Operating Costs" means implementation and monitoring, including expenditures for vehicle operation and maintenance, office supplies and consumables, utilities, communication, translation and interpretation, bank charges, Project-related travel, including per diem and accommodation, but excluding salaries of the Borrower's civil servants, and other miscellaneous costs directly associated with the Project implementation.
36. "Operation Manual" means the manual to be prepared and adopted in accordance with the provisions of Section I.C of Schedule 2 to this Agreement, as such manual may be amended from time to time with the written approval of the Bank.
37. "Operational" means the ongoing operations of the digital farmer registry system, including specification of the number of farmers registered (of which women), identification of channels used to incentivize registration; staffing and equipment for registration efforts; ongoing improvement mechanism of the underlying software; lessons learned and adjustments undertaken from initial stages of implementation and evidence of updating of at least 5% of existing registry entries per year.
38. "PforR Expenditures" means expenditures for the Program that are satisfactory to the Bank.
39. "Program Action Plan" means the Borrower's plan referred to in Schedule 2 Section I. A.3 of this Agreement, as may be amended from time to time with the agreement of the Bank.
40. "RWH" means rainwater harvesting.
41. "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.
40. "Training" means the training of persons involved in Project-supported activities, based on the annual work plans including seminars, workshops, and study tours, and costs associated with such activity including travel and subsistence costs for training participants, per diems, costs associated with securing the services of trainers, rental of training facilities, trust fundpreparation and reproduction of training materials, and other costs directly related to training preparation and implementation.
41. "Verification Agents" means the agents to be appointed pursuant to Section I.A.4 of the Schedule 2 to this Agreement.

42. “Verification Protocol” means the DLI verification protocol table specifying the means by which the achievement of each DLR will be verified under the Program.

## **Section II. Modifications to the General Conditions**

The General Conditions are hereby modified as follows:

1. In the **Table of Contents**, the references to Sections, Section names and Section numbers are modified to reflect the modifications set forth in the paragraphs below.
2. Wherever used throughout the General Conditions (other than throughout the Appendix), the term “Loan Payment” and “Loan Payments” are modified to read “Payment of the Non-Concessional Portion of the Loan” and “Payments of the Non-Concessional Portion of the Loan”, respectively. Furthermore, wherever used in Section 2.05; Sections 3.01 to 3.07; Section 4.01 to 4.06, Sections 7.05 to 7.08, Section 8.02, and Section 9.05, the term “*Loan*” is modified to read “*Non-Concessional Portion of the Loan*”; the term “*Unwithdrawn Loan Balance*” is modified to read “*Unwithdrawn Balance of the Non-Concessional Portion of the Loan*”; and the term “*Withdrawn Loan Balance*” is modified to read “*Withdrawn Balance of the Non-Concessional Portion of the Loan*”.
3. In the Appendix, **Definitions**, wherever used in the following definitions of the terms “Automatic Conversion to Local Currency”; “Automatic Rate Fixing Conversion”; “Commitment Linked Repayment Amortization Schedule”; “Conversion”; “Currency Conversion”; “Default Interest Period”; “Default Interest Rate”; “Default Variable Rate”; “Disbursed Amount”, “Disbursement-Linked Amortization Schedule”; “Fixed Rate”; “Fixed Reference Rate”; “Fixed Spread”; “Installment Share”; “Interest Rate Cap”; “Interest Rate Collar”; “Interest Rate Conversion”; “Principal Payment Date”; “Reference Rate Reset Date”; “Variable Spread”; the term “*the Loan*” is modified to read “*the Non-Concessional Portion of the Loan*”; the term “*Unwithdrawn Loan Balance*” is modified to read “*the Unwithdrawn Balance of the Non-Concessional Portion of the Loan*”; and the term “*Withdrawn Loan Balance*” is modified to read “*Withdrawn Balance of the Non-Concessional Portion of the Loan*”.
4. In the Appendix, **Definitions**, the term “Withdrawn Loan Balance” in the definition of “Commitment Linked Repayment Amortization Schedule” is modified to read “*Withdrawn Balance of the Non-Concessional Portion of the Loan*”.
5. In the Appendix, **Definitions**, the definition of “Loan Account” is modified to read as follows:

““Loan Account” means the account or accounts opened by the Bank in its books in the name of the Borrower to which the amount of the Loan is credited.”
6. In the Appendix, **Definitions**, the definition of “Loan Payment” is deleted in its entirety, and all subsequent paragraphs are renumbered accordingly.

7. In the Appendix, **Definitions**, a new paragraph is inserted with the following definition of “Non-Concessional Portion of the Loan”, and the remaining paragraphs are renumbered accordingly:
8. “Non-Concessional Portion of the Loan” means portion of the Loan provided to the Borrower on non-concessional terms in the Loan Agreement.”
9. In the Appendix, **Definitions**, a new paragraph is inserted with the following definition of “Payment of the Non-Concessional Portion of the Loan” and the remaining paragraphs are renumbered accordingly:
10. “Payment of the Non-Concessional Portion of the Loan” means any amount payable by the Loan Parties to the Bank pursuant to the Legal Agreements or these General Conditions, including (but not limited to) any amount of the Withdrawn Balance of the Non-Concessional Portion of the Loan, interest, the Front-end Fee, the Commitment Charge, interest at the Default Interest Rate (if any), any prepayment premium, any transaction fee for a Conversion or early termination of a Conversion, any premium payable upon the establishment of an Interest Rate Cap or Interest Rate Collar, and any Unwinding Amount payable by the Borrower.”
11. In the Appendix, **Definitions**, a new paragraph is inserted with the following definition of “Unwithdrawn Balance of the Non-Concessional Portion of the Loan”, and the remaining paragraphs are renumbered accordingly:

“ “Unwithdrawn Balance of the Non-Concessional Portion of the Loan” means the amount of the Non-Concessional Portion of the Loan remaining unwithdrawn from the Loan Account from time to time.”
12. In the Appendix, **Definitions**, a new paragraph is inserted with the following definition of “Withdrawn Balance of the Non-Concessional Portion of the Loan”, and the remaining paragraphs are renumbered accordingly:

“ “Withdrawn Balance of the Non-Concessional Portion of the Loan” means the amounts of the Non-Concessional Portion of the Loan withdrawn from the Loan Account and outstanding from time to time.”