

CONFORMED COPY

CREDIT NUMBER 2141 GM

(Women in Development Project)

between

THE REPUBLIC OF THE GAMBIA

and

INTERNATIONAL DEVELOPMENT ASSOCIATION

Dated June 29, 1990

CREDIT NUMBER 2141 GM

DEVELOPMENT CREDIT AGREEMENT

AGREEMENT, dated June 29, 1990, between THE REPUBLIC OF THE GAMBIA (the Borrower) and INTERNATIONAL DEVELOPMENT ASSOCIATION (the Association).

WHEREAS (A) the Borrower, having satisfied itself as to the feasibility and priority of the Project described in Schedule 2 to this Agreement, has requested the Association to assist in the financing of the Project;

(B) the Borrower intends to obtain from the Government of Norway a grant (the Norwegian Grant) in an amount equivalent to ten million Norwegian Kroner (10,000,000 KNR) to assist in financing Part C of the Project on the terms and conditions set forth in an agreement (the Norwegian Grant Agreement) to be entered into between the Borrower and the Government of Norway;

(C) the Borrower intends to obtain from the African Development Fund (AfDF): (i) a Technical Assistance Fund Grant (the TAF Grant) in an amount of two million one hundred ten thousand Units of Account (FUA 2,110,000) to assist in financing Part B of the Project on the terms and conditions set forth in an agreement

(the TAF Grant Agreement) dated March 27, 1990, between the Borrower and AfDF; and (ii) a loan (the AfDF Loan) in an amount of five hundred thousand Units of Account (FUA 500,000) to assist in financing Part B of the Project on the terms and conditions set forth in an agreement (the AfDF Loan Agreement) dated March 27, 1990, between the Borrower and AfDF;

(D) the Borrower intends to obtain from the United Nations Fund for Population Activities (UNFPA) a grant (the UNFPA Grant) in an amount equivalent to one hundred fifty thousand dollars (\$150,000) to assist in financing Part D of the Project on the terms and conditions set forth in an agreement (the UNFPA Grant Agreement) to be entered into between the Borrower and UNFPA;

(E) the Borrower intends to obtain from the United Nations Development Fund for Women (UNIFEM) grants (the UNIFEM Grants) in an aggregate amount equivalent to one million one hundred eighty-five thousand dollars (\$1,185,000) to assist in financing Parts A and E of the Project on the terms and conditions set forth in agreements (the UNIFEM Agreements) to be entered into between UNIFEM and the Borrower;

(F) the Borrower intends to obtain from the United Nations Development Program (UNDP) a grant (the UNDP Grant) in an amount equivalent to nine hundred twenty-five thousand dollars (\$925,000) to assist in financing Part A of the Project on the terms and conditions set forth in an agreement (the UNDP Grant Agreement) to be entered into between UNDP and the Borrower; and

WHEREAS the Association has agreed, on the basis, inter alia of the foregoing, to extend the Credit to the Borrower upon the terms and conditions set forth in this Agreement;

NOW THEREFORE the parties hereto hereby agree as follows:

ARTICLE I

General Conditions; Definitions

Section 1.01. The "General Conditions Applicable to Development Credit Agreements" of the Association, dated January 1, 1985, with the last sentence of Section 3.02 deleted (the General Conditions) constitute an integral part of this Agreement.

Section 1.02. Unless the context otherwise requires, the several terms defined in the General Conditions and in the Preamble to this Agreement have the respective meanings therein set forth and the following additional terms have the following meanings:

(a) "Special Account" means the account referred to in Section 2.02 (b) of this Agreement;

(b) "PCC" means the Project Coordinating Committee referred to in Section 3.01 (c) of this Agreement;

(c) "PMU" means the Project Management Unit referred to in Section 3.01 (c) of this Agreement;

(d) "Women's Bureau" means the Women's Bureau established and operating pursuant to the Borrower's National Women's Council Act, 1980;

(e) "ACCU" means the Agricultural Component Coordination Unit mentioned in Section 3.01 (b) of this Agreement;

(f) "SDCCU" means the Skills Development Coordination Unit mentioned in Section 3.01 (b) of this Agreement;

(g) "IECCU" means the IEC Coordination Unit mentioned in Section 3.01 (b) of this Agreement;

(h) "SMFPCU" means the Safe Motherhood and Family Planning

Coordination Unit mentioned in Section 3.01 (b) of this Agreement;

(i) "Project Agency" means any agency (including an NGO) approved by the Borrower and the Association to participate or assist in the carrying out of any Part of the Project or a component thereof including PCC, PMU and the Women's Bureau;

(j) "NGO" means a non-governmental organisation; and

(k) "Project Preparation Advance" means the project preparation advance granted by the Association to the Borrower pursuant to an exchange of letters dated April 29, 1988, June 16, 1988, January 11, 1990 and February 8, 1990, between the Borrower and the Association.

ARTICLE II

The Credit

Section 2.01. The Association agrees to lend to the Borrower, on the terms and conditions set forth or referred to in the Development Credit Agreement, an amount in various currencies equivalent to five million four hundred thousand Special Drawing Rights (SDR 5,400,000).

Section 2.02. (a) The amount of the Credit may be withdrawn from the Credit Account in accordance with the provisions of Schedule 1 to this Agreement for expenditures made (or, if the Association shall so agree, to be made) in respect of the reasonable cost of goods, works and services required for the Project described in Schedule 2 to this Agreement and to be financed out of the proceeds of the Credit.

(b) The Borrower shall, for the purposes of the Project, open and maintain in dollars a special deposit account in the Central Bank of the Gambia on terms and conditions satisfactory to the Association, including appropriate protection against set-off, seizure or attachment. Deposits into, and payments out of, the Special Account shall be made in accordance with the provisions of Schedule 4 to this Agreement.

(c) Promptly after the Effective Date, the Association shall, on behalf of the Borrower, withdraw from the Credit Account and pay to itself the amount required to repay the principal amount of the Project Preparation Advance withdrawn and outstanding as of such date and to pay all unpaid charges thereon. The unwithdrawn balance of the authorized amount of the Project Preparation Advance shall thereupon be cancelled.

Section 2.03. The Closing Date shall be December 31, 1996 or such later date as the Association shall establish. The Association shall promptly notify the Borrower of such later date.

Section 2.04. (a) The Borrower shall pay to the Association a commitment charge on the principal amount of the Credit not withdrawn from time to time at a rate to be set by the Association as of June 30 of each year, but not to exceed the rate of one-half of one percent ($1/2$ of 1%) per annum.

(b) The commitment charge shall accrue: (i) from the date sixty days after the date of this Agreement (the accrual date) to the respective dates on which amounts shall be withdrawn by the Borrower from the Credit Account or cancelled; and (ii) at the rate set as of the June 30 immediately preceding the accrual date and at such other rates as may be set from time to time thereafter pursuant to paragraph (a) above. The rate set as of June 30 in each year shall be applied from the next date in that year specified in Section 2.06 of this Agreement.

(c) The commitment charge shall be paid: (i) at such places as the Association shall reasonably request; (ii) without restrictions of any kind imposed by, or in the territory of, the

Borrower; and (iii) in the currency specified in this Agreement for the purposes of Section 4.02 of the General Conditions or in such other eligible currency or currencies as may from time to time be designated or selected pursuant to the provisions of that Section.

Section 2.05. The Borrower shall pay to the Association a service charge at the rate of three-fourths of one percent (3/4 of 1%) per annum on the principal amount of the Credit withdrawn and outstanding from time to time.

Section 2.06. Commitment charges and service charges shall be payable semiannually on February 1 and August 1 in each year.

Section 2.07. (a) Subject to paragraphs (b) and (c) below, the Borrower shall repay the principal amount of the Credit in semi-annual installments payable on each February 1 and August 1 commencing August 1, 2000 and ending February 1, 2030. Each installment to and including the installment payable on February 1, 2010 shall be one percent (1%) of such principal amount, and each installment thereafter shall be two percent (2%) of such principal amount.

(b) Whenever: (i) the Borrower's gross national product per capita, as determined by the Association, shall have exceeded \$790 in constant 1985 dollars for five consecutive years; and (ii) the Bank shall consider the Borrower creditworthy for Bank lending, the Association may, subsequent to the review and approval thereof by the Executive Directors of the Association and after due consideration by them of the development of the Borrower's economy, modify the terms of repayment of installments under paragraph (a) above by requiring the Borrower to repay twice the amount of each such installment not yet due until the principal amount of the Credit shall have been repaid. If so requested by the Borrower, the Association may revise such modification to include, in lieu of some or all of the increase in the amounts of such installments, the payment of interest at an annual rate agreed with the Association on the principal amount of the Credit withdrawn and outstanding from time to time, provided that, in the judgment of the Association, such revision shall not change the grant element obtained under the above-mentioned repayment modification.

(c) If, at any time after a modification of terms pursuant to paragraph (b) above, the Association determines that the Borrower's economic condition has deteriorated significantly, the Association may, if so requested by the Borrower, further modify the terms of repayment to conform to the schedule of installments as provided in paragraph (a) above.

Section 2.08. The currency of the United States of America is hereby specified for the purposes of Section 4.02 of the General Conditions.

ARTICLE III

Execution of the Project

Section 3.01. (a) The Borrower declares its commitment to the objectives of the Project as set forth in Schedule 2 to this Agreement and, to this end, shall carry out the Project through the Project Agencies with due diligence and efficiency and in conformity with appropriate administrative, financial, agricultural, health, educational and women's developmental policies and practices, and shall provide, promptly as needed, the funds, facilities, services and other resources required for the Project.

(b) The Borrower shall establish and thereafter maintain in a form and with functions and staffing satisfactory to the Association: (i) an Agricultural Component Coordination Unit within the Ministry of Agriculture (ACCU); (ii) a Skills Development Component Coordination Unit (SDCCU) within the Ministry of Local Government and Lands; (iii) and an Information, Education and Communication Coordination Unit (IECCU) and a Monitoring and

Evaluation Unit (MEU) in the Women's Bureau; and (iv) a Safe Motherhood and Family Planning Coordination Unit (SMFPCU) within the Ministry of Health, Environment, Labor and Social Welfare (the Ministry of Health). The Borrower shall appoint and assign to ACCU, SDCCU, IECCU and SMFPCU coordinators, and to MEU a Monitoring and Evaluation Officer, all with qualifications and experience satisfactory to the Association.

(c) The Borrower shall continue to maintain the Project Coordinating Committee (PCC) and the Project Management Unit (PMU) in a form and with functions satisfactory to the Association. PMU shall at all times be headed and staffed at the senior levels by persons with qualifications and experience appointed on terms and conditions satisfactory to the Association.

(d) The Borrower shall establish and thereafter maintain in a form and with operating procedures satisfactory to the Association the fund for small projects and programs to be established under Part F of the Project.

(e) The Borrower shall make available, on a grant basis, to NGOs participating in the Project portions of the proceeds of the Credit allocated to Category (5) in Schedule 1 to this Agreement under agreements to be entered into between the Borrower and each such NGO on terms and conditions which shall have been approved by the Association including provisions requiring the NGOs to maintain records and accounts adequate to reflect in accordance with sound accounting practices, the operations, resources, and expenditures of the NGOs in respect of the Project.

(f) The Borrower shall furnish to the Association for its approval: (i) the first three proposals of NGOs submitted to the Borrower for financing out of the proceeds of the Credit for any particular activity; and (ii) all proposals of NGOs submitted for such financing in excess of \$40,000 equivalent.

(g) The Borrower shall furnish to the Association for its prior review and approval all key staff training programs included in the Project.

(h) The Borrower shall carry out a mid-term review of the progress of the Project no later than December 1992.

(i) The Borrower and the Association shall, not later than April 30, 1991 and, thereafter, not later than April 30 of each subsequent year during which the Project is due to be executed, exchange views on the execution of the Project and the performance of their respective obligations under this Agreement.

(j) Not later than one month prior to each such exchange of views, the Borrower shall furnish to the Association, for its review and comments: (i) a report on the execution of the Project, in such form and detail as the Association shall request; and (ii) such other report or document as the Association may reasonably require for purposes of each such exchange of views.

Section 3.02. Except as the Association shall otherwise agree, procurement of the goods, works and consultants' services required for the Project and to be financed out of the proceeds of the Credit shall be governed by the provisions of Schedule 3 to this Agreement.

Section 3.03. (a). The Borrower shall increase the percentage of women included in the total number of men and women farmers designated and utilized as contact farmers under the Borrower's agricultural extension program to: (i) 10% by June 30, 1991; (ii) 15% by June 30, 1992; (iii) 20% by June 30, 1993; (iv) 25% by June 30, 1994; and (v) 30% by June 30, 1995.

(b) The Borrower shall increase the percentage of women included in the total number of men and women farmers who participate in block demonstrations under the Borrower's agricultural extension program to: (i) 15% by June 30, 1991; (ii)

20% by June 30, 1992; (iii) 25% by June 30, 1993; (iv) 30% by June 30, 1994; and (v) 35% by June 30, 1995.

(c) The Borrower shall prepare and furnish to the Association by December 31, 1990, a national strategy paper (which also covers strategy at the divisional levels) aimed at: (i) increasing the impact of the Borrower's agricultural extension program on women; and (ii) ensuring the achievement of the percentage increases in the number of women contact farmers and the number of women participating in block demonstrations required under paragraphs (a) and (b) of this Section.

ARTICLE IV

Financial Covenants

Section 4.01. (a) The Borrower shall maintain or cause to be maintained records and accounts adequate to reflect in accordance with sound accounting practices the operations, resources and expenditures in respect of the Project of the departments or agencies of the Borrower (including the Women's Bureau) and the NGOs responsible for carrying out the Project or any part thereof.

(b) The Borrower shall:

- (i) have the records and accounts referred to in paragraph (a) of this Section including those for the Special Account for each fiscal year audited, in accordance with appropriate auditing principles consistently applied, by independent auditors acceptable to the Association;
- (ii) furnish to the Association, as soon as available, but in any case not later than six months after the end of each such year, a certified copy of the report of such audit by said auditors, of such scope and in such detail as the Association shall have reasonably requested; and
- (iii) furnish to the Association such other information concerning said records, accounts and the audit thereof as the Association shall from time to time reasonably request.

(c) For all expenditures with respect to which withdrawals from the Credit Account were made on the basis of statements of expenditure, the Borrower shall:

- (i) maintain or cause to be maintained, in accordance with paragraph (a) of this Section, records and accounts reflecting such expenditures;
- (ii) retain, until at least one year after the Association has received the audit for the fiscal year in which the last withdrawal from the Credit Account was made, all records (contracts, orders, invoices, bills, receipts and other documents) evidencing such expenditures;
- (iii) enable the Association's representatives to examine such records; and
- (iv) ensure that every six months said auditors furnish to the Association an opinion as to whether the statements of expenditure submitted during such period, together with the procedures and internal controls involved in their preparation, can be relied upon to support the related withdrawals.

ARTICLE V

Remedies of the Association

Section 5.01. Pursuant to Section 6.02 (h) of the General Conditions, the following additional events are specified:

(a) A change shall have been made in the Borrower's National Women's Council Act, 1980, which would materially and adversely affect the operations of the Women's Bureau or the carrying out of the Project.

(b) (i) Subject to subparagraph (ii) of this paragraph:

- (A) the right of the Borrower to withdraw the proceeds of any grant or loan (including the Norwegian Grant, the TAF Grant, the AfDF Loan, the UNFPA Grant, the UNIFEM Grants and the UNDP Grant) made to the Borrower for the financing of the Project shall have been suspended, cancelled or terminated in whole or in part, pursuant to the terms of the agreement providing therefor; or
- (B) any such loan shall have become due and payable prior to the agreed maturity thereof.

(ii) Subparagraph (i) of this paragraph shall not apply if the Borrower establishes to the satisfaction of the Association that: (A) such suspension, cancellation, termination or prematuring is not caused by the failure of the Borrower to perform any of its obligations under such agreement; and (B) adequate funds for the Project are available to the Borrower from other sources on terms and conditions consistent with the obligations of the Borrower under this Agreement.

Section 5.02. Pursuant to Section 7.01 (d) of the General Conditions, the following additional events are specified:

(a) the event specified in paragraph (a) of Section 5.01 of this Agreement shall occur; and

(b) any event specified in paragraph (b) (i) (B) of Section 5.01 of this Agreement shall occur, subject to the proviso of paragraph (b) (ii) of that Section.

ARTICLE VI

Effective Date; Termination

Section 6.01. The following events are specified as additional conditions to the effectiveness of the Development Credit Agreement within the meaning of Section 12.01 (b) of the General Conditions:

(a) the Borrower has appointed and assigned to: (i) PMU a deputy Project Manager; (ii) ACCU, SDCCU and SMFPCU one coordinator each; (iii) IECCU one counterpart coordinator; and (iv) MEU one Monitoring and Evaluation Officer;

(b) the Borrower has furnished the Association with: (i) a standard form of contract satisfactory to the Association to be entered into by the Borrower and NGOs; and (ii) a statement of Government policy satisfactory to the Association regarding the participation of NGOs in the Project; and

(c) the Borrower has furnished to the Association details satisfactory to the Association of the management and administration of the Fund for small projects and programs including eligibility criteria.

Section 6.02. The date ninety (90) days after the date of this Agreement is hereby specified for the purposes of Section 12.04 of the General Conditions.

ARTICLE VII

Representative of the Borrower; Addresses

Section 7.01. The Minister responsible for Finance and Trade of the Borrower is designated as representative of the Borrower for the purposes of Section 11.03 of the General Conditions.

Section 7.02. The following addresses are specified for the purposes of Section 11.01 of the General Conditions:

For the Borrower:

Ministry of Finance and Trade
The Quadrangle
Banjul
The Republic of the Gambia

Cable address:

MINFIN
The Republic of the Gambia

Telex:

2264

For the Association:

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

Cable address:

INDEVAS
Washington, D.C.

Telex:

197688 (TRT)
248423 (RCA)
64145 (WUI) or
82987 (FTCC)

IN WITNESS WHEREOF, the parties hereto, acting through their duly authorized representatives, have caused this Agreement to be signed in their respective names in the District of Columbia, United States of America, as of the day and year first above written.

THE REPUBLIC OF THE GAMBIA

By /s/ Ousman A. Sallah

Authorized Representative

INTERNATIONAL DEVELOPMENT ASSOCIATION

By /s/ Edward V.K. Jaycox

Regional Vice President
Africa

SCHEDULE 1

Withdrawal of the Proceeds of the Credit

1. The table below sets forth the Categories of items to be financed out of the proceeds of the Credit, the allocation of the amounts of the Credit to each Category and the percentage of

expenditures for items so to be financed in each Category:

Category	Amount of the Credit Allocated (Expressed in SDR Equivalent)	% of Expenditures to be financed
(1) Works	230,000	90%
(2) Furniture and equipment	80,000	100%
(3) Vehicles and materials	770,000	100%
(4) Farm inputs credit under Part A (2) of the Project	380,000	100%
(5) Fund for Part F of the Project	390,000	100%
(6) Training	460,000	100%
(7) Consultants' services	1,080,000	100%
(8) Operating costs	380,000	80%
Category	Amount of the Credit Allocated (Expressed in SDR Equivalent)	% of Expenditures to be financed
(9) Refunding of Project Preparation Advance	930,000	Amount due pur- suant to Section 2.02 (c) of this Agreement
(10) Unallocated	700,000	
TOTAL	5,400,000 =====	

2. For the purposes of this Schedule, the term "operating costs" means all costs incurred in respect of local staff salaries and allowances, maintenance of vehicles and equipment, fuel, and office rent, supplies and services, under Parts A, D, E and F of the Project.

3. Notwithstanding the provisions of paragraph 1 above, no withdrawals shall be made in respect of:

(a) payments made for expenditures prior to the date of this Agreement; or

(b) expenditures made by a Project Agency, other than PMU, for any Part or component of the Project unless that Project agency has concluded an agreement satisfactory to the Association with any other Ministry, Department or agency of the Borrower concerned in the execution of that Part or component of the Project setting out the conditions or arrangements under which the Project Agency is to carry out the said Part or component of the Project.

SCHEDULE 2

Description of the Project

The objectives of the Project are to: (i) improve the productivity and income-earning potential, and general welfare and status, of women in the Gambia; and (ii) strengthen the ability of institutions of the Borrower concerned with issues affecting women to deal effectively with such issues.

The Project consists of the following Parts, subject to such modifications thereof as the Borrower and the Association may agree upon from time to time to achieve such objectives:

Part A: Agriculture

1. Strengthening and assisting the Borrower's extension services to provide better service for women farmers engaged in field crops, and horticultural and livestock production including:

(a) program planning workshops; preparation of extension manuals; block demonstrations for farmers; and logistical support and training for extension workers;

(b) provision of laboratory equipment and development of delivery systems for health care; and

(c) establishment of a revolving fund for financing the purchase of drugs for livestock.

2. Extension of the private sector input distribution network including:

(a) assisting about 18 selected women to become skilled retailers of agricultural inputs through the provision of business training for, and the supply of farm inputs credit to, such women;

(b) the assignment to each selected woman retailer of a technical sales agent to assist her, for a period of two years, in book-keeping, input distribution and liaison with farmers; and

(c) a private retailer network study to determine the kind and amount of financial support required for women to succeed as private retailers of farm inputs.

3. Providing support for women's cooperative groups including the employment by the Borrower of up to seven specialized women's credit officers to identify and liaise with women's groups considered eligible to receive credit from the Gambia Cooperative Union.

4. Strengthening food storage, preservation and nutrition extension services including:

(a) the provision by a reputable organisation of technical assistance during the start-up phase of the Project;

(b) the development of extension materials;

(c) the provision of further training for staff of the Food and Nutrition Unit (FNU) of the Ministry of Agriculture;

(d) the provision of logistical support to FNU including basic office, laboratory and kitchen equipment;

(e) an outreach program to be carried out by the Food and Nutrition (FNU) Unit of the Ministry of Agriculture in collaboration with the Nutrition Unit of the Ministry of Health to avoid seasonal malnutrition; and

(f) collaboration by FNU and the Borrower's Agricultural Engineering Unit to develop and adapt improved food processing equipment.

5. Improving maintenance and management of small-scale post-harvest equipment including the setting up by a competent NGO or private sector organization of village coarse-grain mill management

committees, training of village personnel to operate and service the mills and identification by such NGO or organization in consultation with the Association of a smaller dehuller for use with existing engines.

6. Mobilizing women's savings including:

- (i) organization by the Gambia Women's Finance Company of a savings campaign for women farmers; and
- (ii) development of systems for improving access of rural women to commercial banks and other financial institutions.

7. (a) Provision of: (i) office and laboratory furniture and equipment, including cold chain and kitchen equipment for FNU, the Department of Livestock Services (DLS), the Department of Agricultural Services (DAS), and ACCU; (ii) about 72 motor-cycles for extension workers, women retailers, and saving mobilization agents; (iii) about 11 vehicles for FNU, DLS, DAS and ACCU; (iv) crop extension manuals, training and library materials, and livestock drugs; and (v) stationery and communication materials.

(b) Training programs, workshops and provision of technical assistance including:

- (i) regional study tours for extension workers, field trips for women's groups, overseas training for two horticultural supervisors, diploma courses in livestock laboratory work for three people, and university bachelor degree courses in food science and nutrition for three people; and
- (ii) studies to assess and evaluate the results of (A) the private sector input distribution program, and (B) the savings mobilization campaign.

(c) Strengthening village cereal processing systems.

Part B: Skills Development

1. Promoting the skills of about 10,000 rural women in about 125 villages including:

- (a) promotion of basic literacy and numeracy among rural women;
- (b) assistance to rural women to participate in income-generating activities;
- (c) establishment of a small-scale scheme to extend credit to rural women who have participated in, and acquired specific skills under, the skills development program;
- (d) training of staff of agencies and departments participating in the rural women's skills development program in project execution and management techniques, development for project staff of performance indicators, and retraining of home crafts assistants; and
- (e) provision of: (i) equipment and furniture for the Borrower's Department of Community Development (DCD) and the Department of Non-Formal Education, village classrooms, and an office for a credit specialist; (ii) post-literacy materials for about 10,000 women and booklets for the skills development program; (iii) stationery for offices and workshops; and (iv) about 50 motor-cycles and about ten vehicles for DCD.

Part C: Safe Motherhood and Family Planning

1. Identification, management and referral of high-risk

pregnancies including:

(a) in-service training in antenatal, perinatal and post-natal care for approximately 200 traditional birth attendants (TBAs), 50 community health nurses and 45 trekking team members;

(b) training in sterile delivery techniques and risk identification and management for about 400 untrained TBAs; and

(c) refurbishing and/or reconstruction of 35 sub-dispensaries; provision of new equipment for 15 trekking teams; and construction of health posts in ten isolated villages.

2. Establishment of alarm and evacuation systems including:

(a) the provision of animal drawn carts built with cushioned pads and side barriers for the emergency evacuation of pregnant women to points where motorized transport is available; and

(b) expansion of existing telecommunication facilities to provide communication between health centers and key villages in the Upper River Division of the Gambia.

3. A women's nutrition program including: (i) education of members of households in nutrition and health matters with particular emphasis on the nutritional needs of pregnant and lactating women; (ii) a micro-nutrient supplementation program for such women; (iii) qualitative research on food practices and beliefs and seasonal household food shelf and market surveys; and (iv) research into vitamin A deficiency in the Gambia.

4. A family planning program including: (i) establishment of 40 community-based contraceptives distribution centers (CDBs) in rural areas and 20 CDBs in the Greater Banjul area; (ii) community health education including family life education; (iii) promoting private sector participation in the safe and effective distribution of contraceptives; (iv) a study of infertility in the Gambia; (v) training and supervision of TBAs and agents of the Gambia Family Planning Association (GFPA); and (vi) training of dispensers and pharmacists.

Part D: Information, Education and Communication (IEC)

1. Promoting awareness in the Gambia of women's needs and concerns and identifying, mobilizing and utilizing communication resources to promote the objectives of the Project including:

(a) the setting up by the Women's Bureau of solar-powered VCRs and monitors in video halls in 30 villages;

(b) coordination by the Women's Bureau of the activities of 200 radio-listening clubs, print production and IEC research;

(c) surveys, workshops and seminars to be conducted by the Women's Bureau to assess attitudes and behavior concerning women and share information and exchange views on the role of women; and

(d) preparation by Radio Gambia of radio programs and production of single-issues series focussing on women's issues; and purchase and installation for Radio Gambia of a transmitter that will extend the radio signal to the whole of the Gambia.

2. Provision of about three vehicles, audio and production equipment, IEC materials, training and the services of internationally recruited specialists (IEC Coordinator, maintenance/repair engineer, and short term experts) and locally recruited specialists

Part E: Strengthening of the Women's Bureau

Strengthening the capacity of the Women's Bureau for policy and program formulation, advice, awareness creation, and monitoring

and evaluation of the impact of women's development programs including:

(a) establishment of a monitoring and evaluation unit within the Women's Bureau;

(b) reinforcement of the Research Unit of the Women's Bureau;

(c) reorganising and decentralising the activities of the Women's Bureau to increase its effectiveness;

(d) improving the documentation and reference service of the Women's Bureau;

(e) enhancement of the communications program of the Women's Bureau;

(f) provision for the Women's Bureau of: (i) a new headquarters building together with furniture and equipment; and (ii) about two 4-WD vehicles (including one for the monitoring and evaluation unit) and about ten motorbikes for field officers; and

(g) training for the staff of the Women's Bureau and women leaders in the regions.

Part F: Fund for Small Projects and Programs

Establishment of a fund to be administered by the Project Management Unit and used by non-governmental organizations (NGOs) on a matching fund basis for small projects and programs designed to help women and children.

* * * *

The Project is expected to be completed by December 31, 1995.

SCHEDULE 3

Procurement and Consultants' Services

Section I. Procurement of Goods and Works

Part A: International Competitive Bidding

1. Except as provided in Part C hereof, goods and works shall be procured under contracts awarded in accordance with procedures consistent with those set forth in Sections I and II of the "Guidelines for Procurement under IBRD Loans and IDA Credits" published by the Bank in May 1985 (the Guidelines).

2. To the extent practicable, contracts for goods shall be grouped in bid packages estimated to cost an amount equivalent to \$100,000 or more for each package.

Part B: Preference for Domestic Manufacturers

In the procurement of goods in accordance with the procedures described in Part A. 1 hereof, goods manufactured in the Gambia may be granted a margin of preference in accordance with, and subject to, the provisions of paragraphs 2.55 and 2.56 of the Guidelines and paragraphs 1 through 4 of Appendix 2 thereto.

Part C: Other Procurement Procedures

1. Works, not to exceed in the aggregate amount equivalent to \$300,000, may be procured under contracts awarded on the basis of competitive bidding, advertised locally, in accordance with procedures satisfactory to the Association.

2. Goods estimated to cost an amount of less than \$100,000 per bid package but more than \$20,000 equivalent per bid package, up to

an aggregate amount not to exceed \$300,000 equivalent, may be procured under contracts awarded on the basis of competitive bidding, advertised locally, in accordance with procedures satisfactory to the Association.

3. Goods estimated to cost \$20,000 or less equivalent per bid package, up to an aggregate amount not to exceed \$1,500,000 equivalent, may, with the prior approval of the Association, be procured under contracts awarded on the basis of comparison of price quotations solicited from a list of at least three suppliers eligible under the Guidelines, in accordance with procedures acceptable to the Association.

4. Goods to be procured from UNICEF and UNFPA or through an NGO shall be procured in accordance with procedures acceptable to the Association including procedures requiring such goods to be purchased at a reasonable price, account being taken also of other factors such as time of delivery and efficiency and reliability of the goods and availability of maintenance facilities and spare parts.

5. Bidders for works shall be prequalified as described in paragraph 2.10 of the Guidelines.

6. The provisions applying to the procurement of goods and works on the basis of the local competitive bidding procedures referred to in the preceding provisions of this Part shall include the following:

(a) bidders shall be allowed at least 45 days to submit their bids;

(b) all bids shall be opened in public;

(c) evaluation criteria shall be clearly specified;

(d) eligible foreign firms not incorporated in the Gambia shall be allowed to participate in the bidding; and

(e) draft standard bidding documents shall be furnished to the Association for its approval before the first contract is approved or signed.

Part D: Review by the Association of Procurement Decisions

1. Review of prequalification:

With respect to the prequalification of bidders as provided in Part C.5 hereof, the procedures set forth in paragraph 1 of Appendix 1 to the Guidelines shall apply.

2. Review of invitations to bid and of proposed awards and final contracts:

(a) With respect to each contract estimated to cost the equivalent of \$100,000 or more, the procedures set forth in paragraphs 2 and 4 of Appendix 1 to the Guidelines shall apply. Where payments for such contract are to be made out of the Special Account, such procedures shall be modified to ensure that the two conformed copies of the contract required to be furnished to the Association pursuant to paragraph 2 of said Appendix shall be furnished to the Association prior to the making of the first payment out of the Special Account in respect of such contract.

(b) With respect to each contract not governed by the preceding paragraph, the procedures set forth in paragraphs 3 and 4 of Appendix 1 to the Guidelines shall apply. Where payments for such contract are to be made out of the Special Account, such procedures shall be modified to ensure that the two conformed copies of the contract together with the other information required to be furnished to the Association pursuant to paragraph 3 of said Appendix shall be furnished to the Association as part of the

evidence to be furnished pursuant to paragraph 4 of Schedule 4 to this Agreement.

(c) The provisions of the preceding subparagraph (b) shall not apply to contracts on account of which the Association has authorized withdrawals on the basis of statements of expenditure.

3. The figure of 10% is hereby specified for purposes of paragraph 4 of Appendix 1 to the Guidelines.

Section II. Employment of Consultants

In order to assist the Borrower in carrying out the Project, the Borrower shall employ consultants whose qualifications, experience and terms and conditions of employment shall be satisfactory to the Association. Such consultants shall be selected in accordance with principles and procedures satisfactory to the Association on the basis of the "Guidelines for the Use of Consultants by World Bank Borrowers and by the World Bank as Executing Agency" published by the Bank in August 1981.

SCHEDULE 4

Special Account

1. For the purposes of this Schedule:

(a) the term "eligible Categories" means Categories (1) through (8) set forth in the table in paragraph 1 of Schedule 1 to this Agreement;

(b) the term "eligible expenditures" means expenditures in respect of the reasonable cost of goods, works and services required for the Project and to be financed out of the proceeds of the Credit allocated from time to time to the eligible Categories in accordance with the provisions of Schedule 1 to this Agreement; and

(c) the term "Authorized Allocation" means an amount equivalent to \$400,000 to be withdrawn from the Credit Account and deposited into the Special Account pursuant to paragraph 3 (a) of this Schedule.

2. Payments out of the Special Account shall be made exclusively for eligible expenditures in accordance with the provisions of this Schedule.

3. After the Association has received evidence satisfactory to it that the Special Account has been duly opened, withdrawals of the Authorized Allocation and subsequent withdrawals to replenish the Special Account shall be made as follows:

(a) For withdrawals of the Authorized Allocation, the Borrower shall furnish to the Association a request or requests for a deposit or deposits which do not exceed the aggregate amount of the Authorized Allocation. On the basis of such request or requests, the Association shall, on behalf of the Borrower, withdraw from the Credit Account and deposit into the Special Account such amount or amounts as the Borrower shall have requested.

(b) (i) For replenishment of the Special Account, the Borrower shall furnish to the Association requests for deposits into the Special Account at such intervals as the Association shall specify.

(ii) Prior to or at the time of each such request, the Borrower shall furnish to the Association the documents and other evidence required pursuant to paragraph 4 of this Schedule for the payment or payments in respect of which replenishment is requested. On the basis of each such request, the Association shall, on behalf of the Borrower, withdraw from the Credit Account and deposit into the Special Account such amount as the Borrower

shall have requested and as shall have been shown by said documents and other evidence to have been paid out of the Special Account for eligible expenditures.

All such deposits shall be withdrawn by the Association from the Credit Account under the respective eligible Categories, and in the respective equivalent amounts, as shall have been justified by said documents and other evidence.

4. For each payment made by the Borrower out of the Special Account, the Borrower shall, at such time as the Association shall reasonably request, furnish to the Association such documents and other evidence showing that such payment was made exclusively for eligible expenditures.

5. Notwithstanding the provisions of paragraph 3 of this Schedule, the Association shall not be required to make further deposits into the Special Account:

(a) if, at any time, the Association shall have determined that all further withdrawals should be made by the Borrower directly from the Credit Account in accordance with the provisions of Article V of the General Conditions and paragraph (a) of Section 2.02 of this Agreement; or

(b) once the total unwithdrawn amount of the Credit allocated to the eligible Categories, less the amount of any outstanding special commitment entered into by the Association pursuant to Section 5.02 of the General Conditions with respect to the Project, shall be equal to the equivalent of twice the amount of the Authorized Allocation.

Thereafter, withdrawal from the Credit Account of the remaining unwithdrawn amount of the Credit allocated to the eligible Categories shall follow such procedures as the Association shall specify by notice to the Borrower. Such further withdrawals shall be made only after and to the extent that the Association shall have been satisfied that all such amounts remaining on deposit in the Special Account as of the date of such notice will be utilized in making payments for eligible expenditures.

6. (a) If the Association shall have determined at any time that any payment out of the Special Account: (i) was made for an expenditure or in an amount not eligible pursuant to paragraph 2 of this Schedule; (ii) was not justified by the evidence furnished to the Association, the Borrower shall, promptly upon notice from the Association: (A) provide such additional evidence as the Association may request; or (B) deposit into the Special Account (or, if the Association shall so request, refund to the Association) an amount equal to the amount of such payment or the portion thereof not so eligible or justified. Unless the Association shall otherwise agree, no further deposit by the Association into the Special Account shall be made until the Borrower has provided such evidence or made such deposit or refund, as the case may be.

(b) If the Association shall have determined at any time that any amount outstanding in the Special Account will not be required to cover further payments for eligible expenditures, the Borrower shall, promptly upon notice from the Association, refund to the Association such outstanding amount.

(c) The Borrower may, upon notice to the Association, refund to the Association all or any portion of the funds on deposit in the Special Account.

(d) Refunds to the Association made pursuant to paragraphs 6 (a), (b) and (c) of this Schedule shall be credited to the Credit Account for subsequent withdrawal or for cancellation in accordance with the relevant provisions of this Agreement, including the General Conditions.

