
GRANT NUMBER IDA E294-GM

Financing Agreement

(The Gambia Resilience, Inclusion, Skills, and Equity Project)

between

REPUBLIC OF THE GAMBIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

FINANCING AGREEMENT

AGREEMENT dated as of the Signature Date between REPUBLIC OF THE GAMBIA (“Recipient”) and INTERNATIONAL DEVELOPMENT ASSOCIATION (“Association”). The Recipient and the Association hereby agree as follows:

ARTICLE I — GENERAL CONDITIONS; DEFINITIONS

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

ARTICLE II — FINANCING

- 2.01. The Association agrees to extend to the Recipient a grant, which is deemed as Concessional Financing for purposes of the General Conditions, in an amount equivalent to sixty million four hundred thousand Special Drawing Rights (SDR 60,400,000) (“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 III of Schedule 2 to this Agreement.
- 2.03. The Maximum Commitment Charge Rate is one-half of one percent (1/2 of 1%) per annum on the Unwithdrawn Financing Balance.
- 2.04. The Payment Dates are March 15 and September 15 in each year.
- 2.05. 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 V of the General Conditions and Schedule 2 to this Agreement.

ARTICLE IV — EFFECTIVENESS; TERMINATION

- 4.01. The Additional Conditions of Effectiveness consist of the following:

- (a) The Recipient has prepared and adopted the Project Implementation Manual (PIM) in accordance with the provisions of Section I.B.1 of Schedule 2 to this Agreement.
- (b) The Recipient has recruited to the CPCU the following staff to support the Project: a program coordinator, operational manager, senior financial management specialist, a procurement specialist, and a monitoring and evaluation specialist(s) all with experience, qualifications, and under terms of reference acceptable to the Association, and in accordance with the Procurement Regulations.
- (c) The Recipient has hired/appointed a technical coordinator each to the Ministry of Basic and Secondary Education (MoBSE), Ministry of Higher Education, Research, Science and Technology (MoHERST) and the National Social Protection Secretariat (NSPS) each with experience, qualifications, and under terms of reference acceptable to the Association, and in accordance with the Procurement Regulations.
- (d) The GPE Grant Agreement has been executed and delivered and all conditions precedent to its effectiveness or to the right of the Recipient to make withdrawals under it (other than the effectiveness of this Agreement) have been fulfilled.

- 4.02. The Effectiveness Deadline is the date ninety (90) days after the Signature Date.
- 4.03. For purposes of Section 10.05 (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 years after the Signature Date.

ARTICLE V — REPRESENTATIVE; ADDRESSES

- 5.01. The Recipient's Representative is the Recipient's Minister of Finance and Economic Affairs.
- 5.02. For purposes of Section 11.01 of the General Conditions:
 - (a) the Recipient's address is:

The Ministry of Finance and Economic Affairs
The Quadrangle
Banjul
Republic of The Gambia
- 5.03. For purposes of Section 11.01 of the General Conditions:
 - (a) the Association's address is:

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

(b) the Association's Electronic Address is:

Telex:	Facsimile:
248423 (MCI)	1-202-477-6391

AGREED as of the Signature Date.

REPUBLIC OF THE GAMBIA

By

Seedy Keita

Authorized Representative

Name: Seedy Keita

Title: Minister

Date: 02-Mar-2024

INTERNATIONAL DEVELOPMENT ASSOCIATION

By

Keiko Miwa

Authorized Representative

Name: Keiko Miwa

Title: Country Director

Date: 01-Mar-2024

SCHEDULE 1

Project Description

The objective of the Project is to increase (i) foundational learning of early-grade students; (ii) access to job-relevant training for youth; and (iii) income-generating opportunities, including for the poor and vulnerable, in The Gambia.

The Project consists of the following parts:

Part 1: Improve foundational learning outcomes

- 1.1 *Utilize structured pedagogy to improve foundational learning by inter alia supporting:* (i) development and printing of competency-based curriculum materials; (ii) creation and printing of student textbooks and teacher guides; (iii) provision of teacher training programs; (iv) timely delivery of updated student textbooks and teacher guides in core subjects; (v) implementation of a structured teacher support program at the school level, encompassing the creation of support materials and delivery of coaching services; (vi) development and implementation of a formative assessment or screening tool for literacy; (vii) development and implementation of assessment tools and data analytics methodologies to refine instructional support; (viii) digitization of key curriculum elements and the implementation of educational technology, including the acquisition of necessary hardware and software and related training for educators in their use (ix) provision of technical assistance to strengthen the implementation capacity of the ministry, schools, and teachers; (x) execution of a pilot program aimed at mainstreaming the effective intervention strategies in schools; and (xi) research and monitoring of the curriculum rollout, encompassing data collection, analysis, and reporting to inform ongoing adjustments and improvements.

- 1.2 *Scale-up programs to expand access to formal education system by inter alia supporting:* (i) Mother's Club Grants to boost enrollment at the LBS level in lagging districts; (ii) training and capacity-building initiatives aimed at strengthening the implementation capacity of both the Mothers' Clubs and those implementing programs to increase access to formal education; and (iii) increase in the quality and coverage of the Second Chance Program, targeting out-of-school youth, especially women, girls, and those with disabilities.

- 1.3 *Scale-up efforts to strengthen systems for basic education system by inter alia supporting:* (i) strengthening of data systems for basic and secondary education; (ii) training and support at central and decentralized levels, including on the uptake and use of data and evidence, especially in addressing gender-based issues; (iii) technical assistance, research, capacity development, and operational expenses to improve data-driven policies and strategies for key education issues, including

gender-specific barriers to education; and (iv) strengthening education sector coordination, including joint sector reviews.

Part 2. Increase access to labor-market relevant TVET programs

- 2.1 *Design competitive Skills, Innovation, and Entrepreneurship Fund for rapid response and innovation in the TVET sector by supporting, inter alia:* (i) design of the skills, innovation, and entrepreneurship fund including the development and management of a competitive application process; (ii) initiatives for institutional improvement such as support for program development, trainer professional development, facility enhancement, and establishment of entrepreneurship and innovation hubs in TVET institutions; (iii) provision of Competitive Grants to eligible TVET institutions, to enhance enrollment of youth and secondary school graduates in quality training programs; (iv) providing startup support to youth for business creation through provision of Start-Up Cash Grants; (v) providing startup support for business creation through the implementation of mentoring programs for youth; (vi) the design and implementation of strategies for integrating gender responsiveness, inclusive education, and socio-emotional skills in TVET programs; and (vii) the execution of continuous monitoring and outcome-focused evaluations of the Skills, Innovation, and Entrepreneurship Fund effectiveness and efficiency.
- 2.2 *Establish TVET Centers of Excellence focused on priority economic sectors/trades including through:* (i) initiation and execution of strategic investment plans for tailored, data-driven center of excellence development; (ii) eco-friendly construction and refurbishment of the centers of excellence including the provision of renewable energy systems, rainwater harvesting systems, and the use of sustainable construction materials; (iii) acquisition of modern, state-of-the-art training equipment to enhance the learning experience and relevance; (iv) development, implementation and assessment of competency-based training programs, that include an emphasis on generic and occupation-specific green skills, encompassing curriculum design, materials production, instructor training, and the promotion of internships; (v) non-salary operational expenses, including program administration costs, instructor training, and career guidance provision; (vi) gender-equity initiatives to promote inclusivity, such as discounted tuition for female students, on-site childcare facilities, gender-sensitive teaching methods, and support services; (vii) measures for enhancing digital proficiency among the faculty; (viii) creation and operationalization of advisory boards that include private sector representation; (ix) ‘twinning’ arrangements to support design and implementation capacity; and (x) timely alignment of curriculum, materials, staff, and training at TVET centers of excellence prior to opening.
- 2.3 *System strengthening in priority areas by inter alia, supporting:* (i) the development and implementation of a TVET management information system; (ii) provision of technical assistance to TVET institutions and stakeholders; (iii)

training and support to increase pre-service teacher competency; (iv) training and capacity-building initiatives for TVET administrators, trainers, and other stakeholders; and (v) technical assistance aimed at strengthening the TVET system in The Gambia.

Part 3. Expand and enhance social safety nets to improve the incomes and productivity of the poor and vulnerable

3.1 Productive economic inclusion activities in targeted communities by inter alia supporting: (i) life skills training including climate change adaptation and mitigation measures such as clean cooking/processing options; (ii) basic business management skills training, including marketing of products; (iii) microenterprise skills training; (iv) provision of Start-up Cash Grants to eligible small-scale start up enterprise beneficiaries to implement their start-up proposals.; and (v) microenterprise (on-the-job) coaching and mentoring; and

Strengthening links to product markets for beneficiaries by inter alia supporting: (vi) a market viability study at the beginning of the project to assess whether enterprises selected by beneficiaries will be viable in their locality (and beyond); (vii) coordination with financial inclusion initiatives with the aim of ensuring that all beneficiaries have access to oSusu (savings) groups in their communities; (viii) establishing a monitoring and evaluation process to track the subcomponent's progress; (ix) carrying out of an impact evaluation to measure the impacts of productive economic inclusion; and (x) training-of-trainers and needed capacity development for implementation.

3.2 Support Nafa Cash Transfers Program by inter alia financing: (i) supporting existing and new Nafa beneficiaries through Cash Transfers; (ii) conducting accompanying social and behavioral change communication interventions to strengthen their overall resilience to shocks and boost their livelihoods; (iii) research studies that will provide data on the effectiveness of the Nafa program (iv) the Project's grievance redress mechanism; and (v) continue operationalization and maintenance of the Nafa cash transfer management information system and expand the existing electronic payment system to ensure transparent delivery of funds to the right beneficiaries.

3.3 Strengthen social protection sector coordination and scale-up of social protection tools to improve service delivery and response to shocks by inter alia supporting: (i) the completion of data collection for The Gambia Social Registry (GamSR); (ii) operationalization of a social registry information system and a robust data sharing plan to ensure that data is available for use in all social sectors; (iii) facilitating social protection and human capital development stakeholder engagements and reporting; (iv) coordinating a social program's grievance redress mechanism through a unified case management system; (v) scaling up the operationalization

of a social protection monitoring and evaluation framework; and (vii) initiating a national strategy for a shock-responsive, shock-resilient social protection system.

Part 4. Support project management, communications, and capacity-building

- 4.1 *Supporting Project management, communications, and capacity-building by inter alia financing:* (i) establishing and maintaining the implementation arrangements for the project including third-party validation for PBCs; (ii) project management and Project operational costs; (iii) capacity building in technical implementation of Project implementation staff; (iv) public education and communication campaigns to publicize Project activities and disseminate impacts; and (v) research studies that will improve programming.
- 4.2 *Supporting interoperability of data systems by inter alia financing:* (i) technical assistance to ensure continued functioning MIS systems; (ii) capacity building, training, and retraining of use of MIS at the national and local levels; (iii) purchase of equipment and software needed to have MIS data systems which promote interoperability; and (iv) operationalization of interoperability of the GamSR, the education management information systems for MoBSE and MoHERST, civil registry and vital statistics systems, and the health insurance system.

Part 5. Contingent Emergency Response

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

SCHEDULE 2**Project Execution****Section I. Implementation Arrangements****A. Institutional Arrangements****1. Ministry of Finance and Economic Affairs**

- (a) The Recipient shall designate, at all times during the implementation of the Project, the MoFEA to be responsible for overall coordination, fiduciary and safeguard support, planning, and reporting while supporting all other implementing agencies, and for implementation of Part 4.1 of the Project.
- (b) To this end, the MoFEA shall maintain at all times during the implementation of the Project a Central Project Coordination Unit (CPCU) with composition, mandate and resources acceptable to the Association.
- (c) Without limitation to section A.1.(a) and (b) above, the Recipient shall recruit to the CPCU: a program coordinator, operational manager, environmental safeguard specialist, social safeguard specialist (who should also have gender-related experience), senior financial management specialist, a procurement specialist, a monitoring and evaluation specialist(s), project officers, administrative support specialists, and/or communication specialist(s) all with qualifications, experience, and terms of reference satisfactory to the Association.
- (d) Without limitation to section A. (a)- (c) above, the Recipient shall within 3 months of the Effective Date, recruit to the CPCU an environmental safeguard specialist and a social safeguard specialist (who should also have gender-related experience) all with experience, qualifications, and under terms of reference acceptable to the Association, and in accordance with the Procurement Regulations.

- 2. Without limitation to paragraph 1 above, the Recipient shall designate the Ministry of Basic and Secondary Education (MoBSE) to be responsible for technical implementation of activities under Part 1 of the Project. Without limitation to the generality of the foregoing, the MoBSE shall carry out its functions in coordination with the CPCU as elaborated in the Project Implementation Manual. To this end, the MoBSE shall hire/appoint and maintain a technical coordinator who shall be supported by an implementation team, all with qualifications, experience, and terms of reference satisfactory to the Association.

3. Without limitation to paragraphs 1 and 2 above, the Recipient shall designate the Ministry of Higher Education, Research, Science and Technology (MoHERST) to be responsible for technical implementation of activities under Part 2 of the Project. Without limitation to the generality of the foregoing, the MoHERST shall carry out its functions in coordination with the CPCU as elaborated in the Project Implementation Manual. To this end, the MoHERST shall hire/appoint and maintain a technical coordinator who shall be supported by an implementation team, all with qualifications, experience, and terms of reference satisfactory to the Association.
4. Without limitation to paragraphs 1- 3 above, the Recipient shall designate the National Nutrition Agency (NaNa), National Social Protection Secretariat (NSPS) and the Department of Community Development (DCD), to be responsible for technical implementation of activities under Part 3 of the Project. Without limitation to the generality of the foregoing, the NaNa, NSPS and DCD shall carry out its functions in coordination with the CPCU as elaborated in the Project Implementation Manual. To this end, the NSPS shall hire/appoint and maintain a technical coordinator who shall be supported by an implementation team, all with qualifications, experience, and terms of reference satisfactory to the Association.
5. Without limitation to paragraphs 1-4 immediately above, the Recipient shall designate National Social Protection Secretariat (NSPS) to be responsible for technical implementation of activities under Part 4.2 of the Project. Without limitation to the generality of the foregoing, the NSPS shall carry out its functions in coordination with the CPCU as elaborated in the Project Implementation Manual. To this end, the NSPS shall hire and maintain a technical coordinator who shall be supported by an implementation team, all with qualifications, experience, and terms of reference satisfactory to the Association.
6. Without limitation upon the provisions of paragraphs 1- 5 immediately above, the Recipient through MoFEA, shall within 3 months after the Effective Date, establish and thereafter maintain at all times during the implementation of the Project, the Operational Oversight Committee, with a composition, mandate, terms of reference and resources satisfactory to the Association, to be responsible for providing strategic and policy guidance for the Project at the national level.

B. Implementation Arrangements

1. The Project Implementation Manual (PIM)

- (a) The Recipient shall prepare, in accordance with terms of reference acceptable to the Association, a project implementation manual containing detailed arrangements and procedures for implementation of the Project including *inter alia*: (i) implementation arrangements including delineation of roles and responsibilities of various entities, institutions and

agencies involved in Project implementation and their coordination; (ii) a matching grant manual to describe the selection procedures, eligibility requirements, and contractual relationships; (iii) the procurement procedures and standard procurement documentation; (iv) disbursement arrangements, reporting requirements, financial management procedures and audit procedures; (v) procedures for preparing and reviewing a consolidated annual work plan and budget for each Fiscal Year; (vi) the Project performance indicators and monitoring and evaluation arrangements; (vii) arrangement and procedures for mitigating and managing environment and social risks and impacts; (viii) grievance mechanism including a grievance process to ethically, confidentially and effectively manage incidents of sexual exploitation and abuse/sexual harassment inclusive of a gender based violence services referral pathway; (ix) Grant's Manual detailing the implementation arrangements of Competitive Grants, Mother's Club Grants and Start-Up Grants and the Nafa Cash Transfer Program; and (x) such other administrative, financial, technical and organizational arrangements and procedures as shall be required for the Project.

- (b) The Recipient shall furnish to and exchange views with the Association on such manual promptly upon its preparation; and (ii) adopt such manual as shall have been approved by the Association ("Project Implementation Manual" or "PIM"); and (iii) thereafter implement the Project in accordance with the PIM.
- (c) The Recipient shall not amend, suspend, abrogate, repeal or waive any provisions of the Project Implementation Manual without the prior written agreement of the Association; and
- (d) In the event of any conflict between the provisions of the Project Implementation Manual; and those of this Agreement, the provisions of this Agreement shall prevail.

2. Annual Work Plan and Budget

- (a) The Recipient shall, not later than November 30 of each year prepare and furnish to the Association, a consolidated annual program of activities proposed for implementation under the Project during the following Fiscal Year, together with a proposed budget for the purpose; and
- (b) The Recipient shall exchange views with the Association on each such proposed consolidated annual work plan, and shall thereafter adopt, and carry out such respective program of activities for such following Fiscal Year as shall have been agreed with the Association, as such plan may be

subsequently revised during such following Fiscal Year with the prior written agreement of the Association (“Annual Work Plan and Budget”).

C. Nafa Cash Transfer Program under Part 3.2(i)

1. Procedures and Eligibility Criteria

No proposed Beneficiary under the Cash Transfer Program shall be eligible to receive a Cash Transfer under said Cash Transfer Program, unless the Recipient shall have determined, on the basis of an appraisal conducted in accordance with guidelines acceptable to the Association and elaborated in the PIM, that the Beneficiary satisfies the following requirements, and such further requirements as are elaborated in said PIM:

- (a) the Beneficiary: (i) has been pre-selected on the basis of a targeting system consisting of, *inter alia*: (A) a geographical targeting mechanism which has identified the districts eligible to participate in the Nafa Cash Transfer Program; (B) a community targeting mechanism which has identified extremely poor or vulnerable households in said districts (“potential Beneficiary”); and (C) a proxy means test which has verified said potential Beneficiary’s eligibility, or additional verification steps based on program type and eligibility as described in the PIM; and (ii) is enrolled in a registry of Beneficiaries;
- (b) the Beneficiary shall have, as part of the enrollment in said registry of Beneficiaries, received training on the Nafa Cash Transfer Program’s operations and requirements, including, *inter alia*, applicable Beneficiary conditionalities, if any; and
- (c) the Recipient shall have confirmed Beneficiary’s compliance with said conditionalities, if any.

2. Terms and Conditions of the Nafa Cash Transfer Program

- (a) The Recipient shall, prior to the commencement of the Nafa Cash Transfer Program in any given district, retain in accordance with the provisions of Procurement Plan, one or more Payment Service Providers, with terms of reference, qualifications, and experience satisfactory to the Association, to assist the Recipient in administering payments under the Cash Transfer Program in said districts.
- (b) The Recipient shall monitor and evaluate, under terms of reference satisfactory to the Association, the implementation of the Nafa Cash Transfer Program, to ensure that payments made under the Nafa Cash

Transfer Program are made exclusively to Beneficiaries for productive purposes consistent with the objective of the Project.

D. Mother's Club Grants under Part 1.2(i) of the Project

1. Procedures and Eligibility Criteria

No proposed Beneficiary shall be eligible to receive a cash benefit for mother's club, unless the Recipient shall have determined, on the basis of an appraisal conducted in accordance with guidelines acceptable to the Association, and elaborated in the Grants Manual that the Beneficiary satisfies the requirement set forth in the Grant's Manual and, said Beneficiary has submitted budget plans.

2. Term(s) and Condition(s) of Business Grant

The Recipient shall monitor and evaluate, under terms of reference, satisfactory to the Association, the implementation of the budget plans and ensure that payments made under the Mother's Club Grants are made to eligible Beneficiaries exclusively for the purpose of the approved Mother's Club Grants.

E. Competitive Grants under Part 2.1(iii) of the Project

1. Procedures and Eligibility Criteria

No proposed Beneficiary shall be eligible to receive a cash benefit for training grants, unless the Recipient shall have determined, on the basis of an appraisal conducted in accordance with guidelines acceptable to the Association, and elaborated in the Grants Manual that the Beneficiary satisfies the requirement set forth in the Grant's Manual and, said Beneficiary has submitted competitive grant proposal.

2. Term(s) and Condition(s) of Competitive Grants

The Recipient shall monitor and evaluate, under terms of reference, satisfactory to the Association, the implementation of the competitive grant proposals, and ensure that payments made under the Competitive Grants are made to eligible Beneficiaries exclusively for training programs for the purpose of the approved Competitive Grants

F. Start-Up Grants under Part 2.1 (iv) and 3.1 (iv) of the Project

1. Procedures and Eligibility Criteria

No proposed Beneficiary shall be eligible to receive a cash benefit for small-scale start-up capital grant, unless the Recipient shall have determined, on the basis of an appraisal conducted in accordance with guidelines acceptable to the

Association, and elaborated in the Grants Manual, that the Beneficiary satisfies the requirement set forth in the PIM and, said Beneficiary has submitted a bankable Start-Up Proposal. The Recipient shall retain in accordance with the provisions of Procurement Plan, one or more Payment Agencies, with terms of reference, qualifications, and experience satisfactory to the Association, to assist the Recipient in administering Start-Up Grants to eligible Beneficiaries.

2. Term(s) and Condition(s) of Start-Up Grants

The Recipient shall monitor and evaluate, under terms of reference, satisfactory to the Association, the implementation of the Start-Up Proposals, and ensure that payments made under the Start-Up Grants are made to eligible Beneficiaries exclusively for small-scale income generating activities for the purpose of the approved Start-Up Proposals.

G. Contingent Emergency Response

In order to ensure the proper implementation of contingent emergency response activities under Part 5 of the Project (“Contingent Emergency Response Part”), the Recipient shall ensure that:

- (a) a manual (“CERC Manual”) is prepared and adopted in form and substance acceptable to the Association, which shall set forth detailed implementation arrangements for the Contingent Emergency Response Part, including: (i) any structures or institutional arrangements for coordinating and implementing the Contingent Emergency Response Part; (ii) specific activities which may be included in the Contingent Emergency Response Part, Eligible Expenditures required therefor (“Emergency Expenditures”), and any procedures for such inclusion; (iii) financial management arrangements for the Contingent Emergency Response Part; (iv) procurement methods and procedures for the Contingent Emergency Response Part; (v) documentation required for withdrawals of Financing amounts to finance Emergency Expenditures; (vi) a description of the environmental and social assessment and management arrangements for the Contingent Emergency Response Part; and (vii) a template Emergency Action Plan;
- (b) the Emergency Action Plan is prepared and adopted in form and substance acceptable to the Association;
- (c) the Emergency Response Part is carried out in accordance with the CERC Manual and the Emergency Action Plan; provided, however, that in the event of any inconsistency between the provisions of the CERC Manual or the Emergency Action Plan and this Agreement, the provisions of this Agreement shall prevail; and

- (d) neither the CERC Manual or the Emergency Action Plan is amended, suspended, abrogated, repealed or waived without the prior written approval by the Association.
1. The Recipient shall ensure that the structures and arrangements referred to in the CERC Manual are maintained throughout the implementation of the Contingent Emergency Response Part, with adequate staff and resources satisfactory to Association.
 2. The Recipient shall ensure that:
 - (a) the environmental and social instruments required for the Contingent Emergency Response Part are prepared, disclosed and adopted in accordance with the CERC Manual and the ESCP, and in form and substance acceptable to the Association; and
 - (b) the Contingent Emergency Response Part is carried out in accordance with the environmental and social instruments in a manner acceptable to the Association.
 3. Activities under the Contingency Emergency Response Part shall be undertaken only after an Eligible Crisis or Emergency has occurred.

H. Environmental and Social Standards

1. The Recipient shall, ensure that the Project is carried out in accordance with the Environmental and Social Standards, in a manner acceptable to the Association.
2. Without limitation upon paragraph 1 above, the Recipient shall ensure that the Project is implemented in accordance with the Environmental and Social Commitment Plan (“ESCP”), in a manner acceptable to the Association. To this end, the Recipient shall ensure that:
 - (a) the measures and actions specified in the ESCP are implemented with due diligence and efficiency, as provided in the ESCP;
 - (b) sufficient funds are available to cover the costs of implementing the ESCP;
 - (c) policies and procedures are maintained, and qualified and experienced staff in adequate numbers are retained to implement the ESCP, as provided in the ESCP; and
 - (d) the ESCP, or any provision thereof, is not amended, repealed, suspended or waived, except as the Association shall otherwise agree in writing, as

specified in the ESCP, and ensure that the revised ESCP is disclosed promptly thereafter.

3. In case of any inconsistencies between the ESCP and the provisions of this Agreement, the provisions of this Agreement shall prevail.
4. The Recipient shall ensure that:
 - (a) all measures necessary are taken to collect, compile, and furnish to the Association through regular reports, with the frequency specified in the ESCP, and promptly in a separate report or reports, if so requested by the Association, information on the status of compliance with the ESCP and the environmental and social instruments referred to therein, all such reports in form and substance acceptable to the Association, setting out, *inter alia*: (i) the status of implementation of the ESCP; (ii) conditions, if any, which interfere or threaten to interfere with the implementation of the ESCP; and (iii) corrective and preventive measures taken or required to be taken to address such conditions; and
 - (b) the Association is promptly notified of any incident or accident related to or having an impact on the Project which has, or is likely to have, a significant adverse effect on the environment, the affected communities, the public or workers, in accordance with the ESCP, the environmental and social instruments referenced therein and the Environmental and Social Standards.
5. The Recipient shall establish, publicize, maintain and operate an accessible grievance mechanism, to receive and facilitate resolution of concerns and grievances of Project-affected people, and take all measures necessary and appropriate to resolve, or facilitate the resolution of, such concerns and grievances, in a manner acceptable to the Association.
6. The Recipient shall ensure that all bidding documents and contracts for civil works under the Project include the obligation of contractors, subcontractors and supervising entities to: (a) comply with the relevant aspects of ESCP and the environmental and social instruments referred to therein; and (b) adopt and enforce codes of conduct that should be provided to and signed by all workers, detailing measures to address environmental, social, health and safety risks, and the risks of sexual exploitation and abuse, sexual harassment and violence against children, all as applicable to such civil works commissioned or carried out pursuant to said contracts.

I. Verification of Achievement of Performance Based Conditions

For purposes of implementing Performance Based Conditions (PBCs) 1 to 6 under Parts 1.1 (iv) (vi), 2.2 (x)(viii), 2.3 (iii) and 4.2 (iv) of the Project, the Recipient shall carry out a verification process through the Recipient's entities or independent verification agency that the Association has confirmed in writing to be acceptable, as determined in the Verification Protocol ("Verification Agent"), for the verification of achievement of PBCs which are set forth in the table in Schedule 3 to this Agreement, and furnish to the Association, not later than sixty (60) days after the verification of compliance of said PBCs, reports on the results of said verification of compliance process of such scope and in such detail as the Association shall reasonably request.

J. Preparedness Plan

The Recipient shall ensure that not later than twelve (12) months after the Effective Date, a Preparedness Plan is prepared and adopted in form and substance acceptable to the Association.

Section II. Project Monitoring, Reporting and Evaluation

The Recipient shall furnish to the Association each Project Report not later than 45 days after the end of each calendar semester (every 6 months), covering the calendar semester (6 months). Except as may otherwise be explicitly required or permitted under this Agreement or as may be explicitly requested by the Association, in sharing any information, report or document related to the activities described in Schedule 1 of this Agreement, the Recipient shall ensure that such information, report or document does not include Personal Data.

Section III. Withdrawal of the Proceeds of the Financing**A. General**

Without limitation upon the provisions of Article II of the General Conditions and in accordance with the Disbursement and Financial Information Letter, the Recipient may withdraw the proceeds of the Financing to finance Eligible Expenditures in the amount allocated and, if applicable, up to the percentage set forth against each Category of the following table:

Category	Amount of the Grant Allocated (expressed in SDR)	Percentage of Expenditures to be Financed (inclusive of Taxes)
(1) (a) Goods, works, non-consulting services, and consulting services, Training and Operating Costs for the Project (except Parts 1.1, 1.2(i), 2.1 (iii), 2.1 (iv), 3.1 (iv) and 3.2(i), 2.2 (x)(viii), 2.3 (iii) (4.2 (iv) and Part 5 of the Project.)	21,923,000	100%
(b) Goods, works, non-consulting services, and consulting services, Training and Operating Costs for Parts 1.1 Project (except Part 1.1(iv) (vi).	5,894,000	49%
(c) Goods, works, non-consulting services, and consulting services, Training and Operating Costs for Parts 1.3 Project.	1,201,000	46%
(2) Nafa Cash Transfers and Grants under Parts 1.2(i), 2.1 (iii), 2.1 (iv), 3.1 (iv) and 3.2(i) of the Project.	27,253,000	100%
(3) Eligible Expenditure Program under Parts 1.1 (iv) (vi), 2.2 (x)(viii), 2.3 (iii) and 4.2 (iv) of the Project	4,129,000	100%
(4) Emergency Expenditures under Part 5 of the Project	0	100%
TOTAL AMOUNT	60,400,000	

B. Withdrawal Conditions; Withdrawal Period

1. Notwithstanding the provisions of Part A of this Section, no withdrawal shall be made:
 - (a) for payments made prior to the Signature Date.

- (b) under Category 3, unless and until the Recipient has furnished evidence satisfactory to the Association, including verification reports from the Verification Agent, that the PBCs set forth in Schedule 4 for which payment is requested have been met and verified in accordance with the Verification Protocol; and
- (c) for Emergency Expenditures under Category (4), unless and until all of the following conditions have been met in respect of said expenditures:
 - (i) (A) the Recipient has determined that an Eligible Crisis or Emergency has occurred, and has furnished to the Association a request to withdraw Financing amounts under Category (4); and (B) the Association has agreed with such determination, accepted said request and notified the Recipient thereof; and
 - (ii) the Recipient has adopted the CERC Manual and Emergency Action Plan, in form and substance acceptable to the Association.

2. Notwithstanding the provisions of Part B.1 (b) of this Section:

- (a) The Recipient may request withdrawals of the Financing when the relevant Eligible PBC Expenditures have been incurred, but prior to the PBCs having been met, provided that the Recipient shall: (i) achieve such PBCs no later than the Closing Date; and (ii) submit to the Association evidence satisfactory to the Association of such PBCs having been met no later than the Disbursement Deadline Date; provided however, that if by the Disbursement Deadline Date, the Recipient has failed to provide the Association evidence satisfactory to the Association that one or more PBCs have been fully achieved, the Recipient shall, upon notice from the Association, promptly refund to the Association the Withdrawn Financing Balance related those expenditures under the Eligible PBC Expenditures under Category (2). Except as the Association may otherwise determine, the Association shall cancel all amounts refunded pursuant to this Section.
- (b) If any of the PBCs referred to in Schedule 3 to this Agreement has not been achieved, the Association may, by notice to the Recipient: (a) reallocate all or a portion of the proceeds of the Financing then allocated to said PBC to any other PBC or any other Category; and/or (b) cancel all or a portion of the proceeds of the Financing then allocated to said PBC.

3. The Closing Date is April 30, 2029.

Section IV. Other Undertakings

- A. The Recipient shall, within four months of the Effective Date (or such later date as prescribed in the ESCP), establish and adopt the Resettlement Framework, in accordance with the ESCP and in a manner acceptable to the Association.
- B. The Recipient shall within six (6) months of the Effective Date (or such later date as prescribed in the ESCP), transition the Project to use the unified case management system and toll-free hotline established under the leadership of the National Social Protection Secretariat, in accordance with the ESCP and in a manner acceptable to the Association.
- C. The Recipient shall, within six months of the Effective Date (or such later date as agreed upon with the Association), recruit an external auditor, and a third-party monitoring agent, each with experience, qualifications, and under terms of reference acceptable to the Association, and in accordance with the Procurement Regulations.

SCHEDULE 3

Performance Based Conditions for Category (3) of the Withdrawal Table

Performance Based Condition Title	Action to be Completed	PBC Amount Allocated and applicable formula (expressed in USD)	Total Amount of the Financing Allocated (expressed in USD)	Total Amount of the Financing Allocated (expressed in SDR)
(1) PBC #1 Timely distribution of student textbooks and teacher guides	90% of public LBS schools receive updated student textbooks and teachers guides for each grade level	1,000,000 (Formula: \$200,000 per grade ECE – G4 - scalable)	1,000,000	750,727
(2) PBC #2 School level formative assessment for improved literacy skills (Text)	(i) Screening tool and implementation guide are validated with baseline determined. (ii) 15% increase over baseline in screening tool results of those schools that administered the tool	100,000 900,000 (Formula: \$60,000 per 1% increase in screening results – scalable)	1,000,000	750,727
(3) PBC #3 Timely equipping of TVET CoEs with curriculum, materials, staff, and training	(i) Prioritization of two SIPs to be developed into TVET CoEs. (ii) Verification of a) development of curriculum, teaching, and learning materials for all training programs aligned with	150,000 600,000 (Formula: \$200,000 per verified activity – scalable).	1,000,000	750,727

	<p>accreditation standards; b) installed equipment and c) trained teachers</p> <p>(iii) TVET CoE has enrolled students.</p>	<p>250,000 (Formula: \$125,000 per CoE - scalable)</p>		
<p>(4) PBC #4 Creation and operationalization of advisory boards with private sector representation in TVET Centers of Excellence</p>	<p>(i) Formal establishment and inaugural meeting of CoE advisory boards with private sector representation</p> <p>(ii) Biannual meetings of new advisory boards per institution with private sector representation to discuss and plan strategic initiatives</p> <p>(iii) Establishment of joint training or internship programs with at least one employer</p>	<p>100,000</p> <p>500,000 (Formula: \$25,000 per meeting up to 20 meetings - scalable)</p> <p>400,000 (Formula: \$100,000 per program up to 4 programs - scalable)</p>	1,000,000	750,727
<p>(5) PBC #5 Percentage of graduating primary school teachers who score at or above minimum proficiency on The Gambia College Teacher Competency Assessment</p>	<p>12.5% increase in pre-service primary school teachers who score at or above minimum proficiency.</p>	<p>1,000,000 (Formula: \$80,000 per 1% increase in results – scalable)</p>	1,000,000	750,727
<p>(6) PBC #6 Operationalization of interoperability of the</p>	<p>Inter-operability of GamSR, EMIS for MoBSE, EMIS for</p>	<p>500,000</p>	500,000	375,364

GamSR, EMIS (both the EMIS for MoBSE and MoHERST), CRVS, and health insurance system.	MoHERST, CRVS, and Health Insurance System	(Formula: \$100,000 per system connection up to 5 - scalable)		
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APPENDIX**Section I. Definitions**

1. "Annual Work Plan and Budget" means the work plan and budget referred to in section I.B (2) of Schedule 2 to this Agreement.
2. "Anti-Corruption Guidelines" means, for purposes of paragraph 5 of the Appendix to the General Conditions, 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.
3. "Category" means a category set forth in the table in Section III.A of Schedule 2 to this Agreement.
4. "CERC Manual" means the manual referred to in Section I.G of Schedule 2 to this Agreement, as such manual may be updated from time to time with the agreement of the Association, and which is an integral part of the Operational Manual.
5. "Contingent Emergency Response Part" means any activity or activities to be carried out under Part 5 of the Project to respond to an Eligible Crisis or Emergency.
6. "Competitive Grants" means grants administered under Part 2.1(iii) of this Agreement and in accordance with section I.E of schedule 2 to this Agreement, and the Grants Manual
7. "Central Fiduciary Unit" means unit established under MoFEA as described in Section I.A(1) of schedule 2 to this Agreement.
8. "Department of Community Development" or "DCD" means the department within the Ministry of Lands, Regional Government and Religious Affairs in charge of community development.
9. "Disbursement Deadline Date" means the date four months after the Closing Date.
10. "Emergency Expenditures" means any of the eligible expenditures set forth in the CERC Manual referred to in Section I.G of Schedule 2 to this Agreement and required for the Contingent Emergency Response Part.
11. "Emergency Action Plan" means the plan referred to in Section I.G of Schedule 2 to this Agreement, detailing the activities, budget, implementation plan, and monitoring and evaluation arrangements, to respond to the Eligible Crisis or Emergency.

12. “Eligible Crisis or Emergency” means an event that has caused, or is likely to imminently cause, a major adverse economic and/or social impact to the Recipient, associated with a natural or man-made crisis or disaster.
13. “Eligible Expenditure Program” and “EEPs” means specific pre-identified eligible expenditures of the Recipient acceptable to the Association and made in connection with Parts 1.1 (iv) (vi), 2.2 (x)(viii), 2.3 (iii) and 4.2 (iv) of the Project, namely consisting of the following: goods, Training, consulting services, non-consulting services and Operating Costs.
14. “Environmental and Social Commitment Plan” or “ESCP” means the environmental and social commitment plan for the Project, dated December 11, 2023 as the same may be amended from time to time in accordance with the provisions thereof, which sets out the material measures and actions that the Recipient shall carry out or cause to be carried out to address the potential environmental and social risks and impacts of the Project, including the timeframes of the actions and measures, institutional, staffing, training, monitoring and reporting arrangements, and any environmental and social instruments to be prepared thereunder.
15. “Environmental and Social Standards” or “ESSs” means, collectively: (i) “Environmental and Social Standard 1: Assessment and Management of Environmental and Social Risks and Impacts”; (ii) “Environmental and Social Standard 2: Labor and Working Conditions”; (iii) “Environmental and Social Standard 3: Resource Efficiency and Pollution Prevention and Management”; (iv) “Environmental and Social Standard 4: Community Health and Safety”; (v) “Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement”; (vi) “Environmental and Social Standard 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources”; (vii) “Environmental and Social Standard 7: Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities”; (viii) “Environmental and Social Standard 8: Cultural Heritage”; (ix) “Environmental and Social Standard 9: Financial Intermediaries”; and(x) “Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure”; effective on October 1, 2018, as published by the Association.
16. “Gambia Social Registry” or “GamSR” means the Recipient’s database of social economic information of households for targeting social assistance programs.
17. “General Conditions” means the “International Development Association General Conditions for IDA Financing, Investment Project Financing”, dated December 14, 2018 (last revised on July 15, 2023).
18. “GPE Grant” means the grant extended to the Recipient under the GPE Grant Agreement.

19. “GPE Grant Agreement” means the agreement to be entered into between the Recipient and the Association acting as Grant Agent for the Global Partnership for Education Fund for the Project.
20. “Grant’s Manual” means the manual that outlines the implementation arrangements on Competitive Grant, Mother’s Club Grants and Start-up Grants, annexed to the PIM.
21. “Lower Basic Schools” or “LBS” means grade 1 to grade 6.
22. “Mother’s Club” means community-based organizations focused on improving health, education, and overall well-being of women and children.
23. ‘Mother’s Club Grants’ means grants administered under Part 1.2(i) of this Agreement and in accordance with section I.D of schedule 2 to this Agreement, and the Grants Manual
24. “Ministry of Basic and Secondary Education” or “MoBSE” means the Recipient’s ministry in charge of basic and secondary education, and any successor thereto.
25. “Ministry of Finance and Economic Planning” or “MoFEA” means the Recipient’s ministry in charge of finance, and any successor thereto.
26. Ministry of Higher Education, Research, Science and Technology or MoHERST means the Recipient’s ministry in charge of higher education, and any successor thereto.
27. “Nafa Cash Transfer Program” means the Recipient’s Cash Transfer program supported under Part 3.2(i) of the Project and administered in accordance with Section I.C of schedule 2 to this agreement, and the Grants Manual.
28. “National Nutrition Agency” and “NaNa” means agency established under part 4 of the Recipient’s Food Act of 2005.
29. “National Social Protection Secretariat” or “NSPS” means the Recipient’s social protection secretariat established under the office of the vice president.
30. “Operating Costs” means the reasonable incremental expenses arising under the Project, and based on the Annual Work Plan and Budget, on account of vehicle operation and maintenance, maintenance of equipment, communication and insurance costs, office administration costs, utilities, rentals, accommodation, banking charges, advertising expenses, travel, *per diem* and Project staff, but excluding the salaries of the Recipient’s civil servants.
31. “Performance-Based Condition” or “PBC” means with respect of Category (3) each of the conditions related to said Category as set forth in the table in Schedule

3 to this Agreement, and “Performance-Based Conditions” or “PBCs” means, collectively, more than one such Performance Based Condition or PBC.

32. "Personal Data" means any information relating to an identified or identifiable individual. An identifiable individual is one who can be identified by reasonable means, directly or indirectly, by reference to an attribute or combination of attributes within the data, or combination of the data with other available information. Attributes that can be used to identify an identifiable individual include, but are not limited to, name, identification number, location data, online identifier, metadata and factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of an individual.
33. “Preparation Advance” means the portion of the advance referred to in Section 2.07 (a) of the General Conditions, granted by the Association to the Recipient pursuant to the letter agreement signed on behalf of the Association on July 29, 2023 and on behalf of the Recipient on August 14, 2023
34. “Preparedness Plan” means the plan referred to in Section I.J of Schedule 2 to this Agreement, setting out the operational procedures to respond to and contain a Food Insecurity Crisis.
35. “Procurement Regulations” means, for purposes of paragraph 85 of the Appendix to the General Conditions, the “World Bank Procurement Regulations for IPF Borrowers”, dated September 2023.
36. “Project Implementation Manual” means the implementation manual described in Section I.B(1) of Schedule 2 of this Agreement.
37. “Second Chance Program” means the Recipient’s Program under the Ministry of Basic and Secondary Education designed to provide educational opportunities to individuals who did not receive formal education during their childhood.
38. “Signature Date” means the later of the two dates on which the Recipient and the Association signed this Agreement and such definition applies to all references to “the date of the Financing Agreement” in the General Conditions.
39. “Start-up Cash Grants” means grants under Part 2.1(iv) and Part 3.1(iv) of the Project administered in accordance with I.F of Schedule 2 of the Project and the Grants Manual.
40. “Training” means the costs associated with training, workshops and study tours provided under the Project, based on the Annual Work Plan approved by the Association pursuant to Section I.B(2) of Schedule 2 to this Agreement consisting of reasonable expenditures (other than expenditures for consultants’ services) for: (i) travel, room, board and *per diem* expenditures incurred by trainers and trainees

in connection with their training and by non-consultant training facilitators; (ii) course fees; (iii) training facility rentals; and (iv) training material preparation, acquisition, reproduction, and distribution expenses.

41. “TVET ” means technical and vocational education and training
42. “Verification Agent” means the entity or entities listed in the Verification Protocol and referred to in Section I.D of Schedule 2 to this Agreement.
43. “Verification Protocol” means the Recipient’s protocol referred to in Section I.I of Schedule 2 to this Agreement, included in the PIM, setting forth the basis and methodology for verification of the achievement of PBCs, as the same may be modified from time to time with the prior written agreement of the Association.