Financing Agreement
(Additional Financing for Private Sector Development Support Project)

Between

PEOPLE'S REPUBLIC OF BANGLADESH

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

Dated June 19, 2016
FINANCING AGREEMENT

AGREEMENT dated June 19, 2016, entered into between PEOPLE'S REPUBLIC OF BANGLADESH ("Recipient") and INTERNATIONAL DEVELOPMENT ASSOCIATION ("Association") for the purpose of providing additional financing for activities related to the Original Project (as defined in the Appendix to this Agreement). 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) constitute an integral 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, on the terms and conditions set forth or referred to in this Agreement, a credit in an amount equivalent to ninety four million two hundred thousand Special Drawing Rights (SDR 94,200,000) (variously, "Credit" and "Financing"), to assist in financing the project described in Schedule 1 to this Agreement ("Project").

2.02. The Recipient may withdraw the proceeds of the Financing in accordance with Section IV of Schedule 2 to this Agreement.

2.03. 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.

2.04. The Service Charge payable by the Recipient on the Withdrawn Credit Balance shall be equal to three-fourths of one percent (3/4 of 1%) per annum.

2.05. The Payment Dates March 1 and September 1 in each year.

2.06. The principal amount of the Credit shall be repaid in accordance with the repayment schedule set forth in Schedule 3 to this Agreement.
2.07. The Payment Currency is Dollar.

ARTICLE III — PROJECT

3.01. The Recipient declares its commitment to the objectives of the Project. To this end, the Recipient shall carry out the Project in accordance with the provisions of Article IV of the General Conditions.

3.02. 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

4.01. The Effectiveness Deadline is the date ninety (90) days after the date of this Agreement.

4.02. 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 the Senior Secretary, Secretary or the Additional Secretary, or any Joint Secretary, Joint Chief, Deputy Secretary, Deputy Chief, Senior Assistant Secretary, Senior Assistant Chief, Assistant Secretary or Assistant Chief of the Economic Relations Division of the Ministry of Finance.

5.02. The Recipient’s Address is:

Economic Relations Division
Ministry of Finance
Government of the People’s Republic of Bangladesh
Sher-e-Bangla Nagar
Dhaka 1207
Bangladesh

Facsimile: 880 2 9180671
5.03. The Association’s Address is:

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

Telex: Facsimile:

248423 (MCI) 1-202-477-6391

AGREED at Dhaka, People’s Republic of Bangladesh, as of the day and year first above written.

PEOPLE’S REPUBLIC OF BANGLADESH

By

[Signature]

Authorized Representative

Name: Kazi Shafiul Islam
Title: Addl. Secretary

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

[Signature]

Authorized Representative

Name: Rajaashree Paralkar
Title: Acting Country Director
SCHEDULE 1

Project Description

The objective of the Project is to facilitate private investment and job creation, and promote compliance with international quality standards, building codes, and good social and environmental practices in economic zones supported by PSDSP.

The Project consists of the following parts:

Part 1. Strengthening the Enabling Environment for Economic Zone Development

(a) Provision of technical assistance to develop the capacity of institutions involved in the establishment and operation of economic zones in the territory of the Recipient, including, without limitation, BEZA, BEPZA, the Public Private Partnership Authority under the Prime Minister’s Office, the Board of Investment, the Department of Environment, and the Bangladesh Hi-Tech Park Authority, including technical assistance to:

(i) build capacity in the financial, engineering, legal, procurement, social and environmental areas; including those related to the licensing of economic zone;

(ii) carry out full feasibility studies and demand surveys, including financial, economic, legal, social and environmental assessments;

(iii) develop information memoranda to seek private participation, including the development of master plans for selected sites, encompassing environmental and social infrastructure, zoning and pricing; and

(iv) negotiate private and public-private arrangements for economic zones, including the monitoring and enforcement of concession agreements and the development of operational guidelines to monitor the performance of the firm that shall enter into a concession agreement with the Recipient for the purpose of developing economic zones, and ensure compliance with all legal and regulatory requirements related to such transaction.

(b) Provision of technical assistance to develop a business-friendly environment and pilot business environment reforms, including the provision of technical assistance, inter alia, to:

(i) streamline the process of development of economic zones, including the development of detailed offsite infrastructure
designs, the supervision of construction of economic zones, the development of an online portal for one stop shop system, the carrying out of site assessments and pre-feasibly studies and the provision of support to targeted developers and operators occupying new and existing economic zones;

(ii) develop a one-stop shop system within BEZA, BEPZA, and the Bangladesh Hi-Tech Park Authority to deal with registration, export and import licensing, customs clearance and other required regulations; and

(iii) review the relevant legal and institutional frameworks, develop systems and build capacity to establish the foregoing services from within economic zones.

(c) Provision of technical assistance and operational support to ERD and the PIUs for the coordination, administration, procurement, financing management, environmental and social management, implementation monitoring, evaluation and audit of the Project.

Part 2. Public Investment Facility for Economic Zone Development

(a) Establishment of a public investment facility for:

(i) the development of off-site and internal infrastructure of a public-good nature for targeted economic zones, such activities to include, *inter alia*, land preparation and development, and construction of access roads, sewerage systems and power distribution; and

(ii) on-site investment, including, *inter alia*, construction of internal road networks, water and drainage systems, and supporting private investment in common user facilities.

(b) (i) Provision of compensation to Affected Persons; and

(ii) carrying out of resettlement and livelihood restoration activities for the benefit of the Affected Persons.

Part 3. Strengthening Skills Formation, Building Safety and Sustainable Social and Environmental Standards

Strengthening the capacity of firms located in economic zones and local suppliers outside said zones to comply with sustainable social and environmental standards through the provision of:
(a) technical assistance to firms located in economic zones by training their staff, improving their social and environmental standards and improving the standards for local suppliers, improving compliance of internationally recognized building and environmental codes and standards, facilitating the adoption of good social and environmental practices;

(b) technical assistance to firms to promote gender sensitive support programs and corporate policies and improve entrepreneurial, managerial, technical and information technology skills of workforce;

(c) support to local suppliers to help them comply with international labor and environmental standards; and

(d) technical assistance to training and research institutions working with firms and suppliers located within the economic zones.
SCHEDULE 2

Project Execution

Section I. Implementation Arrangements

A. Institutional Arrangements.

1. The Recipient shall maintain, until completion of the Project, a PAC, headed by ERD’s Senior Secretary/Secretary, and with a composition acceptable to the Association, to: (a) ensure that the institutions involved in Project implementation are familiar with the PAC’s policies, and ensure that said policies are adhered to in the course of Project implementation; (b) assist in overcoming constraints to Project implementation; and (c) address Project related complaints from stakeholders and/or beneficiaries.

2. The Recipient shall maintain, until completion of the Project, a Central Coordination Unit, with functions and resources satisfactory to the Association, and with staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association. Without limitation on the foregoing, the Central Coordination Unit shall be headed by a Project coordinator and composed of two (2) deputy Project coordinators, one (1) financial specialist, and one (1) monitoring and evaluation specialist and supporting staff, and shall be responsible for, inter alia: (a) serving as secretariat to the PAC; (b) assisting institutions involved in the Project in matters relating to inter-departmental and inter-ministerial coordination; (c) preparing suitable annual work plans and annual procurement plans; (d) submitting progress reports and withdrawal applications to the Association, monitor the flow and utilization of the Credit proceeds and coordinate the work of the auditors under the Project; (e) providing procurement, financial management, monitoring and evaluation advice, including organizing training of relevant staff on procurement and financial management; (f) organizing training in public private partnerships through relevant training institutions; and (g) communicating the overall Project strategy and prepare the requisite Project documents to brief external stakeholders.

3. (a) The Recipient shall maintain, until completion of the Project, independent Project Implementation Units for BEZA, BEPZA and the Bangladesh Hi-Tech Park Authority under the Project, all of them with functions and resources satisfactory to the Association, and with staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association.

(b) Each Project Implementation Unit shall consist of a Project director, a deputy Project director, a financial management specialist, a procurement specialist and other specialized consultants, and shall be responsible for:
(i) preparing work plans, procurement plans and Project-related financial forecasts; (ii) preparing quarterly progress reports, and financial reports; (iii) implementing its respective part of the Project, including obtaining all Project-related approvals from the authorities of the Recipient; and (iv) preparing background documents, Project and media briefings, and ensuring information is disseminated to all stakeholders.

B. Anti-Corruption

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

2. Without limitation of the provisions of paragraph 1 above, the Recipient shall:
   (a) carry out the Governance and Accountability Action Plan in accordance with its terms; and
   (b) without limitation on its other reporting obligations under this Agreement, furnish to the Association on a quarterly basis (or such other frequency as may be agreed with the Association) reports on the status of implementation of the said plan.

C. Safeguards

1. The Recipient shall ensure that the Project is carried out in accordance with the provisions of the EIA, EMF, RSMF (including the RPF), SECP, SIA and the relevant Safeguard Assessments and Plans.

2. Whenever an additional or revised Safeguard Assessment and Plan shall be required for any proposed Project activity in accordance with the provisions of the EMF, RPF and/or SECP as the case may be, the Recipient shall:

   (a) prior to the commencement of such activity, proceed to have such Safeguard Assessment and Plan: (i) prepared in accordance with the provisions of the EMF, RPF and/or SECP, as the case may be; (ii) furnished to the Association for review and approval; and (iii) thereafter adopted and disclosed as approved by the Association, in a manner acceptable to the Association;

   (b) thereafter take such measures as shall be necessary or appropriate to ensure compliance with the requirements of such Safeguard Assessment and Plan; and

   (c) in the case of any resettlement activity under the Project involving Affected Persons, ensure that no displacement shall occur before necessary resettlement measures consistent with the applicable resettlement action plan to such activity have been executed, including, in the case of displacement, full payment to Affected Persons of
compensation and of other assistance required for relocation, prior to displacement.

3. The Recipient ensure that each contract for works under the Project include the obligation of the relevant contractor to comply with the relevant Safeguard Assessments and Plans applicable to such works.

4. The Recipient shall not amend, abrogate or waive, or permit to be amended, abrogated or waived, the EIA, EMF, SIA, RSMF (including the RPF), SECP or any Safeguard Assessments and Plans, unless the Association has provided its prior approval thereof in writing, and the Recipient has complied with the same consultation and disclosure requirements as applicable to the original adoption of the said instruments.

5. Without limitation on its other reporting obligations under this Agreement, the Recipient shall collect, compile and submit to the Association on a quarterly basis (or such other frequency as may be agreed with the Association) consolidated reports on the status of compliance with the EIA, EMF, SIA, RSMF (including the RPF, SECP and the Safeguard Assessments and Plans, giving details of: (a) measures taken in furtherance of the said instruments; (b) conditions, if any, which interfere or threaten to interfere with the smooth implementation of the said measures; and (c) remedial measures taken or required to be taken to address such conditions.

6. In the event of any conflict between the provisions of any of the EIA, EMF, SIA, RSMF (including the RPF), SECP or the Safeguard Assessments and Plans, and the provisions of this Agreement, the provisions of this Agreement shall prevail.

Section II. Project Monitoring, Reporting and Evaluation

A. Project Reports

1. 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 indicators acceptable to the Association. Each Project Report shall cover the period of one (1) calendar 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. 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 (1) 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. Works and Non-consulting Services. All 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 the Procurement Guidelines, or Consultant Guidelines, as the case may be.

B. Particular Methods of Procurement of Works and Non-consulting Services

1. International Competitive Bidding. Except as otherwise provided in paragraph 2 below, works and non-consulting services shall be procured under contracts awarded on the basis of International Competitive Bidding.

2. Other Methods of Procurement of Works and Non-consulting Services. The following methods, other than International Competitive Bidding, may be used for procurement of works and non-consulting services for those contracts specified in the Procurement Plan: (a) National Competitive Bidding, following the procedures of the Procurement Laws subject to the additional provisions set forth in paragraph 3 below; (b) Shopping; and (c) Direct Contracting.

3. National Competitive Bidding Procedures: The following provisions apply for the contracting of works and non-consulting services under National Competitive Bidding, using bidding documents acceptable to the Association:
(a) post bidding negotiations shall not be allowed with the lowest evaluated or any other bidder;

(b) bids should be submitted and opened in public in one (1) location immediately after the deadline for submission;

(c) lottery in award of contracts shall not be allowed;

(d) bidders’ qualification/experience requirement shall be mandatory;

(e) bids shall not be invited on the basis of percentage above or below the estimated cost and contract award shall be based on the lowest evaluated bid price of compliant bid from eligible and qualified bidder; and

(f) single stage two (2) envelope procurement system shall not be allowed.

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 methods, other than Quality- and Cost-based Selection, may be used for procurement of consultants’ services for those contracts which are specified in the Procurement Plan: (a) Quality-based Selection; (b) Selection under a Fixed Budget; (c) Least Cost Selection; (d) Selection based on Consultants’ Qualifications; (e) Single-source Selection of consulting firms; and (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.

E. Other Undertakings

The Recipient shall: (a) maintain a full-time procurement expert for the duration of the Project whose terms of reference and qualifications shall be acceptable to the Association; (b) maintain a suitable and functional webpage for BEPZA featuring Project-related procurement information accessible to the public; (c) maintain, within BEPZA, a suitable system for handling complaints, and an adequate database for recording, monitoring and following-up on all procurement activities under the Project; and (d) carry out the Project in accordance with the
provisions of the Procurement Risk Mitigation Plan in a manner acceptable to the Association, including the preparation and submission to the Association, on a quarterly basis, of reports on procurement activities undertaken during the quarter preceding the quarter in which said report shall be submitted.

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:

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount of the Financing Allocated (expressed in SDR)</th>
<th>Percentage of Expenditures to be Financed (inclusive of Taxes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Works, non-consulting services and consultants’ services, Training and Operating Costs for the Project</td>
<td>93,550,000</td>
<td>100%</td>
</tr>
<tr>
<td>(2) Eligible Resettlement Costs under Part 2(b) for the Project</td>
<td>650,000</td>
<td>100%</td>
</tr>
<tr>
<td>TOTAL AMOUNT</td>
<td>94,200,000</td>
<td></td>
</tr>
</tbody>
</table>

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made for payments made prior to the date of this Agreement.

2. The Closing Date is February 28, 2021.
**SCHEDULE 3**

Repayment Schedule

<table>
<thead>
<tr>
<th>Date Payment Due</th>
<th>Principal Amount of the Credit repayable (expressed as a percentage)*</th>
</tr>
</thead>
<tbody>
<tr>
<td>On each March 1 and September 1, commencing September 1, 2022 to and including March 1, 2054</td>
<td>1.5625%</td>
</tr>
</tbody>
</table>

* 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. "Affected Persons" means any person who, on account of the execution of the Project, has experienced or would experience direct economic and social impacts caused by: (a) the involuntary taking of land, resulting in: (i) relocation or loss of shelter; (ii) loss of assets or access to assets; or (iii) loss of income sources or means of livelihood, whether or not such person must move to another location; or (b) the involuntary restriction or access to legally designated parks and protected areas, resulting in adverse impacts on the livelihood of such person.


3. "Bangladesh Hi-Tech Park Authority" means the authority established pursuant to the Bangladesh Hi-Tech Park Authority Act, 2010 of the Recipient, dated March 18, 2010, or any successor acceptable to the Association.

4. "BEPZA" means the Bangladesh Export Processing Zones Authority, an authority established pursuant to the Bangladesh Export Processing Zones Authority Act, 1980, as modified up to December 13, 1994, or any successor acceptable to the Association.

5. "BEZA" means the Bangladesh Economic Zones Authority, an authority established pursuant to Bangladesh Economic Zones Act, 2010 of the Recipient, published in the Recipient’s Official Gazette on August 1, 2010, or any successor acceptable to the Association.

6. "Category" means a category set forth in the table in Section IV of Schedule 2 to this Agreement.

7. "Central Coordination Unit" means the unit established within ERD referred to in Section I.A.2 of Schedule 2 to this Agreement, or any successor acceptable to the Association.


10. “EIA” means each of the environmental impact assessments to be prepared under the Project in accordance with the EMF, pursuant to Section I.C of Schedule 2 to this Agreement, each such assessment in form and substance satisfactory to the Association, and defining details of potential environmental risks and adverse impacts associated with the implementation of Project activities, together with an environmental management plan defining measures to manage such risks and impacts; and “EIAs” means, collectively, all such assessments.

11. “Eligible Resettlement Costs” means the costs for implementing the resettlement assistance and compensation measures required in accordance with the RPF.

12. “Environmental Management Framework” or “EMF” means the framework dated March 31, 2010, and updated on October 1, 2015, satisfactory to the Association, establishing policies and procedures to systematically identify, predict and evaluate beneficial and adverse environmental and social impacts associated with site specific development activities, and setting out enhancement measures for beneficial impacts and mitigation measures for adverse impacts, as such framework may be amended from time to time with the prior agreement of the Association.

13. “ERD” means the Economic Relations Division within the Recipient’s Ministry of Finance, or any successor thereto.


15. “Governance and Accountability Action Plan” means the plan prepared by the Recipient dated July 14, 2013, and updated on February 2, 2016, satisfactory to the Association, setting forth the actions and measures to be taken by the Recipient to ensure integrity, transparency and accountability in the implementation of the Project and the use of the proceeds of the Financing.

16. “Operating Costs” means the reasonable costs required for the day-to-day coordination, administration and supervision of Project activities, including leasing and/or routine repair and maintenance of vehicles, equipment, facilities and office premises, office supplies, utilities, consumables, communication expenses, translation, printing, photocopying and postal expenses, bank charges, advertising expenses, insurance, costs of clearing, forwarding, inspection, survey and transportation of goods, Project-related meeting expenses, and Project-related travel, providing that payment is made using the banking system; excluding salaries, allowances and honorarium of officials of the Recipient’s civil service and/or other honorarium of any other nature.
17. "Original Financing Agreement" means the agreement for the Project between the Recipient and the Association, dated May 22, 2015, as amended to the date of this Agreement (Credit No. 4866-BD).

18. "Original Project" means the Project described in Schedule 1 to the Original Financing Agreement.

19. "PAC" means the Project Advisory Committee referred to in Section I.A.1 of Schedule 2 to this Agreement.


21. "Procurement Laws" means the Recipient’s Public Procurement Act 2006, the Recipient’s Public Procurement Rules, 2008 (as amended in August 2009), and the Recipient’s Public Procurement Act (1st Amendment) 2009 collectively.

22. "Procurement Plan" means the Recipient’s procurement plan for the Project, dated December 14, 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.

23. "Procurement Risk Mitigation Plan" means the framework of measures and actions to be prepared and carried out in accordance with the provisions of Section III. E (d) of Schedule 2 to the Financing Agreement.

24. "Project Implementation Units" or "PIUs" means the units referred to in Section I.A.3(a) and (b) of Schedule 2 to this Agreement.

25. "PSDSP" means the Private Sector Development Support Project, which is the Original Project and this Project.

26. "Resettlement Policy Framework" or "RPF" means the resettlement policy framework satisfactory to the Association, establishing, inter alia, procedures for developing specific, assessments, plans and measures designed to address any potential loss of income, livelihoods and property associated with Project activities.

27. "Resettlement and Social Management Framework" or "RSMF" means the resettlement social management framework dated March 31, 2010, and updated on July 1, 2015, satisfactory to the Association, including the RPF, together setting forth social impact assessment and mitigation procedures and arrangements and grievance redress procedures, including guidelines and procedures for assessing and addressing any Project impacts on women and other vulnerable groups, resettlement procedures, institutional arrangements, eligibility criteria,
entitlements and compensation, including valuation procedures, budget, public consultation and participation, monitoring and evaluation and disclosure; as such framework may be revised, supplemented or updated from time to time with the prior agreement between the Recipient and the Association.

28. “Safeguard Assessment and Plan” means any EIA, SIA, and/or any additional environmental management plan, resettlement action plan and/or tribal peoples plan to be prepared by the Recipient in accordance with the EMF, RPF and/or SECP, as applicable, and the provisions of Section I.C of Schedule 2 to this Agreement; and “Safeguard Assessments and Plans” means, collectively, all such assessments and plans.

29. “SIA” means each of the additional social impact assessments to be prepared under the Project in accordance with the RPF, pursuant to Section I.C of Schedule 2 to this Agreement, each such assessment in form and substance satisfactory to the Association, and defining details of potential social risks and adverse impacts associated with the implementation of Project activities, together with measures to manage such risks and impacts.

30. “Small Ethnic Communities” means, for purposes of the Project, the social groups (including tribes, minor races, ethnic sects and communities) residing or engaged in livelihood activities in specific areas (or where a concentration of ethnic people are present) under the Project from time to time; each of which possesses a distinct social and cultural identity that makes it vulnerable to being disadvantaged in the development process, including the presence in varying degrees of the following characteristics: (a) close attachment to ancestral territories and to the natural resources in these areas; (b) self-identification and identification by others as members of a distinct cultural group; (c) a language, often different from the Bangla language; (d) presence of customary social and political institutions; and (e) primarily subsistence-oriented production.

31. “Small Ethnic Communities Plan” or “SECP” means the framework satisfactory to the Association, establishing, inter alia, procedures for developing specific, assessments, plans and measures designed to address any impact on Small Ethnic Communities; as such framework may be revised, supplemented or updated from time to time with the prior agreement between the Recipient and the Association.

32. “Training” means the reasonable costs required for the participation of personnel involved in training activities, workshops and study tours under the Project which have been approved by the Association in writing on annual basis, including: (a) travel, hotel, and subsistence costs for training, workshop and study tour participants provided that such allowances are paid directly to the eligible recipient using the banking system; and (b) costs associated with rental of training and workshop facilities, preparation and reproduction of training and workshop materials, costs of academic degree studies, and other costs directly related to
training course, workshop or study tour preparation and implementation, but excluding salaries of consultants and honorarium of any other nature.