Chapter 2

CHALLENGES IN PUBLIC PROCUREMENT: COMPARATIVE VIEWS OF PUBLIC PROCUREMENT REFORM IN GAMBIA

Wayne A. Wittig and Habib Jeng

INTRODUCTION

Developing or transition countries in need of assistance are sometimes forced to balance several competing interests in the area of procurement reform. To help them do this, a clearer recognition of these interests is needed. For example, external pressure in the form of conditions made part of loans or grants from donor institutions is often the major reason for reform efforts. The target performance level then becomes merely to eliminate the conditionality imposed in the agreement. Such changes may be needed to better integrate the country into the global trade network, but it may not be the most effective way of building locally driven, sustainable reforms.

Greater harmonization of donor procurement rules to be followed would help to improve the effective use of relatively scarce professional procurement staff. Donors often require that only their rules be followed. While donors have every right to set their own rules and conditions, questions of sovereignty will exist to determine the longevity of the reforms. Sovereignty describes the ultimate authority in a state, important in an international system of commitments. Aid-recipient countries give up some sovereignty when they agree to conditions in loan and grant agreements. While done for good reasons, the conditions still must be explained at home. Client countries need to understand, document and discuss with local stakeholders how the local economy has benefited through reforms imposed in international commitments. Our role is to help them document and explain achieved success (e.g. hiring contractors from outside the region or country saved ‘X’ amount of money that helped build ‘Y’ new schools).

Working with the Government of The Gambia, the International Trade Centre (ITC) helped to modernize its public procurement system for
continued improvements in local infrastructure projects. Funded through a World Bank program, The Gambia Public Procurement Authority (GPPA) was established as the focal point for improvement in this area of public expenditures. This article will present a description of the project to reform public procurement and then present two views of the work done: an ‘external’ view from the perspective of an international expert on how to shape international best practices to a local setting; and an ‘internal’ perspective from the Director General of the GPPA charged with implementing the reforms. The purpose of this dual approach is to highlight that while international ‘best practices’ are generally understood in the abstract, they must be applied within local constraints on resources and political commitment. Since public procurement is a business process in a political system, how well these two perspectives are blended will affect the sustainability of the reforms.

EXTERNAL – INTERNATIONAL VIEW OF PROJECT

In 1998, the World Bank in collaboration with the Government of The Gambia, conducted a Country Procurement Assessment Review and concluded that The Gambia lacked the four basic elements that a country needs to have a sound procurement system, namely:

- An adequate set of policies and procedures (regulations/codes);
- A strong and effective procurement organization;
- A sufficient number of competent and dedicated procurement staff; and
- An overseer and adjudicator to assure compliance.

On completion of the review, a Country Procurement Assessment Report (CPAR) was generated recommending reforms of the public procurement system. This report recommended, among other things, actions to strengthen best practices, such as:

- A sound government-wide procurement strategy to support the country’s ability to deliver services;
- An effective public sector procurement system to influence both micro and macro economic efficiency;
- Procurement procedures that assure objectivity, fairness and transparency in the award of contracts. These are essential ingredients in avoiding cause for allegation of corruption and at the same time enhance both respect for public institutions and government efficiency; and
- Sound procurement practices to attract and absorb foreign investment and to participate in the growth of international trade.

In an effort to address the concerns of the CPAR, with funding from the World Bank, the Department of State for Finance and Economic Affairs (DOSFEA) on behalf of the Government of The Gambia, contracted with the International Trade Centre (ITC) to assist with the reform process. The three-phase program of technical assistance, with a total cost of $500,000 to develop a modern public procurement system, was conceived under the “Public Resource Management Component” of The Gambia’s Capacity Building for Economic Management Project (CBEMP), whose goals include, amongst others, improving economic governance and enhancing overall performance in growth and poverty reduction. A task force was also constituted to facilitate the realization of these set objectives, comprised of donors and concerned government departments, namely, World Bank, European Union, DEFED, UNDP, GCCI, DOSFEA, DOSJ, Office of the Accountant General, DOSLGL, Management Development Institute and Office of the President.

ITC with its team of national and international consultants prepared the Gambia Public Procurement Act 2001 (Act) that was passed by the National Assembly on December 24, 2001, assented to by the President on February 1, 2002 and published in The Gambia Gazette No. 3 of February 11, 2002. In addition, ITC prepared draft regulations, instructions, bidding documents and standard reporting forms.

The Government of The Gambia established The Gambia Public Procurement Authority (GPPA) in October 2002; however the commencement of implementation of the Act was delayed until July 1, 2003. This was due to the need to further train the actors and at the same time go through a smooth transition from the old to the new regime.

**Project Summary**

The objectives of the project were to support national anti-corruption initiatives and harmonize public procurement policies and tools with donor requirements. The Government established a Task Force on Public Procurement Reform headed by the Deputy Permanent Secretary of the Department of State for Finance and Economic Affairs (DOSFEA) as the ITC counterpart institution.
Phase 1: Initial Restructuring

During Phase One, ITC worked with the Task Force to review past efforts at reform and helped guide the development of a new legal framework for public procurement. In preparing its recommendations, ITC relied on its staff and international and national consultants to review the regulatory framework to identify key problem areas for immediate and mid-term improvement. ITC also developed a draft regulatory and statutory framework for public procurement using relevant international model laws (e.g. UNCITRAL) (United Nations, 1994) to ensure that added value will be provided to budget resources compatible with international obligations (e.g., World Bank loan requirements). The law covered procurement by local governments and parastatals. The draft Bill on Public Procurement passed by the National Assembly in December 2001 (but signed in 2002) is known as Act No. 3 of 2002. However, the recommended bill was modified by the National Assembly to shift sections of the law covering the details of methods of procurement to implementing regulations. Although there was some concern that this would lessen the effectiveness of the law, it has thus far not proven to be the case.

The Act also established a central public procurement policy office with responsibility for not just making implementing regulations and procurement policies, but also to provide a final review of contract actions over set thresholds (about $100,000). The National Assembly added this review authority. In this way, aspects of the former Central Tender Board have been melded into the policy function of the GPPA.

Phase 2: Implementation and Capacity-Building

Phase Two was to begin with the establishment of the GPPA to take over responsibility for implementation of the new legal framework from the Task Force and develop and promulgate procedures and conduct initial training. This should have been when the Act was signed into law. However, resource constraints delayed the Government in establishing the GPPA for more than a year. Nevertheless, ITC completed the draft of the regulations to implement the Act and worked with the Task Force on Public Procurement Reform (as a proxy for the GPPA). Standard bidding documents and forms to accompany the implementing regulations were also developed. These documents were laid out to public and private sector participants invited by the Government to a Symposium in August 2002. Feedback from this review was analyzed and held for action by the GPPA. Furthermore, the project developed a one-week course to provide basic awareness of effective public procurement techniques. The Project worked
with the Management Development Institute (MDI), a Gambian parastatal institution, to train a Country Team of trainers from the private and public sector to build new capacity in The Gambia to undertake public procurement under the new procedures. This Awareness Training was begun in 2002 and completed in 2003.

The pace of completion picked up considerably with the staffing of the GPPA. The Board of the GPPA made excellent appointments of well-motivated and highly capable local nationals. While these individuals did not have extensive procurement experience, they have extraordinary management skills and commitment. With training and experience, they will form the heart of a sustainable cadre of public procurement expertise available to the Government. This approach of recruiting the best available local staff instead of hiring international experts was a plus for this project.

In June 2003, ITC worked closely with the new GPPA to prepare for the transition to the new procurement system, which was effective July 1, 2003. Final edits were made to the ITC Standard Contracts and Standard Forms, which were then put on CD ROMs and distributed by the GPPA to approximately 30 procuring organizations for their immediate use. Some believed these are good documents to set the process rolling, while others were of the opinion that the reporting processes to enable GPPA to control the process are too tedious and should be further reviewed.

**Phase 3: Training Delivery and Evaluation**

Training will be a major responsibility of the GPPA. Using ITC Public Procurement Training System (PPTS) materials, GPPA is working with MDI and other institutions in The Gambia to train the new procurement cadre and the private sector. Under Phase 3, the Project’s international training consultant completed a 5-week mission in August 2003 to train the GPPA staff and trainers on the PPTS. The GPPA identified the trainers to be trained for training of the procurement cadre for both government and the parastatals. GPPA is also looking into cooperation with the West African College and Gambia University to help develop training partners at the academic level. A Workshop for procuring organizations to review with GPPA how the new procedures are working will be the final task under the project.

**Observations on Results**

From the viewpoint of the project manager, the project has resulted in local capacity being developed in the GPPA and in the procuring organizations to support transparent public procurement systems integrated
with national anti-corruption initiatives to harmonize public procurement policies and tools with donor requirements.

- Positive and objective changes lie in new legal, regulatory and organizational framework based on World Bank and UNCITRAL principles. Working with the government’s Parliamentary Counsel, a broad rewrite of the basic law controlling public procurement was developed.

- How does the new law meet the overriding objectives described above to deliver economy and efficiency in the use of public funds, while adhering to the fundamental principles on non-discrimination, equal treatment, due process, access to information and transparency? This can be answered to a large extent in an examination of just the areas of (1) national objectives, (2) competition, (3) system management and responsibilities of (4) procuring organizations providing insight into the significant changes written into the new provisions.

**National Objectives for Procurement**

The law sets clear objectives to provide a system for ensuring:

- Transparent, efficient and economic public procurement;
- Accountability in public procurement;
- A fair opportunity to all prospective suppliers of goods, works and consultancy services;
- The prevention of fraud, corruption and other malpractices in public procurement; and
- Improvements in social and economic capacity in The Gambia, including providing opportunities for local small enterprises and individuals to participate in an economic manner as suppliers, contractors and subcontractors in public procurement.

**Competitive and Transparent Procurement Procedures**

The new procedures require that open tendering proceedings be used except when single source is required when the value of the procurement is small and competition is uneconomical. Other exceptions to the need for open tendering include situations when:

- Only one supplier can fulfill the requirement and no suitable alternative exists;
- There is an emergency need for the goods, works or services, involving an imminent threat to the physical safety of the population or unforeseeable urgent circumstances not due to the dilatory conduct of the procuring organization, making competition impractical;

- Additional goods, works or services must be procured from the same source for reasons of standardization or compatibility with existing items; or

- For purchase of perishable commodities purchased on competitive market terms.

Except for small value purchases, the Gambia Public Procurement Authority must approve all single source procurements promptly.

System Management

The Gambia Public Procurement Authority was established as a dedicated professional system manager to report on system results, implement policies, guide individual procuring organizations, oversee large contract actions, establish a bid protest procedure, and provide for a trained professional procurement workforce. However, the Authority shall not interfere in the award of any specific procurement contract to help control inappropriate interference in the operations of the procuring organization. Among the other powers of the Authority include the ability to:

- Require a procuring organization to provide information required to carry out its functions;

- Provide training, technical assistance or advice to procuring organizations, and to the private sector, necessary or convenient to prepare them for conducting and participating in procurement proceedings;

- Publish information relating to its functions and activities as it thinks fit; and

- Prepare relevant documentation (including drafts of any required legislation, regulations or instructions) necessary to implement the Act or to effect further development of public procurement in The Gambia.

Procuring Organizations

The operational level of government is centered in procuring organizations, which must safeguard government resources through the procurement process. A procuring organization is responsible, and its
accounting officers and other officials concerned are accountable, for public procurement in accordance with the Act and Regulations issued by the Authority. To assist the Accounting Officer in doing this, a Contracts Committee is to be established in every procuring organization, supported by specialized procurement units. Procuring organizations with low levels of procurement may jointly establish a shared procurement unit.

The Contracts Committee is to be staffed with personnel who are well-informed concerning public procurement, and whose professional qualifications meet the guidelines issued by the Authority. The accounting officer or, his or her representative is the Chair of the Contracts Committee. Other members and staff of a Contracts Committee may be appointed. The Committee will consist of at least three members and shall include, in addition to the chairperson, an accounts officer or budget professional, as well as an engineer or technician familiar with the substance of the procurement, if available. Ad hoc members will provide necessary technical, legal and business expertise to the Contracts Committee. The general functions of a Contracts Committee include:

- Verification of proper procurement planning and availability of funds;
- Approval of the invitation to bid and the bidding documents;
- Approval of the use of single-source procurement in accordance with the regulations;
- Conducting the opening of bids;
- Comparing and evaluating the bids, and selecting the winning bid, subject to paragraph (f);
- Submitting the recommendations resulting from the evaluation of bids to the Secretary of State concerned or other official designated in the Regulations, in case the value of the procurement exceeds the authority of the Contracts Committee; and
- Considering applications for variations in a contract.

The Authority will periodically review the functioning of Contracts Committees, and may recommend to the Secretary of State for Finance adjustments to any limitations on their procurement authority, taking into account increases in the capacity of ministries and other entities to conduct procurement proceedings, and with a view to implementing a policy of decentralization of procurement.
INTERNAL - LOCAL VIEW OF PROJECT

Summary of Project Requirement

Prior to the new procurement framework, Chapter 6 of The Gambia Financial Instructions (1989) regulated public procurement in The Gambia. Relying on general principles of local preferences and control of individual actions through Major and Minor Tender Boards, The Finance ministry aimed to ensure funds were used for the benefit of Government.

Under the earlier rules, there was a general preference for suitable goods purchased or manufactured in The Gambia over imported goods. Contracts for services and works awarded to local contractors or overseas contractors established locally and employing Gambian staff, also enjoyed a general preference provided their work was satisfactory and their prices reasonable.

To make certain that the general principles were followed and current policies were considered in larger contracts, a Major Tender Board reviewed all Government contracts for the procurement or disposal of goods, services and works where the estimated cost or benefit exceeded D100,000 (about $10,000 at the time). In addition, a Minor Tender Board reviewed all Government contracts in excess of D10,000 but not more than D100,000.

The Permanent Secretary, Ministry of Finance and Trade, chaired both Tender Boards. Other permanent members included the Ministry of Economic Planning and Industrial Development, the Solicitor General, the Director of Technical Services and the Accountant General. Other Accounting Officers and specialists could attend when necessary for the matter under consideration.

The basis for these rules was to ensure that Government Departments, projects and quasi governments agencies were in compliance with Financial Instructions. The Tender Boards met regularly with their findings reported to the Minister of Finance, and in certain cases, placed before the Cabinet for final approval.

A list of Approved Suppliers and Contractors was kept and reviewed annually to remove defunct names from the list. Applications from new suppliers had to be approved by the Permanent Secretary, Ministry of Finance. No building contractors could be included on the list without the recommendation of the Director of Technical Services.

Only when the estimated cost did not exceed D10,000 could an Accounting Officer order goods, services and works from someone on the list of Approved Suppliers, Contractors. In general, Accounting Officers
were to make all purchases subject to free and fair competitive bidding, and not unduly favor selected suppliers.

The Minor Tender Board required at least three quotations from the list of Approved Suppliers and Contractors with an order placed with the lowest offeror. All transactions in excess of D100,000 required the use of sealed tenders with Tenders opened in the presence of the Major Tender Board. Thus it acted also as a bid-opening body. The Major Tender Board then recommended the award of the contract.

The Ministry of Finance, when required to support a major project, could also establish a Ministry Tender Board with representation from the Ministry of Finance and the Accountant General. It had the same powers and limits as the Major Tender Boards and its findings were reported to the Minister of Finance.

Details of the proceedings of all meetings of the Tender Boards were documented, including particulars of tenders examined and decisions reached. The information was not widely available to the tenderers or the general public. This centralized system provided that the Ministry of Finance was making all major decisions in procurement, including acceptance, rejection of tenders and other pertinent matters.

The only standardized contract documents were Local Purchase Orders and Petty Contracts. Local Purchase Orders were prepared in triplicate and signed by the Accounting Officer or his deputy. Suppliers were expected to invoice the Ministry of Finance monthly for all local purchases, attaching the original copies of the Local Purchase Orders. Accounting Officers are responsible for ensuring that goods supplied under Local Purchase Orders are received, checked and certified as to quantity and quality before payment is made. Petty contracts are contracts of works, services and transportation where the total cost of each clearly defined operation that does not exceed D10,000. Each Accounting Officer maintained a Register of Petty Contracts to record the full details of contracts awarded and payment made.

**Local Objectives for Reformed System**

The prior system focused heavily on financial controls. Reviews by the World Bank identified the need for improvements to obtain full value for the money expended. Having realized the significant amounts involved in Government procurements (over 500 million Dalasi) and the inadequacy of the aforementioned to properly address public procurement, the Government
realized the need to overhaul the system. The aims of Government were multifaceted, but can be summarized as:

- Regulating public procurement in the country with a view to ensure transparency, accountability, fairness and professionalism in the entire public procurement process;
- Harmonization of public procurement practices in the country to internationally accepted standards and at the same time in conformity with those of the country’s donor partners;
- Enhancing development of small and medium local enterprises and at the same time ensuring value-for-money on all government procurements; and
- Building and maintaining a professional procurement workforce.

**Observations on Results**

**Initial Public Perception**

Public perceptions of the reforms varied depending on who was concerned; that is, the taxpayer or private individuals, the suppliers or the public servants. The following remarks were representative of the clouded environment during the first days of implementation of the Act:

- “This is like previous policies ‘forced’ on to the Government by Donors as a precondition for access to a certain or set of facilities, hence is not here to stay. In other words, this is just window dressing and the Government is not committed.”
- “It will not work because institution heads will frustrate it since this is their main source of income.”
- “It will not work because cabinet will not willingly relinquish its roll in public procurement.”
- “There is not enough capacity at institutional levels to implement such reforms.”
- “The reforms involve too much bureaucracy and unnecessary forms filling.”

We believe the first statement was the most common perception in the public at the beginning of the effective period of the new system. The local newspaper, *The Daily Observer* of the July 10, 2003, gave their view on the reforms as follows:
Current Perceptions

It is difficult at this stage, almost after a year in operations, to give a realistic quantitative assessment of the success of the reforms considering the following:

- The rapid and gross depreciation (almost 150%) of the Dalasi, our local currency, over the period;

- The process of gathering statistics has just started coupled with the fact that ‘returns’ from procuring organizations are not forthcoming and their reliability is questioned considering that this exercise is new to all procuring organizations; and

- The non-existence of procurement statistics during the days of the Major and Minor Tender Boards.

In order to assess the public perception of the reforms after a year in operation, a questionnaire was generated and a survey was conducted of 46 procuring organizations, of which about 50% responded in time for incorporation into this report. Several larger procuring organizations received more than one questionnaire, to obtain feedback from key sections of the agency. Thirty responses were received, which covered the most significant organizations. The total value of procurement conducted by the responding procuring organizations is about 80% of the Country’s procurement in monetary terms.

In summary, all of the big spenders submitted their views. The questionnaire was designed to understand to what extent the procuring organizations believe the new system is being integrated into their respective organizations. Also, we wanted to know if the accountability and transparency aspects of contracting decisions have improved, and, how the system might be made more responsive to their needs within the requirements of the Public Procurement Act.

The results of the survey indicate that the GPPA system is generally working. Some key findings are that the GPPA system is now accepted as being fully implemented by three-quarters of the procuring organizations. The GPPA is conducting audits of the procuring organizations to understand which need to do additional work to catch up to the new system. A similar number of procuring organizations are processing their contract actions through established Contract Committees responsible for providing oversight of the contracting process within an organization. In regards to the effectiveness of the system, the survey indicates that 85% of the procuring organizations agree that the Contract Committees have saved
money for the organization, with 50% agreeing that the cost of items has decreased under the new system. The availability of a professional cadre to prepare and manage contracts appears to be available in 70% of the procuring organizations so that additional training and recruitment actions are needed. Nevertheless, the initial training has been effective, with 93% agreeing that it improved the performance of Contract Committee members. While the new system has improved the number and quality of suppliers, there is a cost in time to do this, with only 44% agreeing that it takes less time to complete a contract action. There is a clear need for more automation of the system to relieve the administrative burden of procurement, with 93% agreeing that more computer automation is needed. The forms also need to be streamlined according to 78% of the procuring organizations. Supporting the concept of transparency, 90% agree that the public now has more information about contracts awarded by the organization and 90% agree that the new system has “facilitated and enhanced transparency, accountability and fairness in conducting procurement procedures.”

Current Problems

Though the reforms have been started and are working, problems have been encountered, as follows:

Resistance to Change. Any new system faces this. In the early days of the reforms, there was a general reluctance of the Public Enterprises/Parastatals to jump on board considering that they were never subjected to such supervision prior to the reforms, saving procurements under donor-funded projects. Invariably, their argument is based on the fact that they are subject to a Performance Contract and expected to be commercially oriented, thus the new rules could unduly restrain their performance. However, this stance has changed greatly with continuous sensitization and high-level support from the Secretary of State for Finance. In his memorandum of June 30, 2003, he made clear that all were to follow the new procedures as well as the President’s ‘Operation No Compromise’ crusade of bringing to justice corrupt public officers.

Procurement Cadre and Capacity Constraint. A study on public procurement prior to the reforms revealed that, saving a few public enterprises and Departments of State with projects, the procurement function at the organizational level was entirely handled by Accounts Officers deployed from the Accountant General’s office (Sahel Investment Management International, 2001). This study also revealed that personnel with professional procurement qualifications can mostly be found within
some public enterprises, departments of state with donor-funded projects and the Central Tender Board, in very limited numbers. This is further confirmed by recent GPPA quarterly audits of procuring organizations. This Audit highlighted the low level of competency of procurement staff and the Authority’s viewpoint that most of them cannot and will not be able to relate to emerging procurement issues considering their backgrounds. It should be pointed out at this stage that most of these people were employed for a less challenging task. Therefore, for the government to realize one of the objectives of the reforms in creating a professional workforce, there is the urgent need for employment and training of a trainable procurement workforce.

**Acting as Central Tender Board and Procurement Supervisor.** The original recommendations of the reforms proposed only a supervisory role for the GPPA. This was, however, augmented by the National Assembly (legislative body of Government) such that all procurements above one million Dalasis must be subject to GPPA prior approval. This is to ensure proper controls for high value procurements. Though the system appears to be operating well, this potential conflict of interest between being part of the procurement process and at the same time auditing the process creates some level of discomfort.

**CONCLUSION**

The combining of international expertise and local initiative has set The Gambia on a course of significant change in how public resources are managed. In general, external advisers provided a fresh view and implementation assistance to help with this effort. The internal public officials and stakeholders provided the needed motivation and staffing to incorporate suggested changes into a system that works within the national environment.

Qualitative indicators, such as general awareness of the new dispensation by the public, transparency in public procurement, level of professionalism induced, supplier participation, tenders competed for, supplier confidence in the system, etc., have increased to an unprecedented level. This is manifested by some of the reactions received from stakeholders, such as:

GPPA has been one of the most successful beneficiaries under the project, resulting in concrete reforms. The Authority should be commended for having effectively moved forward with the reforms.
At this point, the key is to ensure sustainability” (World Bank, 2004).

International expertise in developing modern public procurement legal frameworks is readily available. There are many international consultants ready to assist a country to write the words in law or regulation which donors are anxious to see to justify additional credits in the hope of effective development. However, a very scarce commodity in most developing countries is a group of local individuals committed to making changes for the benefit of all. It is essential that in any public procurement reform project, a dedicated office of local managers with the requisite government support be established as soon as possible to become the champion for reform and the liaison with concerned stakeholders. Because of the dedication of the staff appointed to the GPPA and the support from central government, progress has been rapid and learning will continue.

Nevertheless, problems and challenges have been encountered along the way. These have been worked on jointly by the national and international experts to enable them to reach the point of activation of the new system. Nevertheless, challenges remain to be met in several areas. Greater involvement of the local private sector is needed for understanding the new procedures and in actually increasing the share of business awarded to locally competitive suppliers to sustain political support for the reforms. More automation of the procurement process is needed to efficiently oversee the system. Some relief for this will come with the integration of the procurement process into the World Bank-funded Financial Management Information System to improve the entire budget process. Also, GPPA is seeking special expertise in automating its interfaces with government procuring organizations and the public. Probably the biggest continuing challenge is to build professional capacity with more attention and resources from the government to identify and train a professional Procurement Cadre and overcome capacity constraints, as well as complete staffing of the GPPA. As with most African countries, a reduction of the size of the public sector through limitations on the number of civil service positions is ongoing in The Gambia. However, new positions must still be found to build a cost-effective procurement workforce. The Personnel Management Office is just beginning to develop the administrative structure to staff the procurement cadre for procuring organizations. Completing operational capacity whereby every procurement action funded by public money is made using the new system is still underway. This will require that a Procurement Unit be established for every procuring organization to implement the reforms and maintain proper thresholds for the various procuring organizations tied to their size of operations.
While these and perhaps other future challenges to an improved public procurement system exist, the Government of The Gambia has committed itself to a new way of doing the public’s business. The process seems to be on track from the perspective of both external and internal observers. Nevertheless, future reviews will provide the test of whether the prospective results will in fact be realized.

NOTES

1. For more information, see the GPPA website at: http://www.investinginthegambia.gm/gppa/gppa.html.

REFERENCES


World Bank (2003). Guidelines, Procurement under IBRD Loans and IDA Credits. Washington, DC: