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CREDIT NUMBER 5658-ZM

# Financing Agreement

(Girls' Education and Women's Empowerment and Livelihood Project)

between

REPUBLIC OF ZAMBIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

Dated January 6, 2016

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**CREDIT NUMBER 5658-ZM**

**FINANCING AGREEMENT**

AGREEMENT dated January 6, 2016, entered into between REPUBLIC OF ZAMBIA (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”). The Recipient and the Association hereby agree as follows:

**ARTICLE I — GENERAL CONDITIONS; DEFINITIONS**

- 1.1. The General Conditions (as defined in the Appendix to this Agreement) constitute an integral part of this Agreement.
- 1.2. 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**

- 2.1. The Association agrees to extend to the Recipient, on the terms and conditions set forth or referred to in this Agreement, a credit in an amount equivalent to forty seven million two hundred thousand Special Drawing Rights (SDR 47,200,000) (variously, “Credit” and “Financing”), to assist in financing the project described in Schedule 1 to this Agreement (“Project”).
- 2.2. The Recipient may withdraw the proceeds of the Financing in accordance with Section IV of Schedule 2 to this Agreement.
- 2.3. The Maximum Commitment Charge Rate payable by the Recipient on the Unwithdrawn Financing Balance shall be one-half of one percent (1/2 of 1%) per annum.
- 2.4. The Service Charge payable by the Recipient on the Withdrawn Credit Balance shall be equal to three-fourths of one percent (3/4 of 1%) per annum.
- 2.5. The Payment Dates are May 15 and November 15 in each year.
- 2.6. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.
- 2.7. The Payment Currency is Dollars.

### **ARTICLE III — PROJECT**

- 3.1. The Recipient declares its commitment to the objectives of the Project. To this end, the Recipient shall carry out Part A, B.7 and C.2 of the Project through the Ministry of Community Development and Social Welfare (MCDSW), Part B (except Part B.7) through the Ministry of General Education (MGE), and Part C.1 through the Ministry of Gender (MoG) in accordance with the provisions of Article IV of the General Conditions.
- 3.2. Without limitation upon the provisions of Section 3.01 of this Agreement, and except as the Recipient and the Association shall otherwise agree, the Recipient shall ensure that the Project is carried out in accordance with the provisions of Schedule 2 to this Agreement.

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

- 4.1. The Additional Conditions of Effectiveness consist of the following:
  - (a) The Recipient has adopted the Project Implementation Manual in accordance with the provisions of Section I.B of the Schedule 2 to this Agreement.
  - (b) The Recipient has engaged a qualified accountant for each of MGE and the National Secretariat within MoG in accordance with the provisions of Section I.A of Schedule 2 to this Agreement.
  - (c) The Recipient has engaged a dedicated program coordinator, a monitoring and evaluation specialist, and an accountant for the MCDSW in accordance with the provisions of Section I.A of Schedule 2 to this Agreement.
  - (d) The Recipient has established the Project Steering Committee in accordance with the provisions of Section I.A of Schedule 2 to this Agreement.
- 4.2. The Effectiveness Deadline is the date ninety (90) days after the date of this Agreement.
- 4.3. For purposes of Section 8.05(b) of the General Conditions, the date on which the obligations of the Recipient under this Agreement (other than those providing for payment obligations) shall terminate is twenty (20) years after the date of this Agreement.

**ARTICLE V — REPRESENTATIVE; ADDRESSES**

5.01 The Recipient's Representative is its minister responsible for finance.

5.2. The Recipient's Address is:

Ministry of Finance  
P.O. Box 50062  
Lusaka,  
Republic of Zambia

Telex:                      Facsimile:  
  
42221                      (+260 211) 253494/251078

5.3. The Association's Address is:

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

Cable:	Telex:	Facsimile:
INDEVAS Washington, D.C.	248423 (MCI)	1-202-477-6391

AGREED at Lusaka, Republic of Zambia, as of the day and year first above written.

REPUBLIC OF ZAMBIA

By



Authorized Representative

Name: HON. ALEXANDER B. CHIKWANDA, MP

Title: MINISTER OF FINANCE

INTERNATIONAL DEVELOPMENT ASSOCIATION

By



Authorized Representative

Name: IDA - KARLENE RUTENBERG

Title: COORDINATOR

## **SCHEDULE 1**

### **Project Description**

The objective of the Project is to support the Recipient to increase access to livelihood support for women and access to secondary education for disadvantaged adolescent girls in extremely poor households in selected districts.

The Project consists of the following parts:

#### **Part A. Supporting Women's Livelihoods**

1. Providing life, business and savings skills training to Beneficiaries.
2. Providing Productivity Grants and savings assistance to Beneficiaries.
3. Providing peer support, mentoring and linkages for Beneficiaries.
4. Developing and validating a Livelihoods Operational Manual and a Life, Business and Savings Skills Curriculum.
5. Providing technical assistance and hiring of additional dedicated staff in MCDMCH to implement component activities.
6. Establishing a management information system, a monitoring and evaluation system, and a complaints and grievance redress mechanism and supplying equipment.
7. Carrying out of regular monitoring and follow-up of component activities.

#### **Part B. Keeping Girls in School**

1. Providing Scholarships to Beneficiaries.
2. Building the capacity of MESVTEE, provincial, district and local level offices to implement the component activities, including training, hiring of additional staff and supplying the needed equipment.
3. Developing and implementing a management information system and a complaints and grievance redress mechanism and supplying needed equipment.
4. Implementing a range of monitoring and evaluation activities, such activities to include:(a) strengthening the monitoring and evaluation system; (b) carrying out of regular monitoring and follow-up of component activities; (c) building the capacity of staff to carry out monitoring and evaluation; and (d) carrying out of

external monitoring including conducting spot checks, a beneficiary satisfaction survey and an overall design and process implementation evaluation.

5. Reviewing the existing schemes for payment of secondary school fees and developing and implementing an action plan for the harmonization of such schemes.
6. Supporting south-south learning exchange activities.
7. Supporting MCDSW to implement a range of activities to support the Keeping Girls in School Initiative, such activities to include: (a) identifying and updating information on Beneficiaries; (b) creating awareness on the initiative amongst potential beneficiary households; and (c) following-up on Beneficiaries who drop out of the initiative.

**Part C. Institutional Strengthening and Systems Building**

1. Strengthening the capacity of MoG for policy development, monitoring and evaluation and Project management.
2. Supporting MCDSW to implement a range of activities aimed at strengthening and enhancing the coordination and harmonization in the social protection sector, such activities to include: (a) policy development (b) strengthening targeting and the single registry of beneficiaries; (c) developing an on-line data base and tools for existing social protection programs; and (d) setting up of a national coordination mechanism and service centers at the provincial and district level.

**SCHEDULE 2**  
**Project Execution**

**Section I. Implementation Arrangements**

**A. Institutional Arrangements**

*Project Steering Committee*

1. The Recipient shall establish and maintain throughout project implementation the Project Steering Committee with terms of reference satisfactory to the Association and with adequate resources to carry out its responsibilities under the Project.
2. Without limitation on the foregoing, the functions of the Project Steering Committee shall be to: (a) facilitate overall coordination of the Project; (b) endorse Project annual work plans and budgets for forwarding to the Association for subsequent approval by the Association; and (c) provide overall policy and strategic guidance for the Project.

*Ministry of Gender and the National Secretariat*

3. The Ministry of Gender (MoG) shall be responsible for the overall coordination of the Project and the overall implementation of Part C.1 of the Project.
4. The Recipient shall: (a) maintain throughout Project implementation, the National Secretariat within MoG with terms of reference and staffing satisfactory to the Association and with adequate resources to carry out its responsibilities under the Project; (b) at all times during Project Implementation assign the director of planning and information as the overall National Project Coordinator; and (c) engage not later than the Effective Date, and thereafter at all times assign to the National Secretariat, an accountant with qualifications, experience, and terms of reference satisfactory to the Association.
5. Without limitation on the foregoing, the National Secretariat shall be responsible for (a) the day-to-day administration, financial management, procurement, monitoring and evaluation of Part C.1 of the Project; (b) preparing integrated interim financial reports, overall progress reports and consolidated procurement plans for the Project; and (c) providing secretarial and technical support to the Project Steering Committee.



*Ministry of Community Development and Social Welfare*

6. The Ministry of Community Development and Social Welfare (MCDSW) shall be responsible for the day-to-day administration, financial management, procurement, monitoring and evaluation of Parts A, B.7 and C.2 of the Project.
7. The Recipient shall: (a) maintain MCDSW with an institutional framework, terms of reference and staffing satisfactory to the Association and with adequate resources to carry out its responsibilities under the Project; and (b) engage not later than the Effective Date, and thereafter assign to MCDSW through-out Project implementation, a dedicated program coordinator, monitoring and evaluation specialist, and an accountant, all with qualifications, experience, and terms of reference satisfactory to the Association

*Ministry of General Education*

8. Ministry of General Education (MGE) shall be responsible for the overall implementation of Part B (except Part B.7) of the Project.
9. The Recipient shall: (a) maintain throughout Project implementation, the Project Management Committee within MGE with terms of reference and staffing satisfactory to the Association and with adequate resources to carry out its responsibilities under the Project; (b) at all times during Project implementation, assign the director of planning and information as the overall team lead of the Project Management Committee; and (c) engage not later than the Effective Date, and thereafter assign to the Project Management Committee throughout Project implementation, an accountant with qualifications, experience, and terms of reference satisfactory to the Association.
10. Without limitation on the foregoing, the Project Management Committee shall be for responsible for the day-to-day administration, financial management, procurement, monitoring and evaluation of Part B (except Part B.7) of the Project.

**B. Implementation Arrangements**

*Project Implementation Manual*

1. The Recipient shall: (a) (i) prepare, under terms of reference satisfactory to the Association, and furnish to the Association a Project implementation manual containing detailed guidelines and procedures for the implementation of the Project, including in the areas of monitoring and evaluation, procurement, coordination, social and environmental safeguards, financial, administrative and accounting procedures, corruption and fraud mitigation measures, criteria for the selection of investments, and such other arrangements and procedures as shall be

required for the Project; and (ii) adopt and carry out the Project in accordance with such Project implementation manual as shall have been approved by the Association (Project Implementation Manual); and (b) ensure that , except as the Association shall otherwise agree in writing, not amend or waive, or permit to be amended or waived, any provision of the Project Implementation Manual.

2. In case of a conflict between the provisions of the Project Implementation Manual and this Agreement, those of this Agreement shall prevail.

*Work Plans and Budget*

3. The Recipient shall ensure that, no later than December 15 of each year, an annual work program of activities proposed for implementation under the Project during the following Fiscal Year shall be prepared and furnished to the Association, together with a proposed budget for the purpose.
4. The Recipient shall exchange views with the Association on each such proposed annual work plan, and shall thereafter adopt, and carry out such program of activities for such following Fiscal Year as shall have been agreed with the Association, as such plan may be subsequently revised during such following Fiscal Year with the prior written agreement of the Association (Agreed Annual Work Plan).

**C. Anti-Corruption**

The Recipient shall ensure that the Project is carried out in accordance with the provisions of the Anti-Corruption Guidelines.

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

**A. Project Reports**

The Recipient shall monitor and evaluate the progress of the Project and prepare Project Reports in accordance with the provisions of Section 4.08 of the General Conditions and on the basis of the indicators acceptable to the Association and set forth in the Project Implementation Manual. Each Project Report shall cover the period of one quarter, and shall be furnished to the Association not later than forty-five (45) days after the end of the period covered by such report.

**B. Financial Management, Financial Reports and Audits**

1. The Recipient shall maintain or cause to be maintained a financial management system in accordance with the provisions of Section 4.09 of the General Conditions.

2. Without limitation on the provisions of Part A of this Section, the Recipient shall prepare and furnish to the Association as part of the Project Report not later than forty-five (45) days after the end of each calendar quarter, interim unaudited financial reports for the Project covering the quarter, in form and substance satisfactory to the Association.
3. The Recipient shall have its Financial Statements audited in accordance with the provisions of Section 4.09(b) of the General Conditions. Each audit of the Financial Statements shall cover the period of one Fiscal Year of the Recipient. The audited Financial Statements for each such period shall be furnished to the Association not later than six (6) months after the end of such period.

### **Section III. Procurement**

#### **A. General**

1. **Goods, Works and Non-consulting Services.** All goods, works and non-consulting services required for the Project and to be financed out of the proceeds of the Financing shall be procured in accordance with the requirements set forth or referred to in Section I of the Procurement Guidelines, and with the provisions of this Section.
2. **Consultants' Services.** All consultants' services required for the Project and to be financed out of the proceeds of the Financing shall be procured in accordance with the requirements set forth or referred to in Sections I and IV of the Consultant Guidelines, and with the provisions of this Section.
3. **Definitions.** The capitalized terms used below in this Section to describe particular procurement methods or methods of review by the Association of particular contracts, refer to the corresponding method described in Sections II and III of the Procurement Guidelines, or Sections II, III, IV and V of the Consultant Guidelines, as the case may be.

#### **B. Particular Methods of Procurement of Goods, Works and Non-consulting Services**

1. **International Competitive Bidding.** Except as otherwise provided in paragraph 2 below, goods, works and non-consulting services shall be procured under contracts awarded on the basis of International Competitive Bidding.
2. **Other Methods of Procurement of Goods, Works and Non-consulting Services.** The following table specifies the methods of procurement, other than International Competitive Bidding, which may be used for goods, works and non-consulting services. The Procurement Plan shall specify the circumstances under which such methods may be used:

<b>Procurement Method</b>
(a) National Competitive Bidding <i>(subject to the additional provisions set out in paragraph 3 below)</i>
(b) Shopping
(c) Direct Contracting

3. **Additional Provisions and Modifications to National Competitive Bidding**

The procurement procedure to be followed for National Competitive Bidding (“NCB”) shall be the open bidding procedure set forth in the Public Procurement Act, 2008, Act. No.12 of 2008, as amended by the Public Procurement (Amendment) Act, 2011, Act No. 15 of 2011 (the “PPA”), and the Public Procurement Regulations, 2011, Statutory Instrument No. 63 of 2011 (the “Regulations”); provided, however, that such procedure shall be subject to the provisions of Section I and Paragraphs 3.3 and 3.4 of Section III, and Appendix 1 of the “Guidelines for Procurement of Goods, Works, and Non-Consulting Services under IBRD Loans and IDA Credits & Grants by World Bank Borrowers” (January 2011)(Revised July 2014) (the “Procurement Guidelines”), and the additional provisions in the following paragraphs:

- (a) *Eligibility:* Eligibility to participate in a procurement process and to be awarded an Association-financed contract shall be as defined under Section I of the Procurement Guidelines; accordingly, no bidder or potential bidder shall be declared ineligible for contracts financed by the Association for reasons other than those provided in Section I of the Procurement Guidelines. No restriction based on nationality of bidders and/or origin of goods shall apply, and foreign bidders shall be allowed to participate in NCB without application of restrictive conditions, such as, but not limited to, mandatory partnering or subcontracting with national entities.
- (b) *Domestic Preference:* No margins of preference of any sort shall be applied in the bid evaluation.
- (c) *Bidding Documents:* Procuring entities shall use bidding documents acceptable to the Association.
- (d) *Bid validity:* An extension of bid validity, if justified by exceptional circumstances, may be requested in accordance with Appendix 1 of the Procurement Guidelines. A corresponding extension of any bid guarantee shall be required in all cases of extension of bid validity. A bidder may refuse a request for extension of bid validity without forfeiting its bid guarantee.

- (e) *Qualification:* Qualification criteria shall be clearly specified in the bidding documents. All criteria so specified, and only such specified criteria, shall be used to determine whether a bidder is qualified. Qualification shall be assessed on a “pass or fail” basis, and merit points shall not be used. Such assessment shall be based entirely upon the bidder’s or prospective bidder’s capability and resources to effectively perform the contract, taking into account objective and measurable factors, including: (i) relevant general and specific experience, and satisfactory past performance and successful completion of similar contracts over a given period; (ii) financial position; and where relevant (ii) capability of construction and/or manufacturing facilities.
- (f) Prequalification procedures and documents acceptable to the Association shall be used for large, complex and/or specialized works. Verification of the information upon which a bidder was prequalified, including current commitments, shall be carried out at the time of contract award, along with the bidder’s capability with respect to personnel and equipment. Where pre-qualification is not used, the qualification of the bidder who is recommended for award of contract shall be assessed by post-qualification, applying the qualification criteria stated in the bidding documents.
- (g) *Bid Evaluation:* All bid evaluation criteria other than price shall be quantifiable in monetary terms. Merit points shall not be used, and no minimum point or percentage value shall be assigned to the evaluation criteria or significance of price in bid evaluation. No negotiations shall be permitted.
- (h) *Guarantees:* Guarantees shall be in the format, shall have the period of validity and shall be submitted when and as specified in the bidding documents.
- (i) *Cost Estimates:* Detailed cost estimates shall be confidential and shall not be disclosed to prospective bidders. No bids shall be rejected on the basis of comparison with the cost estimates without the Association’s prior written concurrence.
- (j) *Rejection of bids and re-bidding:* No bid shall be rejected solely because it falls outside of a predetermined price range or exceeds the estimated cost. All bids (or the sole bid if only one bid is received) shall not be rejected, the procurement process shall not be cancelled, and new bids shall not be solicited without the Association’s prior written concurrence.
- (k) *Fraud and corruption:* In accordance with the Procurement Guidelines, each bidding document and contract shall include provisions stating the

Association's policy to sanction firms or individuals found to have engaged in fraud and corruption as set forth in the Procurement Guidelines.

- (l) *Inspection and audit rights:* In accordance with the Procurement Guidelines, each bidding document and contract shall include provisions stating the Bank's policy with respect to inspection and audit of accounts, records and other documents relating to the submission of bids and contract performance.

**C. Particular Methods of Procurement of Consultants' Services**

- 1. **Quality- and Cost-based Selection.** Except as otherwise provided in paragraph 2 below consultants' services shall be procured under contracts awarded on the basis of Quality- and Cost-based Selection.
- 2. **Other Methods of Procurement of Consultants' Services.** The following table specifies the methods of procurement, other than Quality- and Cost-based Selection, which may be used for consultant services. The Procurement Plan shall specify the circumstances under which such methods may be used:

<b>Procurement Method</b>
(a) Quality-based Selection
(b) Least Cost Selection
(c) Selection based on Consultants' Qualifications
(d) Single-source Selection of consulting firms
(e) Procedures set forth in paragraphs 5.2 and 5.3 of the Consultant Guidelines for the Selection of Individual Consultants
(f) Single-source procedures for the Selection of Individual Consultants

**D. Review by the Association of Procurement Decisions**

The Procurement Plan shall set forth those contracts which shall be subject to the Association's Prior Review. All other contracts shall be subject to Post Review by the Association.

**Section IV. Withdrawal of the Proceeds of the Financing**

**A. General**

1. The Recipient may withdraw the proceeds of the Financing in accordance with the provisions of Article II of the General Conditions, this Section, and such additional instructions as the Association shall specify by notice to the Recipient (including the “World Bank Disbursement Guidelines for Projects” dated May 2006, as revised from time to time by the Association and as made applicable to this Agreement pursuant to such instructions), to finance Eligible Expenditures as set forth in the table in paragraph 2 below.
2. The following table specifies the categories of Eligible Expenditures that may be financed out of the proceeds of the Financing (“Category”), the allocations of the amounts of the Financing to each Category, and the percentage of expenditures to be financed for Eligible Expenditures in each Category:

<b>Category</b>	<b>Amount of the Financing Allocated (expressed in SDR)</b>	<b>Percentage of Expenditures to be Financed (Inclusive of Taxes)</b>
(1) Goods (including vehicles), non- consulting services, consultants’ services, Training and Operating Costs under Parts A (except Part A.2), B.7 and C.2 of the Project	15,900,000	100%
(2) Productivity Grants under Part A.2 of the Project	12,300,000	100%
(3) Goods ( including vehicles) , non- consulting services, consultants’ services, Scholarships , Training and Operating Costs under Part B (except Part B.7) of the Project	18,200,000	100%
(4) Goods (including vehicles), non- consulting services,	800,000	100%

consultants' services, Training and Operating Costs under Part C.1 of the Project		
<b>TOTAL AMOUNT</b>	47, 200,000	

**B. Withdrawal Conditions; Withdrawal Period**

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made for:
  - (a) payments made prior to the date of this Agreement; and
  - (b) under Category (2) unless the Recipient has hired the independent payment service providers referred to in Section V.3 of Schedule 2 to this Agreement.
2. The Closing Date is September 30, 2020.

**Section V. Other Undertakings**

*Livelihoods Operational Manual and Life, Business and Savings Skills Curriculum*

1. The Recipient shall within six (6) months of the Effective Date prepare and furnish to the Association for its review a livelihoods operational manual and a life, business and savings skills curriculum referred to under Part A.4 of the Project.
2. The Recipient shall adopt and implement Part A of the Project in accordance with such manual and curriculum as shall have been approved by the Association ("Livelihoods Operational Manual" and "Life, Business and Savings Skills Curriculum").

*Payment of Productivity Grants and Payment Service Providers*

3. The Recipient shall make payments of the Productivity Grants under Part A.2 of the Project through independent payment service providers and shall in this regard, recruit in accordance with the provisions of Section III of this Schedule 2, said independent payment service providers, with qualifications and experience and terms of reference satisfactory to the Association.



**SCHEDULE 3**

**Repayment Schedule**

<b>Date Payment Due</b>	<b>Principal Amount of the Credit repayable (expressed as a percentage)*</b>
On each May 15 and November 15, commencing November 15, 2021, to and including May 15, 2053	1.5625%

\* 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 3.03(b) of the General Conditions.

## APPENDIX

### Section I. Definitions

1. "Agreed Annual Work Plan" means the program of activities agreed each Fiscal Year between the Recipient and the Association for implementation under the Project in accordance with Section I.B.3 of Schedule 2 to this Agreement during the following Fiscal Year, as the same may be revised from time to time in accordance with said Section.
2. "Anti-Corruption Guidelines" means the "Guidelines on Preventing and Combating Fraud and Corruption in Projects Financed by IBRD Loans and IDA Credits and Grants", dated October 15, 2006 and revised in January 2011.
3. "Beneficiary" means vulnerable women between the ages of 19-64, who have been selected to receive Productivity Grants under Part A.2 of the Project or the adolescent girls between the ages of 14-18 from extremely poor households in selected Districts selected to receive Scholarships under Part B.1 of the Project, all on the basis of selection criteria and terms and conditions described in the Project Implementation Manual.
4. "Category" means a category set forth in the table in Section IV of Schedule 2 to this Agreement.
5. "Consultant Guidelines" means the "Guidelines: Selection and Employment of Consultants under IBRD Loans and IDA Credits and Grants by World Bank Borrowers" dated January 2011(revised July 2014).
6. "District" means an administrative subdivision of the Recipient established pursuant to Provincial and Districts Boundaries Act, Chapter 286 of the Laws of the Recipient.
7. "Fiscal Year" means each fiscal year of the Recipient commencing on January 1 and ending on December 31 of the same year.
8. "General Conditions" means the "International Development Association General Conditions for Credits and Grants", dated July 31, 2010.
9. "Keeping Girls in School Initiative" means the Recipient's initiative aimed at providing Scholarships to eligible adolescent girls from extremely poor households to enable them attend secondary school.
10. "Life, Business and Savings Skills Curriculum" means the curriculum acceptable to the Association to be prepared by the Recipient setting out the course content of the life, business and saving skills training to be implemented under Part A of the

Project, as such curriculum may be amended from time to time with the Association's prior agreement."

11. "Livelihoods Operational Manual" means a manual satisfactory to the Association to be developed by the Recipient, setting out the selection, institutional, operational and administrative procedures relating to women's livelihoods interventions to be implemented under Part A of the Project, as such manual may be amended from time to time with the Association's prior agreement.
12. "Ministry of Community Development and Social Welfare" or "MCDSW" means the Recipient's ministry responsible for matters relating to community development and maternal and child health, or its successor thereto.
13. "Ministry of General Education" or "MGE" means the Recipient's ministry responsible for matters relating to secondary school education, or its successor thereto.
14. "Ministry of Gender" or "MoG" means the Recipient's ministry responsible for matters relating to women empowerment, or its successor thereto.
15. "National Project Coordinator" means the Recipient's director of planning and information in MoG and who is designated as national team leader for purposes of this Project and referred to in Section I.A.4 of Schedule 2 to this Agreement.
16. "National Secretariat" means the Recipient's secretariat comprising the director of planning and information, a monitoring and evaluation specialist, procurement specialist, an accountant and other support staff established within MoG to oversee implementation of women empowerment initiatives, and designated as the unit to lead the implementation of Part C.1 of the Project and referred to in Section I.A.4 of Schedule 2 to this Agreement.
17. "Operating Costs" means the reasonable incremental expenses incurred by the Recipient and approved by the Association attributable to Project implementation, management, and monitoring, consisting of costs of the following: office supplies and consumables; communication; office rentals and utility costs, costs operation and maintenance of office vehicles; per diem and travel costs for Project staff; reasonable bank charges; allowances and salaries of contractual staff (but excluding the salaries of the Recipient's civil servants).
18. "Procurement Guidelines" means the "Guidelines: Procurement of Goods, Works and Non-consulting Services under IBRD Loans and IDA Credits and Grants by World Bank Borrowers" dated January 2011 (revised July 2014).

19. "Procurement Plan" means the Recipient's procurement plan for the Project, dated April 10, 2015, and referred to in paragraph 1.18 of the Procurement Guidelines and paragraph 1.25 of the Consultant Guidelines, as the same shall be updated from time to time in accordance with the provisions of said paragraphs.
20. "Productivity Grant" means a cash transfer to be made or proposed to be made to Beneficiaries under Part A.2 of the Project.
21. "Project Implementation Manual" means the manual referred to in Section I.B of Schedule 2 to this Agreement setting out *inter alia*: (a) the administrative, financial and accounting procedures; (b) the procurement and disbursement procedures arrangements; (c) the monitoring and evaluation arrangements including the performance indicators to be used for the Project; and (d) the procedures and other arrangements to be used for the purpose of implementing the Project, as the same may be amended from time to time with the prior agreement of the Association.
22. "Project Management Committee" means the Recipient's committee comprising the project coordinator, the assistant coordinator, the principal planner, an accountant, a senior statistical officer and a purchasing and supplies officer established within MESVTEE to oversee the implementation of Part B (except Part B.7) of the Project and referred to in Section I.A.10 of Schedule 2 to this Agreement.
23. "Project Steering Committee" or "PSC" means the committee of the Recipient established to oversee matters relating to women empowerment and referred to in Section I.A.1 of Schedule 2 to this Agreement comprising of permanent secretaries in MCDSW, MGE and MoG.
24. "Scholarships" means payments for the defrayment of school fees to be made to secondary schools on behalf of Beneficiaries under Part B.1 of the Project.
25. "Training" means the costs of training under the Project, based on the annual work plans and budgets referred to in Section I.B of Schedule 2 to this Agreement as approved by the Association, and attributable to seminars, workshops, and study tours, along with travel and subsistence allowances for training participants, services of trainers, rental of training facilities, preparation and reproduction of training materials, and other activities directly related to course preparation and implementation.