

**CREDIT NUMBER 6645-JO**

# **Financing Agreement**

**(Additional Financing - Economic Opportunities for Jordanians and Syrian  
Refugees Program)**

**between**

**THE HASHEMITE KINGDOM OF JORDAN**

**and**

**INTERNATIONAL DEVELOPMENT ASSOCIATION**

**CREDIT NUMBER 6645-JO**

**FINANCING AGREEMENT**

AGREEMENT dated as of the Signature Date between THE HASHEMITE KINGDOM OF JORDAN (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”) for the purpose of providing additional financing for activities related to the Original Program (as defined in the Appendix to this Agreement).

WHEREAS, following an international effort to provide development support to countries most affected by refugees in the Middle East region; and having satisfied itself as to the feasibility and priority of the Program aimed at providing economic opportunities to Jordanians and Syrian refugees, as further described in Schedule 1 to this Agreement, the Recipient has requested the Association, on an exceptional basis, to extend a credit to assist in the financing of the Program;

NOW, THEREFORE, the Recipient and the Association hereby agree as follows:

**ARTICLE I — GENERAL CONDITIONS; DEFINITIONS**

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

**ARTICLE II — FINANCING**

- 2.01. The Association agrees to extend to the Recipient a credit, which is deemed as Concessional Financing for purposes of the General Conditions, in an amount equivalent to One Hundred Million United States Dollars (US\$100,000,000) (variously, “Credit” and “Financing”), to assist in financing the program described in Schedule 1 to this Agreement (“Program”).
- 2.02. The Recipient may withdraw the proceeds of the Financing in accordance with Section IV of Schedule 2 to this Agreement. All withdrawals from the Financing Account shall be deposited by the Association into an account specified by the Recipient and acceptable to the Association. The Recipient’s Representative for purposes of taking any action required or permitted to be taken pursuant to this Section is the Ministry of Planning and International Cooperation.

- 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 payable by the Recipient on the Withdrawn Credit Balance shall be equal to the greater of: (a) the sum of three-fourths of one percent (3/4 of 1%) per annum plus the Basis Adjustment to the Service Charge; and (b) three-fourths of one percent (3/4 of 1%).
- 2.05. The Payment Dates are February 15 and August 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 — PROGRAM**

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

### **ARTICLE IV — REMEDIES OF THE ASSOCIATION**

- 4.01. The Additional Events of Suspension consists of the following:
  - (a) Any legislation, license or other legal instrument related to the implementation of the Program has been amended, suspended, abrogated, repealed or waived so as to affect materially and adversely the achievement of the objective of the Program, or the ability of the Recipient to implement the Program;
  - (b) The Recipient's refugee protection framework is no longer adequate, in the opinion of the Association.
- 4.02. The Additional Event of Acceleration consists of the following, namely an event specified in Section 4.01 of this Agreement occurs and is continuing for a period of 60 days after notice of the event has been given by the Association to the Recipient.

**ARTICLE V —EFFECTIVENESS**

- 5.01. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.

**ARTICLE VI — REPRESENTATIVE; ADDRESSES**

- 6.01. The Recipient's Representative is its Minister responsible for planning and international cooperation.
- 6.02. For purposes of Section 11.01 of the General Conditions: (a) the Recipient's address is:

Ministry of Planning and International Cooperation  
Post office Box 555  
Amman, 11118  
The Hashemite Kingdom of Jordan  
Facsimile: +962-6-464 9341

- 6.03. 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.

**THE HASHEMITE KINGDOM OF JORDAN**

**By**

*Wissam Rabadi*

\_\_\_\_\_  
**Authorized Representative**

**Name:** Wissam Rabadi

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

**Date:** 26-Jul-2020

**INTERNATIONAL DEVELOPMENT ASSOCIATION**

**By**

*Saroj Kumar Jha*

\_\_\_\_\_  
**Authorized Representative**

**Name:** Saroj Kumar Jha

**Title:** Country Director

**Date:** 24-Jul-2020

## **SCHEDULE 1**

### **Program Description**

The objective of the Program is to improve economic opportunities for Jordanians and Syrian refugees in Jordan.

The Program is part of the Recipient's program, namely the Five Year Matrix, which complements and builds on the Jordan Compact and consists of the following Original Program activities, as amended:

#### **Part A. Improving Labor Market**

Carrying out a program of activities aimed at improving access of Syrian refugees to the labor market in Jordan through, *inter alia* implementing required regulatory reforms facilitating the issuance of Flexible Work Permits to Syrian refugees enabling them to work in all sectors and occupations open to foreign workers, and issuing Flexible Work Permits to Syrian refugees.

#### **Part B. Improving Formality and Working Conditions**

Carrying out regulatory reforms aimed at increasing formal employment and improving working conditions in the agriculture sector through, *inter alia*, (1) increasing the number of private sector workers registered in the social security system, including women and Syrian refugees; and (2) adopting regulatory framework for employment standards in the agricultural sector informed by ILO's recommendations.

#### **Part C. Improving Entrepreneurship**

Carrying out a program of activities designed to improve the business environment in Jordan through, *inter alia*, reforming regulatory framework for first-time establishment, licensing renewal, and functioning of home-based businesses by Jordanians and Syrian refugees.

#### **Part D. Improving Digital Financial Inclusion**

Carrying out a program of activities designed to increase access to digital finance for Jordanians and Syrian refugees through, *inter alia*, (1) facilitating registration of payment agents; (2) enabling and incentivizing merchants to receive digital payments; (3) conducting financial literacy campaigns; and (4) streamlining identification requirements for Syrian refugees in accessing digital financial services.

**Part E. Improving Economic Opportunities for Women**

Carrying out reforms to improve economic opportunities for women through, *inter alia*, (1) regularizing provision of childcare service through issuance of business licenses; (2) regulating provision of employer-based childcare services; (3) carrying out information campaigns addressing social norms impeding female employment.

**Part F. Improving Export Competitiveness**

Introducing reforms aimed at developing competitiveness and sustainability of fresh agricultural produce exports through, *inter alia*, (1) reducing time to export fresh agricultural produce and facilitating cold-chain logistics; (2) carrying out assessment of agricultural subsidies, support schemes and import tariffs on agricultural products; and (3) reorienting agricultural subsidies towards water-efficient crops.

## SCHEDULE 2

### Program Execution

#### Section I. Implementation Arrangements

##### A. Program Institutions

The Recipient shall maintain at all times during Program implementation, with terms of reference, mandate, composition and resources satisfactory to the Association, the Project Management Unit, to be responsible for: (i) the overall management, coordination, reporting, monitoring, and evaluation of Program implementation; (ii) hiring and interfacing with independent verification agencies; (iii) carrying out assessments; (iv) carrying out the technical audits; and (v) facilitating financial audits for the Program, all in accordance with the provisions of this Agreement and the Program Operational Manual.

##### B. Additional Program Implementation Arrangements

Without limitation on the generality of Part A of this Section I, the Recipient shall carry out the Program Action Plan, or cause the Program Action Plan to be carried out, in accordance with the schedule set out in the said Program Action Plan in a manner acceptable to the Association. Except as the Association may agree after consultation with the Recipient, the Recipient shall ensure that the Program Action Plan is not amended, waived, suspended, terminated or abrogated.

##### C. Program Fiduciary, Environmental and Social Systems

Without limitation upon the generality of Part A of this Section I, the Recipient shall carry out the Program, or cause the Program to be carried out, in accordance with financial management, procurement and environmental and social management systems acceptable to the Association (“Program Fiduciary, Environmental and Social Systems”) which are designed to ensure that:

1. The Financing proceeds are used for their intended purposes, with due attention to the principles of economy, efficiency, effectiveness, transparency, and accountability; and
2. The actual and 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.



#### **D. Program Operational Manual**

1. The Recipient shall, not later than four (4) months after the Effective Date, develop an addendum to the existing operational manual for the Original Program, in form and substance acceptable to the Association, containing detailed (i) administrative, procurement, financial management and monitoring and evaluation procedures, (ii) environmental and social management systems and complaints and grievance redress mechanism, (iii) Program Action Plan; (iv) detailed arrangements for verification of achievement of the DLR (including the Verification Protocol); (v) process and procedures for determining Syrian refugees status; and (vi) coordination and oversight arrangements for the Program.
2. The Recipient shall: (i) furnish said manual to the Association for its review; (ii) afford the Association a reasonable opportunity to exchange views with the Recipient on said manual; and (iii) thereafter adopt such Program operational manual as shall have been approved by the Association (“Program Operational Manual”).
3. The Recipient: (i) shall ensure that the Program is carried out in accordance with the Program Operational Manual; and (ii) shall not assign, amend, abrogate, or waive, or permit to be assigned, amended, abrogated, or waived, any of its provisions without the prior written agreement of the Association.

#### **Section II. Excluded Activities**

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

- A. in the opinion of the Association, 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 \$1,000,000 equivalent or more per contract; (2) goods, estimated to cost \$1,000,000 equivalent or more per contract; (3) non-consulting services, estimated to cost \$1,000,000 equivalent or more per contract; or (4) consulting services, estimated to cost \$300,000 equivalent or more per contract

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

##### **A. Program Reports**

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

**B. Verification Protocol**

1. The Recipient shall: (b) ensure that the Audit Bureau prepares and provides verifications reports certifying the achievement of DLRs (which are set forth in Section IV.A.2 of this Schedule); (b) prepare the consolidated implementation report after the verification of compliance of said DLRs; and (c) furnish a report on the results of said verification of compliance process of such scope and in such details as the Association shall request.
2. Said verification reports shall be based on on-desk review of the documentation available and on-site verification in a representative sample of areas targeted by the Program.

**Section IV. Withdrawal of Financing Proceeds**

**A. General**

1. 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 Program Expenditures (inclusive of Taxes), on the basis of the results (“Disbursement Linked Results” or “DLRs”) achieved by the Recipient, as measured against specific indicators (“Disbursement Linked Indicators” or “DLIs”); all as set forth in the table in paragraph 2 of this Part A.
3. The following table specifies each category of withdrawal of the proceeds of the Financing (including the Disbursement Linked Indicators as applicable) (“Category”), the Disbursement Linked Results for each Category (as applicable), and the allocation of the amounts of the Financing to each Category:

<b>Category (including Disbursement Linked Indicator as applicable)</b>	<b>Disbursement Linked Result (as applicable)</b>	<b>Amount of the Financing Allocated (expressed in USD)</b>	<b>Disbursement Calculation Formula</b>
<p>(1) DLI#1 Improving labor markets for Syrians</p>	<p>DLR# 1.1 Ministry of Labor publishes in the Official Gazette an instruction enabling issuance of Flexible Work Permits to Syrians in 2020</p> <p>DLR# 1.2 Ministry of Labor publishes in the Official Gazette an instruction enabling issuance of Flexible Work Permits to Syrians in 2021</p> <p>DLR# 1.3 Ministry of Labor publishes in the Official Gazette an instruction enabling issuance of Flexible Work Permits to Syrians in 2022</p>	<p>10,000,000</p> <p>5,000,000</p> <p>5,000,000</p>	<p>DLR#1.1 US\$10,000,000 by end of CY 2020.</p> <p>DLR#1.2 US\$5,000,000 by end of CY 2021</p> <p>DLR#1.3 US\$5,000,000 by end of CY 2022</p>
<p>(2) DLI #2: Improving formality and working conditions</p>	<p>DLR#2.1 Number of private sector workers registered in national social security system, including females and Syrian refugees</p>	<p>14,000,000</p>	<p>DLR #2.1: US\$14,000,000 by Closing Date</p> <p>Formula: From the baseline of 775,058, US\$31.12 for every one additional private sector worker registered in national social security system, up to a maximum of US\$7,000,000</p> <p>Out of the number of private sector workers counted under DLR 2.1, from the baseline of 240,742, \$16.88 for every one additional female registered in social</p>

	<p>DLR 2.2: Ministry of Labor issues a bylaw specifying acceptable working conditions in the agriculture sector informed by the ILO Recommendations R204 and R133 and publishes it in the Official Gazette</p> <p>DLR#2.3: Number of labor inspections recorded in the national Integrated Inspection Management System, developed by the Ministry of Industry Trade and Supply</p>	<p>2,000,000</p> <p>3,000,000</p>	<p>security system, up to a maximum of US\$1,000,000</p> <p>Out of the number of private sector workers counted under DLR 1.1, from the baseline of 12,854, \$161.52 for every one additional Syrian refugee registered in social security, up to a maximum of US\$6,000,000</p> <p>DLR #2.2 US\$2,000,000 by Closing Date</p> <p>DLR #2.3: Formula: From the baseline of 0, \$200 for every one inspection recorded, up to a maximum of US\$3,000,000</p>
<p>(3) DLI #3: Improving entrepreneurship</p>	<p>DLR#3.1: Number of officially established and registered home-based businesses</p>	<p>14,000,000</p>	<p>DLR#3.1: US\$14,000,000 by Closing Date</p> <p>Formula: From the baseline of 1,000, US\$1,555.56 for every one additional officially established and registered home-based business, up to a maximum of US\$7,000,000</p> <p>Out of the number of officially established and registered home-based businesses counted under DLR 3.1, from the baseline of 100, \$312.5 for every one</p>

	<p>DLI#3.2: The Ministry of Interior issues a circular, sends it to all government entities and publishes it on the Ministry of Interior website, stating that MoI Card is a valid ID card for Syrians to register a business, open e-wallets, buy SIM cards and obtain a driving license</p>	<p>3,000,000</p>	<p>additional officially established and registered home-based business headed by a female, up to a maximum of US\$1,000,000</p> <p>Out of the number of officially established and registered home-based businesses counted under DLR 3.1, from the baseline of 100, \$13,333.33 for every one additional officially established and registered home-based business headed by a Syrian refugee, up to a maximum of US\$6,000,000</p> <p>DLR #3.2 US\$3,000,000 by Closing Date</p>
<p>(4) DLI #4: Improving digital financial inclusion</p>	<p>DLR#4.1: Number of e-wallets or Basic Bank Accounts registered</p>	<p>17,000,000</p>	<p>DLR#4.1: US\$17,000,000 by Closing Date</p> <p>Formula: From the baseline of 620,328, US\$ 15.88 for every one additional e-wallet or Basic Bank Account registered, up to a maximum of US\$10,000,000</p> <p>Out of the number of e-wallets or Basic Bank Accounts counted under DLR 4.1, from the baseline</p>

			<p>of 202,036, \$4.03 for every one additional e-wallet or Basic Bank Account registered by a female, up to a maximum of US\$1,000,000</p> <p>Out of the number of individuals opening e-wallets or Basic Bank Accounts counted under DLR 4.1, from the baseline of 18,030, \$187.68 for every one additional e-wallet or Basic Bank Account registered by a Syrian refugee, up to a maximum of US\$6,000,000</p>
(5) DLI #5 Improving women economic opportunities through childcare	DLR#5.1: Number of active childcare facilities e-licensed by the Ministry of Social Development	10,000,000	<p>DLR #5.1: US\$10,000,000 by Closing Date</p> <p>Formula: from the baseline of 0, \$4,000 for every one additional active childcare facility e-licensed, up to a maximum of US\$10,000,000</p>
	DLR#5.2: Following a structured public-private dialog, Ministry of Social Development issues an instruction governing the licensing of home-based childcare and enacts such instruction through its publication in the Official Gazette	2,000,000	DLR#5.2: US\$2,000,000 by Closing Date
	DLR#5.3: Following a structured public-private dialog, Ministry of Labor issues an instruction implementing Article 72B of the Labor Law (mandating	1,500,000	DLR#5.3: US\$1,500,000 by Closing Date

	employers of certain size to provide childcare) and enacts said instruction through its publication in the Official Gazette		
(6) DLI#6: Improving women economic opportunities through social norms	DLR #6.1: Jordanian National Commission for Women (“JNCW”) conducts a nationwide, multimedia campaign spanning TV, print, online and social media, addressing social norms and gender roles related to women at work	500,000	DLR #6.1: \$500,000 by Closing Date
	DLR #6.2: JNCW conducts a nationwide, multimedia campaign spanning TV, print, online and social media, addressing benefits stemming from regulatory developments facilitating childcare services, digital financial services, facilitation of entrepreneurship and waged employment	1,000,000	DLR #6.2: \$1,000,000 by Closing Date
	DLR #6.3: JNCW produces educational content targeting children and addressing social norms related to women at work	500,000	DLR #6.3: \$500,000 by Closing Date
	DLR#6.4: JNCW conducts a targeted, multimedia and outreach campaign spanning print, online and social media targeting Syrian women addressing social norms related to women at work	2,000,000	DLR #6.4: \$2,000,000 by Closing Date
	DLR#6.5: JNCW carries out an assessment of the four	500,000	DLR #6.5: \$500,000 by Closing Date

	social norms campaigns and produces a report of its findings, including outreach and impact data.		
(7) DLI #7: Improving Exports Competitiveness	DLR #7.1: Following a structured public-private dialog, Ministry of Agriculture issues and publishes standard operating procedures for the post-harvest and cold-chain logistics for three types of fresh agricultural produce.	7,000,000	DLR 7.1: USD\$7,000,000 by Closing Date
	DLR #7.2: Ministry of Agriculture conducts an assessment of the agricultural subsidies, support schemes, including water and import tariffs related to agricultural products and presents it to Council of Ministers	1,000,000	DLR 7.2: USD\$1,000,000 by Closing Date
	DLR #7.3: Ministry of Agriculture adopts a strategy, for each region, optimizing agricultural subsidies towards the most water-efficient crops.	1,000,000	DLR 7.3: USD\$1,000,000 by Closing Date
<b>TOTAL AMOUNT</b>		<b>\$100,000,000</b>	

**B. Withdrawal Conditions; Withdrawal Period**

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made for any DLR under Category (1) through (7) until and unless the Recipient has furnished evidence satisfactory to the Association that said DLR has been achieved.
2. Notwithstanding the provisions of Part B.1(b) of this Section, the Recipient may withdraw: (i) an amount not to exceed \$25,000,000 as an advance; provided, however, that if the DLRs in the opinion of the Association, are not achieved (or only partially achieved) by the Closing Date, the Recipient shall refund such advance (or portion of such advance as determined by the Association in accordance with the provisions of paragraph (3) of this Part B) to the Association



promptly upon notice thereof by the Association. Except as otherwise agreed with the Recipient, the Association shall cancel the amount so refunded. Any further withdrawals requested as an advance under any Category shall be permitted only on such terms and conditions as the Association shall specify by notice to the Recipient.

3. Notwithstanding the provisions of Part B.1(b) of this Section, if any of the DLRs under Categories (1) through (7) have not been achieved, the Association may, by notice to the Recipient:
  - (a) authorize (i) the withdrawal of such lesser amount of the unwithdrawn proceeds of the Financing then allocated to said Category which, in the opinion of the Association, corresponds to the extent of achievement of said DLR, said lesser amount to be calculated in accordance with the Disbursement Calculation Formula set out in the fourth column of the table in Section IV.A.2 of this Schedule; and (ii) the disbursement of previously undisbursed amounts allocated to the respective DLR, if and when the Association shall be satisfied, on the basis of evidence satisfactory, that a partially achieved DLR for which a lesser amount has been disbursed pursuant to subparagraph (i) above has been fully achieved;
  - (b) reallocate all or a portion of the proceeds of the Financing then allocated to said DLR to any other DLR; and/or
  - (c) cancel all or a portion of the proceeds of the Financing then allocated to said DLR.
4. The Closing Date is January 31, 2023.
5. Notwithstanding the foregoing provisions of this Section IV, if at any time after the Closing Date the Recipient has failed to provide evidence satisfactory to the Association that the Withdrawn Financing Balance does not exceed the total amount of Program Expenditures, the Recipient shall, promptly upon notice from the Association, refund to the Association such excess amount of the Withdrawn Financing Balance. The Association shall cancel the refunded amount of the Withdrawn Financing Balance.

**SCHEDULE 3**

**Repayment Schedule**

*Use the table below for IDA credits with a 38-year maturity:*

<b>Date Payment Due</b>	<b>Principal Amount of the Credit repayable (expressed as a percentage)*</b>
On each February 15 and August 15, commencing August 15, 2026 to and including February 15, 2058	<b>1.5625%</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

### Section I. Definitions

1. “Anti-Corruption Guidelines” means, for purposes of paragraph 5 of the Appendix to the General Conditions, the Association’s “Guidelines on Preventing and Combating Fraud and Corruption in Program-for-Results Financing,” dated February 1, 2012, and revised July 10, 2015.
2. “Audit Bureau” means the Recipient’s national audit agency established pursuant to Law no. 28 of 1952, as the same may be amended from time to time.
3. “Basic Bank Account” means conventional current accounts that may have some restricted features.
4. “Basis Adjustment to the Service Charge” means the Association’s standard basis adjustment to the Service Charge for credits in the currency of denomination of the Credit, in effect at 12:01 a.m. Washington, D.C. time, on the date on which the Credit is approved by the Executive Directors of the Association, and expressed either as a positive or negative percentage per annum.
5. “Category” means a category set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.
6. “CY” means the period starting January 1 and ending December 31 of each given year.
7. “Disbursement Linked Indicator” or “DLI” means in respect of a given Category, the indicator related to said Category as set forth in the table in Section IV.A.2 of Schedule 2 to this Agreement.
8. “Disbursement Linked Result” or “DLR” means in respect of a given Category, the result under said 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 Financing allocated to said result may be withdrawn in accordance with the provisions of said Section IV.
9. “E-wallet” means an electronic and online service that allows an individual to make electronic payment transactions.

10. “Five Year Reform Matrix” means Recipient’s set of policy and structural reforms prioritized over a period of five years (2018-2022), approved by the Recipient’s Council of Ministers through Decision No. 3344 dated February 27, 2019.
11. “Flexible Work Permits” or “WFP” means work permits authorized pursuant to a directive or an instruction published in the Official Gazette, issued directly to a Syrian refugee: (a) without restriction of working for a specific employer; (b) free of charge; and (c) allowing the permit holder to work in any occupation open to foreign workers: (i) in one ISIC Section from July 2020 to June 2021, and (ii) within one of the ISCO Major Groups of occupations across all 21 ISIC Sections starting from July 2021 onward.
12. “Integrated Inspection Management System” means Recipient’s online management system facilitating information management and sharing with respect to inspections applicable to registered enterprises.
13. “Jordan Compact Program” means the Recipient’s program agreed upon with the international community to address the impact of the Syrian refugee crisis on Jordan and adopted on February 4, 2016 in London.
14. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Program-for-Results Financing”, dated December 14, 2018.
15. “ILO” means the International Labor Organization, a specialized agency of the United Nations.
16. “ILO Recommendations R204 and R133” means, respectively “Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204),” found at [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:R204](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R204), and “R133 - Labour Inspection (Agriculture) Recommendation, 1969 (No. 133),” found at [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:R133](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R133).
17. “ISCO Major Groups” means ISCO-08 major groups of occupations under the International Standard Classification of Occupations, ISCO-08 published by the International Labor Organization, and includes Major Group 5 (Service workers and shop and market sales workers), Major Group 6 (Agriculture and fishery workers), Major Group 7 (Craft and related trades workers), Major Group 8 (Plant and machine operators and assemblers) and Major Group 9 (Elementary occupations).

18. “ISIC Classification” means the International Standard Industrial Classification of All Economic Activities (Rev. 4), published by the Department of Economic and Social Affairs of the United Nations.
19. “ISIC Section” means one of the individual categories of ISIC Classification which categorizes economic activities into one of 21 sections.
20. “Official Gazette” means the Recipient’s official and governmental printing press.
21. “Original Financing Agreement” means the financing agreement for the Economic Opportunities for Jordanians and Syrian Refugees Program between the Recipient and the Association dated October 9, 2016 (Credit No. 5909-JO), as amended to the date of this Agreement.
22. “Original Program” means the Program described in Schedule 1 to the Original Financing Agreement.
23. “Private sector workers registered in Social Security” means all workers not working for the public sector.
24. “Program Action Plan” means the Recipient’s plan dated April 23, 2020 and referred to in Section I.B of Schedule 2 to this Agreement, as may be amended from time to time with the agreement of the Association.
25. “Program Fiduciary, Environmental and Social Systems” means the Recipient’s systems for the Program referred to in Section I.A of Schedule 2 to this Agreement.
26. “Program Management Unit” and “PMU” each means the Reform Secretariat tasked with Program implementation and referred to in Section I.A.1 of Schedule 2 to this Agreement.
27. “Program Operational Manual” means the manual referred in Section II.D of Schedule 2 to this Agreement.
28. Reform Secretariat means a coordinating body established under Part 1.A of the Strengthening Reform Management in Jordan Project, Grant Number TFOB1168, tasked with implementing the Five Year Reform Matrix.
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. “Verification Protocol” means the protocol for DLIs and DLRs verification referred to in Section III.C of Schedule 2 to this Agreement.

