

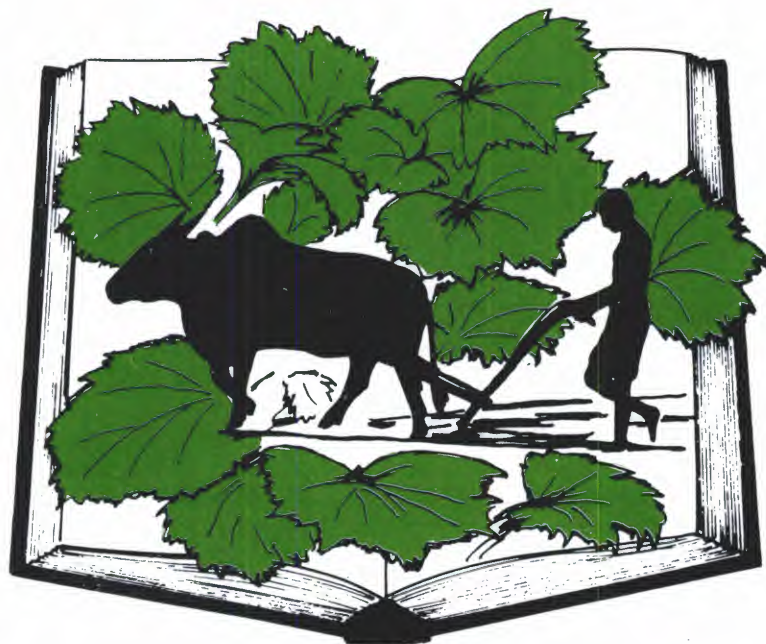
# NORAGRIC

NORWEGIAN CENTRE FOR INTERNATIONAL AGRICULTURAL DEVELOPMENT  
AGRICULTURAL UNIVERSITY OF NORWAY

EVALUATION OF THE  
BAKAU AND LAMIN HORTICULTURAL SOCIETIES, THE GAMBIA  
FOR THE  
ROYAL NORWEGIAN SOCIETY FOR RURAL DEVELOPMENT (NRD)

NORAGRIC REPORT, MAY 1990

Ingrid L. P. Nyborg  
Isatou Jack  
Kuje Manneh



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## ABBREVIATIONS

D -	Dalassi I D = ca.78 NOK
DAS -	Department of Agricultural Services
GCU -	Gambia Cooperative Union
HCSU -	Horticultural Cooperative Societies' Unit
HIP -	Horticultural Improvement Program, DAS
MEP -	Member Education Program
NRD -	Royal Norwegian Society for Rural Development
VEW -	Village Extension Worker
WHCMA -	Women's Horticultural Cooperative Marketing Association



NORTH  
ATLANTIC  
OCEAN

## 1.0 EXECUTIVE SUMMARY AND RECOMMENDATIONS

Since 1987, the Royal Norwegian Society for Rural Development, with funding from the Norwegian Society for Rural Women and NORAD, has offered technical and financial assistance to Bakau and Lamin Horticultural Cooperative Societies in the Gambia. During the period 23 March - 7 April, 1990, an evaluation team was commissioned to examine the status of the project, and make recommendations as to future Norwegian involvement.

In general, the team feels the project has come a long way in meeting its original objectives concerning both Bakau and Lamin Societies. Nevertheless, we recommend a number of adjustments in the program which we feel will increase its viability in the longer term and have a positive impact on the local women and their families.

Better coordination is needed between all of the institutions involved in the project, including the Gambian Cooperative Union, Horticultural Cooperative Societies' Unit, Department of Agricultural Services and their Horticultural Improvement Program. The role of each of these institutions in relation to Bakau and Lamin Societies must be made clear to avoid duplication of efforts.

There should be a restructuring of the internal organization of the cooperative societies in order to ensure their long-term viability as independent societies. We have proposed a structure where there is increased involvement by all of the members in the running of their societies.

Despite the increase in production, there is still improvement needed in the societies' production systems. New efforts towards developing more appropriate production plans, techniques, and technologies should be made. Training the women in improved, appropriate production methods should be intensified.

The marketing system needs improving. Marketing training is needed for members and their active participation in the marketing system should be encouraged. We suggest a forum be held where exporters, DAS supervisors, HCSU staff and the women discuss marketing issues.

The HCSU should change its name to the Womens Horticultural Cooperative Marketing Association, and become registered as a secondary society to clarify its status following divestiture from the GCU.

A deliberate attempt should be made to incorporate socio-economic and nutritional considerations in the project. This would include socio-economic and household food consumption studies by the Food and Nutrition Unit of the DAS, the Nutrition Unit of Medical and Health Services, and the Department of Planning. Nutritional considerations in production planning, cooking presentations and promotion of vegetables.

The project should consider in more detail the possibilities of including other income-generating activities such as processing, into the activities of the societies.

The project should investigate in more detail the possibilities of introducing low-cost, appropriate labor-saving devices to ease the burden of work on the women.



## 2.0 INTRODUCTION

### 2.1 Horticulture in the Gambia

The Gambia has a predominantly agrarian economy. 85% of the population are engaged in some form of agricultural activity. For a long time, groundnuts were the major foreign exchange earner. Currently, government policy places great emphasis on agricultural diversification, to reduce the country's dependency on groundnuts as the sole cash crop. The government encourages and supports all efforts to grow more food for the increasing population.

The Gambia government's interest in commercially-oriented horticultural production is expressed by the establishment of 10 donor-funded horticultural schemes in the Western Division. These schemes are provided with either concrete-lined wells or high technology irrigation systems. The governments objectives in the promotion and development of a strong horticultural subsector are:

- a. to increase and diversify foreign exchange earnings through exports
- b. to improve the nutritional status of the population.
- c. to reduce imports, thus saving valuable foreign exchange
- d. to generate income and increase the self-reliance of the largely female products
- e. to enhance the food security situation of the country.

The Gambia's climate is particularly conducive to the production of horticultural crops. There are two distinct seasons: a short wet season with high temperatures and humidity; and a longer cooler dry season suitable for the production of a wide variety of vegetables.

Vegetable production is dominated by female farmers on small plots within communal gardens and is mainly limited to the dry season (October - May). The "exotic" vegetables - cabbage, lettuce, onions, tomatoes and carrots - are grown during the dry season. In the wet season "indigenous" vegetables such as leafy greens, bitter tomato (*Solanum incarnum*), eggplant or aubergine and okra predominate.

Women's dry season vegetable production is predominantly market-oriented and typically follows wet season rice production. Rice fields become common garden areas, with temporary wells and fencing serving many small individual plots. However at the beginning of the dry season, vegetable gardening coincides with the harvesting of rice, and since both crops are grown by women and rice being the preferred staple vegetable production is usually delayed.

The common fruits produced are mangoes, citrus, avocado pear and pawpaws (papaya). Fruit orchards usually are maintained by male farmers.

Production practices are highly labor intensive; land preparation and cultivation of vegetables are done entirely by hand using small hand implements. Small producers depend, for the most part, on relatively shallow, hand-dug wells. Gardens supported by Private Voluntary Organizations also have deeper, concrete-lined wells. Watering in such schemes is normally done with buckets and watering cans. At present there are three women's irrigated vegetable projects which have highly sophisticated irrigation systems, complete with borehole, pump, generator and sprinkler pipes.

Marketing of horticultural crops has been identified as a major constraint and there has been efforts to improve marketing channels by both government and the PVO's. The expanding urban population and the hotel industry provide an increasingly large local market for fresh produce. In addition, large-scale producers, using more sophisticated production technologies, are exporting large quantities of fresh produce to the European markets. Indications are that this trade can be developed substantially because of the Gambia's close proximity to Europe and capacity to produce during the Winter months, when horticultural produce are in greatest demand in Europe.

## 2.2 Project Background

### 2.2.1 Bakau

Bakau Womens Horticultural Cooperative Society was formed in 1985 as a pre-cooperative, and in 1989 became the first registered horticultural cooperative society in the Gambia. The scheme was initiated by the women themselves, who in response to animals destroying their vegetable crops applied for a loan from the Gambian Cooperative Union (GCU) for fencing. Through the government, they received additional funding from the British High Commission (9 wells), American Embassy (fencing material), and UNDP (wells, some inputs). Since 1987, the Royal Norwegian Society for Rural Development (NRD), with funding from the Norwegian Society for Rural Women and NORAD, has been providing technical and financial assistance to the project, including expansion of the area, additional wells, and construction of project buildings.

### 2.2.2 Lamin

Lamin Womens Horticultural Cooperative Society began its operations in 1987 upon the completion of an Islamic Development Bank (IDB) funded sprinkler irrigation system (borehole, generator, pump, and one pipe). The government then approached NRD for technical and financial support, which has included land clearing, fencing, and project buildings, as well as inputs for the first year. In 1989, the scheme became the second registered horticultural cooperative society in the Gambia. Currently, these two societies are the only registered horticultural cooperative societies in the country.

### 2.3 Project Evaluation

The need for a thorough evaluation of the Bakau/Lamin project in 1990 was expressed during the 1988 Seminar on the Joint Gambian/Norwegian Efforts to Cooperative Development in the Gambia. The main purpose of the evaluation is to determine the nature and extent of future NRD involvement in the project. A key concern of NRD in this evaluation is, thus, to determine if, when and how an eventual takeover of the project by the women themselves will be possible. A more detailed description of the scope of the evaluation can be found in Annex 1.

The evaluation took place in the Gambia from March 24 - April 7, 1990. The evaluation team was comprised of:

Ms. Ingrid L.P. Nyborg,      Research Scientist, Norwegian Center for International  
Agricultural Development (NORAGRIC)

Ms. Isatou Jack,              Marketing Manager, Citroproducts Gambia Ltd.

Ms. Kuje Manneh,            Head of Food and Nutrition Unit, Department of  
Agricultural Services.

Prior to the evaluation period, the team was provided with relevant background material for the project, including quarterly reports, travel reports, and other project information. Much of the information gathered during the evaluation period was obtained through interviews with various departments, institutions, and cooperative society members (see Appendix \*\*). The members were interviewed both in groups and individually. Field observations were also made by the team, both at the project gardens and at other horticultural schemes in the area. Finally, previous studies conducted in the area were consulted (see Appendix \*\*). The team received assistance from the project staff in setting-up appointments and gathering additional project documents, and had a vehicle and driver at its disposal throughout the evaluation period.

At the end of the evaluation period, preliminary comments and recommendations were presented by the team at a meeting in the Gambia with the following:

Mr. Jan Erik Imbsen, Resident Representative, NRD

Ms. Anne-Brit Nippierd, Project Advisor, NRD

Mr. M. Dibba, General Manager, GCU

Binte Khan, Project Coordinator, Horticultural Cooperative Societies Unit

Preliminary findings were also presented in Norway on May 15, 1990 to NRD and the Rural Women of Norway.

### 3.0 PROJECT OBJECTIVES

In general, we feel the project has come a long way in meeting its original objectives concerning both Bakau and Lamin Societies.

1. To generate income for women vegetable growers enhancing their self-reliance and improving their standard of living.

Income for women has increased, enabling them to better meet their financial obligations in the family (food, school expenses). This, we assume, has had a positive impact on their family's standard of living.

2. To increase vegetable production and productivity in order to improve the nutritional status of the women and their families.

Vegetable production and productivity has increased through the schemes. This is reflected both in production records and their increase in income. However, the lack of any socio-economic or consumption/nutrition studies prior to the onset of the project has made it difficult to assess the real impact of the project on both the standard of living and nutrition of the women and their families.

3. To participate in providing a regular supply of locally grown, high quality, competitive, vegetable produce to take the place of vegetables imported to the Gambia.

The project has begun to provide a regular supply of locally grown, higher quality vegetable produce to local markets, making more vegetables available. Also, the supply of vegetables is now more evenly spread throughout the year. The extent to which these vegetables have reduced imports, however, is difficult to determine in the absence of an extensive marketing study.

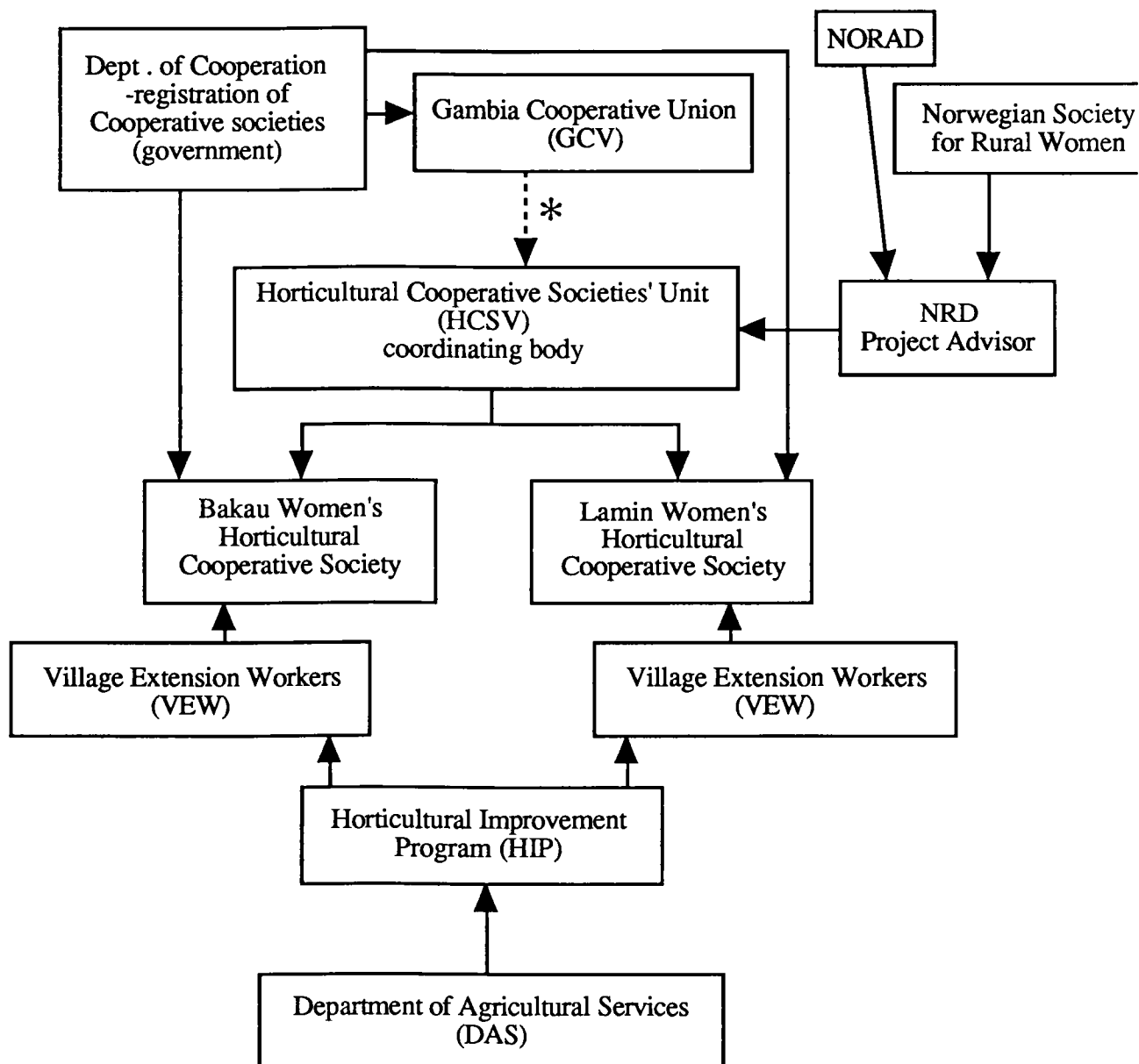
4. To prepare documents concerning the feasibility and viability of establishing vegetable marketing cooperatives.

Documents have been prepared for the establishment of vegetable marketing cooperatives leading to the registration of Bakau and Lamin Societies as full-fledged cooperative societies. However, their viability was not adequately addressed prior to their registration. While their registration may have been an advantage in the face of the GCU's divestiture activities, we feel it was a bit premature. It would have been desirable to delay registration until the cooperatives were able to manage their affairs completely. If the documents developed by the project are to be used for the registration of additional horticultural cooperatives in the future, it would be an advantage to wait until the groups have reached the stage described in Section 5.0 under "Preliminary Phase".

5. To support and participate in the country's diversification efforts by making vegetable growing more attractive to women growers.

The project has supported and participated in the Gambia's diversification efforts by making vegetable growing more attractive to women farmers. The women have been encouraged to produce a variety of crops for local as well as export markets. By becoming the first registered women's horticultural societies, Bakau and Lamin have provided incentive for other women's schemes to invest in vegetable growing.

## 4.0 GENERAL FINDINGS

4.1 Institutional FrameworkInstitutional Framework

\* As of January 1990, the HCSU has been diverted from the GCU

Figure 1.

Several departments and institutions are involved in the operations of the horticultural societies (see figure above). The Horticultural Cooperative Societies' Unit (HCSU) coordinates the activities of the societies, and provides the salary for

the secretaries located at each garden. This unit is staffed by a Norwegian Project Adviser, a Gambian Coordinator (counterpart), and a driver.

Previously, the HCSU was a unit under the GCU. As a part of a general reorganization of the GCU, however, the HCSU has recently been divested from the GCU and is thus a semi-autonomous body. Nonetheless, since the original project contract was between the NRD and the General Manager of the GCU, use of project funds are still subject to GCU approval (though they are now channeled to a separate project account). The HCSU continues to have its office at the GCU, and to utilize its facilities and advice. This advice includes the training services available through the GCU's Member Education Program (MEP), also supported by Norwegian funding. This program plays a key role in cooperative education and training in the Gambia. Currently, an MEP supervisor is responsible for the training of the women at Bakau and Lamin. The types of courses offered through this program include numeracy and functional literacy training, management training for the societies' management committees, and training in the understanding of the societies' by-laws. For the numeracy and functional literacy courses, the MEP supervisor works through facilitators which have been recruited from society members. These facilitators are currently being paid by the MEP. By June 1990, all of the members in both of the societies will have been through at least one of these courses.

The Department of Agricultural Services (DAS) is a government Department responsible for providing technical advice on production, handling and utilization techniques to farmers on all crops, including horticultural crops. The department has a core of horticultural staff under the Horticultural Improvement Program. These are primarily responsible for providing technical advice to horticultural farmers in the Western Division. Bakau and Lamin societies have been assigned one village extension worker (VEW) each from this unit.

Until the recent appointment of a secretary for each of these societies, these VEWs, like all VEWs in the country, performed all other functions like weighing and recording, helping women in their marketing arrangements, levy collection, correspondence etc. Currently, it appears that both the VEWs in Bakau and Lamin are in a transitional state of relinquishing those duties for which the secretaries have been employed. This has resulted in occasional conflicts in roles, and thus warrants a redefining of the roles with all parties working with the societies.

The HIP is coordinated by an FAO/UNDP expatriate with a local counterpart. The unit is working on developing a national horticultural production plan to help guide horticultural farmers in planning their production for better markets. Particular attention is given to the 10 donor sponsored schemes in the Western Division, which include Bakau and Lamin. The unit has just completed a market study, and is in the process of developing a market information system to serve all the schemes.

The Department of Cooperation is responsible for the registration of all cooperative societies in the Gambia. They also provide supervision and perform audits on the societies.

## 4.2 Horticultural Cooperative Society Organization and Management

Bakau and Lamin are the only registered Horticultural Cooperative Societies in the Gambia at the moment. The organisation and management (structure) of both societies are derived from the prescribed society by-laws (Annex5) However each society has evolved further: each is organized and managed slightly differently. A brief description of each society is given below.

### 4.2.1 Bakau Horticultural Cooperative Society

The society has 490 members, all female, and is divided into 4 kabilos (groups, also known as kunde) The elected officers are the President, Vice-president and Treasurer who also make up the executive committee. The Management Committee has 31 members with representatives from each of the four kabilos. The number of representatives on the Management Committee from each kabilo is determined by the size of that kabilo.

The society's revolving fund comes from the payment of a levy by every member of the group. Currently, each member pays D 35.00 per season. The payment of this levy is a prerequisite for the allocation of beds/plots in the garden. However, some members default on the payment of the levy, but are still allocated beds on the project. As a result, the society sometimes finds it difficult to meet its running costs. In spite of the problem with levy payment, the society has decided to increase the amount of the levy to D 50.00 in the next production season. The money from this levy is used for the purchase of such inputs as seeds, fertilizers, chemicals and labor payments (for the watchman & casual laborers).

The importance of this revolving fund is well appreciated by the women as they see it as a means of ensuring financial security in the future.

### 4.2.2 Lamin Horticultural Cooperative Society

The elected officers of the Lamin Horticultural Cooperative Society consist of the President, Vice President, Treasurer, Farm Manager, Assistant Farm Manager, Social Secretary and Protocol Officer. The society also has a Secretary whose salary is paid by the Project (Horticultural Cooperative Societies' Unit).

The executive committee is made up of all the elected officers who are also representatives of kabilos. The Management Committee from which the Executive Committee is elected, is comprised of 21 members, with 3 representatives from each kabilo (7 kabilos in all).

The society has formed a 14-women spraying team which is responsible for pest control in the project. As an incentive for active member participation, the members of the team are paid D 10.00 each every spraying session...

The society has a registered membership of 250 women. Of this number, only 160 members are engaged in vegetable production. The members are required to pay a levy of D 17.50 per bed per season, in order to secure beds. The funds from the levy are used for purchasing diesel and oil for the irrigation equipment, seeds,



fertilizers, paying for the watchman and the spraying team. The amount of the levy is expected to be increased to D 10.00/bed and D 20.00/bed for the wet and dry season respectively...

In view of the technology being used at Lamin (sprinkler irrigation), the working schedule differs from that of Bakau where the farmers must go to the garden daily to water their plots. In Lamin, each kabilo is assigned one day of the week during which they work on their individual plots; and are responsible for transferring the irrigation pipes in the field. Nonetheless, all the members come on harvesting days.

#### 4.2.3 Proposals

Good management of cooperative societies is essential to their long-term sustainability. Bakau and Lamin societies currently both suffer from management problems which could seriously affect their ability to take over full control of their societies in the near future. These management problems are attributed to over-involvement of both the DAS horticultural staff and the HCSU, and poor organization of the societies themselves. As a result, we recommend the following:

1. Reorganization of the internal structure of the the societies.

The societies must be restructured such that more members are involved in the operations of their societies and taking direct responsibility of their running - with limited dependency on outside assistance. The more information each of the members receive on the activities of their society, and the more involved they are in decision-making and running of the society, the better able they are to become a strong society. Figure 7 below shows a proposed society structure where different activities are performed by sub-committees.

# Proposed Society Organization

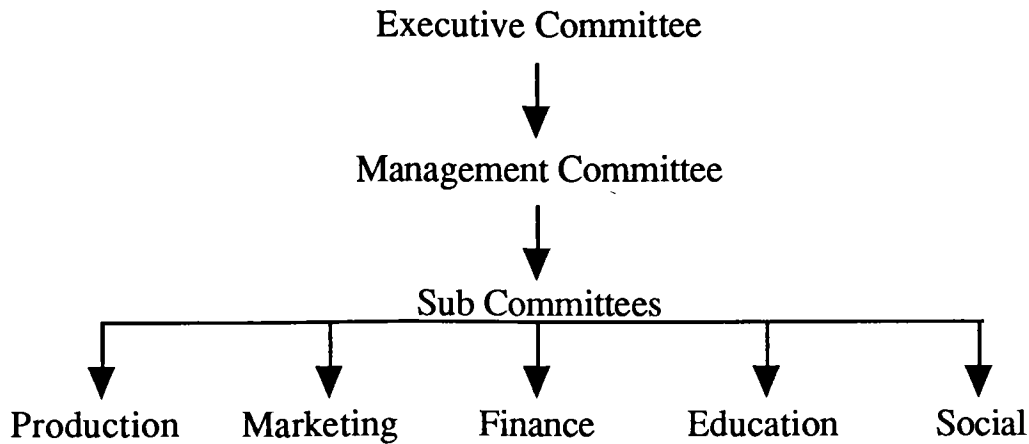


Figure 2

**Executive Committee:** This committee is composed of the following officers:

- President (Chairperson)
- Vice-president
- Treasurer
- Public Relations Officer
- Marketing Officer
- Farm Manager
- Education Officer

Each of the groups (kundes/kabilos) in the society should have a representative in the executive committee.

**Management Committee:** Each of the groups should have elected members in this committee. The number of representatives in this committee should be determined by the size of the group. This committee will be chaired by the president.

**Sub-Committees:** Five sub-committees have been identified to perform the following specific functions:

**Production sub-committee.** The members of this sub-committee will serve as contact farmers and will receive intensive instruction on production techniques. They will be responsible for training other members of their groups, as well as overseeing all production activities of their groups to ensure correct cultural

practices are observed. This will be carried out with the supervision of the VEW. The sub-committee will be chaired by the farm manager.

**Marketing sub-committee.** This sub-committee will receive intensive training on marketing. All marketing arrangements of the societies/groups would be performed by this sub-committee together with the marketing expert. At the beginning of each production season, this sub-committee, together with the production sub-committee, financial sub-committee, the marketing expert, the production expert and the horticultural VEW will develop a production plan which will be subject to the approval of the management committee. The marketing officer would chair this meeting.

**Education sub-committee.** Members of this sub-committee would be the contact persons for all educational programs. They will be responsible for identifying the training needs of their societies. They will also receive intensive training in all identified educational programs which may include food and nutrition, family life education, health and sanitation, functional literacy etc. This sub-committee would be chaired by the education officer.

**Financial sub-committee.** This sub-committee, chaired by the treasurer, would be responsible for all financial transactions, including levy collection. Each kabilo representative would collect the levies of their group members. The sub-committee would be responsible for developing budgets for the society, which would be subject to the approval of the Management Committee.

**Social sub-committee.** This sub-committee would be responsible for all public relations and social functions. It would be chaired by the social officer. The functions of the protocol officer in the current by-laws would be performed by this committee.

## 2. A re-assigning of the duties of the society secretary.

Currently, the salaries paid to the secretaries is too small for the amount of work required of them. It is thus unlikely that they will choose to remain with the societies at this salary for very long. It is also unlikely that the societies will be able to absorb these salaries within the next few years. It is therefore critical that the functions of the secretaries be reviewed and efforts be made immediately to prepare the societies to take over these functions. The team feels that most of the functions of the secretaries can be performed by the women themselves by the end of 1991, given the right training and orientation. The members should identify potential candidates from each of the kabilos for intensive training. These candidates should be from the education sub-committee. Until the societies are ready to take over these functions, the current secretaries should receive salary adjustments in order to ensure their participation until they are phased out.

## 3. A redefining of the roles of service organizations working with the societies.

It is proposed that service organizations like the DAS confine their activities to providing technical advice on production and handling technologies. A close

working relationship should exist between the WHCMA and the Horticultural Improvement Program of the DAS. We therefore recommend that a meeting be initiated between the DAS, to redefine the roles of the HCSU, the societies, those connected to the societies.

4. The development of a new, simplified set of by-laws based on the members' understanding of what their societies' functions should be.

As mentioned above, the activities performed by the Women's Horticultural Cooperative Societies are subject to the terms and conditions of their by-laws. These by-laws are legal documents which were approved by the Department of Cooperation at the time the two societies were registered. Currently, the form of the by-laws for each society is the same, however, each society can amend its by-laws, as needed, subject to the approval of the Department of Cooperation.

In examining the organization and management of these societies, it has become clear that the by-laws governing them are at a level of sophistication much higher than is appropriate for them at this time. While the members have been made aware of the contents of the by-laws through the MEP, it is doubtful whether they fully understand the relevance of the document to their daily activities. We recommend that while the members are reorganizing themselves into a more sustainable structure, that they also develop a new, simplified set of by-laws which are more in line with the level of management capabilities currently exhibited. Amendments could then be made as the need arises.

5. Encourage the women to introduce a savings component to the levy in order to start to build a reserve fund for future investment.

Bakau and Lamin cooperative societies currently accumulate savings in two ways:

- the revolving fund, if after entrance fees, shares and levies have covered the running cost of the project there is money left over
- through the sale of produce from communal areas of the gardens.

Since these communal areas are currently very small, and the levy is being set to barely cover running costs, the amount of savings at this time is very limited. This makes both of the societies financially weak, and thus more dependent on outside financial support. Savings potential, particularly in Lamin, is considerable, but only if the society is able to reduce its running costs through the use of a lower-cost technology. The potential increase in savings would then be represented by the running cost decrease. In any event, the women should be encouraged to mobilize society savings to strengthen their financial base as soon as possible. During interviews with the women it was evident that they understood the fact that they would have to start accumulating capital in order to survive in the longer-run. A modest increase in the levy payment for this reason would therefore be a positive step towards greater financial security.

### 4.3 Horticultural Production

A wide range of crops are produced in Bakau and Lamin for both marketing and consumption. Vegetables as well as fruit crops are grown although the major emphasis is on the vegetables because of the quick turnover.

At the beginning of each production season a production plan is prepared by the village extension worker attached to the project in collaboration with the society's management committee. This plan details the crops to be grown that season and planting times. The two schemes differ slightly in terms of types of vegetables produced.

This section describes the production systems in each of the gardens, Bakau and Lamin.

#### 4.3.1 Bakau

##### 4.3.1.1 Garden description

The garden is five (5) hectares and each woman has an allocated area of 50 m<sup>2</sup> with standard bed sizes of 1 m x 5 m. Plans are under way to expand the area by bringing into production the uncleared section. The number of beds per member should then increase. Water for irrigation is supplied by concrete-lined wells. Water is hand-drawn using buckets or watering cans. The project has constructed a multi-purpose center and a stall and store packing shed complex. The scheme is securely fenced. A greenhouse has recently been constructed.

##### 4.3.1.2 Crops cultivated

The production calendar is divided into two seasons, dry and wet seasons with different crops produced.

##### Dry Season(October-May).

The vegetables grown during the first half of the dry season, onions, cabbage and chillies, are started in nurseries in October at the end of the rainy season. Transplanting takes place in November and by late March/early April, harvesting and marketing of these crops is almost completed. This early start in production means that optimum prices are obtained early in the season. In fact, cabbages and onions from the Bakau Society are the first to appear in the local markets.

In April, tomatoes are transplanted. These tomatoes will catch a later market window, in the wet season, where tomatoes are in short supply in the market.

##### Wet season (June-October).

The major crop for this period is Okra (*Hibiscus esculentus*). In addition, other leafy vegetables e.g. sorrel, amaranth and Krin Krin (*Cochonis olitorius*) are produced. The local demand for these crops during the wet season is extremely high.

The production plan for the project is prepared such that glut periods are avoided. The women appreciate the importance of early planting in order to avoid depressed prices during gluts.

#### 4.3.1.3 Cultural Practices

Water for irrigation is hand-drawn from concrete-lined wells using buckets and sometimes watering cans. Irrigation is done once or twice daily.

The need to use compost and manure in addition to N.P.K. and urea are well appreciated by the women. Mulching is not a common practice in village gardens, but in Bakau, the women mulch their beds for according to them, the mulch lowers the soil temperature and aids in moisture conservation. Considering the irrigation system available to them, their knowledge of mulching practices and willingness to carry them out in spite of the additional labor demand is highly commendable. Crop rotation is also done and from interviews with the women it was evident that they understood the reason for this practice.

The use of chemicals (pesticides) for the control of pests and diseases is very minimal since very rarely does the garden have pest problems. The team, however, observed very poor handling of a chemical dust by the women. More training on the handling of chemicals is necessary.

In general, the farmers with the guidance of the VEW, follow the practices recommended by the DAS.

#### 4.3.1.4 Private Gardens

Women farmers in the Gambia traditionally use their rice fields for vegetable gardening during the dry season. Even where a donor-assisted gardening scheme exists, the members participating in the scheme use their rice fields as additional garden sites. The average area of the individual rice field gardens in Bakau is 150 m<sup>2</sup>, about three times the area each woman is allocated in the project. These rice field gardens have temporary fencing and shallow hand dug wells.

About 90% of the members of the society have rice field gardens and the produce from them provide an additional income source. Compared to the project garden, vegetable production in the rice field garden begins late, after all the rice has been harvested. Vegetable production cannot go on year round in these gardens because by July the area is flooded. Yields from the project garden are higher than those obtained in the private gardens, where the women practice intercropping. Crops grown in the private gardens include bitter tomato (*Solanum incarnum*), cabbage, sorrel, eggplant, okra, amaranth, onions and shallots. It is fairly common to find more than three different vegetables growing on a single bed. Those who do not have private gardens are able to purchase the vegetable in the local market.

#### 4.3.1.5 Production Constraints

1. Limited space available within the project area reduces production and productivity. An increased area for production would increase income as well as enthusiasm for being in the society.
2. Poor water quality due to salt intrusion from the surrounding rice fields at the height of the dry season. At the beginning of the dry season, salinity is not a problem, but as the season progresses and the water table recedes, the effects of salinity are apparent on the plants. The quality of the crops is considerably reduced and the production season is thus shortened.
3. Inappropriate production plan that causes a break in production with the result that the garden is not planted at certain times of the season.
4. Lack of water-lifting devices. Hand-drawing of water is a tedious and time-consuming operation.

#### 4.3.2 Lamin

##### 4.3.2.1 Garden Description

The total area of the horticultural project is 15 hectares, of which 5 ha are allocated to vegetable production. The remaining 10 ha is a fruit orchard. The project is equipped with a borehole, pump and generator, and sprinkler irrigation systems. The entire 15 ha is securely fenced; and project has constructed a multi-purpose building and a stall/packing shed complex.

##### 4.3.2.2 Crops Cultivated

In the dry season crops produced are tomatoes, chillies, onions and eggplants. the chillies are exclusively for export. During the wet season okra and eggplant are the main vegetables grown. Groundnuts are also grown in the wet season as a control for nematodes. It is communally grown and the proceeds from its sale are deposited in the levy.

##### 4.3.2.3 Cultural Practices

Dry season crops are started in nurseries in October and are transplanted by the end of November. Irrigation is by sprinklers. Several problems are encountered through the use of this system not least of which is the high cost of operation (high cost of fuel and oil) and maintenance. The evaluation team noted the limited use of manure and mulching at the site. Their use should be encouraged especially when one considers the type of irrigation method being used.

Crop rotation is difficult to practice in the project. The predominance of crops from the same plant family, Solanaceae, in their production plans excludes the period of crop rotation for disease control.

Pest control using chemicals and traditional methods, such as spreading ash on crops to control insects, are practiced. Spraying is done every fortnight by the spraying team.

#### 4.3.2.4 Private Gardens

A large number, about 85% of the members have home gardens. The most important crops in these private gardens are bulb onions, local small onions, big hot peppers, bitter tomatoes and tomatoes. Around the edges of the beds, minor crops - cabbage, okra, eggplant and leafy vegetables are planted.

The size of the private gardens is bigger in Lamin than in Bakau. In Lamin the average garden measures 200-300 m<sup>2</sup>. Intercropping to maximize space utilization is done in these private, rice-field gardens. The produce from these gardens is for home consumption as well as a source of additional income.

#### 4.3.2.5 Production Constraints

The major production constraint at the project is the inefficient use of water. During the team's interview with project members, the latter group cited a lack of sufficient irrigation pipes and sprinkler heads as the most limiting factor to production. On further investigation the team discovered that the project has 16 lengths of pipes and eight sprinkler heads. At present when irrigating, they join the 16 pipes to form a single length and this results in some dry patches. Apparently, the system is meant to operate two lines of pipes with 4 sprinkler heads each. Even though the two lines cover a shorter area its major advantage is that there is better wetting with the overlap.

Several important factors should be considered in the design of an irrigation system for agricultural purposes. The type of soil, crops to be grown and their water requirements are important considerations. The production plan in terms of crop mix and time of planting should take the type of system into consideration. Sometimes an area to be irrigated adjoins an already harvested area; or onions are planted next to tomatoes. Obviously, an inefficient use of water results from such poor planning. The common method of irrigating an area for a certain length of time (2 hours) without knowledge of crop water requirement, soil type or machine output only serves to compound the problem.

#### 4.3.3 Proposals

1. Increase land area under production by clearing and expanding into the fallowed area. A bulldozer /caterpillar should be immediately secured locally before the start of the next dry season.
2. For control of salinity at Bakau, the Soil and Water Management Unit of the Department of Agricultural Services should be consulted for the construction of dykes to control salt intrusion into the garden.



3. Both projects should work out a better production plan that takes into account their individual irrigation systems. Staggered planting of crops should be encouraged.
4. The use of organic matter (manure, compost etc.) should be increased in view of its ready availability to the farmer the high cost of inorganic fertilizers.
5. Diversify the range of crops being produced at both projects; include leafy and other vegetables in order to satisfy the nutritional objectives of the project.
6. For Lamin, a well-qualified, agricultural irrigation engineer should be consulted to appraise the system and advise on how best to efficiently utilize the present system. He can investigate the possibility of adapting the present system in order to cut down on costs.

#### 4.4 Marketing

##### 4.4.1 Local Markets

The current local marketing outlets for horticultural produce from Bakau and Lamin Societies include:

- traditional market
- middlewomen
- supermarkets
- hotels/restaurants
- institutions
- farmgate stall

These local markets are generally small, and are also subject to frequent gluts, particularly during the dry season. They do, however, represent markets for a wide variety of locally consumed food crops. It should be noted that all the types of crops produced by Bakau and Lamin Societies, except for the chilli varieties for export, can be sold at the local market and/or consumed by the members.

The women in both societies sell the bulk of their produce wholesale to middlewomen at the traditional markets. The women prefer selling wholesale because there is a tendency for them as retailers to give away much of their produce as gifts, thus eating away at any profits. The middlewomen, in turn, often supply the hotels and the retailers. Some of the produce is also sold directly to the middlewomen at the farmgate stall. Because of the remote location of Lamin's garden, however, not much produce is sold at their farmgate stall. The project vehicle is therefore very important in transporting Lamin's produce to local market outlets. Lamin women, however, are currently not paying for any of their transportation costs. This is in contrast to Bakau, where the women pay ca. D5 per trip using public transportation.

All marketing negotiations at this level have in the past been handled by the women themselves. During the current 1989/90 season, however, the HCSU has

contacted numerous hotels, restaurants and supermarkets directly in order to market the womens' produce. At this point in time, the women themselves have had very limited contact with these newer outlets.

#### 4.4.2 Export Markets

Currently, the export marketing outlets for Bakau and Lamin Societies are limited to private exporting companies. There are presently three or four major private exporters of fresh horticultural produce whose markets are mainly in the U.K. Bakau and Lamin Societies contract with these companies to grow specific crops for export, e.g. chillies, green beans, and sometime eggplant. The potential of these markets is impressive, and the interest of Gambian growers in general in producing quality horticultural crops for the export sector is on the rise.

The women's direct participation in contacting exporters and controlling price negotiations seems to be limited. These functions have mainly been performed by the VEW (in Bakau), and the HCSU (both Bakau and Lamin).

#### 4.4.3 Marketing Constraints

1. Local market gluts. There is a tendency for many producers in the region to follow the same production calender as well as to grow the same crops, resulting in a flooding of the local markets with produce and thus low produce prices. This indicates a need for better production planning and marketing coordination, as well as better storage facilities.
2. High transportation costs, Lamin. Lamin's location will continue to make it dependent on some form of transportation to reach local markets. It would be prohibitively expensive for them, however, to try and take over all of the running costs of the project vehicle even if they were offered the use of the vehicle by the GCU free of charge.
3. Inadequate understanding of export markets. Neither the women nor their supervisors have a clear understanding of all of the mechanisms involved in export marketing. This puts them at a disadvantage in price and contract negotiations. In addition, the current limited involvement of the women in controlling these negotiations is not preparing them for eventual control in the future.
4. Attitude of exporters. There has been a general unwillingness on the part of exporters to honor verbal contracts with producers when world market prices drop. Although there is always an element of risk in exporting, losses cannot be incurred exclusively by the women.
5. Attitude of the women. The womens' relaxed attitude towards transplanting and harvesting on time is based on their experience with flexible traditional markets where it is possible to delay these activities for a day or two in the event of, say, a social ceremony. When producing for export, however, this

relaxed attitude can result in produce not catching the plane to the U.K. To the exporters, this represents a contract breach, and unless the women find substitute buyers their produce will either be left in the field or in storage to rot.

6. Lack of adequate storage facilities. There are limited facilities available for post-harvest storage for horticultural produce. Consideration must be given here to the varieties which are most suitable for storage.

#### 4.4.4 Proposals

1. Formation and training of marketing sub-committees. Each of the societies should have a marketing sub-committee, which would receive frequent training and adequate exposure to marketing outlets. This will enhance the women's capability in taking full responsibility for all of their marketing arrangements. This would include negotiations with exporters. At the start of every season the marketing sub-committee together with the financial and production sub-committees should to discuss and plan the production and marketing strategies for the society. This plan would be subject to the approval of the executive committee. (See section 4.2 on Cooperative Organization and Management).
2. Creation of a marketing forum. A forum for discussion between exporters, DAS staff dealing with horticulture, and the society members should be created. This will promote better understanding between all parties in order to alleviate the constraints encountered in export marketing. At these meetings, the attitudes of both exporters and producers in honoring contracts should be addressed.
3. Storage facilities, especially for onions, should be available to both societies.
4. Society members should receive training in food processing and preservation so that surplus produce does not go to waste. This is particularly important for tomatoes. Selection of varieties according to their suitability for processing should be considered. Processing may also serve as an additional income-earning activity for the women.
5. In order to expand both the export and local market, a wide variety of crops should be produced by the societies. The current trend of concentrating on a few crops year in and year out can result in market gluts. The marketing potential of other crops should be exploited.
6. More sustainable alternative transportation arrangements should be sought for Lamin. This could be either an ox or donkey cart which is less expensive for the women to maintain. In the meantime, in order to reduce dependency and promote self reliance, a fee, equivalent to local transportation costs, should be charged to all users of the project vehicle. This should be deposited in the revolving fund of the society.

7. As a long-term marketing strategy, a women's marketing association should be established which would include other vegetable schemes in the Kombos. This would facilitate more organized marketing arrangements (see Proposal for the Establishment of a Horticultural Union, section 5.0). Under the guidance of such an association, the societies in the Western Division might find it advantageous to consider a certain degree of crop specialization.

#### 4.5 Nutrition and Consumption

One of the objectives of these projects is to improve the nutritional status of the members of the societies. However, other than increase production, no nutrition intervention activities are included in the project. This is very common with agricultural projects. Most agricultural projects assume that increased production ultimately improves nutrition. This is very often not the case, and in some instances, the opposite might be true. The vegetable gardens at both Bakau and Lamin are commercially oriented. Thus crop emphasis at different times of the year depend on market demand. However, the women in both sites said they always use part of their produce for home consumption. The quantity, by their own estimation is however too small to make a significant contribution to the nutrition of individual household members.

Another area of contention is the method used for preparing the vegetables. They are mainly boiled in soups, sauces or stews. Very often, this involves very prolonged cooking allowing for significant loss of the micro-nutrients, especially the vitamins.

In general, vegetables are not considered an important part of the diet for most Gambians. Even though one or two vegetables are almost always added to the dishes, the quantity that finally gets to individuals is always insignificant. The only vegetables consumed in large quantities, when consumed, are the leafy vegetables, which are often prepared in large quantities. This poor attitude to vegetable consumption is seriously reflected in the diet of the children. Mothers do not encourage children to consume vegetables. This can be attributed to insufficient knowledge of mothers on the role of food in health and more specifically, the role of vegetables in health. Children very often more readily accept the sweet-tasting vegetables like carrots, pumpkin, beetroots etc. which none of the schemes currently produce.

It is unfortunate that no baseline information on household food consumption for the project areas is available. This would have been useful in measuring the impact of the project on the nutritional status and food consumption behavior of the members. In the absence of such information, there is very little bases for comparison.

##### 4.5.1 Proposals

As mentioned above, the assumption that increased production ultimately improve nutrition is very often not true. In many cases, the opposite might be the result. Unfortunately, in the absence of data or information on household food consumption or nutritional status, it is difficult to adequately assess the impact of the project on the nutritional standard of the people. A deliberate attempt to incorporate nutritional considerations in the design and implementation of the project should be made.

The following are thus proposed:

1. A household food consumption survey should be conducted as part of the project implementation. Questions concerning various aspects of food consumption would be collected. More specifically, these would include information on the source of household food supply; types of food consumed; food preferences and habits; food preparation techniques; seasonality of consumption; and food storage, processing and preservation practices.

This will provide useful baseline information and will be used both for identifying more appropriate interventions, as well as for future evaluations of the project impact.

2. Nutrition-oriented production planning. A deliberate attempt to include nutritional considerations in production planning. As the number of beds per member are increased, a few of each member's beds should be earmarked for home consumption. The women could then put into practice the techniques learned from the demonstration beds currently managed by the VEW's.
3. Demonstrations on the preparation and processing, preservation and storage of the different vegetables produced for home use should be conducted with assistance from the Food and Nutrition Unit of the DAS.

#### 4.6 Project Impact on Socio-Economic Status

The women in the project, like most women in the Bakau and Lamin areas, are financially responsible for a number of family expenses, the most common of which are:

- School expenses for their children
- Clothing for their children
- Family food expenses
- Hired labor for their private gardens (for fencing, transplanting, well-digging/rehabilitation, land clearing)
- Social obligations (gifts to relatives, ceremonies etc.)

In order to meet these expenses, the women have been able to earn income from:

- Their private gardens
- Petty trade (as market stall vendors or prepared food vendors)

Of these, the women have depended mainly on the income derived from the sale of dry season produce from their private, rice-field gardens to meet the bulk of their expenses. The project thus represents an additional income source for society members.

#### 4.6.1 Project Income

On the average, a woman earns D800/season from vegetable production in this project. This supplementary income has contributed significantly to the women's ability to meet their financial obligations. In interviews with the women they expressed the importance of the earnings from the project in relation to the income obtained from their private gardens. Since the production of vegetables on the rice fields cannot begin until after the rice harvest, the women are unable to benefit from the higher prices obtained early in the season. The project offers them the opportunity to start production earlier, thus taking advantage of the early market window.

It should be noted, however, that there is still a high demand on the women's income, and although the women make a profit on the project gardens, the levy payment is an added expense which competes with their other financial obligations listed above. This can be a problem at certain times of the year when these obligations coincide with the levy payment.

#### 4.6.2 Socio-economic constraints

1. Low market prices for produce. In local markets, market gluts reduce prices and thus women's income. For their export crops, the women are vulnerable to sudden decreases in world market prices.
2. Limited area for production. Significant production increases on the areas currently under cultivation are not possible. Unless additional beds are made available to the women, the potential for significant increased income is, therefore, limited.
3. High costs of technology, Lamin. Due to the high cost of technology at Lamin, the women are required to pay a higher levy to cover the running costs of their production, which cuts into potential profits.
4. Labour-intensive technologies. The burden of work on the women is still relatively high, particularly in Bakau where the women have to lift buckets of water from the wells to water their vegetable beds. This problem will not be made easier if the area for cultivation is to be expanded.

#### 4.6.3 Proposals

The first three constraints above have already been addressed in the proposals for the production and marketing sections, and thus will not be repeated here. Additional proposals include:

1. The development and promotion of labor-saving devices. Methods to ease the burden on the women, particularly in watering (Bakau) should be examined. Also, lightweight ox-drawn sineshoe packages would allow the women to cultivate more area without being dependent on hand hoeing. It

has been proposed that the women at Lamin obtain a power tiller for this purpose. While it is desirable that women also can take advantage of newer technologies and learn how to operate light machinery, we feel that at this point in time the ox-drawn sinehoe package would be more appropriate. It is less expensive, and thus more within the reach of the women. Pilot projects in the Gambia where women farmers have been taught to care for oxen and use ox-plows have been successful. This assumes that a special group of women at each society are trained specially in the care and use of the oxen. The women could also rent these oxen for their own gardens, as they, too, are labor intensive. Labor saving devices could also free the women's time for other activities, including educational activities.

2. Promotion of other income generating activities at the societies. The HCSU should contact the Women's Bureau concerning their recent study in the Gambia on possible income-generating activities for women. This information would be quite useful in helping the women to expand into income-generating activities which would complement their current vegetable growing.
3. A socio-economic study should be conducted to obtain the base-line data necessary to properly plan progress and measure their impact over time. This could be combined with the consumption survey proposed in the section on nutrition (4.5)

#### 4.6.4 Savings and Credit

Society level: Previously, the Horticultural Societies were eligible for credit from the GCU at favorable interest rates. Since divestiture, however, this is no longer possible. The societies are now dependent on commercial banks in the event they wish to borrow money, for example, for capital investments. For Bakau and Lamin Societies, the HCSU has been providing their required capital investments through project funds. In the future, however, the Societies themselves will be responsible for obtaining the funding needed for such investments. They would, however, be able to apply for funding assistance on a matching funds basis from the proposed Women's Horticultural Cooperative Marketing Association (WHCMA). The funds available to the Societies would be coordinated by the WHCMA, and comprised of both donor funding and society savings paid into a special fund at the WHCMA. See section 4.0 for the role of the WHCMA.

#### Individual level:

In the society by-laws, provisions are made for extending credit to individual members. There also exists the possibility for members to save at the society. Neither of these options are currently being promoted at the societies. If the members are able to save, they do so at the local commercial banks rather than at their societies. Some members, however, borrow indirectly from the societies by paying their levies late (particularly in Bakau). This enables members to meet other more pressing household expenses first, paying the society levy when they can better afford it. It is assumed, however, that management at Bakau Society will eventually become more stringent concerning member levy payment, and



delaying payment of the levies will result in members losing the right to vegetable beds (as is the case at Lamin).

While it is important to encourage individual savings at the local level, we feel that the societies should at this point in time continue to concentrate on building savings at the society level. Management of individual savings requires additional management capacity. With the societies at such an early stage in their development, the additional function of managing individual savings and credit would put a strain on their organizational capacity. A campaign is soon to be launched in the Gamiba to mobilize individual savings in rural communities. We feel this is a more appropriate option to the women at this point in time. In the future, after the management skills of the societies have improved and they are functioning as viable organizations, the incorporation of individual savings and credit might be considered.

## 5.0 PROPOSAL FOR THE FORMATION OF A HORTICULTURAL UNION

Bakau and Lamin should at this time begin to take over the responsibility of the management of their societies themselves. All remaining efforts at the level of the societies should thus be geared towards training the women to handle all society business and operations. It is essential that the women take full control of their funds and begin to function as societies independent of direct outside funding and management as soon as possible.

With the societies in such an early stage of their development, we feel it is premature to establish a union in their interests in the near future. This has been confirmed in our discussions with the Department of Cooperation, the DAS, and the GCU. It is felt that a union should not be formed until its supporting societies are both socially and economically viable, and the members are truly committed to the idea - enough so to support its operations financially. It is also felt that more than just two societies should be involved in the formation of a body intended to represent the interests of at least eight other societies in the future.

This does not mean, however, that the functions of such a union as stated in the proposal are not relevant to the current and future needs of the societies. Women's horticultural schemes throughout the Western Division are in great need of a coordinating body which will assist them in developing their skills, particularly in marketing. As mentioned earlier, the HCSU is currently coordinating the activities of Bakau and Lamin Societies. Having been divested by the GCU, this unit will be required to register as an NGO in the near future. We propose as an alternative to a formal union, that the HCSU be reorganized to form a Womens Horticultural Cooperative Marketing Association (WHCMA).

This association would be registered as a secondary society with the Department of Cooperation. It would function as a marketing advice and service organization for the primary cooperatives Bakau and Lamin, as well as other women's horticultural schemes in the region, regardless of their stage in cooperative development. A key objective would be to build the competence of its members in horticultural marketing and production, as well as cooperative management and development. Another role of the WHCMA would be to assist members in locating donor funding for larger capital investments.

In the early stages of the WHCMA, its staff and running expenses would be covered by donor-funding. Members would, however, be required to pay a regular fee to the association which would be put into a special fund for the benefit of the members. This fund might be used, for example, to purchase seed or fertilizer in bulk to then sell to the members at better prices. Members will be able to apply for additional funding for capital investments through the association. However, in order to avoid complete dependence on donor funding, the association would require that the societies provide a certain amount of matching funds from their savings in order to be eligible for assistance. In the long-term, it is envisioned that the WHCMA can be funded completely by its members. This, however, would require that a larger number of schemes reach the stage of becoming financially and socially viable cooperative societies able and willing to take on the responsibility.

## Staffing

In order for this association to provide the best assistance possible to its members, its staff must be extremely well-qualified. The following positions would comprise the WHCMA:

- \* **Coordinator.** Her responsibilities would include management of the association, coordination of training programs for the members, and coordination of donor funding. She would also be involved in the promotion of women in development activities which would benefit WHCMA members. The current coordinator of the HCSU with additional training in management and administration, could fill this role. It is essential, however, that she attend a quality training program of the caliber needed to coordinate such a dynamic association.
- \* **Marketing Expert.** This would be a well-qualified person with a thorough understanding of horticultural produce marketing in the Gambia. Aside from performing marketing studies, she would work closely with the members' marketing committees, and promote producer/exporter forums.
- \* **A production expert.** Her responsibilities would include working closely with the societies' production committees in developing a strong production base of high quality horticultural produce which would eventually give the association greater bargaining power in the promotion and sale of the womens' produce.
- \* **Supporting services, including an accountant, secretary and driver.**

It should be noted that donors are currently showing a great interest in supporting horticultural activities in the Gambia. Competition for staff is therefore keen. In order to secure well-qualified staff for the association, proper incentives such as attractive pay and job security would have to be offered.

We also stress the importance of recruiting women to the positions of coordinator, marketing expert, and production expert. Since it is the intention that the WHCMA be run by its members in the future, it is imperative that those employed enjoy complete member confidence, and hold the interests of the women as paramount.

## 6.0 FUTURE NORWEGIAN ASSISTANCE

We recommend that Norwegian assistance be secured for the project for a period of not less than 5 years (through 1995). This assistance would be primarily in the form of supporting the salaries and running costs of the WHCMA (previously the HCSU) as well as various training programs (and appropriate capital investments). Activities would be divided into two phases:

Phase I - Preparatory Phase. The present - end of 1991.

During this phase, the project should intensify training of the women in Bakau and Lamin, preparing them to take over complete control of their primary societies by the end of 1991. It is recommended that the local staff receive an allowance of 20% of their current salaries to compensate for the extra efforts that the project requires. This includes the society secretaries, who during this period would be transferring their responsibilities to the members with the assistance of the MEP.

The HCSU should change its name to the Women's Horticultural Cooperative Marketing Association (WHCMA) as soon as possible and become registered as a secondary society with the Department of Cooperation.

A seminar should be held by the WHCMA between all the donor's involved in women's horticulture schemes to discuss the role of the WHCMA in coordinating assistance to the schemes.

The Coordinator, with advice from the Advisor, should develop an action plan to implement the recommendations made in this evaluation report for the activities of the WHCMA. Particular attention should be given to:

- Training of the Coordinator (to be scheduled after she has developed an action plan)
- Employing a marketing expert, production expert, and supporting services
- Initiating a socio-economic/ household consumption survey

The Advisor's role in this phase will be to advise the Coordinator in planning and coordinating WHCMA activities. It is critical that the Coordinator take the leading role in these activities, rather than the more passive role which seems to have been the case up to this point. This requires a redefining of the responsibilities of the Advisor and Coordinator, which could include making the Coordinator responsible for reporting directly to the project administration. The Coordinator should be able to take full control of operations of the WHCMA by the end of 1991.

Phase II: 1992 - end of 1995

The WHCMA should be fully staffed and functional. The societies would begin contributing to a revolving fund at the association, as would other horticultural

schemes in the region. Members would also be required to pay a fee for any services rendered by the WHCMA. By the end of 1995, it is hoped that the members would be able to at least partially support the running of the WHCMA.

**Future evaluations:**

Assessments of the functioning of the WHCMA should be made every 2 years, beginning in 1991, in order to follow its progress and make adjustments in the program when needed. These assessments would also indicate an appropriate time-frame for takeover of funding of the WHCMA by its members.

## EVALUATION OF PROJECT:

### "BAKAU/LAMIN VEGETABLE GROWERS SOCIETIES"

#### I BACKGROUND

The Gambia has a predominantly agrarian economy, with eighty-five percent of its population deriving their livelihood from agriculture and livestock production.

To strengthen the economy, the Government of The Gambia adopted an Economic Recovery Programme (E.R.P.) in 1985, which focuses among other things on agricultural diversification in order to reduce the country's dependency on a single cash crop, namely groundnuts.

Thus, in its endeavour to encourage horticultural development activities, the Ministry of Agriculture (through Department of Horticulture) established ten horticultural schemes in Western Division in 1985. Traditionally vegetable growing is a women's occupation and the target group for the horticultural projects is women farmers. A prerequisite for their participation was that they were enrolled members of a Cooperative Thrift and Credit Society. As members they can then make savings and obtain loans for the purchase of seeds and other production inputs, harvesting and storage.

Norwegian support to two of the horticultural schemes, Bakau and Lamin, started in August 1987.

#### II OBJECTIVES OF THE PROJECT

The development objectives of the project according to the Project Document of May 1988 are:

1. To generate income for women vegetable growers enhancing their self-reliance and improving their standard of living
2. To increase vegetable production and productivity in order to improve the nutritional status of the women and their families
3. To participate in providing a regular supply of locally grown, high quality, competitive, vegetable produce to take the place of vegetables imported to The Gambia.
4. To prepare documents concerning the feasibility and viability of establishing vegetable marketing cooperatives.
5. To support and participate in the country's diversification efforts by making vegetable growing more attractive to women farmers.

In order to achieve these, the immediate objectives has been:

1. Clear the areas at Bakau and Lamin, demarcate vegetable beds to be distributed to the members and prepare for mixed vegetable schemes and citrus fruit production.
2. Adequately protect the schemes by providing strong and durable fences surrounding the areas.
3. Provide each scheme with an abundant water supply either by improved wells or irrigation scheme.
4. Equip each scheme with necessary garden tools and equipment, seeds, fertilizers and pesticides.
5. In cooperation with the Horticultural Unit and other horticultural schemes, create a production plan which will accomodate the variable market requirements and conditions.
6. Construct a vegetable store complex accomodating a packing shed, a highway stall and an enclosed compartment for chemicals at Bakau and Lamin vegetable gardens.
7. Create a revolving fund which will be used to cover running costs of the project and introduce a levy on vegetable beds to be paid by the members.
8. Liaise with hotels, larger shops and urban market stall owners and secure orders for garden produce.
9. Develop marketing infra-structure for garden produce.
10. Provide project vehicle (Toyota Pick-up) for Bakau and Lamin horticultural schemes.
11. Explore the possibilities of developing a vegetable marketing cooperative society in liaison with the ILO/NOR project. The vegetable marketing society would include all the ten horticultural schemes in Western Division.
12. In liaison and cooperation with the Member Education Programme at the Gambia Cooperative Union, plan and execute a functionally appropriate education programme for the women at Bakau and Lamin.

### III SCOPE AND PURPOSE OF THE EVALUATION

1. With priority to the development objectives 1-4, the tasks of the evaluation team are:

To undertake a critical examination of the actual results compared to the development objectives for the project and of the utilization of project funds.

To what extent the project has had, or is likely to have an impact on the participating women's daily life, their income earning capacity and their responsibility for management of incomes.

To the extent possible assess the ecological effects of the project.

To what extent the project has achieved, or is likely to achieve its objectives, relating to:

- production and local consumption of horticultural products
- improvement of marketing system for the horticultural products
- improvement of quality of horticultural products
- improvement of nutritional standard in the project area.

To identify various factors, positive or negative, that have affected the implementation of the project, including external factors:

- socio-cultural factors
- production and marketing constraints
- institutional framework.

and other related factors.

2. To assess the project strategy for the next phase which includes the establishment of a Horticultural Cooperative Union, and make the recommendations that may be necessary to ensure achievement of the project objectives for this phase.
3. To examine the members ability to run their societies. To assess the future need and composition of long and short term Norwegian assistance.

#### IV THE EVALUATION TEAM

The evaluation team will consist of one agricultural economist from Norway, one marketing manager and one nutrition officer from The Gambia.

The evaluation will take place from 23. March till 8. April 1990.

The evaluation report should be presented in draft by the end of the evaluation period.



PERSONS MET

Evaluation of the  
BAKAU AND LAMIN HORTICULTURAL SOCIETIES, THE GAMBIA  
for the  
ROYAL NORWEGIAN SOCIETY FOR RURAL DEVELOPMENT (NRD)

24 MARCH - 7 APRIL 1990

Sat 24/3 Meeting with Ms. Anne-Brit Nippierd, NRD Project Advisor

Sun 25/3 Visits to Bakau and Lamin Gardens

Mon 26/3 Meetings:

- Ms. Anne-Brit Nippierd, Project Advisor. Set-up appointments.
- Mr. Mustapha Darbo, Deputy Permanent Secretary in Charge of Projects, Ministry of Agriculture and Natural Resources (MANR)
- Mr. D. Nyang, Registrar, Dept. of Cooperatives
- Ms. Isatou Jallow-Janneh, Nutrition Unit, Dept. of Medical and Health
- Mr. Dibba, General Manager, Gambia Cooperative Union

Wed 28/3 Meetings:

- Ms. Fatou Sidekeh, Bakau Society Secretary
- Members of Bakau Society Management Committee
- Ms. Malafi Jallow, Lamin Society Secretary
- Members of Lamin Management Committee
- Ms. T. Planas, Coordinator, UNDP/FAO Horticultural Improvement Program, Dept. of Agricultural Services

Thurs 29/3 Meetings:

- Mr. Jalamang Jatta, Agricultural Extension Agent attached to Bakau Society.
- Mr. Sankung Janneh, Director, Dept. of Agricultural Services

- Mr. M. Ceesay, General Manager, Citroproducts Gambia, Ltd.; company involved in fresh produce export to the U.K.
- Mr. G.O. Gaye, Program Leader, Horticultural Research
- Ms. Binta Khan, Coordinator, Horticulture Cooperative Societies Unit

Fri 30/3 Meetings:

- Mr. Abu Dandeh Njie, Owner, Tangi Farms. Involved in fresh produce exports.

Field Visits:

- Pirang Women's Garden to view their irrigation system
- Faraba Farms, to view their irrigation system.

Sat 31/3 Meetings:

- Members of Bakau Society
- Ms. Biray Cham, President, President, Bakau Society

Sun 1/4 Meetings:

- Members of Lamin Society
- Mr. Haruna, Agricultural Extension Agent, Lamin Society
- Ms. Malafi Jallow, Secretary, Lamin Society

Mon 2/4 Meetings:

- Coordinator, Member Education Program

Fri 6/4 Presentation of preliminary results. Those present:

- Team
- Mr. Dibba, General Mgr. GCU
- Mr. Jan-Eirik Imbsen, NRD Country Rep.
- Ms. Anne-Brit Nippierd., Project Advisor, NRD
- Ms. Binta Khan, Coordinator, HCSU

ESTABLISHMENT OF THE GAMBIA HORTICULTURAL COOPERATIVE UNION

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1.0 Background

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- 1.1 Ten vegetable garden schemes in Western Division involving womens groups (or Womens' Thrift and Credit Societies), were identified in 1985 by the Ministry of Agriculture in its persuance of the national strategy of agricultural diversification. These ten vegetable garden schemes have since received financial support from various donor organizations including NRD, EEC, and FAO/UNDP.

The Bakau and Lamin Women's Societies have received financial and technical support from the Royal Norwegian Society for Rural Development since October 1987. This support has been channelled through the Gambia Cooperative Union (GCU). When the garden scheme was first established in 1986 the Bakau Society was a registered CTCS with 197 members. Lamin was a proposed cooperative society established in 1987 with 253 members.

In 1989 both Bakau and Lamin Societies were registered as the first Horticultural Cooperative Societies in The Gambia. Both Societies had undergone training programmes organized by the Member Education Programme of The Gambia Cooperative Union and had passed resolutions in their respective societies to register/re-register their societies and adopt the new by-laws.

Today Bakau Society has 490 registered members and Lamin Society 208.

- 1.2 In January 1989 a Horticultural Cooperative Unit was established under the auspices of the G.C.U. The purpose and duties of this Unit have been:

- to coordinate and monitor activities of Bakau and Lamin Horticultural Societies.
- to coordinate and facilitate marketing activities.
- to advise and guide on management of these Horticultural Cooperative Societies.

- to encourage cooperation among horticultural cooperative societies.
- to train cooperative leaders and promote member education.
- to act as a spokesman, representative and negotiator for Horticultural Cooperative Societies.

1.3 On 1st January 1990 the Horticultural Cooperative Unit was divested from the Gambia Cooperative Union. The Unit, now functioning as an independent Unit, can be registered as a horticultural union pending the decision of the registered primary societies.

2.0 Horticultural Cooperative Union  
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The proposed G.H.C.U. although a new cooperative, will fit well into the cooperative structure in The Gambia. The G.H.C.U. will train women-gardeners in numeracy/literacy, management skills and vegetable marketing, and assist them in selling their produce locally to hotels, supermarkets, and at local markets. The G.H.C.U. will furthermore help to implement the policies of the Government, regarding to women participation, food self-sufficiency and reduction in imports.

The marketing operations of the G.H.C.U. should be kept simple, the main activities being:

- transport of produce
- market information vis à vis crop planning
- training

Purchases from producers will be on cash basis and only in relation to orders received. This would naturally favour high quality products, but would also mean that the G.H.C.U. would not necessarily buy all the vegetables produced in the garden schemes. The fluctuating market and the perishability of most vegetables would make it uneconomical for the G.H.C.U. to provide a guaranteed market for all produce.

As regards exporting of certain vegetable varieties, it is not recommendable for the G.H.C.U. to enter this field by itself for the time being considering the complexity and high risks involved. The G.H.C.U. would instead approach reliable exporters and negotiate on behalf of the affiliated member societies.

The building and operation of cold store facilities has earlier been suggested, but considering the high costs of electricity and maintenance a decision regarding this will not be taken prior to a feasibility study and cost benefit analysis has showed it financially viable. A direct garden-to-customer approach is probably more economical as it will minimize wastage.

2.1 The target group

The target group of the proposed Horticultural Cooperative Union will be Horticultural Cooperative Societies affiliated to the Union.

2.2 The objectives of the Union will be:

- to promote the organization and development of horticultural cooperative societies in The Gambia.
- to encourage cooperation among horticultural cooperative societies in The Gambia and to train cooperative leaders and promote member education in member societies.
- to safeguard the common interest of its affiliated members.
- to work for the improvement of the horticultural industry in the country and to promote a cooperative spirit amongst its affiliated members.
- to act as an overall marketing and supply agent for its affiliated members.
- to carry out such services and functions which will benefit the individual societies and their members through economics of scale.
- to act as a spokesman, representative and negotiator for all affiliated member societies.
- to acquire by lease, purchase or donation and to hold any movable or immovable property for the purpose of carrying out the objectives of the society.
- to raise funds in order to facilitate the attainment of the objectives of the society.

### 2.3 Outputs of the G.H.C.U.

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- (1) Documented accounts system and related systems for the effective monitoring and control of G.H.C.U. financial operations.
- (2) Studies and reports regarding economic aspects of G.H.C.U.
- (3) System for obtaining market information and for using it for production planning and sales.
- (4) Updated statistics showing affiliated member's production and income.
- (5) A system for collection/purchase of vegetables from affiliated societies.
- (6) A feasibility study regarding cold store facilities
- (7) Training materials and instruction manuals relating to vegetable production and marketing.
- (8) Training materials produced by Member Education Programme and specific for hort. societies relating to management training and numeracy /literacy programmes.
- (9) Annual plans, budgets and quarterly reports for G.H.C.U.

### 2.4 Assumptions

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The achievement of the G.H.C.U's objectives is based on the following assumptions:

- (1) That the NRD will continue to provide financial and technical support for a period of 2 years.
- (2) That the Department of Cooperation (DOC) will assist in member mobilization, preparation of by-laws, registration and other legal matters in order to provide for the G.H.C.U to become operational.

(3) That other women's vegetable garden schemes in Western Division are made aware of the services provided by the G.H.C.U., and are, upon request by members, assisted by the G.H.C.U. in collaboration with the MEP, in promoting their own primary horticultural cooperative societies.

(4) That the Ministry of Agriculture and donor agencies support and encourage the formation of independent women's horticultural cooperative societies, and that these primary societies become affiliated members of the G.H.C.U.

- |    |                    |   |           |
|----|--------------------|---|-----------|
| 3. | Action Plan        | ) |           |
|    | -----              | ) | to follow |
|    |                    | ) |           |
| 4. | Budget for G.H.C.U | ) |           |
|    | -----              | ) |           |

BY-LAWS OF THE GAMBIA HORTICULTURAL COOPERATIVE  
UNION LTD (G.H.C.U.)  
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PART ONE  
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1.0 NAME, ADDRESS AND AREA OF OPERATION

- 1.1 The Society shall be known as The Gambia Horticultural Cooperative Union Ltd.
- 1.2 The Union's address shall be: .....  
.....  
.....
- 1.3 The area of operation of the society shall be in The Gambia.

PART TWO  
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2.0 OBJECTIVES

The aims and objectives of the GHCU are:

- 2.1 To promote the organization and development of Horticultural Cooperatives Societies in The Gambia.
- 2.2 To encourage co-operation among Horticultural Cooperatives in The Gambia and to train co-operative leaders and promote member education in member societies.
- 2.3 To safeguard the common interest of its affiliated members.
- 2.4 To work for the improvement of the horticultural industry in the country and to promote a co-operative spirit amongst its affiliated members.
- 2.5 To act as an overall marketing and supply agent for its affiliated members.
- 2.6 To carry out such services and functions which will benefit the individual societies and their members through economics of scale.



- 2.7 To act as a spokesman, representative and negotiator for all affiliated societies.
- 2.8 To acquire land by lease, purchase or donation and to hold any movable or immovable property for the purpose of carrying out the objectives of the Society.
- 2.9 To raise funds in order to facilitate the attainment of the objectives of the society.
- 2.10 To perform all other acts and services which are incidental or conducive to, or consequential upon the attainment of the aforesaid objectives.

### PART THREE

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#### 3.0 MEMBERSHIP

Membership shall be open to all registered Horticultural Co-operative Societies

- 3.1 Application for membership in the G.H.C.U shall be forwarded with the prescribed entrance fee (D.....) to the Secretary, to be presented by him/her at a regular or special meeting of the Management committee for approval.
- 3.2 By seeking membership in G.H.C.U. the applying society undertakes to
- respect the by-laws of G.H.C.U.
  - subscribe to and pay minimum shares plus prescribed admission fee.
  - pay any dues and levies as decided upon by the Annual General Meeting.
- 3.3 The G.H.C.U shall provide each member with a certificate of membership and a copy of its by-laws.

### PART FOUR

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#### 4.0 TERMINATION OF MEMBERSHIP

- a. Membership shall be terminated by liquidation of the member society, withdrawal or expulsion in accordance with these by-laws.
- b. A member society shall have the right to withdraw provided it has been a member for at least two years and provided that six months notice is given to the Management committee.

- c. If a member society purposely deceives the Union, is declared bankrupt or does not adhere to the by-laws which renders its removal necessary in the interest of the Union and/or affiliated Societies, an Annual General Meeting or Special General Meeting may by resolution, with a two thirds majority of delegates present, expel the member, provided that the member society was given seven (7) days notice of the intention to expel it.

#### PART FIVE

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##### 5.0 DUES AND LEVIES

- 5.1 Every affiliated member society shall pay annual dues based on the number of members as of 31st December of the proceeding year.
- a. The amount of the aforesaid dues shall be set by the Annual General Meeting of the G.H.C.U and shall be payable within thirty (30) days.
- 5.2 Every affiliated member shall pay a levy on any business activities performed by its Society. The levies to be determine from time to time by the Management Committee and ratified by the Annual General Meeting.
- 5.3 Affiliated members who have either withdrawn or been expelled from G.H.C.U shall not be entitled to refund of dues and levies paid prior to the withdrawal or expulsion.
- 5.4 Any grant, gift or donation to G.H.C.U shall be added to the funds of G.H.C.U and may, unless otherwise provided, be used in such manner as the Management Committee may determine in keeping with the objectives of G.H.C.U.

#### PART SIX

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##### 6.0 CONSTITUTION

- 6.1 The supreme authority of the Union is vested in the General Meeting of members, which shall be held from time to time and at least once a year.
- 6.2 Delegates
- (a) Every affiliated Society shall be represented by five (5) delegates in the Annual General Meeting or Special General Meeting of G.H.C.U.

- (b) Each member society shall have five (5) votes regardless of the number of shares it holds. Each delegate of an affiliated Society shall be entitled to one vote only. There shall be no vote by proxy.
- (c) Member Society representatives shall be designated by their respective Society by 1st of January each year. Notice of appointment of delegates shall be forwarded to the Union. the said notice to contain full names, addresses and position of the delegates.

6.3 Quorum

The Annual General Meeting or any General Meeting of G.H.C.U. shall be duly and legally constituted by the number of members present, provided that 50% of the delegates are represented.

6.4 On or before the 31st day of March of each year an Annual General Meeting shall be convened at the date, time and place set by the Management Committee.

6.5 The duties of an Annual General Meeting should include the following:

- (a) Examining the Annual Report presented by the Management Committee.
- (b) To consider the Balance Sheet together with the report or the audit of accounts of the Union.
- (c) To approve the accounts or if the accounts are not approved to cause the Secretary to notify the Registrar as required by the Act.
- (d) To approve or disapprove the Committee's recommendation for the disposal of the surplus.
- (e) Discuss and decide on the operations of G.H.C.U.
- (f) To determine, within limits of the law, the maximum amount that the Management Committee may borrow unless a Special Meeting has decided otherwise.
- (g) Appoint an external Auditor.
- (h) Elect the members of the Management Committee and any other committees.
- (i) Pronounce upon any other matter of interest to the Union.

6.6 Notice

- (a) Notice of an Annual General Meeting shall be forwarded in writing at least eight (8) days prior to the date of the meeting. The notice shall be forwarded to each individual representative of the Societies.
- (b) If required, there shall be one or more Special General Meetings of delegates. These meetings can be convened to discuss the progress and consider important matters pending with G.H.C.U.
- (c) Notice of any General Meeting should be sent out to delegates of affiliated Societies at least eight (8) days prior to the meeting.

6.7 Agenda

The Agenda for the Annual General Meeting of G.H.C.U. shall be as follows:

- (a) Opening ceremonies - reading of notice of invocation
- (b) Roll call
- (c) Determination of a quorum
- (d) Reading of minutes of last Annual General Meeting and of all interim General Meetings and discussion of matters arising thereof
- (e) Reading and adoption of report of:
  - (i) Management Committee
  - (ii) Secretary and Manager
  - (iii) Auditors, including a financial statement
  - (iv) Other Committees
- (f) Budget and dues assessment
- (g) Unfinished business left from previous Annual or Special General Meetings
- (h) Election to:
  - (i) Management Committee
  - (ii) Other Committees
- (i) Appointment of Auditors

- (j) New business
- (k) Adoption or modification of any by-laws if notice has, already been submitted at least ten (10) days in advance.
- (l) Resolutions
- (m) Closing or Adjournment

6.8 Notwithstanding any provisions contained in the preceding section, the agenda for any other meeting shall be fixed and arranged by the Management Committee.

#### 6.9 Special General Meeting

A Special General Meeting of the Union may be called by the majority of the Management Committee's decision or upon written petition of not less than half of the affiliated member societies or twelve (12) delegates whichever is less. The purpose of such meeting shall be clearly stated in the notice and only such business as is described in the notice may be dealt with at such a meeting.

- (a) If at the expiration of one hour after the time fixed for any Special Meeting of the Union, other than a meeting convened by the Registrar, the delegates present are not sufficient to form a quorum, such a meeting shall be considered as dissolved if convened on behalf of members.
- (b) If convened on demand of the Management Committee the meeting shall stand adjourned to the same day of the following week at a specified time and place and a notice shall be given to that effect.
- (c) A meeting convened by the Registrar of Cooperatives shall be duly and legally constituted with any number of members present.
- (d) Delegates present at any adjourned meeting shall constitute a quorum and decisions taken at such a meeting shall be binding on all concerned.

#### 6.10 Voting

Subject to the Act and By-Laws any matter submitted for a decision of the delegates present at a meeting shall be decided by a majority of votes and in the case of a tie, the Chairman of the meeting shall have a casting vote.

6.11(a) At any meeting a resolution put to the vote shall be decided by the show of hands except when one-third of the delegates present before declaration of the result by show of hands request a secret vote by ballot, and in such case, voting by ballot shall be taken.

(b) Election of the members of the Management Committee and other committees shall be carried by secret ballot.

6.12 Minutes

(a) The deliberations of the Annual or Special General Meetings and decisions therein passed shall be entered in the Minute Book by the Secretary.

(b) The minutes, after their adoption and at the next meeting following, shall be signed by the Chairman and Secretary or if in their absence at the meeting their replacements.

6.13 Management Committee

(a) The Management Committee of the Union shall consist of not less than four and not more than eight officers elected among the delegates of the member affiliates at the Annual General Meeting.

(b) The election period for a Management Committee member shall be three years, one third of the officers shall retire every year.

(c) The outgoing officers are eligible for re-election up to a maximum of 2 terms (6 years) if they still are delegates of their societies.

6.14 All officers elected at AGM will take office immediately

6.15 A member of the Management Committee shall cease to hold office if he:

(a) ceases to be a member of the Society he/she represents

(b) ceases to be a delegate of the Society he/she represents

(c) is convicted of any offence involving dishonesty

(d) accepts any office for which he/she is paid

6.16 Vacancy within the Committee

Whenever a vacancy occurs on the Management Committee, the remaining members of the Committee may appoint a replacement, temporarily, from the Society delegates, to fill the unexpired position of the term of office of the former officer until the next Annual General Meeting.

PART SEVEN

7.0 POWERS AND DUTIES OF THE COMMITTEE

7.1 The Management Committee shall manage the affairs of the Union and shall exercise all such powers as provided by the Annual General Meeting and By-laws. Without limiting the generality of the power herein, before conferred upon, the Management Committee shall:

- (i) Act upon all applications for membership and on exclusion or expulsion of members.
- (ii) Determine from time to time subject to by-laws and regulations, the maximum number of shares, that may be held by any member.
- (iii) Determine and control the investments of the Union.
- (iv) Submit the accounts of the Union for audit in accordance with the provision of the Law and Regulations, within three months after the end of the financial year.
- (v) Insure the assets of the Union against the risk of theft, fire, burglary and public and employer's liability.
- (vi) Appoint such person or persons who together with the Manager shall sign such documents as are incidental to ordinary routine banking business.
- (vii) Conduct the business of the Union according to law and statutes under which the Union derived its power and carry out instructions of the Annual General Meetings and any other Interim General Meetings as the members may authorize.
- (viii) To appoint, suspend, punish or dismiss paid employees of the Union and to fix salary scales.

- 7.2 Employ, fix and present the duties of officers and employer of the Union. The terms of employment and remuneration shall be settled by the Board. In the absence of any agreement with an employee, the committee shall have the powers to remove such an employee.

## PART EIGHT

### 8.0 MANAGEMENT COMMITTEE

- 8.1 Any officer or all the officers of the Union may be removed at any time by resolution of the majority of the members present at any Special or General Meeting.
- 8.2 Any officer who, without due excuse, approved by the Committee, fails to attend three (3) consecutive meetings of the Committee, shall be deemed to have vacated his post, and shall be notified at the next convened meeting.
- 8.3 The Management Committee shall meet at their Head Office or at any other chosen place in The Gambia as often as the business of the Union requires, but at least every quarter.
- 8.4 Eight (8) days written notice of such a meeting shall be given by the Secretary/Manager.
- 8.5 The majority of officers present shall constitute the quorum of the Committee.
- 8.6 If a quorum is not present thirty minutes after the time set for any meeting of the Committee, the officers present may adjourn to a new time and date and due notice must be given in accordance with section 6.6.
- 8.7 The decision of the Committee shall be taken by the majority of the officers present. In case of a tie, the Chairman shall have a casting vote.

## PART NINE

### 9.0 OFFICERS

- 9.1 At the first sitting after the Annual General Meetings, which should be within ten (10) days of their election in each year, the Management Committee shall choose among the officers a Chairman.



- (a) The Committee shall appoint a Secretary/Manager, who will be entrusted with the Management of the Union's business.
- (b) The same person shall not hold the office of Chairman and Manager.

## 9.2 Chairman

It shall be the duty of the Chairman to:

- (a) preside over all meetings of the Management Committee and General Meetings of the Union. In the absence of the Chairman, the delegates assembled at the meeting shall elect one of them as temporal Chairman.
- (b) represent the Union on public occasions and speak for the Union on all matters of policy and provide general guidance to Horticultural Cooperative Societies in The Gambia
- (c) present to the Annual General Meeting the Report of the Committee on the affairs of the G.H.C.U.
- (d) be a signatory to any transactions or instruments executed by or on behalf of the Union.
- (e) perform such other duties, not inconsistent with the Law and Regulations and these By-laws, as may be required of him/her by the Management Committee or by decisions of the Annual and Special General Meetings.

## 9.3 Manager

The Management Committee shall employ a Secretary/Manager and may authorize him/her perform duties relating to office bearer of the Union, including signing of cheques and other documents. The Manager shall:

- (a) be responsible to the Management Committee for the general business management of the G.H.C.U under the general guidance and control of the Committee
- (b) implement the plans and policies of the G.H.C.U
- (c) prepare the agendas for General and Committee meetings and serve all notices required by the Act, Rules and these By-laws
- (d) attend and keep complete records of all meetings of the Management Committee and general membership

- (e) direct the operation of the Union's office and all its internal operations, in ordinary routine and methods of engaging and dismissal of staff
- (f) if not a Board member, be an ex-officio member of the Management Committee with the right of discussion only
- (g) prepare an annual budget and maintain expenditures within the provision of the approved budget
- (h) conduct the correspondence of the Union
- (i) keep and maintain or cause to keep and maintain a full and complete record of all the transactions of the G.H.C.U and have custody of all books and accounts and other records of the Union
- (j) be a signatory to all cheques, agreements, drafts and other negotiable documents drawn by the Union as required in the process of its business
- (k) prepare a statement of operations for the financial year incl. Balance Sheet and Profit & Loss Account.

PART TEN

10.0 SURPLUS AND RESERVES

10.1 At least one fifth or twenty percent of the net surplus of the Society shall be carried to a Statutory Reserve Fund. The Reserve Fund is the property of the G.H.C.U and may be used with the sanction of the Registrar of Co-operatives in accordance with the Co-operative Act and Rules.

10.2 In addition to the Reserve Fund the Management Committee of the Union may also authorize the establishment of any additional funds, which are deemed necessary to protect the interest of its affiliates.

The Annual General Meeting may decide regarding the distribution in any of the following ways:

- (a) To pay members a dividend on all fully paid shares.
- (b) To pay patronage refund to members in proportion to the amount of business done by them. If so decided by a resolution of the Annual General Meeting, defaulter's bonus may be diverted to off-set their debts to the Union.

PART ELEVEN

11.0 BANK ACCOUNTS - DISBURSEMENT OF FUNDS-INVESTMENTS

- 11.1 The funds of the G.H.C.U may be deposited in any legally Chartered Bank(s) operating in The Gambia approved by the Registrar of Cooperatives.
- 11.2 All disbursement of funds of G.H.C.U shall be made by cheques or other written instruments signed by duly authorized persons as the Management Committee may by resolution, from time to time, determine and notify to the Registrar of Cooperatives.
- 11.3 Subject to the provisions of the Co-operative Act and Rules, the Management Committee may borrow from any source on such security and such terms of repayment as they think fit, provided that the members in an Annual or Special General Meeting by resolution have fixed the maximum liability for loans that the Committee may contract for.

PART TWELVE

12.0 DISPUTES

- 12.1 Any dispute arising in or concerning the Society, its member or past members may be referred to the Registrar for settlement by arbitration under the provision of the Co-operative Act.

PART THIRTEEN

13.0 AMENDMENT OF BY-LAWS

- 13.1 Any amendment or addition to these by-laws shall be made by resolution of the members at a General Meeting, taken by a majority of not less than three fourths of the members eligible to vote at such a meeting. Such amendment is not valid until registered by the Registrar of Co-operatives.

PART FOURTEEN

14.0 GENERAL

- 14.1 Notwithstanding any provisions contained in these by-laws, any other matter to which no provision herein applies, shall be dealt with in accordance with the Co-operative Act and Rules.

14.2 The financial year of the G.H.C.U shall begin on 1st October and shall end on 30th September every year.

PART FIFTEEN

15.0 DISSOLUTION

15.1 The Gambia Horticultural Co-operative Union may be voluntarily dissolved by an instrument of dissolution with the consent of three quarters of its members present at any meeting called for that purpose, but only in the way and manner provided for in the Co-operative Act.

I certify that the foregoing by-laws Nos. 1 - 15 of the Gambia Horticultural Co-operatives Union Ltd (G.H.C.U) as No..... on the.....19....do not contravene the Co-operative Societies Act and Rules and have duly been registered by me.

.....  
Registrar of Co-operatives

Dated at Banjul this.....day of.....19.....

BY-LAWS OF THE

..... HORTICULTURAL CO-OPERATIVE

SOCIETY LIMITED

PART ONE

1.0 NAME, ADDRESS AND AREA OF OPERATION:

1.1 The Society shall be called The .....  
Horticultural Cooperative Society Limited.

1.2 The registered address shall be .....  
.....

1.3 The area of operation shall be .....  
.....

PART TWO

2.0 OBJECTIVES

The objectives of the Society are to promote the economic interest of its members and in particular:

- 2.1 To increase horticultural productivity through a cooperative effort.
- 2.2 To produce high quality vegetables and fruits and to market them in the best condition possible
- 2.3 To act as an agent for marketing of the vegetable and fruit produce entrusted to it by members and to arrange for the sale of that produce to the best advantage.
- 2.4 To obtain loans for necessary and productive purposes only at reasonable rates of interest.
- 2.5 To create a Revolving Fund and arrange for the timely procurement of Horticultural production inputs.
- 2.6 To promote among members the spirit and practice of thriftsavings and self-help and provide a means whereby savings may be made without them being removed from the members' control.
- 2.7 To acquire land by lease and to hold any moveable and immoveable property for the purpose of carrying out the objectives of the Society.
- 2.8 To cooperate with registered Co-operative Societies and other agents working towards socio-economic growth of The Gambia.
- 2.9 To participate effectively in all educational ventures organized for members, to increase their awareness and

participation in the control and management of their Society.

PART THREE

3.0 MEMBERSHIP

3.1 Every member of the Society must be:

- Resident in .....
- of good character
- Horticulturalist/Gardener
- not less than eighteen (18) years of age

3.2 The membership shall consist of:

- persons who sign the application for registration, and
- persons admitted subsequently in accordance with these by-laws.

3.3 Members shall be admitted after approval by the Management Committee and after payment of shares and entrance fee.

3.4 Members s Nominee: Every member of the Society may nominate a person whom, in the event of the members death, shall be paid a sum representing his/her Shares and any other money due to the member at the time of his/her death. A member shall have the right to change his/her nominee, but any such change or alteration must be in writing and signed by the member in the presence of two attesting witnesses. In the event of no nominee being appointed by a deceased member, the Society shall pay the aforementioned sum to the person(s) who, after due examination, appears to be the legal representative of the deceased.

3.5 Termination of membership: Membership in the Society shall cease with effect from the date of the member's:

3.5.1 Death;

3.5.2 Expulsion;

3.5.3 Ceasing to hold the qualifications stated in by-law 3.1.

3.5.4 If member for any cause ceases to be qualified for membership or withdraws as a member , he/she may be paid within three months the amount of money

due to him/her from the Society after deducting any sums due from him/her to the Society.

3.5.5 Membership cannot be withdrawn unless a member has been in the Society for at least one year and has given sixty days notice of withdrawal in writing.

3.6 Expulsion of members: The Management Committee or the General meeting may expel a member who:

3.6.1 fails to pay levy towards the Revolving Fund as stated in by-law 6.5;

3.6.2 fails to pay the shares or debts due to the Society;

3.6.3 is convicted of a criminal offence involving dishonesty resulting in imprisonment for the offence;

3.6.4 acts in anyway prejudiced to the interest of the Society. If a member deceives the Society in any way or is guilty of improper conduct which renders his/her removal necessary, in the interest of the Society, the Management Committee may by resolution, which obtains a two-thirds majority, expel the member provided that the member was given seven days notice of the intention to expel him/her.

#### PART FOUR

#### 4.0 CONSTITUTION:

4.1 Supreme authority: The Supreme authority of the Society is vested in the General meeting of the members which shall be held from time to time and at least once a year. Such meetings shall be held as follows:

4.1.1 The Annual General Meeting (AGM) shall be held every year within a month after the financial year in order to hold elections and to undertake such other business as laid down in these by-laws.

4.1.2 Any business not completed at the Annual General Meeting may be taken up at a subsequent Special General Meeting, or at the next Annual General Meeting.

4.1.3 A Special General Meeting shall be held:

- (a) When convened by the Management Committee, or the Registrar or



- (b) At a request from at least one-fifth of the members, or a majority from one "kabilo" within 14 days.

- 4.2 Except as noted above, at least eight days notice with agenda shall be given in the case of an Annual General Meeting or a Special General Meeting.
- 4.3 For a Special General Meeting requested by the members, the request must state the agenda of the meeting being called, and be signed or thumb-printed by the requestors. The request shall be deposited in registered office of the Society.
- 4.4 Quorum: The quorum for the General meeting shall be calculated in accordance with the following formula:
  - 4.4.1 If the Society consists of less than forty members, one half of the number of the members or ten members, whichever ever is less, shall form a quorum. If the Society consists of more than forty members one-fourth of the total number of members shall form a quorum. Provided that when any meeting is summoned by the Registrar any number of members present at such meeting shall form a quorum.
- 4.5 Duties of the Annual General Meeting shall be:
  - 4.5.1 To confirm the minutes of the previous General meeting;
  - 4.5.2 To consider and approve the Society's balance sheet, the Management Committee and audit-reports. The latter as prepared by the Registrar or a person authorized by him;
  - 4.5.3 If the accounts are not approved to cause the Secretary/Manager to notify the Registrar who shall consider the matter and make his decision thereon, and such decision shall be final and conclusive;
  - 4.5.4 To approve the terms and conditions of the levy and/or other charges as suggested by the Management Committee;
  - 4.5.5 To hear and decide upon any complaints brought by members. Notice of such complaint must have been given to the Secretary/Manager at least two days prior to the meeting;
  - 4.5.6 To elect the Management Committee for the coming year, and

- 4.5.7 To transact any other business of the Society.
- 4.6 Voting: Any question submitted to the members present at a meeting unless otherwise stated in the Rules, shall be decided by a majority of votes.
- 4.7 Management Committee: Each Kabilo within the village/farm shall be represented in the Management Committee.
- 4.8 Executive Committee: The members of the Management Committee shall nominate the Executive Committee.
- 4.9 Duties of the Management Committee: The Management Committee shall be the governing authority and subject to any directions from a General meeting or the Registrar, it shall conduct the affairs of the Society. The Management Committee shall be meeting as often as required but at least every quarter. Its procedures, powers and duties shall be as prescribed in the Rules and in particular, it shall:
- 4.9.1 Observe in all its transactions and activities the Act, Rules, these by-laws and prudent business practices;
  - 4.9.2 Generally manage the affairs of the Society;
  - 4.9.3 Act upon all applications for membership and to ensure that a register of members is properly maintained and is up to date;
  - 4.9.4 Ensure that true and accurate records and accounts are kept of the Society's money, and its fixed assets, capital, reserves, liabilities and income & expenditure;
  - 4.9.5 Lay before the Annual General Meeting a balance sheet and final account together with proposals for the disposal of the net profit (if any), and Registrar's Comments on such proposals;
  - 4.9.6 Fill vacancies occurring in the Management Committee between Annual General Meetings;
  - 4.9.7 Authorize investments of the Society;
  - 4.9.8 Authorize borrowing and lending operations of the Society in accordance with the Act and Rules;
  - 4.9.9 Determine the interest rates which shall be paid on savings with the Banker;

- 4.9.10 Determine terms and conditions of the levy to be charged per vegetable bed;
  - 4.9.11 Affiliate the Society to a Secondary Co-operative Society with the same development objective, subject to approval of the Annual General Meeting;
  - 4.9.12 To ensure the safe custody of the Society's assets;
  - 4.9.13 To appoint and fix the salary of the Secretary/Manager;
  - 4.9.14 To determine the number of plots/beds allocated to the members;
  - 4.9.15 To carry on the business of the Society exercising prudence and diligence of ordinary businessmen/women and in so doing to set an example of keenness and co-operative spirit to the other members of the Society.
- 4.10 Committee responsibility: The Committee shall be responsible for any loss sustained through their actions which is contrary to the Act, Rules or these by-laws.
- 4.11 Duties of the Executive Committee: The Executive Committee shall be responsible to the Management Committee and shall meet as often as required but at least monthly to execute those duties and functions assigned to it by the Management Committee and in particular the following:
- 4.11.1 Ensuring proper maintenance and the upkeep of garden and members' plots/beds;
  - 4.11.2 Take disciplinary action on members whose beds are neglected;
  - 4.11.3 In consultation with the Horticultural Extension Agent (HEA) and in accordance with the Production Plan, procure the necessary horticultural inputs for the Society.
  - 4.11.4 Negotiate with potential buyers and sell vegetables on behalf of the members.
  - 4.11.5 Draw up duty Roaster for the Stall attendant (if there is any), and for the daily transfers of equipment (in the case of sprinkler irrigation system);

- 4.11.6 To ensure payment of levy towards the Society's Revolving Fund in accordance with the terms and conditions laid down by the Management Committee;
- 4.11.7 To contract loans subject to any restrictions imposed by the General meeting or approved by the Registrar;
- 4.11.8 To consider all applications for loans from members and to decide on the terms and the period for which loans are to be repaid; to accept or reject the security offered and to arrange for the recovery of loans and interest, and sanction renewal when necessary;
- 4.11.9 To ensure that loans to members are applied for the purpose which they were made;
- 4.11.10 To attend to such other duties as may be dictated by circumstances or as directed by the Management Committee.

## PART FIVE

### 5.0 DUTIES OF OFFICERS:

#### 5.1 The Chairman: The Chairman shall:

- 5.1.1 Preside over all Annual/Special General Meetings, Management Committee meetings and Executive Committee meetings.
- 5.1.2 Call such General and special meetings as required by these by-laws.
- 5.1.3 Shall perform all other duties as may be prescribed by the general body or the Committees.

#### 5.2 Secretary/Manager: The duties of the Society's Secretary/Manager shall be:

- 5.2.1 To maintain all books of accounts and records of the Society, prepare and submit all relevant reports accordingly.
- 5.2.2 To receive membership fees and shares from applicants who are admitted to the Society, in accordance with these by-laws and issue receipts and passbooks.
- 5.2.3 To receive and record all agricultural inputs to the garden/farm.

- 5.2.4 To receive and be responsible for the safe custody of all revenue and other assets belonging to the Society and to deposit such revenue so as to obtain maximum benefit.
- 5.2.5 To record all members' contribution towards the Revolving Fund and issue receipts to members.
- 5.2.6 To keep record of all members produce, sale and income and to compile a report at the end of each season in consultation with the Horticultural Extension Officer assigned to the site.
- 5.2.7 To effect payments authorized by the Committee and obtain receipts and on the authentic signatures from recipients.
- 5.2.8 To arrange and attend all meetings, prepare minutes and conduct all business as directed by the meeting.
- 5.2.9 To ensure that loan applications are given due attention, sanctioned accordingly and loans duly disbursed in accordance with the criteria laid down.
- 5.2.10 To carry out member education activities to promote cooperative spirit among the members.
- 5.2.11 To carry out other duties related to the Society and as directed by the Committee.

## PART SIX

### 6.0 FUNDS

- 6.1 Funds of the Society: The funds of the Society may be derived from:
  - 6.1.1 Shares
  - 6.1.2 Entrance fees
  - 6.1.3 Levy towards the Revolving Fund
  - 6.1.4 Savings
  - 6.1.5 Interest on deposit and loans
  - 6.1.6 Other charges as agreed by the A.G.M.
  - 6.1.7 Grants, loans and donations.

- 6.2 Shares: Each share in the Society shall be of the value

**NORAGRIC**  
BIBLIOTEKET  
Postboks 2  
N-1432 AS-NLH

of D..... the full share contribution being D..... as decided by the A.G.M. Every applicant accepted for membership shall take up one full share before exercising the rights of membership but shall be allowed to pay the full share contribution by installments, over a period not exceeding two years.

- 6.3 Transfer of shares: A member may transfer his/her shares to another member or to a duly accepted new member or, at the discretion of the Committee the Society may purchase the members' share from a Share Transfer Fund specially created for this purpose from past annual surpluses.
- 6.4 Entrance Fees: Every member on admission, shall pay an entrance fee of D.....
- 6.5 Levy towards the Revolving Fund: A levy shall be charged per bed/plot holding at a rate of D..... per month to create a Revolving Fund to cover the operational and running costs of the Society's horticultural activities. The levy on the vegetable beds can be paid in installments over a period decided upon by the Management Committee.
- 6.6 Savings: A member may save with the Society surplus money any amount above D10.00 at his/her own discretion at any time and shall give fourteen days notice for withdrawals.
- 6.7 Interest on loans: The normal interest on loans shall be in accordance with the current bank lending rate. In case of default in the repayment of loans penal interest rate of twice the normal rate shall be charged on the outstanding balance.
- 6.8 Use of funds: The funds of the Society shall be applied only to the furtherance of the stated objectives of the Society and in accordance with these by-laws.

## PART SEVEN

### 7.0 LOANS

- 7.1 Eligibility for and purpose and duration of loans: Loans may be granted only to members and for purposes which in the opinion of the Committee are productive or necessary and in the best interest of the borrower. The following conditions shall apply to all applications for loans:
- 7.1.1 Membership fees must be fully paid up in accordance with Sections 6.2 and 6.4 of the by-laws;

- 7.1.2 A member must be contributing to the Revolving Fund laid down in by-law 6.5;
- 7.1.3 A member has settled his/her previous loan with interest;
- 7.1.4 Loans to members shall not exceed the scale of finance prepared by the Horticulture Unit and related to the members' vegetable beds in the garden;
- 7.2 Promissory notes and sureties: Every borrower shall execute a promissory note and shall furnish one member as surety.

## PART EIGHT

### 8.0 DISPOSAL OF SURPLUS

- 8.1 Appropriation of annual surplus: Subject to the approval of the Registrar, net surplus resulting from operations of the Society during any financial year shall be disposed of as follows:
  - 8.1.1 At least one-fifth of the net profit as ascertained by the audit, shall be carried to a fund to be called the Reserve Fund and five percent of the remaining net profit shall be allocated to an Education Fund.
  - 8.1.2 The remainder of such profits and any profits of past years available for distribution may be divided among the members by way of bonus or allocated to any funds constituted by the Society.
  - 8.1.3 The Society may, with the sanction of the Registrar, after making the required allocation in accordance with section 8.1.1 contribute an amount not exceeding ten percent of the remaining net balance to any charitable purpose.
  - 8.1.4 In any other way approved by the Registrar.
- 8.2 Reserve Fund: The Reserve Fund of the Society, may with the sanction of the Registrar be:
  - 8.2.1 Utilised in the business of the Society;
  - 8.2.2 Be applied to meet occasional deficiencies incurred by the Society.
- 8.3 Sanction and utilisation of Reserve Fund: In sanctioning the utilisation and application of the Reserve Fund, the

Registrar may impose such terms and conditions as he may deem fit.

## PART NINE

### 9.0 NON-MEMBER TRANSACTIONS

- 9.1 Business with non-members: The Society shall not accept applications for loans from non-members. The Society may accept loans from or make loans to other registered Societies only with the sanction of the Registrar.

## PART TEN

### 10.0 BOOKS AND ACCOUNTS

- 10.1 Books of account and other records: The Society's Secretary shall maintain the books of account and all other records in the manner prescribed by the Registrar. Under no circumstances shall unofficial books/records/money be kept in the Society's place of business.
- 10.2 Signatories: The president, Treasurer and the Secretary/Manager shall be the signatories of cheques and other documents relating to the activities of the Society.

## PART ELEVEN

### 11.0 MISCELLANEOUS

- 11.1 Disputes: Any dispute arising in or concerning the Society, its members or past members shall be referred to the Registrar for settlement by arbitration under the provisions of the Act.

In the case of debts due to the Society from a member or debts owing to a member or past member by the Society, the Registrar may, at his discretion, determine these to be disputes and may act accordingly. In the case of debts due to or from past members, the Registrar may, at his discretion, issue such instructions to the Management Committee for the liquidation of the debt as he may deem necessary.

- 11.2 Membership in a Secondary Society: The Society may apply for membership in a Secondary Society whose objectives are to facilitate the operations of the Society in accordance with Section 4.9.11.
- 11.3 Amendment of by-laws: Any amendment of or addition to these by-laws shall be made by the members at a General meeting. A resolution to amend the by-laws



shall not be forwarded to the Registrar unless taken by a majority of not less than three-fourths of the members present at the General meeting at which the resolution was proposed and shall not be valid until approved and registered by the Registrar.

HORTICULTURAL PROJECT APPROVED BUDGET 1990

<u>Capital Expenditure</u>	<u>Dalasis</u>
Nursery house, Lamin	12,000
Groundnut mill, Lamin	1,000
Alternative irrigation, Lamin	60,000
M.P.C. Fence	20,000
Power tiller	30,500
Seedlings (3000 citrus)	30,000
Salinity control construction	50,000
8 wells, Bakau	48,000
	<hr/>
	D251,500
	<hr/>
<u>Running Costs</u>	
M.E.P.	20,000
Salary, counterpart	13,320
Salary, secretaries	7,512
M.R.E. (motor running exp.)	49,960
Admin. Office exp.	10,000
Study Tour	20,000
Misc.	42,208
	<hr/>
	D163,000
	<hr/>

TOTAL =        D414,500

SUMMARY OF EXPENDITURE - 1989  
BAKAU/LAMIN HORTICULTURAL PROJECT

CAPITAL INVESTMENT		1ST QUART.	2ND QUART.	3RD QUART.	4TH QUART.	TOTAL
<u>BUDGET LINE (BUD. '89)</u>						
1.	Multi-purpose Centre (D200,000)	300.00	41,211.00	70,000.00	60,195.65	171,706.65
2.	Clearing new area, fencing (D20,000) fence repairs	398.00	11,850.00	1,438.00	13,500.00	27,186.00
3.	Seven wells (D44,400)	700.00	26,000.00	18,000.00	-	44,700.00
4.	Latrines, Bakau/Lamin (D12,000)	3798.00	8,710.00	-	-	12,508.00
5.	Green House (D7,000)	-	-	5,272.50	10,193.00	15,465.50
6.	Highway stall (D30000) (Signboard)	650.00	-	-	-	650.00
<u>RECURRENT</u>						
1.	Counterpart Salary (D8400)	-	300.00	7,460.28	1,712.00	9,472.28
2.	Bakau, Lamin Secs, Salary (D10,200)	-	1,324.22	1,894.00	2,478.00	5,696.22
3.	Office Equipment (D10,000)	5,122.99	-	1,895.00	8,668.50	15,686.49
4.	Motor running exp. (D50000)	17,627.87	31,953.72	12,077.53	4,900.00	66,559.12
5.	Ploughing (D2,000)	-	-	750.00	-	750.00
6.	Review (D10000)	-	-	-	-	-
7.	Misc. (D36,000)	13,152.10	25,820.25	6,035.45	18,950.35	63,958.15
TOTAL BUDGET NOK 440,000		41,748.96	147,169.19	124,822.76	120,597.15	434,338.06

LAMIN/BAKAU HORTICULTURAL PROJECT

PROJECT ACCOUNT

1ST JANUARY 1988 TO 31ST DECEMBER 1988

D

Income

Receipts From Norway - September	292,688
	-----
Total Income	292,688

Expenditure

Seeds and Seedlings	24,746
Fertiliser and Pesticides	6,494
implements	980
Generator Running Cost	28,073
Motor Expenses	13,382
Miscellaneous	5,935
Wells	21,500
Scales	2,500
Clearing	3,856
Fencing	14,990
Irrigation System	48,000
Stores and Latrines	115,811
	-----
Total Expenditure	(286,267)
	-----

Excess of Income Over Expenditure	D 6,421
	=====

MOVEMENT ON GCW CURRENT ACCOUNT

Balance at 1 January 1988	140,138
Excess of Income Over Expenditure	6,421
	-----
Balance at 31 December 1988 due to Project	D 146,559
	=====

LAMIN/BAKAU HORTICULTURAL PROJECT  
INCOME AND EXPENDITURE ACCOUNT  
PERIOD TO 31 DECEMBER 1987.

Income

D

Receipts from Norway - Oct 87 (NK 250,000)	254,362
- Dec 87 (NK 156,241)	156,241
	<u>410,603</u>

Expenditure

Wells and boreholes	214,430
Landclearing	34,000
Implements	15,625
Seeds fertilisers and pesticides	5,910
Other costs	500
	<u>270,465</u>

Excess of Receipt over Expenditure D140,138

Movement On GCU Current Account

Balance at 1<sup>J</sup> January 1987 Nil

Excess of Receipts over expenditure 140,138

Balance at 31 December 1987 due to Project 140,138