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**Cash Assistance Operations Manual of the FJD 360 Unemployment Assistance Program**  
**Supported by the World Bank Fiji Social Protection Covid-19 Response and System Development**  
**Project Additional Financing**

## **Preface**

The unemployment assistance program by the Government of Fiji (GoF) aims to support and provide cash transfers to those unemployed who have lost jobs or livelihoods in formal and informal sectors because of the COVID-19 pandemic. The program is supported through an additional financing and included as an additional component (Component 3) to the existing World Bank Fiji Social Protection COVID-19 Response and System Development Project. Component 3 will support cash transfers of FJD 120 per month for six months to those unemployed in the informal sector in Viti Levu and the formal sector across Fiji. The first payment of FJD 360 was made in August 2021 covering three months till October 2021 to those who received the first dose of vaccine. The second payment of FJD 360 was made in November 2021, covering the next three months until January 2022, however, only to those who are fully vaccinated. Component 3 is financed by the IDA Credit for SDR 28.32 million (US\$39.12 million equivalent).

Ministry of Economy (MOE), in collaboration with Vodafone and Digicel, is responsible for the rollout of the unemployment assistance program. The MOE and two telecommunication companies have defined roles and responsibilities in the COVID-19 Cash Assistance Program Agreement for the disbursement of funds. Vodafone and Digicel collect the list of applications from potential beneficiaries on behalf of GoF through its USSD platform and makes it available to MOE (Fiscal Division) for verification. MOE engages various partner agencies, primarily, FRCS, FNPF, TSLS, MWCPA, MOHMS, and MOC to verify the eligibility of the individual application using the set criteria as specified in the standard operating procedure (SOP) developed by MOE. The MOE directly transfers assistance amount to eligible beneficiaries' MPAiSA or MyCASH digital wallets through telecommunications companies' respective digital mobile wallet platforms.

In developing this UA Program Cash Assistance Operations Manual (CAOM), the MOE is motivated by the successes and lessons in the initial implementation of pandemic-related cash assistance and the importance of the FJD 360 Cash Assistance Program SOP for the efficient implementation of the UA Program. The SOP provided the necessary details including the roles and responsibilities of the MOE and its partners in the implementation of the program.

This CAOM is a product of a series of consultations and meetings between the MOE and the World Bank team, together with the exchange of notes with other UA Program partner agencies and the telecommunications companies. The MOE will forever be thankful for the invaluable inputs of all those who contributed their time, skills, and resources to finalize this CAOM which could be the GoF on-hand template for the implementation of cash transfer programs in the future.

## **About the Manual**

The Cash Transfer Operations Manual (CAOM) serves as a guide for implementing the FJD 360 Unemployment Assistance (UA) Program, defined as Component 3 of the Additional Financing (AF) of the World Bank Fiji Social Protection Covid-19 Response and System Development Project. The objective of the CAOM is to validate the details on the implementation of Component 3 to support cash assistance to the affected individuals in the formal sector across Fiji and the informal sector residing in Viti Levu who are unemployed and affected because of the COVID-19 crisis. Specifically, the CAOM aims to:

- Provide operational clarity and guidance to decision-makers and implementers of the UA Program
- Specify the institutional arrangements, and roles, responsibilities, and accountability of the stakeholders in the UA Program operations
- Validate the detailed procedures of the UA program operations to ensure consistency, timeliness, and accuracy

The CAOM describes the UA Program, its features, rate of assistance, and the necessary details of the implementation cycles. Each area in the 5-Point UA Program Implementation Cycle, namely, Outreach and Communication, Registration, Verification, Payment, Monitoring and Evaluation, is discussed in their corresponding chapters. In addition, separate chapters are provided to discuss Institutional Arrangement, Program Management Information System, Grievance Redress Mechanism, Financial Management, Environment and Social Framework (ESF) and the World Bank's Anti-corruption Guidelines.

## **Abbreviations**

BRN – Birth Registration Number

CAOM - Cash Transfer Operations Manual

IDA – International Development Association

FNPF – Fiji National Provident Fund

FRCS – Fiji Revenue & Customs Service

GOF – Government of the Republic of Fiji

GDP – Gross Domestic Product

MOC – Ministry of Communication

MOE – Ministry of Economy

MOHMS – Ministry of Health and Medical Services

MPAiSA – mobile money wallet with Vodafone Fiji Limited

MyCASH – mobile money wallet with Digicel

MWCPA – Ministry of Women, Children, and Poverty Alleviation

PSE – Permanent Secretary for Economy

SOP – Standard Operating Procedure

TSLS -Tertiary Scholarship Loans Service

TIN – Tax Identification Number

UA – Unemployment Assistance

USSD – Unstructured Supplementary Service Data

WB – World Bank

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## Introduction

**The Republic of Fiji is a small island nation that is home to one of the most sophisticated economies among the Pacific Islands.** The country has an estimated population of 895,000, distributed across an area of 18,000 square kilometers spread over 330 islands, of which about 110 are inhabited. The majority of the population lives on two large islands, Viti Levu (with over 70 percent of the total population) and Vanua Levu. Although Fiji is one of the most remote countries in the world, it is a regional hub for Pacific Island states and plays a major role in services in the region. The economy is the second-largest in the Pacific after Papua New Guinea and the most industrially advanced, with substantial services and manufacturing sectors. Unlike many other Pacific Island nations, it has developed a major tourism industry, which attracts over 750,000 tourists a year and contributes about 38 percent of gross domestic product (GDP). In particular, Fiji is a regional transit hub, with many flights to other Pacific Island countries passing through Nadi International Airport.

**Fiji's economy achieved nine consecutive years of growth up until 2018, resulting in declining poverty over the last decade.** The economy has benefited from political stability and the resulting international engagement emerging since 2014. GDP growth averaged 4.3 percent per year between 2014 and 2018, versus 1.5 percent per year over 2007 and 2013. The latest available data show that 24.1 percent of Fijians live below the national poverty line, a decrease from 28 percent observed in 2013–2014. Poverty is much higher in rural (36.6 percent) than in urban areas (14.0 percent). Furthermore, inequality in Fiji is among the lowest in the East Asia and Pacific region, with a Gini Index of 30.7 in 2019.

**With job creation increasing slowly in recent years, the rate of informal employment in the labor market of Fiji has been significantly high.** Between 2010 and 2015, job creation grew by 3 percent, enough to keep up with population growth but insufficient to drive down high informality rates (48 percent of total employment in 2016, with elevated levels among agricultural workers and in rural areas). Labor force participation remained at a constant 64 percent between 2010/2011 and 2019/2020, while GDP per capita increased from US\$3,653 to nearly US\$4,800. This trend is not aligned with international experience, as labor force participation tends to rise when GDP per capita exceeds US\$3000. Furthermore, there is a strong gender gap in labor force participation, with 45.5 percent of women participating in the labor market as opposed to 82.6 percent of men.

**After successfully keeping COVID-19 at bay for more than a year, the virus has spread rapidly across Fiji since April 2021.** As of October 28, 2021, there have been a total of 52,209 cases recorded in Fiji since the first case was reported in March 2020, with 674 deaths. Almost all of these cases occurred during the outbreak which has started in April 2021. In addition to the border closures and international travel restrictions, the Government has introduced a set of measures to restrict the movement of Fijians – to contain the geographical spread of the virus – and to ensure that businesses can operate safely. Unemployment and underemployment have increased significantly, affecting over 100,000 jobs both in the formal and informal sectors. As early as late March 2020, the Fiji Hotels & Tourism Association announced that 93 percent of its 279 members had closed down due to the drastic decline in tourist arrival. Tourism directly employs around 40,000 Fijians and nearly 100,000 indirectly both in the formal and informal sectors. The Fijian economy registered its largest-ever economic contraction of 15.2 percent in 2020 with the economy projected to register a further 4.1 percent contraction in 2021.

**The Government of Fiji (GoF) introduced social protection initiatives to support the vulnerable population during the COVID-19 pandemic.** The GoF rolled out cash assistance programs in the amount of FJD 90, FJD 50, and FJD 50 (for food supplies and other basic essentials) in May, June, and July 2021, respectively, targeting the affected households/individuals living in the containment areas in Viti Levu. In FY2021–2022, the GoF set income support for the unemployed and vulnerable as a key focus in the COVID-19 Economic Response and Recovery Plan. The overall 2021–2022 budget<sup>1</sup> for these measures is

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<sup>1</sup> Ministry of Economy, Republic of Fiji Economic and Fiscal Update Supplement to the 2021–2022 Budget Address, July 16, 2021.

estimated to be around FJD 600 million, including (a) FJD 200 million in support for the unemployed because of COVID-19 in both formal and informal sectors for a duration of six months from August 2021 to January 2022; (b) FJD 145.5 million in social welfare support; (c) FJD 9 million for employment support schemes, 'Stronger Together' and 'Jobs for Nature'; (d) FJD 11 million for electricity and water subsidy; (e) FJD 76.5 million in primary and secondary education support, as well as other subsidies; and (f) FJD 158.1 million for loans and scholarships for tertiary students.

**The GoF requested the World Bank to provide financing to support the unemployed and vulnerable affected by the COVID-19 crisis.** The first project was approved on February 9, 2021, and financed cash transfers to formal workers and included a technical assistance component to develop an adaptive social protection strategy, strengthen information systems, and promote gender-smart recovery. In August 2021, the GoF requested additional financing to support the UA and other employment support schemes. Eligible beneficiaries of the UA are those unemployed in the formal sector (across Fiji) without sufficient FNPF General Account balances, as well as those affected in the informal sector in Viti Levu (Fiji's largest island where almost all cases have been reported) who are vaccinated. Registration for and (digital) disbursement of the cash transfer of FJD 120 per month is done with the involvement of telecommunications firms – Digicel and Vodafone - and are paid for the six months from August 2021 to January 2022.

## **CHAPTER 1 – Overview of the Unemployment Assistance Program**

As part of the COVID-19 Economic and Response and Recovery Plan, the GoF announced on July 16, 2021, the unemployment support in the form of cash transfers to the unemployed who lost jobs or livelihoods in formal and informal sectors because of the COVID-19 pandemic. Those in the formal sector without sufficient General Account balance and those affected in the informal sector will be eligible for FJD 120 per month for six months from August 2021 to January 2022 directly paid through the Government. The GoF has allocated FJD 200.0 million for the “Unemployment Assistance Program” in the FY2021-2022 budget.

The first payment of FJD 360 was made in August 2021 to cater for three months ending in October 2021. This assistance was only provided to eligible Fijians who have received their first dose of vaccination before August 27, 2021. The second payment of FJD 360 was paid out in November to cater for three months ending January 2022. It was only paid to eligible Fijians who are fully vaccinated before October 31, 2021. Income support is a key focus in the GOF’s COVID-19 Economic Response and Recovery Plan.

The target beneficiaries of the UA Program are the unemployed in the formal sector across Fiji without sufficient FNPF General Account balances, and those affected in the informal sector in geographic locations affected by movement restrictions and business closures in Viti Levu. Current recipients of other government-supported transfers, including social assistance payments, are not eligible for the UA program. Formal sector employees qualified for FNPF withdrawals under the previous pandemic-related unemployment benefits and continue to have a sufficient General Account balance will remain eligible to withdraw \$220 fortnightly from their accounts. This also includes affected formal sector employees outside Viti Levu. Employees who do not have a sufficient FNPF General Account balance and those who do not prefer to access their General Account can apply for the UA program. During the first round of \$360 cash payments, affected workers in the formal sector had the option to either apply for the \$360 cash assistance from the Government or the assistance from FNPF, but not from both sources. To get assistance from FNPF, individuals needed to have enough general account balance. Individuals whose employment income has not been affected by the pandemic, as well as who receive other forms of government assistance, are not eligible for this income support. Around 300,000 Fijians are expected to be assisted by the program.

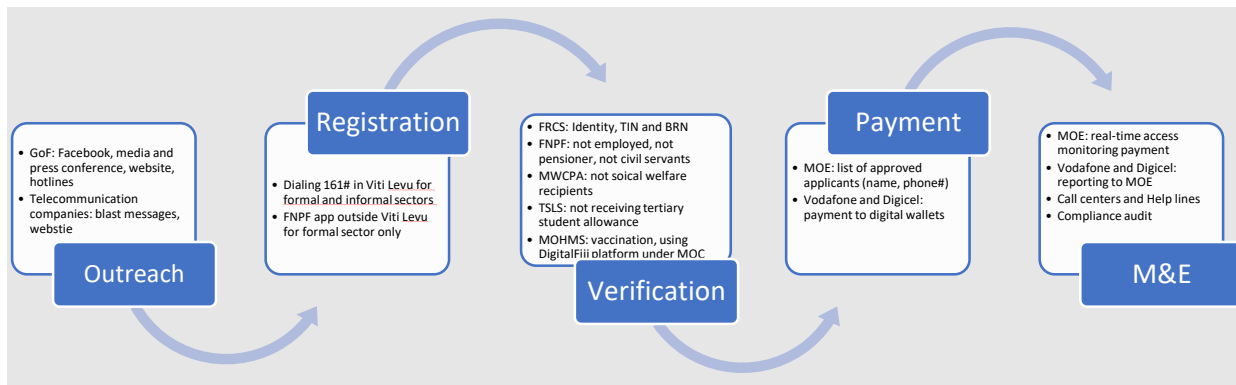
As an active policy measure under the Health and Safety at Work (General Workplace Conditions) (Amendment) Regulations 2021, the ‘No Jab, No Job’ policy is pertinent to the project and affects access to project benefits under Components 3 Unemployment Assistance and Component 4 Jobs for Nature 2.0 for the unvaccinated under the Additional Financing. In accordance with the Environmental and Social Commitment Plan (ESCP), in the event of an amendment or repeal by the Republic of Fiji of its policies, laws or regulations which preclude the eligibility of unvaccinated persons to benefit from employment opportunities or unemployment assistance under the Project (including, but not limited to, pursuant to any decisions by the Republic of Fiji’s courts) the GoF shall undertake correlative revision of the eligibility criteria for the Unemployment Assistance and Jobs for Nature under Components 3 and 4, respectively, of the Project and shall accordingly take measures to afford access to Project benefits to such unvaccinated persons, in a manner acceptable to the Association. This CAOM will be revised accordingly to ensure that access to Project benefits is afforded to such unvaccinated persons, in a manner acceptable to the World Bank.

For ease of access, funds are deposited directly into the MPaiSA or MyCASH wallets of eligible beneficiaries. The GoF, through the MOE, signed cash transfer agreements with telecom companies Vodafone and Digicel, who accept program applications through Unstructured Supplementary Service Data (USSD) for applicants in Viti Levu, and electronically transfer the grants to the individual mobile wallets (M-PAiSA and MyCash) for the approved beneficiaries. The telecom companies also opened mobile wallets for applicants without existing accounts. The recipients can withdraw cash or purchase items from registered MPaiSA and MyCASH outlets.



The UA Program has a 5-Point Implementation Cycles: Outreach and Communication, Registration and Application, Verification, Payment, and Monitoring and Evaluation. Figure 1 shows the summary features and activities in each process. Each process will be discussed further in the succeeding chapters.

Figure 1. Unemployment Assistance Program Implementation Cycles

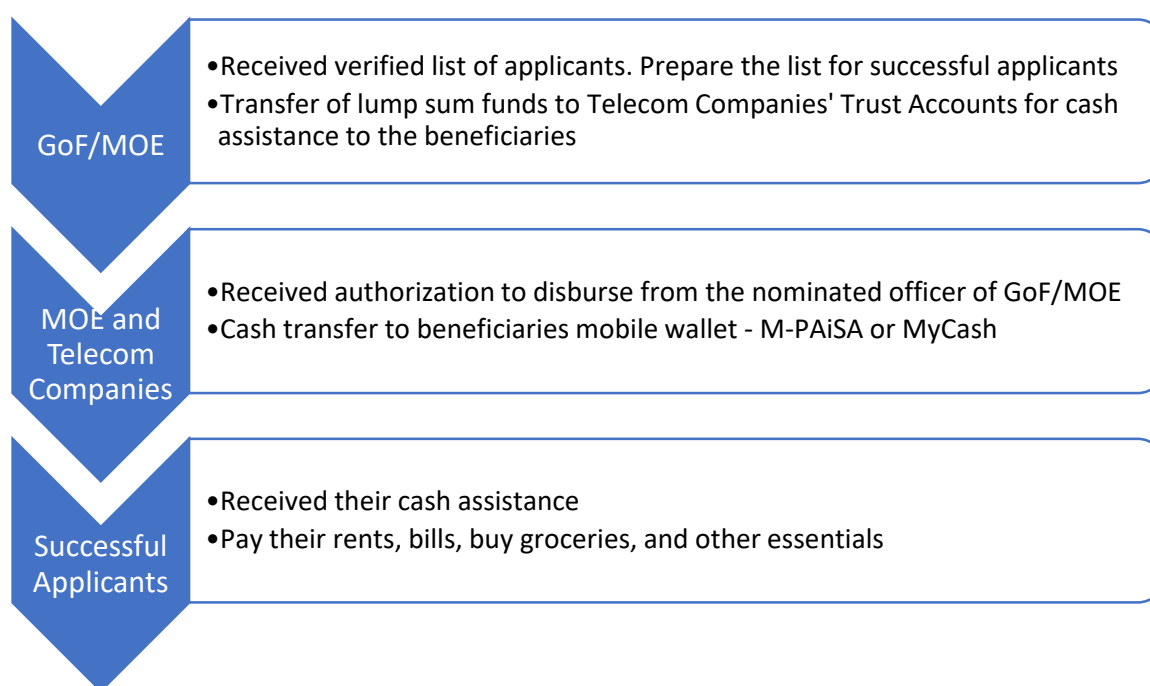


## CHAPTER 2- Institutional Arrangement

The implementation of the UA Program is led by the Ministry of Economy (MOE). The MOE works in partnership with Fiji Revenue and Customs Service (FRCS), Fiji National Provident Fund (FNPF), Tertiary Scholarship, and Loans Service (TSLs), Ministry of Women, Children and Poverty Alleviation (MWCPA), Ministry of Health and Medical Services (MOHMS), Ministry of Communications (MOC), Vodafone, and Digicel.

The MOE works with telecommunication companies in collecting the applications and making payment to successful applicants. The coordination mechanism between MOE and the telecommunication companies for the payment of successful applicants is as follows: The GOF transfers the Funds in the total lump sum amount to telecommunication's trust account for the benefit of the Beneficiaries. Upon authorization from the nominated officer of the GOF, the telecommunications company disburses the cash assistance to the designated mobile money accounts of the beneficiaries.

Figure 2. Funds Flow of the UA Program Cash Transfer



Specific obligations of the telecommunication companies are as follows:

- 1) They must establish a toll-free message and voice code to the number "\*161#" for users for the Program ('Short code')
- 2) They must make the Short code available 24 hours and 7 days a week for the duration of the Program
- 3) They must not use the Short code for any purpose other than the Program for the duration of this Agreement
- 4) They must submit a list of Beneficiaries who apply for assistance on the Short code, with the required information to the Government daily for the duration of the Program for verification by the Government.
- 5) They must transfer the subsidy to the verified list of beneficiaries within 24 hours of receipt of the list from the Government.

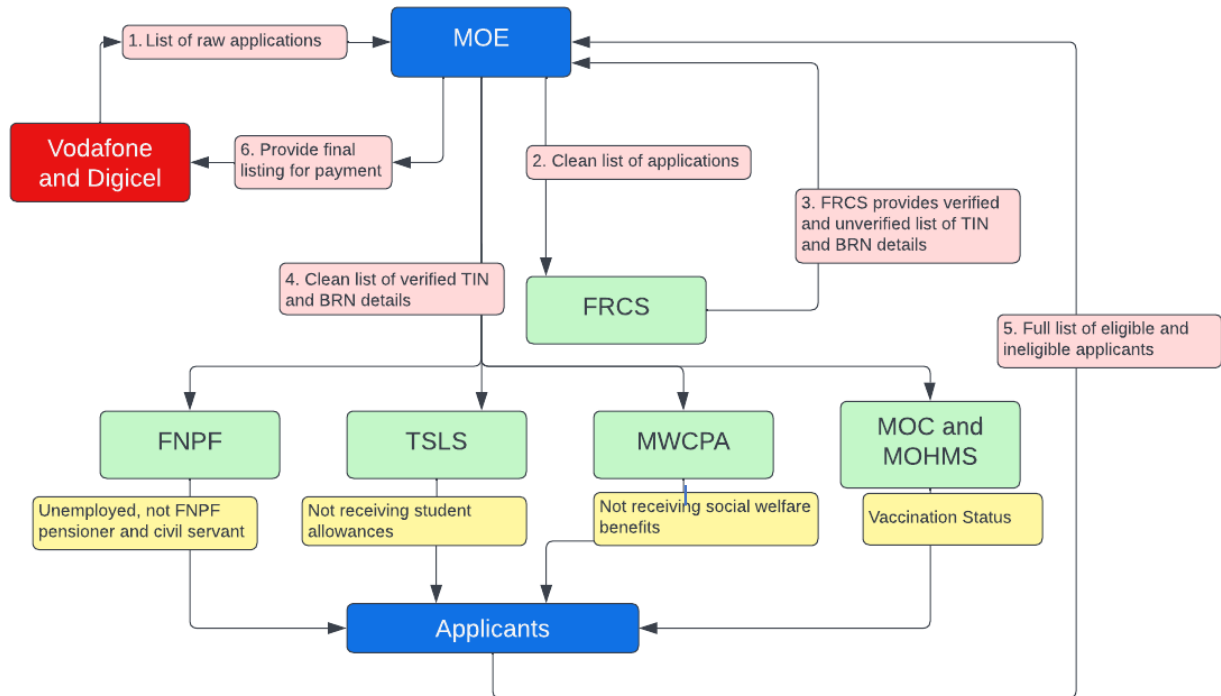
The MOE coordinates closely with FRCS, FNPF, TSLs, MWCPA in verifying the applications. The coordination mechanism for the verification of applications is as follows: Upon receiving the applications, MOE cleans the list of applicants and will then forward it to the partner agencies to verify

that the applicants are not employed, civil servants, receiving social welfare benefits, and receiving student allowances and that the TIN they have is in FRCS database for identification purposes.

Specific roles of other agencies involved are:

- 1) The Fiji Revenue and Customs Service (FRCS) verifies the name, TIN, date of birth, and birth registration number
- 2) The Fiji National Provident Fund (FNPF) verifies that the applicant is:
  - Currently unemployed and FNPF contribution is not regular in last 3 months; for the second round of \$360 cash assistance, the contribution is not regular for the preceding month
  - not a recipient of unemployment assistance from FNPF.
  - not a recipient of FNPF pension; and
  - not a civil servant.
 (The MOE shared with the FNPF the UA Program Standard Operating Procedure which has the details on the roles and number of verifications to be carried out by FNPF.)
- 3) The Tertiary Scholarship and Loans Service (TSLs) verifies that the applicant is not under TELS/Toppers and not receiving regular living allowances. Applicants only receiving bus fare allowance qualify for this assistance
- 4) The Ministry of Women, Children and Poverty Alleviation (MWCPA) verifies that the applicant is not receiving any form of social welfare assistance; and
- 5) The Ministry of Communications ('MOC') and Ministry of Health and Medical Services ('MOHMS') verify the vaccination status of the applicant

Figure 3. Flowchart of the UA Program Verification Process



### CHAPTER 3- Outreach and Communication

The implementation of the UA Program starts with outreach and communication. The Fijian Government makes an official public announcement about the rollout of the UA Program through official GoF functions and press and media conferences. More information about the program is made available on the Fijian Government Facebook page, which had a far wider audience. The circulated information about the program explicitly mentioned that the assistance was to support Fijians pay their rents, buy groceries, and other essentials. Before the second round of UA, the Government also explicitly announced that the name of applicants should match the name registered to the SIM, and people can obtain a new SIM free of charge if they do not have a SIM with their name. Program partners Vodafone and Digicel send out blast messages<sup>2</sup> to all potential beneficiaries residing in the target areas, so people are informed adequately in advance on the opening and closing date of the application period including information on how to apply for the assistance on the platform. One message was sent before opening of applications and another one a day before the application period closing date.

Through this massive information dissemination, the eligibilities and requirements for registration to the UA Program are made known to the targeted beneficiaries two weeks before the initial opening of the application. This provides applicants with enough time to prepare and gather all the necessary data and requirements for the program. Aside from this, MOE provides a UA Program hotline – several toll-free lines: 2499999, 9980311, 9980324, 8902561, 8902562, and 8902564 who will receive grievances and also provide assistance to the prospective applicants for them to provide the correct information when the application opens to avoid any administrative issues in the later phases. These numbers were assigned to around 8-10 staff from the Fiscal Policy, Research and Analysis Division for any queries on the status of the application and these were operational throughout the day until late at night, even during the weekends.

ACTIVITIES	TASKS	RESPONSIBLE AGENCIES/UNITS
1. Information dissemination about the UA Program (at least two weeks before the opening of the application)	Issue an official public announcement about the UA Program.  Post more information about the program on the Fijian Government Facebook page.  Send blast messages to all potential beneficiaries of the program.	GoF  MOE  Vodafone and Digicel
2. Setting up of UA Program hotline	Provide assistance to prospective applicants.  Receive complaints and grievances.	MOE

<sup>2</sup> An affordable web-based SMS texting service that allows you to easily and simultaneously send text messages to a large number of cell phone users utilizing an automated messaging system.

## CHAPTER 4 - Registration and Application

In order to access unemployment assistance, eligible beneficiaries must register to the UA Program. The MOE sets the application period for the first and second rounds of the assistance. The application window is open within the given time frame. For the first round of assistance, the application period opens on 9 August at 9 am and closes on 11 August at 5 pm. The application for the second round was available from October 11 to 15, 2021. In a scenario that the application platform (i.e., USSD, MyFNPFApp) crashed or failed for a prolonged period, the MOE would consider extending the application period so the affected individuals could apply for the assistance. To date, however, there were no cases or reports of the system crashing.

Interested affected individuals, 18 years and above, must contact “\*161#” (i.e., USSD channel) for Viti Levu and use the “myFNPF” app for the formal sector outside Viti Levu and provide all the mandatory information. Both platforms collect the same information. However, information received on the myFNPF platform is for those formal sector workers, ie. FNPF members residing outside of Viti Levu. All the applications received on the myFNPF app were directly sent to FNPF for assessment and later on, the listing was made available to the Ministry of Economy for payment.

It is important that individuals applying for this assistance gather first all the required information since incomplete submission or submission containing incorrect information may result in a rejection of an application.

1. Full name
2. Birth registration number (BRN) or citizenship number
3. Date of birth
4. Tax Identification Number (TIN)
5. FNPF number, if any
6. Voter identification number; and
7. Home Address.

Both the TIN and BRN were compulsory requirements in the application. The Government uses these IDs to verify the applicant's identity and negate any possibility of double-dipping from the system.

The UA Program is made available only to eligible Fijians who were vaccinated. Applicants needed to receive the first dose of vaccine by August 27 to be eligible for the first round of unemployment assistance and be fully vaccinated by October 31 for the second round. Applicants were required to declare whether they have received their first/second doses of vaccination, the location(s) of vaccination, provide consent for the Government of Fiji to access applicant's vaccination details/SIM card registration details, and lastly, statutorily declare they are providing correct information. However, prospective applicants will be given two weeks grace period to be vaccinated. MOE might also consider applicants who were not able to receive the second dose due to medical reasons provided they were able to present a supporting document through email to the MOE.

ACTIVITIES	TASKS	RESPONSIBLE AGENCIES/UNITS
1. Opening of the application period	<ol style="list-style-type: none"><li>1. Create a USSD channel/Open MyFNPF App window where applicants could access to register.</li><li>2. Accept applicants.</li></ol>	Vodafone and Digicel FNPF
2. Screening of applicants	<ol style="list-style-type: none"><li>1. Create a master list of applicants.</li><li>2. Share the master list of applicants to the MOE.</li></ol>	Vodafone and Digicel FNPF

## CHAPTER 5- Verification

In coordination with partner agencies, the MOE validates the applicant's information. The Telecom companies Vodafone and Digicel screen the application through automatic matching of name and mobile number and share the application information and the SIM registration information (during the second round) with the MOE in Excel format via email.

MOE cleans and organizes the applications in a master file once the raw data is received from the telecommunication companies. The data is then forwarded to Fiji Revenue and Customs Service (FRCS) to verify the TIN details and confirm the identity of the applicant. Automated verification is done by FRCS using their existing system where Excel-cleaned TINs of the applicants are a match to its TIN database. For unmatched TIN, BRN matching will be used to get the correct TIN. It will first verify the demographic information then staff will check manually from the system the name, residential address, spelling mistake, etc. FRCS will then send back to MOE the verified and not verified applicants.

Once the MOE receives verified TIN details from FRCS, it then consolidates the details in the master sheet and forwards the details to other partner agencies: FNPf, DSW, TSLS, MWCPA, MOC, and MOHMS for further verification.

The FNPf will verify (using the FNPf number to match data) that the applicant is:

- currently affected and FNPf contribution is not regular in the last three months; for the second round of \$360 cash assistance, it was revised to only one month of FNPf contribution
- not a recipient of unemployment assistance from FNPf.
- not a recipient of FNPf pension; and
- not a civil servant.

The TSLS verifies that the applicant is not under TELS/Toppers and not receiving regular allowances (using TIN to match data).

The MOC verifies if the applicant is vaccinated (using BRN to match data). MOE obtains the updated vaccination records from Digital Fiji – the platform that stored the information for all that were vaccinated. The same record is verified by MOC which MOE is being updated accordingly. During verification, the MOE would liaise with digital Fiji to sort clarification on the vaccination status.

The DSW/MWCPA verifies if the applicant is not receiving any form of social welfare assistance. Since there is no consolidated DSW beneficiary database (only regional database has full information of beneficiaries), using TIN/BRN (or phone number, names, DOB, etc) for data matching is a challenge. The IT officer and field staff divide data by region and manually verify the information.

Partner agencies send back the Excel file with verified information (i.e., eligible/not) to MOE. Once the verification is received from FNPf, MWCPA, FRCS, TSLS, MOC, and MOH, it is consolidated in the database by MOE. The assessment is carried out by MOE staff on MS Excel. Those applicants verified to be either employed, receiving social welfare benefits, receiving student allowances, being a civil servant, not vaccinated, under 18 years old, and not providing correct TIN and BRN details are deemed ineligible in the system as per the eligibility criteria. Afterward, applications are checked for any duplication through the TIN. The payment of assistance is only made on one TIN on the very first application sorted by time of application.

Finally, for the second round of payment, the MOE verifies that the applicants' name matches the SIM registration. This is intended to detect double registration where an applicant will ask friends/relatives

to apply for the program (i.e. send USSD) using their information<sup>3</sup>. MOE could conduct this data matching automatically in most cases (around 90 percent) using the name and date of birth as identifiers. For unmatched data, the MOE staff members manually checked if first name, last and date of birth looked consistent (i.e., applicant’s data and SIM registration).

ACTIVITIES	TASKS	RESPONSIBLE AGENCIES/UNITS
1. Finalization of the master list for verification	<ol style="list-style-type: none"> <li>1. Clean the master list of applicants received from the partner telecom companies.</li> <li>2. Share the final master list with several agencies for verification of specific information.</li> </ol>	MOE
2. Verification of individual applicants in the master list	<ol style="list-style-type: none"> <li>1. Verification of identity and deduplication using TIN and citizen registry.</li> <li>2. Verification of eligibilities of applicant: <ul style="list-style-type: none"> <li>• currently affected and FNPF contribution is not normal in last three months (one month for the second round of payment), not a recipient of FNPF pension; and not a civil servant</li> <li>• not under TELS/Toppers and not receiving normal allowances</li> <li>• not receiving any form of social welfare assistance</li> <li>• vaccinated</li> </ul> </li> </ol>	FRCS  FNFP  TSLs  DSW/MWCPA  MOHMS
3. Preparation of the Final Beneficiary List	Consolidation of the verified and not verified applicants: <ul style="list-style-type: none"> <li>• Preparation of payroll for successful applicants</li> <li>• Preparation of notice for unsuccessful applicants</li> </ul>	MOE

<sup>3</sup> This new protocol was added based on the lessons from the first round. Specifically, the experiences in the first round found that some people outside Viti Levu asked their friends/relatives in Viti Levu to apply for the program (i.e, send USSD) using their information.

## CHAPTER 6- Payment

The UA Program is designed to deliver cash assistance swiftly. It is targeting payment of successful applicants within two weeks after the closing of the application period. Once the list of verified beneficiaries is consolidated by the MOE in a database, the head of FPRA and the PSE approve the final beneficiary list. The first payment of \$360 was made on 23 August 2021 to cater for August, September, and October 2021. The second payment of \$360 was paid out in November to cater for November and December 2021, and January 2022.

The MOE share the final beneficiary list, consisting of the name and phone number to telecom companies, and transfer money to telecommunication's trust account for the benefit of the Beneficiaries. The MOE will approve the transfer from this account to individual beneficiary accounts. The Telecom companies manage the distribution of the cash assistance to the beneficiaries through their respective digital mobile wallet platforms.

The MOE transfer the funds to the Telecom trust accounts in advance. This will be transferred one or two day earlier prior to the first payments to beneficiaries. Once approval is given by the PSE transfer of fund is done in minutes as long as it is before 3.00pm on a working day. Telecom companies must process and transfer the subsidy to the verified list of beneficiaries within 24 hours of receipt of the list from the Government. It makes digital payment transfers to the beneficiary's mobile wallet at one time, either through M-PAiSA or MyCASH. During major payments, the Fiji police force assists in controlling the crowd outside of Vodafone's and Digicel's branches in compliance with the current COVID-19 protocols, although not requested by the Ministry of Economy.

For applicants without a mobile wallet, new low-risk accounts are created. It allows FJD 10,000 or less balance without much services limitation. Unlike in a bank account, KYC is not required for a mobile wallet, as it is verified when activating/registering SIM. Also, village chief certificates, etc. are accepted as proof of identity.

Once payment is made to an individual mobile wallet, Telecom companies submit payment reports to the MOE within a week from the end of the payout. Beneficiaries receive SMS and can withdraw at the branches or make payments digitally using QR codes.

ACTIVITIES	TASKS	RESPONSIBLE AGENCIES/UNITS
1. Preparation of payment	Approval of payroll for all successful applicants.	FPRA head and the Permanent Secretary for Economy
2. Transfer of funds to the digital account of the MOE	<ol style="list-style-type: none"> <li>1. Share the final list of beneficiaries to partner telecom companies for payment.</li> <li>2. make authorized disbursement advances to telecom company's trust account for the benefit of the Beneficiaries.</li> </ol>	MOE
3. Payment of the beneficiaries	<p>(The telecom companies create new low-risk accounts for successful applicants without a mobile wallet.)</p> <ol style="list-style-type: none"> <li>1. MOE approves the transfer from the trust account to individual beneficiary accounts. through their</li> </ol>	Vodafone and Digicel

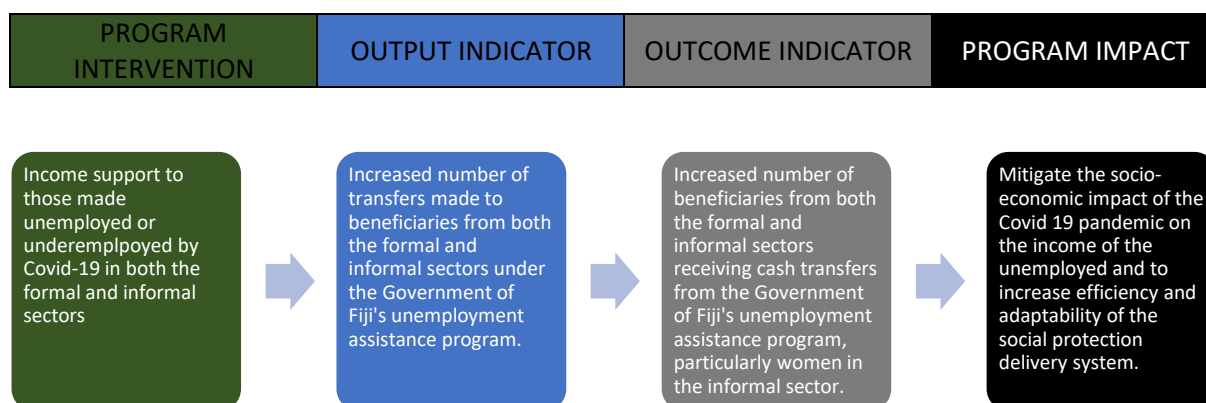


	<p>respective digital mobile wallet platforms</p> <p>2. The telecom companies transfer the cash assistance to beneficiary's mobile wallet, either through M-PAiSA or MyCASH.</p>	
4. Liquidation of funds	<p>1. Submit payment reports to MOE</p> <p>2. Cross-matched with the MOE list of approved for transfer.</p>	<p>Vodafone and Digicel</p> <p>MOE</p>

## CHAPTER 7- Monitoring and Evaluation

The UA Program M&E Framework evaluates the outputs, outcomes, and impact of the unemployment assistance to those made unemployed by Covid-19 in both the formal and informal sectors. It involves determining the progress of its implementation, ascertaining compliance with planned activities, and verifying how the benefits were used and their impact on the beneficiary families and communities. A summative evaluation can be used to assess the entire project cycle and identify opportunities for program enhancement, sustainability, or institutionalization.

Figure 3. The UA Program M&E Framework



### Monitoring and Evaluation Plan Indicators

Indicator Name	Description	Data Source	Responsibility for Data Collection
Number of unemployed as affected by COVID-19 who received cash assistance directly paid by the Government of Fiji. (disaggregated by gender)	This indicator measures the number of unique individuals who are unemployed in both formal and informal sectors as affected by COVID-19 and received cash assistance of FJD 360 as described under Component 3.	MOE UA Program database	MOE
Number of unemployed in the informal sector as affected by COVID-19 who received cash assistance directly paid by the Government of Fiji (disaggregated by gender)	This indicator measures the number of unique individuals who are unemployed in the informal sector as affected by COVID-19 and received cash assistance of FJD 360 as described under Component 3.	MOE UA Program database	MOE
Gap in new digital wallets opened between female and male beneficiaries as a direct	This indicator measures the difference between the share of female and male beneficiaries that opened new digital	MOE reporting	MOE

result of cash assistance (gender indicator)	wallets as a result of the cash assistance program. The indicator is calculated as the difference between the share of female and male beneficiaries of the cash transfer program who have access to digital wallets, with baseline calculated before and endline after the first cash transfer financed by the project.		
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### Reporting and Monitoring

Reporting and monitoring the progress of UA Program implementation involves routine data collection at different levels. The telecommunication companies provided the payment reports for every batch which were monitored regularly and matched with the list of numbers provided from the MOE's end. Apart from this, MOE ensure that the assistance reached the correct person by ensuring that the recipient had applied from a SIM card registered under their name. In the first round, the Government allowed individuals to apply for assistance from their relatives' phones, however, later on, various issues were found out regarding this leeway where applicants in Viti Levu applied using details of their relatives living outside Viti Levu and received the assistance.

The assessment was monitored by the head of the Fiscal Policy and Research Analysis Division and the final listing for payment was approved by the Permanent Secretary for Economy.

## CHAPTER 8 – Management of Risks and Grievance

### Risk Management

The implementation of the UA Program carries risks both for the GoF and the beneficiaries. For the GoF, there is a major risk of unaffected individuals benefitting from the system and individuals who have never worked in their lives, and COVID-19 has in no manner impeded their current standard of living. Though, the MOE acknowledges that several individuals who fall under the informal sector also received assistance despite not being in the workforce before COVID-19. It is difficult to verify their occupation and as such, they were also assisted in this crisis. To manage the risk, the Ministry of Economy gets hold of statutory declaration from the applicants that they have provided correct information and are affected to receive the assistance. If such issues are identified, Government will take necessary action against the beneficiary as per the False Information Act 2016.

For the beneficiaries, the major risk is a violation of their privacy. Large volumes of personal data, personally identifiable information and sensitive data are being or will be collected by program activities. Data will be used in connection with the management of the COVID-19 outbreak and in carrying out certain project activities, under circumstances where measures to ensure the legitimate, appropriate, and proportionate use and processing of that data might be compromised due to missing national law or data governance regulations. To manage the risk, the program, to the extent feasible will incorporate good international practices for dealing with data in such circumstances. Such measures may include, for example, data minimization (collecting only data that is necessary for the purpose), data accuracy (correct or erase data that are not necessary or are inaccurate), use limitations (data are only used for legitimate and related purposes), data retention (retain data only for as long as they are necessary), informing of data subjects of use and processing of data, allowing of data subjects the opportunity to correct information about them on. As part of program activities, the recipient will also put in place a framework for protecting personal data sharing through interoperability (that is, develop, adopt, and implement a registry data governance framework, which will define principles, procedures, and responsibilities for data management) and strengthening the IT governance and capacity, including specialized training on a large database, cybersecurity, personal data protection, and IT management following a good international practice.

### Grievance Management:

As the primary implementation agency for the UA Program, the MOE sets up a GRM system. The Fiscal Policy, Research, and Analysis Department is assigned to handle the queries and grievances. People were able to call on seven mobile phone numbers that were managed by the staff members at the Fiscal Policy, Research, and Analysis Division of the MOE to submit their grievances. The phone numbers of these hotlines are available on the Fiji Government’s Facebook page as well as the various media platforms. During the peak period, the mobile phones will be operational overnight. For genuine cases (e.g., applicants are eligible, but rejected), the staff members note the phone numbers and the issue and relay the message to the person in charge of the data, and liaise with the partner agencies for verification. From there onwards, the person-in-charge will send the details to the agencies for re-verification and upon receiving the confirmation from these agencies, approve/reject the application respectively.

ACTIVITIES	TASKS	RESPONSIBLE AGENCIES/UNITS
1. Acceptance of grievance	<ul style="list-style-type: none"><li>Setting up of GRM system</li></ul>	MOE
2. Processing of the grievance.	<ul style="list-style-type: none"><li>Categorization and recording of the grievance.</li><li>Referral of the grievance to the appropriate agencies/units.</li></ul>	GRM Staff

ACTIVITIES	TASKS	RESPONSIBLE AGENCIES/UNITS
3. Grievance resolution.	<ul style="list-style-type: none"> <li>• Validation of grievance – what are genuine cases and what are not.</li> <li>• Share with partner agencies in case of genuine cases</li> <li>• Resolution of the grievance using the resolution indicator.</li> </ul>	GRM Staff with partner agencies
4. Give feedback.	<ul style="list-style-type: none"> <li>• Inform the aggrieved party about the resolution of the grievance. If not satisfied, the party can ask for further validation and resolution.</li> <li>• Summarize the key grievances and resolution status and identify areas for improvement of the UA implementation based on key lessons from the cases.</li> </ul>	MOE

#### Grievance Category and Resolution Indicators

Grievance Category	Description	Resolution Indicator
Inclusion/exclusion Issue	This is a grievance about the qualification or non-qualification of a listed eligible beneficiary (approved UA Program applicant).	Only approved applicants are on the payroll. If payment was delivered to ineligible beneficiaries, the cash assistance has been returned or proper charges have been filed.
SIM Card Registration Issue	This is a grievance about the rejection of applications of those who used not own SIM cards but of others (relatives).	Clarification was made that this is only a requirement in the second round of assistance and that SIM cards are easily accessible free of charge from the telecommunication companies free of charge.
Payment-related Issue	This is a grievance about the non-payment or delayed payment of cash assistance to approved applicants.	Encoded updates and retroactive payment files have been approved by authorized MOE Official.
Telecoms Performance	This is a grievance about the misconduct of program partners: Vodafone and Digicel. This includes complaints such as imposing additional conditions that are not in the MOA, inadequacies or anomalies in the delivery of payments, and non-provision of services.	The case has been forwarded by MOE to the concerned telecom for action.

<b>Grievance Category</b>	<b>Description</b>	<b>Resolution Indicator</b>
Misrepresentation or Falsification of Documents	This is a grievance about an individual who falsely represented an entry or falsified documents to qualify as a UA Program beneficiary.	The guilty individual has been delisted as a beneficiary.
Misbehavior of beneficiary – Misuse of Cash Assistance	This is a grievance about a UA Program beneficiary who uses the cash assistance for inappropriate purposes, such as gambling, vices, among others.	Written notice or warning signed by the MOE has been issued to the concerned beneficiary.
Others	A grievance that does not fall under any other category	

## Chapter 9- Information Management and Data Protection

There is no information management system for the operation of the UA program. MOE and other agencies use Excel for information management and data sharing via email. Thus, data protection measures on personal privacy data are critical.

The MOE and partner government agencies take the following principles in managing personal data.

1. Collect only necessary information
2. Provide access to Personal Data to third parties only where strictly necessary to achieve Project objectives.
3. Only designated focal points in each government agency can access to Personal Data
4. Share anonymized or aggregated data, rather than Personal Data, wherever possible.
5. Don't share Personal Data from the Project for advertising purposes.

Further, the telecom companies must:

1. Collect, use and disclose Personal Information only to fulfill its obligations under the Agreement with the MOE, and not use such information for direct marketing
2. Take all reasonable measures to ensure that Personal Information in its possession or control in connection with the Agreement with the MOE is protected against loss, unauthorized access, use, modification or disclosure
3. By itself, or any other person or agent does not undertake any act or engage in any practice that would in any way be a breach of a person's right to privacy
4. Ensure that any person employed or engaged by it who has or could have access to any Personal Information is made aware of, and undertakes in writing, to observe the obligation in the Agreement with the MOE
5. Not transfer or disclose any Personal Information collected for UA or allow any person to have access to, use, or disclose Personal Information without the prior written consent of the Government
6. Inform the Government immediately if any complaint or allegation is made or in respect of telecoms that an act or practice of telecoms have been engaged in which has breached, breaches, or may breach the Agreement with MOE
7. Ensure a reversal of a transaction or a maximum cumulative indemnity in any calendar year of 20% of the total amount of Transaction Fees paid by the government under the Agreement with the MOE in respect of:
  - i. any loss, liability, or expense suffered or incurred by the Government arising out of or in connection with a breach of the obligations of Digicel under this clause
  - ii. any misuse of Personal Information by it; or
  - iii. any disclosure by it in breach of an obligation of confidence whether arising under this clause or otherwise, and
8. Clause 9(g) represents Digicel's and Vodafone's maximum liability with respect to this Agreement
9. Do all things reasonably necessary to protect a Beneficiary's constitutional right to privacy by ensuring that mechanisms are in place to protect the Personal Information provided under this Agreement.

## Chapter 10 – Financial Management and Disbursement from the World Bank

### a. Organization and staffing

The Project Financial Management (FM) Specialist based with Treasury at MOE will be responsible to carry out the financial and accounting functions of the project. The FM Specialist will also carry out disbursement functions for the project, monitor actuals vs budget, and ensure the FM controls and procedures are adhered to.

Other divisions' staff within MOE including Fiscal, Budget, Treasury, Administration, and Procurement assist with some work linked to the project to ensure good internal control measures are in place.

### b. Budgeting and planning

The financing amount of SDR 35.4 million or USD 48.9 million from IDA for the additional financing is approved by Parliament and is included under the Loan Funding Program of the Budget Estimates for the financing year 2021 / 2022.

The PMU will prepare the Annual Budget for the project with detailed activities, costs estimated for the project, sources of financing, how much is needed in a particular period during the year. The Project Budget is prepared by team in May/June submitted to World Bank for approval during Government's budget period for the new fiscal year. Once this is approved the allocated amount for a particular financial year estimated to be drawdown is submitted to the Budget Division for its inclusion under Head 50 Standard Expenditure Group (SEG) 10 allocation. Uploading of budget into the FMIS is done within 2 weeks after the announcement of budget for the new fiscal year.

Following Budget approval, the amount is uploaded into the Government Financial Management System (FMIS). This will ensure that the actual project expenditures are being tracked and monitored against the budget.

### c. Accounting

The MOE is responsible to carry out the accounting function for the Project. The Government approved Financial Management Information System (FMIS) will maintain the accounting records of the project. A general ledger Liability account under Standard Liability Group (SLG) 81 will be created for the IDA credit with every drawdown of funds from IDA to increase the liability account. The corresponding debit entry will be either Cash (Standard Asset Group (SAG) 52) or Expenditure depending on the disbursement methods used.

In terms of accounting of Advance payment to the Telecom Trust Fund Accounts, the Budget division will assess requisition and upon approval, submit to the Treasury division (FMIS team and Financial Operations) for release of funds in the system and release of payments. This is recorded under Head 50, Standard Expenditure Group (SEG) 10 allocation.

In terms of Reconciliations of Actuals and Advances: MOE (Treasury division) provides to the Budget division the list of payouts following confirmation from the Telecom companies. Budget division reconciles the lump sum payments made by Government to the Telecom companies against the actual amount paid out to beneficiaries under component 3 on cash transfers for unemployment assistance. Once these are reconciled by the Budget division of MOE, a withdrawal application will be submitted on Client Connection by the FM Specialist, reviewed and approved by the authorised signatories.

The Telecom companies conduct reconciliations on daily basis during the payout and provide an acquittal report with names and amounts paid out to MOE for reporting purposes.



With Vodafone given the volume of transactions and funds paid out by the Government into their account, online view access is given to authorized personnel in Treasury divisions to monitor the movement of funds during the payout period.

The template on the acquittal report submitted includes Mobile details, the amount paid, uploaded names, registered names, batch details, the status of payment (send successfully or not). In terms of charges, the Government has borne the \$3 fees charged by the Telecom companies. The \$3 fee is added to the \$360 paid out to the eligible recipients, therefore the total amount that one will receive is \$363.

Funds available in the Telecoms Trust Fund account at the end of the payout are returned to the Government consolidated account managed by the Treasury division at MOE.

#### d. Auditing

An annual audit of the project's financial statements will be required by the World Bank. The Office of the Auditor General (OAG) of Fiji is mandated to audit all government funds. The audited financial statements, audit reports, and Management Letter must be received by the World Bank within nine (9) months of the end of the fiscal year and shall be made publicly available by the Recipient in a manner acceptable to the World Bank according to the International Development Association General Conditions for IDA Financing, Investment Project Financing (dated December 14, 2018, revised August 1, 2020).

In addition, a separate audit opinion on the category for 'cash transfer including retroactive financing' in compliance with the Financing Agreement will be required as part of the audit assurance. A World Bank TOR for the audit will be provided to MOE as part of the audit arrangement.

The OAG will also undertake a compliance audit for the Unemployment Assistance upon request from the MOE.

The Telecom companies engaged in this program (Vodafone and Digicel) undertake an annual audit of its accounts and its Trust Fund accounts where funds for the UA program are deposited. External auditors are engaged to conduct FS audits.

#### e. Financial reporting

Financial Reporting for the project will follow the current Whole of Government financial reporting standards, the World Bank standard, and international practices.

The Interim unaudited financial reports (six-monthly) are due to the World Bank no later than 45 days after semester-end. Semester 1 covers the period 1 August to 31 January which is due on 31 March. Semester 2 covers the period from 1 February to 31 July, due on 30 September.

The audited financial statements, audit report, and management letter are due to the World Bank within 9 months of the end of the Government fiscal year. The audited financial statements are published in a manner acceptable to the World Bank. A separate audit opinion for Unemployment Assistance Cash Transfers" will also be part of the audited financial statements and will be clearly stated as part of the audit opinion before uploading onto Client Connection.

#### f. Fund flow and disbursement arrangement

Under Component 3 of the Project, the amount of SDR28.32 million is available for disbursements to Government. Due to the emergency nature of the Project, retroactive financing of up to 80 percent of total IDA financing for the additional credit (that is, SDR 28.32 million) will be available for payments to the Government against eligible expenditures under Component 3 of the Project before the signing date but on or after August 1, 2021 under Category (2) of the Financing Agreement for the additional credit. Funds will flow from the World Bank to Government via reimbursement method.

<b>Category</b>	<b>Amount of the Credit Allocated (expressed in SDR)</b>	<b>Percentage of Expenditures to be Financed (inclusive of Taxes)</b>
(2) Unemployment Assistance Cash Transfers under Part 3 of the Project	28,320,000	100%

Prior to the submission of the withdrawal application under Category 2 for Component 3 UA to the World Bank, MOE will provide to the World Bank copies of:

- (i) Acquittal and Reconciliation summary report
- (ii) Available compliance audits conducted by the OAG of Fiji.

The Financial Management Specialist of the World Bank will review all documents mentioned above. In case issues are identified, the World Bank may request additional information and recommend appropriate actions to be taken.

## Chapter 11 - Environment and Social (ES) Management

The Additional Funding Component 3 activities contained within this Cash Transfer Operations Manual are expected to be undertaken in accordance with the World Bank Environmental and Social Framework (ESF) and Environment, Health and Safety Guidelines (EHSGs) and other relevant Fijian legislation and good international industry practice (GIIP).

The Project Management Unit along with implementing agencies will ensure compliance with the Project's Environmental and Social Commitment Plan (ESCP), which is available on MOE's website.

### a. Regular Reporting:

The PMU will ensure regular reporting to Association in coordination between the FNPF, Telecom agencies (Digicel and Vodafone) and to prepare and submit to the Association regular monitoring reports on the environmental (if any), social, health, and safety (ESHS) performance of the Project, including but not limited to, stakeholder engagement activities and grievances log. Details of the reporting requirement under the ESCP are made available on the MOE's website.

### b. Complementary measures to ensure inclusivity of Component 3 measures supported by the Project<sup>4</sup>:

- Additional stakeholder engagement and information sharing activities should be carried out with the objective of providing targeted beneficiaries and the general public with additional opportunity to offer feedback on the UA scheme. These activities should take place through
  - (i) open surveys publicized and made available on multiple platforms (Facebook, MOE website)
  - (ii) targeted discussions and feedback sessions with stakeholder groups such as civil society groups representing persons with disabilities, the unemployed, and informal sector workers
- Ongoing advertisement of the UA GRM through Facebook and MOE website

The following actions are recommended to be supported by the Project through its technical assistance (TA) financed by Component 2, and directed at future cash assistance programs:

- Further assess the effectiveness of application and assistance disbursement mechanism through participatory methods in-country.
- Influence GoF policy on improved inclusive approaches as well as monitoring general participation of disadvantaged and vulnerable and explore supplementary alternative means for lodging applications in future similar programs that do not rely on mobile phone and SIM card ownership.
- Evaluate disadvantaged and vulnerable stakeholders' access and ability to apply for the program as well as develop systems for monitoring general participation of disadvantaged and vulnerable.
- Evaluate access to information by disadvantaged and vulnerable groups on the program and based upon that develop protocols for improved communication programs.
- Develop clear and transparent processes for future similar programs on communicating outcomes of applications and how to appeal decisions.

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<sup>4</sup> These measures have been developed as part of a social audit, carried out within the framework of the environmental and social due diligence process in project preparation. The full social audit dated 18 April 2022 is available at the MOE website.

c. Labor Management:

The updated Labor Management for the Project shall be carried out in accordance with the applicable requirements of ESS2, in a manner acceptable to the Association and compliance with the ESCP.

FNPF and Telecom agencies (Digicel and Vodafone) will adhere to the Project's Labor Management Procedures (LMP) which has been developed and identify the main labor requirements and risks associated with the Project and determine resources necessary to address Project labor issues. This includes the provision for ensuring that a Workers Grievance Redress is in place. Refer to Annex 6 for a copy.

d. Stakeholder Engagement Plan:

An updated Stakeholder Engagement Plan (SEP) will be made available on the MOE's website (Before January 27, 2022) to be finalized and shall be adopted by the PMU. The objective of the SEP is to define a program for stakeholder engagement around the project, including public information disclosures and consultations throughout the entire project cycle. SEP outlines the process in which the PMU will communicate with stakeholders and include a mechanism by which people can raise concerns, provide feedback or make complaints about the Project and its related activities. The involvement of the local population is essential to the success of the project to ensure smooth collaboration between the PMU and local communities and to minimize and mitigate environmental (if any) and social risks related to the activities on the Project. Stakeholders will be kept informed as the Project develops including reporting on Project environment and social performance and implementation of the SEP and grievance mechanism.

## Chapter 12 - Anti-corruption

The MOE and partner agencies will ensure compliance with the national law and regulations and the World Bank's Anti-Corruption Guidelines<sup>5</sup>. Digicel and Vodafone have duly signed and delivered the Letter of Acceptance attached to this Agreement to acknowledge that it is subject to the World Bank's Anticorruption Guidelines and Sanctions Framework.

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<sup>5</sup> "World Bank's 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 and as of July 1, 2016.