МЕНЯ СТОРОТВО ЗКОНОМИКИ РОСПУБЛИКИ БОЛАРУСЬ
ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕЖДУНАРОДНЫМИ
ОРГАНИЗАЦИЯМИ И КООРДИНАЦИИ ТЕХНИЧЕСКОЙ ПОМОЩИ
ЗАРЕГИСТРИРОВАНО

Country: the Republic of Belarus

Expected Country Programme Outcome¹:

CAOR PEANUSCULULI: 18.05.2010-01.05.2013

Create favourable conditions for socio-economic development of the Cherno-

Expected Project Outcome:

Develop new approaches to improve income security, minimize radiation exposure and practice healthy lifestyles in the concerned project communities of the Slavgorod, Chechersk, Bragin, Stolin and Luninets Districts affected by

the Chernobyl disaster

byl-affected areas

Implementing Agency:

Ministry of Emergency Situations of the Republic of Belarus

The overall goal of the project is to enhance human security in the Chernobyl affected communities of the Slavgorod, Chechersk, Bragin, Stolin and Luninets Districts. The project focuses on specific communities to develop new approaches to improve income security, minimize radiation exposure and practice healthy lifestyles. Project objectives: 1. To facilitate enhancement of smallholders' and farmholders' income security in the target communities as well as to increase incomes by adopting agricultural innovations; to ensure that smallholders' and farmholders' produce complies with radiation safety standards; to join efforts of smallholders and farmholders in the target communities for cooperation in implementing safe and low-cost farming practices and improving access to markets. 2. To promote disease prevention and healthy lifestyles among pregnant women, new mothers and their families and to enhance capacities of local health workers on healthy maternity, paternity and childhood in the Slavgorod and Luninets Districts. 3. To improve prevention and early diagnosis of breast cancer in the Bragin and Chechersk Districts. 4. To facilitate improvement of radiation safety knowledge and skills among children and young people of the Slavgorod and Chechersk Districts. 5. To conduct activities among adults of the Slavgorod and Luninets Districts on radioecological education to reduce consumption of radioactively contaminated food.

Programme Period: 2006-2010

Programme Component: Rehabilitation and sustainable development of Chernobyl-affected areas

Project Title: Enhancing Human Security in the Cher-

nobyl Affected Areas of Belarus

Project Duration: 2010 - 2012 (3 years from the date

of registration)

Management Arrangements: national implementation

Total Budget: USD 1 613 053 Allocated Resources:

UNDP: USD 1 382 390UNICEF: USD 171 307

UNFPA: USD 59 356

Implementing	
Implementing Agency: Mr. Alexander Goncharov of the Republic of Belarus	
UNDP: Mr. Antonius Broek UNDP Resident Representative in the Republic of Belarus	
UNICEF: Mr. Yuri Oksamitniy UNICEF Representative in the Republic of Belarus	\
UNFPA: Mr. Karl Kulessa UNFPA Country Director for Belarus	R

¹ In line with the LINDP Country Programme Document for Polories (2006, 2010)

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ACRONYMS AND ABBREVIATIONS

UN United Nations Organization

UNDP United Nations Development Programme (the)

UNICEF UN Children's Fund (the)
UNFPA UN Population Fund (the)

MOE Ministry of Emergency Situations of the Republic of

Belarus

IFRD International Rural Development Fund

Stolin district center for support to rural Local foundation «Stolin district center for support development and entrepreneurship»

Gomel Oncological Center Gomel Regional Clinical Oncology Center

Institute of Radiology "Institute of Radiology" MOE Republic of Belarus

Brest filial of "Institute of Radiology" Brest filial of "Institute of Radiology" MOE Repub-

lic of Belarus

Mogilev filial of "Institute of Radiology" MOE Re-

public of Belarus

ISEU International Sakharov Environmental University

UNTFHS UN Trust Fund for Human Security

USD dollars USD

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PART I. SITUATION ANALYSIS²

PROBLEM DESCRIPTION AND RELEVANCE

Belarus is the country most affected by the Chernobyl Nuclear Accident in 1986. The radioactive fallout from the accident has contaminated 23% of its territory with over 3600 settlements. Over 2 million people, including 500,000 children, have been affected. At present, some 1.3 million people, or 14% of the entire population - including 200,000 children - continue to reside in the radioactively contaminated zone.

Human security context

The accident has affected human security in three key ways. Firstly, it has significantly destabilised income security by disrupting agricultural production - the main source of income for most of the affected population. Secondly, it has created health risks linked to radiation exposure, most relating to the consumption of radioactively contaminated foods. Thirdly, many people still lack the necessary knowledge, skills and attitude to live safely in conditions of low-dose radiation exposure.

Income insecurity. The closure of farms and enterprises in the most heavily contaminated areas has resulted in significant job losses. Large-scale agricultural farms remain the major employers and the main source of income in the region. However, their economic situation has been negatively affected by restrictions placed on their agricultural activities, costs of necessary countermeasures to obtain radiation-free produce and a weak market position (consumers fear buying goods associated with Chernobyl). Job losses and lower incomes are the result; levels of poverty are significantly worse in Chernobyl-affected areas than in other parts of Belarus.

Most resort to growing food on smallholdings to compensate for lost earnings. 40 - 70% of household income in the target districts originates in this way but low productivity, seasonal harvests (and thus incomes) and the risk of elevated levels of radioactive contamination in some products, mainly milk, make such farming less than reliable and sustainable as a livelihood.

The income and productivity of smallholdings could be improved by introducing efficient, safe and low cost farming practices and encouraging the use of particular highly productive plant and live-stock varieties. However, these changes have been slow to come since they are designed primarily for large-scale commercial farming; their adaptation for small-scale use carries significant financial risk for smallholders. Such barriers to innovation could be reduced if mechanisms were set up for communities to share both risks and benefits.

Risks to health. Public health indicators in the Chernobyl-affected areas of Belarus remain significantly worse than elsewhere in the country. The accident has affected the incidence of cancer; the link between at least 1,800 cases of child thyroid cancer and radioactive contamination has been recognised. At present time the radiological impact of the accident cannot be evaluated.

Mammary gland cancer is the single most common type of cancer in Belarusian women - accounting for over 15% of all deaths from this disease. More than 40% of women with such cancer come forward at advanced stages of the disease; only 10-13% are diagnosed early. The incidence of breast cancer may soon rise sharply, as a large cohort of women exposed to radiation at the age of 10-20 are approaching the end of the latent period. The population of remote rural areas is largely unprotected, due to a lack of comprehensive screening - essential to ensure early diagnosis and treatment (in women aged 40-69). Plans to establish systematic national screening must begin by successful piloting within a limited geographic region. Choosing the area of greatest vulnerability is logical.

Poor maternal health is a major contributing factor to high infant mortality rates in the Chernobyl-affected areas (these exceed the national average by 20%). Two-thirds of all infant deaths are attributable to abnormal foetal development. According to medical statistics, one in five pregnancies end in miscarriage or premature birth. The proportion of normal births has continued to decline.

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² For a more detailed description, see Annex 4.

Significant improvements could be achieved by promoting individual responsibility for health and by conducting disease prevention work among pregnant women, new mothers and their families. Inspiring motivation to respond to such work is a challenge because many residents have high levels of anxiety about living in a radioactively contaminated environment and feel a 'lack of control' over their lives and futures. Establishment of peer support groups and other similar education networks, which will run community based activities and peer education, would improve the success of health promotion and disease prevention campaigns.

Knowledge, skills and attitude needed to live safely in conditions of low-dose radiation exposure. People are largely unaware of exactly which risks they take. Ignorance of radiation safety precautions results in unnecessary exposure to radiation, high levels of anxiety about health, widespread negativity and feelings of helpless. Surveys conducted in the target districts show that only 50% of those interviewed knew which foods were most likely to be contaminated. ¾ continued to eat mushrooms, wild berries and game from nearby contaminated forests. Only 30% knew how these foods could be processed to reduce radioactive contamination while less than 5% were aware of the precautions that could be taken to reduce radioactive contamination in milk. A relatively small proportion (less than 60%) said they would test home-grown produce, wild berries and game for radioactive contamination if possible. Although over 80% of radiation exposure is related to consumption of contaminated food, more than two-thirds of women believed exposure to a radioactive environment to be the main threat.

Despite large amounts of information on radiation safety being made available to affected communities through official channels, much is perceived as impractical and incomprehensible. The effectiveness of previous public information and education interventions on radiation safety has also been limited by a lack of trust. In the administrative districts targeted by the project, only 30% of women surveyed said that they had faith in official information on radiation in their communities. The effectiveness of such interventions in producing positive behaviour change and reducing anxiety could be improved by ensuring information is relevant and practically oriented. Moreover, it should be channelled through sources trusted by the local population and those that are well used by women and young people – such as education and health services. These groups are most likely to pass on safe living skills to their families, friends and neighbours - thereby increasing the positive impact.

RELEVANCE TO UN SYSTEM PRIORITIES

The 2002 UN Report on *Human Consequences of the Chernobyl Nuclear Accident – A Strategy for Recovery*, recommended a shift of UN agencies priorities from an emergency response towards long-term socio-economic rehabilitation of Chernobyl-affected areas. It advised addressing diverse yet interrelated spheres - including public health, the environment, economic development and radiological protection.

In 2004, UNDP presented the report "An Information Needs Assessment of the Chernobyl-affected Population in the Republic of Belarus" which was prepared within the initial phase of the International Chernobyl Research and Information Network (ICRIN) Project, and became one of the first steps in the implementation of this new approach to the post-Chernobyl recovery based on the identification of information needs of the local affected people through their direct participation in the process.

A Chernobyl Forum was set up in 2003 - under the initiative of eight UN agencies and system organisations, including UNDP, and the governments of Belarus, the Russian Federation and Ukraine. It aimed to establish a consensus on the environmental, health and socio-economic impact of the Chernobyl nuclear accident while agreeing ways of addressing such impact. Specific recommendations, among others, included³:

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³ "Chernobyl Heritage": medical, ecological and social-economical consequences and recomments of Belarus, Russia and Ukraine, Chernobyl Forum: 2003-2005, 2 edition reсооримации технической помощь

- that private farms in areas where radionuclide concentrations in milk still exceed national action levels be given special attention. Because of the nature of the local economies concerned, particular efforts are needed to promote indigenous agricultural and food processing businesses by supporting the growth of existing enterprises (whatever their ownership status), and through new ventures;
- strengthening of primary health care services in affected areas. This should include promotion of healthy lifestyles; improvement in access and quality of reproductive health care, especially obstetric health care in the most contaminated area;
- considering screening of high risk subgroups ... which are at higher risk then population in general;
- promoting the rebuilding of community structures to replace those that were lost in the process of evacuation and as a result of the breakup of the Soviet Union. Initiatives specifically designed to strengthen social interactions and promote community and economic leadership in towns and villages are needed to underpin sustainable recovery;
- informing those living in affected areas about the continuing presence of radioactive contamination in natural food products (such as mushrooms, game, berries and freshwater fish from lakes). Advice on diet aiming to reduce consumption of highly contaminated wild food products and on simple cooking procedures that remove radiocaesium are still important countermeasures aimed at reducing internal exposure.

The project reaches across the mandates of several individual UN agencies, including UNDP, UNICEF, and UNFPA. Human security issues, including those related to economic development and sustainable livelihoods, take an important place among the priorities of UNDP Belarus. Recovery of Chernobyl-affected priorities is among the five priorities of the UNDP Country Programme for 2006-2010. Access of the affected population to information about the health and environmental impacts of the accident, support to the local communities in their effort to "return to normalcy" and clear communication with the people about radiation safety are also important priorities of the UN system organizations maintaining a presence in Belarus.

PART II. PROJECT STRATEGY

GOALS, OBJECTIVES AND ACTIVITIES

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The overall goal of the project is to enhance human security in the Chernobyl affected communities of the Slavgorod, Chechersk, Bragin, Stolin and Luninets Districts. Residents will be given the means to improve income security, minimise radiation exposure and practise healthy lifestyles. The project focuses on specific communities to develop and test new approaches; these can later be extended to cover other Chernobyl-affected areas in Belarus.

Goal 1. To enhance smallholders' and peasant farms' income security. At least 25% of smallholders in the target communities increase production and incomes by adopting agricultural innovations piloted by the project. Smallholder and peasant farm produce complies with existing radiation safety standards and meets the criteria to certify as conforming to radiation safety standards. 40-50% of smallholders and peasant farms in the target communities of Slavgorod, Bragin, and Stolin districts join groups to co-operate in implementing safe and low-cost farming practices and improving access to markets.

Objective 1.1. At least 25% of smallholders and peasant farms in the target communities increase production and incomes by adopting agricultural innovations piloted by the project.

The project will facilitate smallholders' use of low-cost productivity-enhancing agricultural practices and crop and livestock varieties, by reducing innovation-related risks. At least 5% of smallholders in target communities will pilot innovative farming practices, gaining expert advice on production, loans and marketing. They will have access to microloans and credit for the purchase of

necessary materials, equipment or livestock and other supplies needed for the introduction of new agricultural technologies. Conditions of microlending will be established by the governing boards of the implementing organisations – the local fund "Centre for the Support of Rural Development and Private Enterprise in Stolin District", and the International Rural Development Foundations, based on recommendations from the respective Advisory Committees. Such conditions will reflect the relevance, degree of innovations and risks involved in a given technology or project. At least 25% of smallholders and peasant farms in the target areas will be able to adopt agricultural innovations via the project.

Objective 1.2. Smallholders' produce complies with existing radiation safety standards and meets the criteria to certify as conforming to radiation safety standards.

The project will ensure smallholders' compliance with existing radiation safety standards. All their produce should be certified as conforming to radiation safety criteria. Random radiological testing of their produce will be available and smallholders will have access to expert advice on radiation safety measures.

Objective 1.3. 40-50% of smallholders and peasant farms in the target communities of Slav-gorod, Bragin and Stolin Districts join groups to co-operate in implementing safe and low-cost farming practices and improving access to markets.

The project will encourage individual smallholders to form producer groups - sharing safe and low-cost farming practices, promoting joint use of machinery and equipment, and improving access to supplies and markets.

To support entrepreneurial initiatives from groups of small plot farm owners and peasant farmers, activities of the Stolin centre will be expanded, and a rural development organization will be established in Bragin District.

In order to improve the access of smallholders and peasant farms to financial funds aimed at agricultural development the micro loading capacities of the implementing organisations will be broadened by:

- (1) by providing by implementing organisations guarantees for microcredits issued by banks to smallholders and peasant farmers;
- (2) by providing by implementing organisations financial assistance to the smallholders and peasant farmers in the form of loans.

For a detailed description of microlending arrangements, see Annex 5. At least 100 individual microloans to smallholders and peasant farmers will be issued through the project. Provision of microloans to the groups of smallholders and peasant farmers is foreseen to promote cooperation among smallholders and farmers. At least three to four group loans will be issued within the project.

Microloans will be managed by the Advisory Committees established by the implementing organization and comprised of interested small-plot and peasant farmers residing or registered in the targeted communities. To ensure sustainability and efficiency, interest will be charged on the credit support provided at the market rate (20 - 24% per annum as of 1.9.2009). Other lending terms will reflect, as far as possible, the needs of the target beneficiaries.

To create guaranteed markets for agricultural products, cooperative ties will be supported among small-plot, peasant farms and food processing industries.

Goal 2. To promote health and healthy lifestyles among pregnant women, new mothers and their families, and improve the skills of local health professionals in Slavgorod and Luninets districts in healthy motherhood, parenthood and childhood promotion.

Objective 2.1. At least 90% of pregnant women and new mothers in the target community join a support group led by a local community leader and/or a nurse.

By the end of the project at least 90% of the target communities' pregnant women and new mothers will participate in peer support groups - led by local community leaders or nurses and based at local

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Goal 3. To improve prevention, early diagnosis of breast cancer in Bragin and Chechersk districts.

Objective 3.1. 100% of women aged 40 – 69 in the administrative districts where the project will be implemented will be covered by some form of breast cancer diagnosis.

During project implementation women most at-risk of breast cancer among those aged 40 - 69 will be identified and will be given an opportunity to have a digital mammogram at least once in two years. To ensure this the mobile teams consisting of highly qualified medical professionals (2 doctors and 2 nurses) will conduct on average four seven days' trips per year to the remote areas of the target districts to perform mammograms.

Objective 3.2. Around 80% of women aged between 18 and 40 know how to self-examine their breasts.

During project implementation the local health posts workers in the target communities will be trained and obtain the skills to teach women to self-examine their breasts. As a result the amount of women aged 18 - 40 knowing how to self-examine their breasts will increase from 15% to 80%.

Goal 4. To improve radiation safety knowledge and skills among children and young people in Slavgorod and Chechersk districts.

Objective 4.1. At least 50% of schoolchildren who have received radioecological education avoid 'high-risk' foods that have not been tested for radiation content.

The project will give all 5 - 16 year olds living in the target districts extramural or supplementary education - will develop practical radiation safety skills and support existing radiation safety components within the school curriculum. Resources will be developed and every school and kindergarten will have at least one staff member trained to conduct such work. Specific educational activities for school-aged children will be tested through three radiological advice and training centres established in two target administrative districts. The project's main aim is to improve awareness of which foods are most likely to contain elevated levels of radioactive contamination and for youngsters to know the precautions which need to be taken to reduce the risk of internal radiation exposure. As a result of the project, at least 100 teachers at secondary schools and kindergartens will gain access to quality radioecological advice and educational materials and at least 50% of schoolchildren who have received radioecological education will avoid "high-risk" foods that have not been tested for radiation content. The project will be closely documented so that experience and outcomes can be shared with the Ministry of Education, local departments of education and individual educational establishments in other affected districts throughout Belarus.

Goal 5. To reduce consumption of radioactively contaminated food by the general population by implementing public information and education activities in Slavgorod and министерство экономики Luninets districts. Республики Беларусь

Objective 5.1. At least 40% of the population will avoid berries, mushfoothsp wild иденты and С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМЫ

и координации техничёской помощи

other 'high-risk' products without testing them for radiation content.

The project will give residents of the target communities access to radiological testing of food at convenient times and locations, alongside practical advice on minimising consumption of radioactively contaminated products. Such services will be available through local radiation monitoring centres; such ten centres will be established in the most affected communities.

Around 100% of schoolchildren in target communities will undergo biannual WBC measurements for internal exposure doses. Local radiation monitoring centres will pay extra attention to risk group families - where children register particularly high levels of internal radiation exposure - to identify the reasons and to reduce the accumulated exposure dose. This will be done through information activities (such as house-to-house visits) and through targeted distribution of clean food in collaboration with local social services.

As a result, the proportion of children registering annual internal exposure levels below 0.1 mSv per year will rise from 60% at present to 85 - 90% by the project's end. The proportion of adults from identified risk group families who will avoid eating untested foods likely to be contaminated will rise from 0% to 80% by the project's end.

The range and extent of activities may be modified in the course of the project in response to patient needs and the demands of the health professionals, as well as to minimize the negative impact of unanticipated problems in project implementation.

Expected outcomes and performance indicators are presented in Part III.

SUSTAINABILITY

The project will remain sustainable after termination of UNTFHS funding by:

- relying on the existing network of village councils, schools and health care facilities
 and assigning a leading role to local professional employees of these institutions. They
 will provide the project with premises and a reliable technical base. Local professionals' assistance will be vital in building the local capacity needed to sustain results of
 the project.
- taking a multidisciplinary and comprehensive approach to addressing the impact of the Chernobyl nuclear accident. Already, individual project components are complementing state and donor activities in target communities; they are addressing particular aspects of human security that have been previously neglected due to lack of resources and/or capacity. The project places emphasis on co-ordinating various agencies' efforts and monitors to ensure results are maximised; as a result, funds are used more effectively and efficiently. Thus, more opportunities are opened for subsequent funding of activities and mechanisms launched within the project's framework to be taken over by the government or other sponsors/donors.
- responding to the needs of local communities. The project employs a variety of means to maximise local communities' input and to respond to local needs. The communities will see relevant and useful outcomes, creating 'grassroots pressure' for continuation. Some activities, which aim to raise household incomes, will enable individual community members to share the costs of sustaining the results.

Most results will be integrated into existing government programmes, thereby being sustained by public funding. Some of the costs relating to extending the project will be assumed by international donors. Some of the less costly aspects, such as funding women's peer support groups, could be sustained by local residents.

IMPLEMENTING PARTIES AND BENEFICIARIES

National implementing agency:

In its capacity as coordinator of the State Programme to Mitigate the Consequence of the Chernobyl Nuclear Accident, the Ministry of Emergency Situations will coordinate implementation of the project activities so that they can supplement as far as possible to national efforts of Belarus to promote

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post-Chernobyl recovery.

Recipients of international technical assistance:

- 1) Ministry of Emergency Situations of Belarus;
- 2) Department on Mitigating the consequences of the Chernobyl Nuclear Disaster under the Ministry of Emergency Situations of Belarus;
- 3) Health institution «National Science and Research Centre for Radiation Medicine and Human Ecology»;
- 4) Executive Committees of Stolin, Chechersk, Slavgorod, Bragin, and Luninets Districts, and their subdivisions;
- 5) International Rural Development Foundation, lead implementing partner for Goal 1;
- 6) Local foundation "Stolin district center for support to rural development and entrepreneurship", implementing partner for Goal 1;
- 7) Gomel Regional Clinical Oncology Center lead implementing partner for Goal 3;
- 8) Bragin Central District Hospital, Chechersk Central District Hospital, Stolin Central District Hospital, Slavgorod Central District Hospital implementing partners for Goal 3;
- 9) International Sakharov Ecological University lead implementing partner for Goal 4;
- 10) «Institute of Radiology» MOE Republic of Belarus; Mogilev and Brest filials of the Institute lead implementing partners for Goals 2 and 5.

Target beneficiaries

The project will directly benefit at least 50,000 residents of Chernobyl-affected communities in five target districts: Slavgorod, Chechersk, Bragin, Stolin and Luninets. Direct beneficiaries by district and component are as follows:

- *income security component:* select villages in Bragin and Stolin districts, with a total population of 15,000;
- health promotion among expectant and new mothers and their families: an estimated 850 women living in at least five villages of the Slavgorod district and an estimated 900 women living in five rural communities of the Luninets district (and their families);
- **breast cancer diagnosis:** 2000 women aged 40 69 living in the Bragin and Chechersk districts will benefit from access to digital mammograms while at least 45 medical professionals in the two districts will learn how to teach women to self-examine their breasts, and at least 80% of women aged 18 40 in the Bragin and Chechersk districts will be taught how to self-examine their breasts;
- *radioecological education:* 15,000 children of school and kindergarten age in the Slavgorod and Chechersk districts and at least 100 secondary school teachers working in Chernobyl-affected districts;
- radiological quality: 15,000 residents of the most affected communities in the Slavgorod and Luninets districts will be given access to testing for food contamination at convenient times and locations. Meanwhile, around 1,200 children in the Slavgorod district and around 1,900 children in the Luninets district will undergo biannual whole-body counter (WBC) measurements for internal exposure covering 100% of all schoolchildren living инистерство экономики потрабования бальной выполний выполня выполня

Participating communities were selected on the following criteria:

- radioactive contamination level of over 185 kBq per square meter; С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ
- annual internal exposure in excess of 0.1 mSv per year;
- location within three kilometres of contaminated forest;
- excess concentrations of Ceasium-137 in samples of home-produced milk or vegetables re-

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corded at least once per year;

- suggestions given by local and national authorities.

The project covers entire communities, both men and women. Two components (breast cancer diagnosis and prevention and healthy life style and health promotion among pregnant women and new mothers) directly target women. As influential participants in the income security component - given their traditional role in managing household budgets - women are a crucial group to have on board. The project will not affect the balance of ethnic groups due to ethnically homogenous composition of the target communities.

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ОТДЕЛ ПО СОТРУДНИЧЕСТВУ

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ОРИМНАЦИИ ТЕХНИЧЕСКОЙ ПОМОЩИ

PART III. INTEGRATED WORK PLAN

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Year 3	69		
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Year 2	63		
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Year 1	eo eo		
Y	10		
	10		
Budget,	US S	46 309	
Respon-	sible Par- ties	International Rural Development Fund, Stolin Rural Development Centre	
Activity		Providing expert assistance and support to smallholders and peasant farms for agricultural technology, productivity and market access issues, including through field visits and production and distribution of relevant information material Enabling small-holders and peasant farms to gain access to microloans for the purchase of supplies needed to implement agricultural innovations Enabling access of smallholders and peasant farm owners to group microloans	
Output		small plot and peasant farmers in the target communities participate in piloting more productive crop and livestock varieties and agricultural practices 1.1.2. All participants in the pilots gain regular access to microloans, expert advice on microlending and product marketing	министет у селяруюь республики Беларуюь ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРШИНАЦИИ ТЕХНИЧЕСКОЙ ПОМАТШИ
Objective		come security of small-small plot and a agricultural innovations tive crop and are able to increase in-varieties and a practices of a practices of the pilots gain access to mestar advice crolending and marketing	министет тром республики Беларусь отдел по сотрудничеству с международными организац и кооршинации технической пс
Goal		1. To enhance small-holders' and peasant farm income security, smallholders in the target communities increase production and incomes by adopting agricultural innovations piloted by the project; to ensure that smallholder and peasant farm produce complies with existing radiation safety standards and meets the criteria to certify as conforming to radiation safety standards; to ensure that smallholders and peasant farms in the target communities of Slavgorod, Bragin, and Stolin districts join groups to cooperate in implementing safe and low-cost farming practices and improving access to markets.	_

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Year 3	7Ò						-	
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Year 2	ғо 70							
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Year 1	eo zo							
	ığ							
Budget,	S SN	5 850	18 000	19 000	5 850	2 320	000 6	3 150
Respon-	sible Par- ties							
Activity		In-country visits to agricultural fairs and exchange visits to participating smallholdings within the target area	Study tours and experience exchange visits for smallholders to Ukraine and Russia	Study tours to EU countries	Local workshops in the target districts to disseminate pilot results	Publications on pilot results	Surveys of small-holding productivity and income	Random testing of smallholding produce for caesium and strontium
Output					1.1.3. All smallholders have access to expert advice on issues relating to business planning, loans and marketing and gain feedback on pilot results			1.2.1. Random radiological testing of small-holders' produce freely available to all small-holdings and peasant farms in the target communities
Objective						МИНИСТЕРСТВО ЭКОНОМИКИ Республики Беларусь отпел по сотрудничеству	с международными организациями и кооршинации технической помоши	1.2. Smallholders' produce complies with existing radiation safety standards and meets the criteria to certify as conforming to radiation safety standards
Goal						MUHUCTEPCTE Pecnyónuk OTDED DO COT	С МЕЖДУНАРОДНЫ и коорцинации ТЕ	

Year 2 Year 3	60 70 10 60 60 70 10							
et, Year 1	20 10		0	0	0		1	
Respon- Budget,	sible Par- ties US \$		21 000	2 000	3 600	360	21 261	
Activity		pation	Enabling access of small plot and peasant farms to microloans for development of agricultural production	Information meetings for small plot farm owners on how to access microloans	Identifying potential group leaders, facilitating group formation and building capacity of group leaders (expert assistance and advice)	Conducting local training sessions for group leaders	Expert advice to smallholders applying for microloans as individuals and groups	
Output			1.3.2. Loan guarantee fund sufficient for at least 100 new smallholdings per year to receive microloans, including at least 50 such loans given to groups		1.3.3. Credit committees (consisting of community members) set up to approve and facilitate individual and group loans			
Objective							министерство экономики	Республики Беларуоъ ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРЛИНАЦИИ ТЕХНИЧЕСКОЙ ПОМАГЛИИ
Goal							MANHOTEPOT	Республи ОТДЕЛ ПО СС С МЕЖДУНАРОДНЬ И КООМИНИИ Т

Goal Ohi	Objective	Output	Activity	Respon-	Budget,	Y	Year 1	Λ	Year 2	\mathbf{A}	Year 3	
			1	sible Par- ties	S SO	7Ò	69	61 01	69	10	62 03	Óτ
		1.3.4. 3 – 4 grants from the project available annually to borrower groups	Identifying potential applicants, facilitating grant applications and selection of grantees (expert assistance and advice)		3 180							
			Enabling access to group loans for borrower groups		48 000							
			Follow-up and dissemination of best practices		17 259							
			SUBTOTAL FOR GOAL 1:	GOAL 1:	370 302							
2. To promote health and among pregnant among women, new mothers new and their families, and improve the skills of local health professionals in Slavgorod and Luninets districts in healthy parenthood and childhood promotion	2.1. Disease prevention and health promotion among pregnant women, new mothers and members of their families.		eer su aders	"Institute of Radiology" MOE Republic of Belarus, Brest and Mogilev filials	6 150							
		tivities of peer support groups by project end.	Procurement of equipment for local health posts Bimonthly meetings of peer support groups		11 534							
	i de la companya de l	2.1.2. Around 50% of women in support groups bring husbands and other family mem-	Health fairs		8 520							1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
МИНИСТЕРСТВО ЭКОНОМИ Республики Беларусь ОТДЕЛ ПО СОТРУДНИЧЕСТВУ	ЭКОНОМИКИ Беларусь Дничеству		Expert assistance and methodological ad- vice	I	3 405							
С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРШИНАЦИИ ТЕХНИЧЕСКОЙ ПО	НИЗАЦИЯМИ										16	:

и координации технической помощи

Year 1 Year 2 Year 3 Image: Control of the contr								
Budget, US \$	1 576	1 500	55 473	4 312	10 500	91 000	400	
Responsible Parties			GOAL 2:	UNDP Gomel Re- gional Clinical Oncology Centre				_
Activity	Information brochure and publications in the mass media	Residents of the target communities surveyed to measure impact on attitudes and behaviour	SUBTOTAL FOR GOAL 2:	Develop and launch interview forms and supporting software to identify women most at-risk of breast cancer development	Ultrasound screening of women during health checkups and identification of those who need mandatory mammographic examination	Procurement of two portable ultrasound scanners and one mobile digital mammographer	Train medical staff to operate the digital mammographer	b
Output		1		3.1.2. All women aged 40-69 in the target communities most at-risk of breast cancer identified for referral to a mammogram		3.1.3. 100% of women with referrals are able to have a mammogram		
Objective				3.1. 100% of women aged 40 – 69 in the target districts covered by some form of breast cancer diagnosis by project end.				МИНИСТЕРОТВО ЭКОНОМИКИ Республики Беларуоь ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ М КООРЛИНАЦИИ ТЕХНИЧЕСКОЙ ПОМОЩИ
Goal				3. To improve prevention and early diagnosis of breast cancer in Bragin and Chechersk districts				МИНИСТЕРОН Республь ОТДЕЛ ПО С С МЕЖДУНАРОДНЕ

Year 3	70 70						
	61 64					21	
r 2	63						
Year 2	70					1 1	
	бі						
	64						
Year 1	бЗ						
Y	70						-
	19						
Budget,	S SN	6 100	008 9	6 200	6 100	008 9	160 100
Respon-	sible Par- ties						R GOAL 4:
Activity		Developing resource brochures and posters for school teachers	Develop guidebooks and curricula for laboratory practice for schoolchildren at radiological advice and training centres	Conduct one annual knowledge contest on radiation safety for schoolchildren per target district per vear	Develop, publish an disseminate information and educational materials on radiation safety for schoolchildren	Surveys to monitor behaviour change in schoolchildren (baseline and final)	SUBTOTAL FOR GOAL 4:
Output			4.1.3. New resources are developed and tested to support extramural activities				
Objective							
Goal							

МИНИСТЕРСТВО ЭКОНОМИКИ Республики Беларуов ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРШИНАЦІЙИ ТЕХНИЧЕСКОЙ ПОЛАТИТЬ

Year 3				
Acar 7 (03) (03) (04) (04) (04) (04) (05) (05) (05) (05) (05) (05) (05) (05				
Vear 10 02 03 04 04				
Budget, US \$	72 920	53 442	55 910	63 000
Responsible Parties	UNDP, Institute of Radiology and its Brest and Mogilev branches			
Activity	Ten local radiologi- cal safety/health groups established and operate in the most affected communities	Procurement of equipment, installation and maintenance Training staff for local radiological safety/health groups	Information and awareness raising activities aimed at local communities, including production and dissemination of brochures and posters, organisation of lectures and workshops for population	Procurement of WBCs and mobile radiometric equipment, installation and maintenance
Output	5.1.1. Radiological testing available to all target residents at convenient times and locations			5.1.2. Up to 100% of schoolchildren in the Slavgorod district (around 1,100) and in the Luninets district (around 1,900) will undergo biannal WBC measurements of internal exposure doses
Objective	5.1. At least 40% of the population will avoid berries, mushrooms, wild game and other 'high-risk' products without testing them for radiation content			МИНИСТЕРСТВО ЭКОНОМИКИ Республики Беларуов ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕХДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРЛИНАЦИИ ТЕХНИЧЕСКОЙ ПОМОТЕ
Goal	5. To reduce consumption of radioactively contaminated food by the general population by implementing public information and education activities in Slavgorod and Luninets districts			министерст Республи ОТДЕЛ ПО СО С МЕЖДУНАРОДНЫ И КООРЛИНАЦИИ ТЕ

Year 1 Year 2 Year 3	10 10 10 10 20 20 10 40 20 20												
Budget,	S SN				43416					293 688	436 042	95 714	1 613 053
Respon-	sible Par- ties									R GOAL 5:	UNDP MOE	Administrative costs:	Grand Total:
Activity		WBC measure-	ments of school- children	Statistical and ex-	pert analysis of ra-	diological meas-	urement results to	identify the groups/	families most at- risk	SUBTOTAL FOR GOAL 5:		Administr	Gr
Output											m and final evaluation		
Objective				-							Project management, monitoring, visibility, mid-term and final evaluation		
Goal											Project management, m		ų

МИНИСТЕРСТВО ЭКОНОМИКИ РЕСПРОВОТОВ ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕХДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРЛИМАТЕЙМИ ТЕХНИЧЕСКОЙ ПОМОТИ

PERFORMANCE INDICATORS

Outcomes by objective	Performance indicators	Baseline situation	Means of verifica- tion
1.1. At least 25% of smallholders in the target communities increase production and incomes by adopting agricultural innovations piloted by the project	Incomes of small-plot and peasant farms that implement agricultural innovations grow by 25%.	Baseline evaluation will be conducted by experts from the organisations at the start of the project	Estimates by project experts (based on household surveys)
	Smallholders and peasant farmers who adopt the innovations increase annual market sales to the equivalent of \$2000 in the Stolin district and \$630 in the other districts	Equivalent to \$1400 in the Stolin District and \$210 in the other districts	Surveys and estimates by project experts, household in- come survey data
1.2. All smallholder produce in the target communities meet the criteria to certify as conforming to radiation safety standards	No produce sample registers excessive caesium and strontium content	5-6 samples of agricultural produce per year register excessive radiation content	Records of random testing of smallholder produce
1.3. 40-50% of small-holders in the target communities join groups to co-operate in implementing safe and low-cost farming practices and improving access to markets	At least 50% of small-holder applicants for microloans apply as groups	0%	Credit committee and bank records
	Group consultations account for at least 50% of consultations provided to smallholders by rural development centres	0%	Records of consultations maintained by RDCs
2.1. 90% of pregnant women and new mothers in the target communities join a support group and at least 80% are actively involved in support group activities by the project's end	Proportion of pregnant women and new mothers attending at least 75% of support group meetings	0%	Local medical records and attendance records from support groups
МИНИСТЕРСТВО ЭКОНОМИКИ Республики Беларусь	50% of support group members bringing family members to at least 30%	0%	Attendance records from support groups

Республики Беларуеь
ОТДЕЛ ПО СОТРУДНИЧЕСТВУ
С МЕЖДУНАРОДНЫМИ ОЗГАНИЗАЦИЯМИ
А КООРЦИНАЦИИ ТЕЛ

,			
	of support group meet-		
	ings		
	85% of pregnant women	60%	Knowledge tests and
	and new mothers in the		surveys
	target communities cor-		•
	rectly identify foods pos-		
	ing an elevated radiation		
	exposure risk and ways		
	of minimising it		
3.1. 100% of women	100% of women in tar-	0%	Local population data
aged $40 - 69$ in the tar-	geted communities iden-		and data on mammo-
geted communities cov-	tified as 'at-risk' have a		grams performed
ered by some form of	digital mammogram per-		grams performed
_	formed at least once in		16, N. A. 18 1. 1.
screening for breast can-	'		
cer by project end	two years	150/ -1 1 1	Total manufaction data
3.2. 80% of women aged	% of women appearing at	15% already know	Local population data
18 - 40 know how to	medical check-ups who	how to perform a	and interviews with
self-examine their	know how to self-	breast self-exam	health professionals
breasts	examine their breasts	200/	
4.1. At least 50% of		20%	Interviews and surveys
schoolchildren who have	dren who indicate that	e produkti Produkti	
received radioecological	they will not eat 'high-		
education will avoid	risk' foods if not tested	·	
'high-risk' foods that			
have not been tested for			
radiation content			
5.1. At least 40% of the	At least 85% of school-	60%	Results of WBC meas-
population will avoid	aged children registering		urements
berries, mushrooms,	internal contamination		
wild game and other	levels below 0.1 mSv per		
'high-risk' products	year		
without testing them for			
radiation content			
	At least 80% of adult	0%	WBC measurement of
	population from identi-		adults at health fairs,
	fied risk group families		records of food meas-
	avoid eating untested		urements at local cen-
	'high-risk' foods		tres and from house to
			house interviews
	<u> </u>	1	

МИНИСТЕРСТВО ЭКОНОМИКИ
Республики Беларусь
ОТДЕЛ ПО СОТРУДНИЧЕСТВУ
С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ
КООРДИНАЦИИ ТЕХНИЧЕСКОЙ ПОМОЩИ

PART IV. BUDGET

		2	3
Local Consultants	71	71300	346 189
Individual Contracts	71	71400	221 144
Official Travel	12	21600	87 296
Contracts - firms	72	72100	218 315
Equipment and furniture	72	72200	380 440
Goods and supplies	72	72300	27 000
Connectivity costs and communication	72	72400	15 880
Disposable materials	72	72500	21 225
Computers and office equipment	72	72800	28 000
Rent and maintenance of office premises	73	73100	87 000
Rent and maintenance of office equipment	73	73400	12 000
Audiovisual products and publications	74	74200	67 850
Miscellaneous	74	74500	5 000
SUBTOTAL			1 517 339
Administrative costs	22	75100	95 714
GRAND TOTAL, USD			1 613 053

МИНИСТЕРСТВО ЭКОНОМИКИ Республики Белярусь ОТДЕЛ ПО СОТРУДНИЧЕСТВУ С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРШИНАЦИИ ТЕХНИЧЕСКОЙ ПОМОЩИ

PART V. MANAGEMENT ARRANGEMENTS

The project will be implemented in the national execution modality in accordance with the appropriate rules and procedures of UNDP, UNICEF, and UNFPA for the respective goals. The Ministry of Emergency Situations of the Republic of Belarus (MOE) will be the National Implementing Agency. The list of leading implementing partners for each project component is provided in Part II.

MOE will appoint a National Project Co-ordinator to be responsible for general co-ordination of project activities - representing and supporting project objectives at relevant decision making levels. The National Coordinator will bear responsibility for the overall performance of the project.

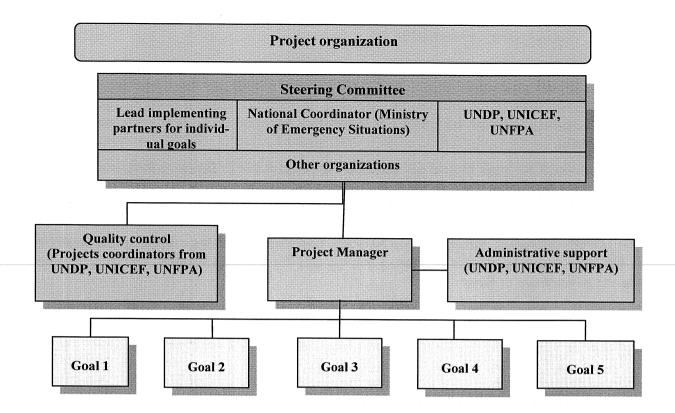
The Ministry of Emergency Situations and National Coordinator will bear ultimate responsibility for the planning and management of project activity and for meeting national reporting requirements to the government of Belarus.

Project funds' recipients, partners and other stakeholders will form a Project Steering Committee (PSC) to monitor and analyse the project implementation process and give recommendations for effective strategies to ensure results are achieved and related activities are co-ordinated. The Committee will also advocate on behalf of the project and approve annual work plans (see the Committee's TOR in Annex 3). The PSC will comprise representatives of UNDP, UNFPA, UNICEF, the national implementing agency and implementing partners, local governments of participating districts, local NGOs and project beneficiaries at community level.

UNDP Projects Coordinator, in conjunction with the respective coordinators from UNICEF and UNFPA will directly supervise the project to guarantee full and appropriate implementation of the project activities and contribute knowledge and expertise in making contracts and procurements and in coordinating work with other projects of UNDP, UNICEF and UNFPA, as well as the projects implemented by other donors.

Project Manager, selected on a competitive basis, will be responsible for the day-to-day management of project resources - in accordance with UNDP rules and procedures - and for supervision of the project implementation based on the annual work plans. He/she will be accountable to UNDP and will provide close coordination with UNICEF and UNFPA (with relevance to the components co-financed by these two donors. The Project Manager will also be responsible for coordination of activities with the national implementing agency and the local governments of the target administrative regions and communities. Upon recruitment under contract with UNDP, the Project Manager will draft, in conjunction with the donors, implementing partners, and the governments of the target administrative units and communities, a detailed work plan for the initial year of the project. Subsequent detailed annual work plans will be prepared by the Project Manager within the time frame prescribed by UNDP rules and procedures. The work plans are subject to approval by the Project Steering Committee and will be signed by UNDP, UNFPA, UNICEF and Ministry of Emergency Situations. The Project Manager will inform the offices of UNDP, UNICEF and UNFPA on any delays or problems arising in the process of project implementation to enable timely and efficient undertaking of support measures or alterations to the project document and project activities.

МИНИСТЕРСТВО ЭКОНОМИКИ Республики Беларусь
ОТДЕЛ ПО СОТРУДНИЧЕСТВУ
С МЕЖДУНАРОДНЫМИ ОРГАНИЗАЦИЯМИ И КООРШИНАЦИИ ТЕХНИЧЕСКОЙ ПОМОННИ



PART VI. MONITORING AND EVALUATION

Monitoring

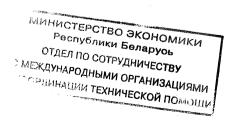
The project will be subject to monitoring in accordance with the standard procedures. Monitoring and evaluation will be based on periodic evaluation of project performance and progress in delivery of target outputs and achievement of the agreed goals.

The project manager is primarily responsible for monitoring project performance against the target indicators.

The Project manager will develop a monitoring and evaluation plan, and secure its approval by UNDP and the National Implementing Agency. The Plan will be subject to approval by the Project Steering Committee.

The UNDP Office will conduct *periodic monitoring* of project implementation through site visits and the mechanism of Project Steering Committee meetings held at least twice a year or more often if necessary. This will allow stakeholders to promptly trace and eliminate any problems relating to the project and will ensure continuous implementation of project activities.

Monitoring and evaluation will comply with the Regulations on evaluation of technical assistance projects, enacted by the Council of Ministers Resolution No. 1513 of 26 November 2004



QUALITY MANAGEMENT

Target outcome:

The project will improve human security in the Chernobyl-affected communities of Slavgorod, Chechersk, Bragin, Stolin and Luninets Districts. Residents of these communities will be given the means to improve their income security, to minimise radiation exposure and to maintain healthy practices.

Objectives:

- 1. To enhance smallholders' and peasant farm income security. At least 25% of smallholders in the target communities increase production and incomes by adopting agricultural innovations piloted by the project. Smallholder and peasant farm produce complies with existing radiation safety standards and meets the criteria to certify as conforming to radiation safety standards. 40-50% of smallholders and peasant farms in the target communities of Slavgorod, Bragin, and Stolin districts join groups to co-operate in implementing safe and low-cost farming practices and improving access to markets.
- 2. To prevent diseases and facilitate healthy lifestyles among pregnant women, new mothers and their families, and improve the skills of local health professionals in Slavgorod and Luninets districts in healthy parenthood promotion.
- 3. To improve prevention, early diagnosis of breast cancer in Bragin and Chechersk districts.
- 4. To improve radiation safety knowledge and skills among children and young people in Slavgorod and Chechersk districts.
- 5. To reduce consumption of radioactively contaminated food by the general population by implementing public information and education activities in Slavgorod and Luninets districts.

Description: see Part III of the Project Document Monitoring activities Indicators to monitor **Monitoring** dates Market value of smallholders' Surveys conducted by the implementing and farmers produce sold at the market partner Value of smallholders' produce per Household surveys conducted by the imhousehold, adjusted to inflation plementing partner Radiation content in samples of agricul-Random testing tural produce % of group loan applications from Credit committees will maintain records smallholders of approved loans. % of smallholders and farmers who join producer groups % of consultations provided by RDCs Reporting by implementing partners to smallholder groups Proportion of pregnant women and new Aggregate data will be collected by health mothers attending at least 75% of supservices partnering the project and support port group meetings group leaders will keep attendance records % of active support group members Support group leaders will keep attendance records who bring family members to at least 30% of support group meetings % of pregnant women and new mothers Knowledge tests and surveys министерство экономики correctly identifying 'high-risk' foods Республики **Беларусь** ОТДЕЛ ПО СОТРУДНИЧЕСТВУ and ways to minimise radiation expo-

sure risk		
% of women identified as 'at-risk' hav- ing a digital mammogram at least once in two years	Aggregate data will be collected by the health services partnering the project	
% of local medical professionals who are trained to teach women to self-examine their breasts % of women appearing at medical check-ups who know how to self-examine their breasts	Interviews with health professionals	
% of schoolchildren indicating in surveys that they will avoid high-risk foods without prior radiological testing	Surveys to monitor behaviour change in schoolchildren	
% of school-age children registering internal contamination levels below 0.1 mSv per year	Whole-body counter measurements of schoolchildren	
% of adults from identified risk group families who test 'high-risk' foods in the target communities	WBC measurement of adults during health fairs Records of food measurements at local centres Interviews during house to house visits	

PART VII. LEGAL CONTEXT

This Project Document shall be the instrument referred to as such in Article I of the Standard Basic Assistance Agreement between the Government of Belarus and the United Nations Development Programme, signed by the parties on September 24, 1992.

Consistent with the Article III of the Standard Basic Assistance Agreement, the responsibility for the safety and security of the implementing partners and its personnel and property, and of UNDP's property in the implementing partner's custody, rests with the executing agency.

The executing agency shall:

- a) put in place an appropriate security plan and maintain the security plan, taking into account the security situation in the country where the project is being carried;
- b) assume all risks and liabilities related to the implementing partner's security, and the full implementation of the security plan.

UNDP reserves the right to verify whether such a plan is in place, and to suggest modifications to the plan when necessary. Failure to maintain and implement an appropriate security plan as required hereunder shall be deemed a breach of this agreement.

The executing agency agrees to undertake all reasonable efforts to ensure that none of the UNDP funds received pursuant to the Project Document are used to provide support to individuals or entities associated with terrorism and that the recipients of any amounts provided by UNDP hereunder do not appear on the list maintained by the Security Council Committee established pursuant to resolution 1267 (1999). The list can be accessed via http://www.un.org/Docs/sc/committees/1267/1267ListEng.htm. This provision must be included in all sub-contracts or sub-agreements entered into under this Project Document.

PART VIII. ANNEXES

ANNEX 1. DESCRIPTION OF UNDP COUNTRY OFFICE SUPPORT SERVICES IN IMPLEMENTATION OF THE PROJECT

The UNDP country office may provide support in execution of the project activities:

- (a) Identification and/or recruitment of project personnel;
- (b) Identification and facilitation of training activities;
- (c) Procurement of goods and services;

The procurement and the recruitment of project personnel by the UNDP country office shall be in accordance with the UNDP regulations and procedures. The details relating to provision of support services are provided in the table below. If the requirements for additional support services by the country office arise, the annexes to the project document are revised with the mutual agreement of the UNDP Resident Representative and the Designated Institution.

Pursuant to the relevant provisions of the <u>Standard Basic Assistance Agreement (SBAA)</u> between the Government of Belarus and UNDP, signed on 24 September 1992, and provisions of the project document, the provisions on liability and privileges and immunities shall apply. The Government shall retain overall responsibility for the nationally managed project through its Designated Institution. The responsibility of the UNDP country office for the provision of the support to the Designated Institution shall be limited to the services detailed in the table below.

Any claim or dispute arising under or in connection with the provision of support by the UNDP country office shall be handled pursuant to the relevant provisions of the SBAA.

In accordance with the provisions of the project document "Enhancing Human Security in the Chernobyl Affected Areas of Belarus", the UNDP country office shall provide support in execution of the nationally managed project through its Designated Institution described below.

Support services to be provided:

Support Services	Schedule for the provision of the support services	Cost to UNDP of providing such support services (where appropriate)	Amount and method of reimbursement of UNDP (where appropriate)
Travel arrangements	Based on annual work plans for the whole period of project duration	Cost is based on the Universal Price List approved by the UNDP HQs annually	Amount of reimbursement is based on the quantity of transactions performed and reimbursed quarterly through the UNDP accounting system Atlas
Administrative support service (pouch service, visa support, customs clearance,etc)	Based on annual work plans for the whole period of project duration	Cost is based on the UNDP CO price list approved by the UNDP CO annually/ Universal Price List approved by the UNDP HQs annually	Amount of reimbursement is based on the quantity of requests and reimbursed through the UNDP accounting system Atlas periodically
Processing of payments	Based on annual work plans for the whole period of project duration	Cost is based on the Universal Price List ap- proved by the UNDP HQs annually	Amount of reimbursement is based on the quantity of transactions performed and reimbursed quarterly through the UNDP accounting system Atlas

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IT support service	Based on annual work plans for the whole period of project duration	Cost is based on the UNDP CO price list approved by the UNDP CO annually and pro- rated IT staff pro-forma costs	Amount of reimbursement is based on the quantity of requests, service timeframe and reimbursed through the UNDP accounting system Atlas periodically
Procurement of goods and services	Based on annual work plans for the whole period of project duration	Cost is based on the Universal Price List approved by the UNDP HQs annually	Amount of reimbursement is based on the quantity of transactions performed and reimbursed quarterly through the UNDP accounting system Atlas
Staff and consultants' selection and recruitment process	Based on annual work plans for the whole period of project duration	Cost is based on the Universal Price List approved by the UNDP HQs annually	Amount of reimbursement is based on the quantity of transactions performed and reimbursed quarterly through the UNDP accounting system Atlas
Communication service	Based on communication plan approved by the UNDP CO annually	Cost is based on the internal memorandum on providing communication services to projects	1% of the UNDP resources contributed to a project is charged twice per year through the UNDP accounting system Atlas

Functions and responsibilities of the parties involved are described in the sections 3 "Results and Resources Framework" and 5 "Management Arrangements" of the project document.

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ANNEX 2. TERMS OF REFERENCES FOR THE PROJECT MANAGER

Duration	12 months, with possible extension based on a performance evaluation
Work schedule	Full-time
Contract type	SC
Specific conditions	Payment according to contract
Place of work	Minsk, Belarus

II. Organizational Context

The Project Manager (PM) assumes overall responsibility for the successful implementation of the project activities and the achievement of the planned project outputs. He/she oversees the dayto-day development of the project. The PM works closely with the Implementing Agency (the Ministry of Emergency Situations of the Republic of Belarus), the UNDP Country Office (CO) and project partners.

The Programme Manager supervises project personnel and provides direct supervision to the personnel with accordance to the project structure.

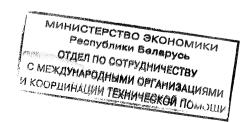
The Project Manager works under direct supervision of the UNDP Country Office and in coordination with the National Project Coordinator.

Summary of key functions:

- Be responsible for the daily management of the project both organizational and substan-tive matters.
- Prepare annual work plans in consultation with the Implementing Agency and the UNDP Country Office.
- Supervise and coordinate the project implementation to ensure its results are in accordance with the Project Document and the UNDP rules and procedures
- Ensure adherence to the project's work plan, prepare revisions of the work plan, if re-quired
- Assume overall responsibility for meeting financial delivery targets set out in the agreed annual work plans, reporting on project funds and related record keeping
- Management of the project personnel on a daily basis to achieve the performance indica-tors agreed in the project document and in line with the approved Budgets and Work Plans
- Participation in recruitment processes of project personnel and consultants (development of Terms of Reference, participation in short listing of candidates/desk review, acting as a member of the Interview Panel when appointed), providing regular guidance and advice to the project staff, assessment and evaluation of their performance;
- Prepare, and agree with UNDP on, terms of reference for national and international consultants and subcontractors
- Guide the work of consultants and subcontractors and oversee compliance with the agreed work plan
- Ensure adequate information flow, discussions and feedback among the various stakeholders of the project
- Assume overall responsibility for the proper handling of logistics related to project work-shops and events
- Assume overall responsibility for recruitment of project personnel and short term consultants, along with procurement of goods and services performed by the project in accordance with the Project Document and with approved annual work plans
- Maintain regular contact with UNDP Country Office and the National Project Coordinator on project implementation issues of their respective competence HUCTEPCTBO SKOHOL Practical preparation of the Project Steering Committee (PSC) and follows ургунтийся

- as well as performance of functions of Secretary during these sittings.
- □ Monitor the expenditures, commitments and balance of funds under the project budget lines.
- Conduct project monitoring and prepare analytical and financial reporting.
- Prepare mid-year and final project reports according to the established procedure for evaluation of international technical assistance projects as approved by the Council of Ministers of Belarus as well as progress reports requested by the UNDP.
- Analysis and research of information on donors, preparation of substantive briefs on possible areas of cooperation, identification of opportunities for initiation of new partnership, active contribution to the overall office effort in resource mobilization.
- Undertake any other actions related to the project management as requested by UNDP or the National Project Coordinator.

VI. Recruitment Qualifications		
Education:	University degree in the sphere directly devoted to sustainable development and/or management, international relations, political science, etc. Scientific degree is an asset.	
Experience:	Minimum 5 years of progressive work experience with international/donor organizations. Experience in the field of minimizing consequences of the Chernobyl catastrophe and/or a related field is desirable. Outstanding organizational skills. Outstanding interpersonal and communication skills, social competence, ability for team work. Experienced user of personal computer. Excellent writing, computer and an artist ability.	
Language Requirements:	munication and reporting skills. Fluency in English and Russian.	



ANNEX 3. TERMS OF REFERENCES FOR THE PROJECT STEERING COMMITTEE

A Project Steering Committee (PSC) will be created to monitor the project implementation and advise on strategic project issues

The PSC will be composed by the following representatives of key project partner organizations:

- 1 representative of the Implementing agency, the Ministry of Emergency Situations of the Republic of Belarus,
- 1 UNDP representative,
- 1 UNICEF representative;
- 1 UNFPA representative;
- 1 representative from International Foundation for Rural Development;
- 1 representative from the Homiel Regional Clinical Oncology Center;
- 1 representative from the Sakharov's International Ecological University
- 1 representative from the "The Institute of the Radiology";
- 1 representative from each executive committee of the targeted districts.

Each organisation shall appoint its representative to the PSC. The members of the PSC shall be convened by the UNDP for an initial meeting after the project is approved.

1. FUNCTIONS

The main functions of the PSC include:

- Analysis and elaboration of recommendations on the project implementation strategy and long-term planning.
- Evaluation of the attained results and provision of information on them to the broader public.
- Consideration and selection of ideas and proposals for further development and promotion within the project framework.
- Maintenance of contacts with appropriate national and international institutions.
- Approve annual workplans

2. PROCEDURES

- The PSC shall be convened as deemed necessary, but no less than 2 times a year.
- The time and venue of the sittings shall be coordinated by the executive secretary with its members. Each PSC member must be informed on the venue, time and agenda in advance.
- The project manager shall act as the PSC executive secretary. He/she shall also be responsible for the preparation of the materials required for the PSC sittings.
- The chairperson, agenda and time-limits shall be adopted at each sitting.
- The PSC sittings shall be legally competent if quorum is in place when at least half of the PSC members are present.
- In exceptional cases, the PSC members may be polled by telephone.
- All organisations involved in the project are entitled to submit proposals to the PSC.
- The PSC sitting minutes shall be signed by the chairperson.
- The PSC decisions shall be taken on the basis of the consensus of the participants minus one vote
- Representatives of appropriate state structures, business associations and CSO экономики invited to the PSC sittings as deemed necessary.

 Отдел по сотрудничеству

 Отдел по сотрудничеству

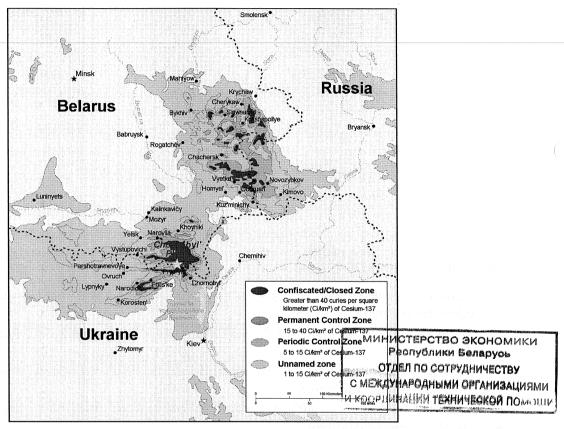
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ANNEX 4. PROJECT BACKGROUND

PROBLEM DESCRIPTION

The world's worst nuclear accident occurred in Chernobyl on 26th April, 1986. It released more radiation than the atomic bombs dropped on Hiroshima and Nagasaki. More that 70% of this fallout landed in Belarus⁴ and over one-fifth of its land – mainly in the South and Southeast - has been affected by radioactive contamination.

Below is the map of radioactivity spots that appeared as a consequence of the Chernobyl nuclear accident⁵.



Some 3600 settlements are located in the affected area, with a population of some 2.5 million people. Of six administrative regions (Oblasts) of Belarus Gomel, Mogilev and Brest Oblasts were the most heavily contaminated. Twenty-one subregional administrative units (Rayons) are in the heavily contaminated area. According to national statistics, some 135 thousand people have been resettled. Over 1.3 million people (14% of the country's total population) continue to reside on contaminated land.

The accident has had a profound effect on people's lives, and residents of the affected zones also experienced significant long-term consequences, which include, but are not limited to the following:

1. Economic decline: disruption of guaranteed incomes as a result of restrictions on industrial and agricultural activities (representing the main source of income for the majority of the population in the affected areas), and the negative reputation of products from the affected areas among some consumers resulted in reduced wages, unemployment and increased depend-

⁵ Map source- <u>http://en.wikipedia.org/wiki/Image:Chernobyl_radiation_map_1996.svg</u>, copyright CIA Country Data, primary source of the map- <u>http://www.lib.utexas.edu/maps/commonwealth/chornobyl_radiation96.jpg</u>.

⁴ Information resources: World Bank Report: "Review of Chernobyl Consequences and Recovery Programmes" (2002), UN Report "Humanitarian Consequences of the Chernobyl accident: rehabilitation strategy" (2002), Chernobyl Forum: 2003-2005, National Human Development Report of Belarus (2004-2005).

ence on (inadequate) social benefits. These consequences were further exacerbated in the 1990s by factors not directly related to radiation, such as the collapse of the Soviet Union.

- 2. Worsening state of people's health: a causal relationship has been established between long-term radiation exposure (mainly through consumption of local contaminated foods) and a variety of health conditions, mainly affecting the thyroid gland. Childhood thyroid cancer caused by radioactive iodine fallout is one of the main direct health impacts of the accident. The immediate consequences of the accident for physical health were often exacerbated by psychosocial problems, such as the trauma of resettlement.
- 3. Inadequate local infrastructure and a distorted demographic structure, resulting from years of underinvestment, partly caused by high expenditure of radioactive clean-up and social support, as well as the initial plans to resettle all residents from the most contaminated areas. The result was the deterioration of basic infrastructure needed for provision of health and education services, water supply and public health. Resettlement and voluntary migration leads to abnormally high proportions of older populations, and significant gaps in birth and mortality rates. This has a negative effect on the on people's perception of the situation in the affected communities and exacerbates concerns about health.
- 4. Inadequate public awareness and a dependence philosophy. Many people do not have adequate knowledge, skills and attitudes to live safely in a low-level contaminated environment. Rural school students and the rural populations in general are particularly at risk through consumption of wildlife and forest foods, and home-grown produce. The socioeconomic legacy of Chernobyl is evidenced in the attitudes of passivity and dependence, reinforced by government subsidies and social support payments that undermine the motivation and ability of individuals and communities to find independent solutions to social, economic and environmental problems. Many still continue to perceive themselves as weak, helpless and lacking control of their future.

Mitigating the consequences of the accident has been a priority for the Belarusian government ever since gaining independence in 1991. The government has adopted three consecutive programmes to address the aftermath of the Chernobyl accident. As suggested by expenditure data, the annual cost of these programmes ranged 6-25% of annual public expenditures. Total public expenditure on Chernobyl-related activities since the accident has exceeded \$17 billion.

Over the same time period, the international community has provided around \$50 million in registered aid and significantly higher amounts in indirect aid, mainly through NGOs and health visits for Belarusian children. Exact statistics on foreign aid referring to the pre-independence period and the early years of independence are unavailable.

Since 1986, UN system organizations, large NGOs and foundations have initiated over 230⁶ aid projects in Belarus, Russia and Ukraine, contributing significantly to the efforts implemented by the governments of the three countries.

Continued international support and cooperation are needed assist the national governments, regional and local stakeholders in facilitating social and economic recovery of the affected communities and in finding solutions to specific Chernobyl-related issues and the more general problems affecting the entire populations of the three countries.

There is a clear need for treatment of thyroid cancer, particularly in patients who were children at the time of the accident, and for continued medical observations of patients with thoroid diseases. Although thyroid diseases generally do not lead patient death, treatment is costly and requires significant resources. International research, including the 2002 UN Report "The Human Consequences of the Chernobyl Nuclear Accident" underline the need for further research and medical studies to provide adequate help to patients suffering from radiation-induced thyroid conditions and MUHHICTEPCTBO SIGNATURE CONDITIONS AND MUHHICTEPCTBO SIGNATURE CONDITIONS AND MUHHICTEPCTBO SIGNATURE CONDITIONS AND MUHICTEPCTBO S

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⁶ http://chernobyl.undp.org/english/countries.html

call on the international community to assume its share of responsibility for providing the necessary resources.

It is important to find innovative means to involve the affected communities in the recovery of the affected communities. Economic development that leads to greater levels of self-sufficiency of the Chernobyl-affected communities is the key to creation of sustainable livelihood and should play a primary role in Chernobyl recovery. The aim is to empower individuals and communities to take control of their futures. This is the approach that is both economical and effective in dealing with the social and psychological consequences of the accident. Such strategies should be supplemented by community-level initiatives aimed at health promotion and awareness raising.

International support to Chernobyl recovery can only be successful if it facilitates and reinforces positive change and can leverage the wider efforts of the local and national governments and the voluntary sector.

BASELINE SITUATION

Since independence in 1991, the main priorities of the Belarusian government vis-à-vis Chernobyl recovery have been to reduce the risks to public health, provide social protection and reduce the economic and environmental consequences of the accident. The initial approach of the government was appropriate to the needs of the moment, and was based on top-down provision of services. It was successful in minimizing the effects of radioactive contamination, maintaining large-scale agricultural production, implementing food production and processing technologies that reduced radioactive contamination of food, and in providing basic medical care to patients with thyroid cancer and other diseases

A system of medical supervision was established for people who have suffered from the consequences of the Chernobyl disaster. Today, this system covers more than 1.3 mission people, including 260,000 children. However, public health indicators in the Chernobyl-affected areas still remain significantly worse relative to other regions. The accident has affected the incidence of cancers. However, it is believed that most of the symptoms of most types of cancers have yet to materialise, and estimates of the full health impact of radioactive exposure from Chernobyl would be premature. With time, the underestimation of economic development and empowerment of the affected communities became increasingly obvious. Despite an overall reduction in the levels of radioactive contamination, many rural residents are facing excessive exposure to radiation, mainly through consumption of contaminated food. Insufficient attention was paid to the experience of the people who have successfully adjusted to living in contaminated areas, and to meeting their needs for more accurate and reliable information and for programmes that promote health and individual initiative.

It is obvious that the development gap between the affected areas and the rest of the country is due primarily to Chernobyl-related factors, and universal policies are not of the same benefit to these areas. The complex situation calls for a comprehensive and holistic approach addressing the economic, social, medical, psychological and technical aspects of the problem, as well as the need to support community-based efforts towards improving the working and living conditions in the affected territories. It is particularly important to reach out to the individuals and communities that are feeling the most marginalized and abandon, and seem to have isolated themselves from the rest of the country.

The high cost of top-down programmes and the need for massive subsidies to fund them have raised strong sustainability concerns. In response to these challenges, and recommendations of UN-led international studies in the early 2000s, the government gradually began to shift its priorities from emergency assistance to long-term recovery and sustainable development, by combining top-down provision with employment promotion, emphasis on primary care and disease prevention, and community-based recovery efforts.

Responsibility for addressing the consequences of the Chernobyl nuclear accident and implementing the relevant recovery programmes is shared by a number of government agencies, including the Ministry of Health, Ministry of Food and Agriculture, Ministry of Forestry, Ministry of Natural Re-

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The recovery effort is governed by the following laws:

- Law "On social protection of citizens who have suffered from the consequences of the Chernobyl nuclear disaster" (№ 9-3 of 6 January 2009) defines the criteria for the designation of an area as Chernobyl-affected, determines the status of the affected populations, establishes social, pension and medical benefits and protection measures for participants of the Chernobyl response effort and of the affected territories, the populations affected by the disaster.
- Law «On the legal status of territories exposed to radioactive contamination as a result of the Chernobyl nuclear disaster" (№ 1227-XII of 12 November 1991) defines the legal status and characteristics of territories depending on the levels of radioactive contamination, the procedure for resettlement of people from the most affected territories, and uses of contaminated land.
- Law «On public health protection» (№ 2583-XII of 23 November 1993, with amendments and additions) addresses select aspects of state public health control related to Chernobyl, establishes mechanisms to guarantee the rights of citizens to favourable living conditions, compensation for damage to health and property.
- The Law «On radiation security» (№ 122-3 of 5 January 1998, with amendments and additions), governs registration of exposure doses, measurement of accumulated contamination and other critical aspects, including stockpiling and use of radioactive substances.

In addition, a number of legal and normative acts have been enacted to regulate specific issues and the work of governmental and nongovernmental organizations on Chernobyl-related matters.

COORDINATION WITH OTHER PROJECTS

Current initiatives aimed on Chernobyl recovery include funding of a web site on Chernobyl, the Chernobyl Forum, established under the auspices of the International Atomic Energy Agency (IAEA) to build international scientific consensus on the consequences of the Chernobyl nuclear accident and the International Scientific Research and Information Network on Chernobyl (ICRIN), serving to meet the information needs of the population residing in Chernobyl-affected territories.

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ANNEX 5:MICROLENDING

Section I. Terms and definitions.

1. Microlending is an activity aimed at widening access to credit for the economically active populations with low incomes, which are unable to access or afford traditional banking services.

2. Target groups:

- Rural residents (physical persons), engaged in small-plot farming;
- Private entrepreneurs, engaged in agricultural production and provision of services in agriculture;
- Peasant farms.

The project specifically targets small-plot farm owners, peasant farmers and private entrepreneurs who are registered or permanently reside in Bragin district of Gomel Oblast, Stolin district of Brest Oblast, and Slavgorod district of Mogilev Oblast.

- 3. The purpose of microlending is to enable access to financial resources for increasing production of goods and services in agriculture, improving agricultural productivity and product quality, including reduction of radioactive contamination levels.
- **4.** Microloans are limited in size to the sum not exceeding 7500 base amounts⁷.

Within the UNDP project, the relevant partner organizations provide guarantees for group microloans provided by banks. This is achieved by establishing a loan guarantee fund (i.e. the organizational deposit).

5. Loans: funds disbursed by non-bank micro lending organizations from own capital.

Loans disbursed to the target groups within the UNDP project are financed from the resources of the partner organizations (See Section 1, Paragraph 6 of this Annex).

- 6. Implementing organization (Organisations):
 - Local foundation «Stolin district center for support to rural development and entrepreneurship" (Stolin Centre), operating within the territory of Stolin District in accordance with its Constitution;
 - International Rural Development Fund (IFRD), operating throughout the territory of the Republic of Belarus, in accordance with its Constitution.

The implementing organizations are non-for-profits, providing financial guarantees for bank иминистенство экономики microloans and loans to the target groups⁸.

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⁷ Letter from the National Bank of Belarus of 8.01.07 №04-23/12 «Classification of loans».

⁸ Organisations operate in accordance with Presidential Edict № 302 of 1 July 2005, "Select measures to regulate the operations of funds" and the Civil Code of the Republic of Belarus. Under Articles 45, 341, 118 of the Civil Code Organisations are legal persons operating on a non-for-profit basis, and are entitled to enter contractual relationships with third parties, acquire rights and responsibilities, including provision of loan guarantees for bank loans to third persons at own expense. Provision of loan guarantees to third parties is consistent with the goals, objectives and activitry area indicated in the Constitutions of the Organisation. In accordance with Chapter 2, Paragraph 2.3 of the Constitution of the Stolin centre, the Organisation provides financial assistance and sponsorship aid to smallplot farms seeking to expand agricultural production, and to assist such parties in repayment of loans to finance such activities. It is also authorized to facilitate access to finance services from banks and nonbank credit and finance organizations. As stated in Paragraph 2.3 (2) of the Constitution of the International Fund, the Fund is authorized to "provide financial assistance to citizens operating small plot farms and small and medium sized businesses in the form of loans, sponsorships and guarantees for banks and credit and finance organisations».

- **7. Earmarked funds** -funds provided by UNDP for the disposal and management by the Organisations:
 - During the project, earmarked funds shall be utilized to strengthen the capabilities of the organisation:
 - o To provide guarantees for microloans issued by banks to the target groups;
 - o To provide targeted financial assistance to the target groups in a cost-recovery basis.
 - After the end of the project, earmarked funds from UNDP shall be utilized by the organisations:
 - o To provide guarantees for microloans issued by banks to the target groups;
 - o To provide financial support to the target groups on a cost-recovery basis;
 - Conduct other activities involving provision of financial, technical, informational and advisory support to agricultural and other entrepreneurial activities by the target groups in accordance with the Constitutions of the respective Organisations.

Section II. Stages in the transfer of earmarked fund to the Organisations:

Stage 1. Registration by the Organisations of lists of earmarked funds to be transferred for purposes indicated in Section I, Paragraph 7 of this Annex, with the Commission for International Technical Assistance under the Council of Ministers of Belarus;

Stage 2. Transfer of earmarked funds from UNDP to the accounts of the Organisations will be performed on the basis of agreements between UNDP and the Organisations to finance activities indicated in Section I, Paragraph 7 of this Annex. The contracts will indicate the amount of the funds to be transferred, and permitted uses before and after the completion of the project

Section III. Microlending modalities:

The project will utilize two modalities of microloan provision: (1) microlending through banks, and (2) microlending by Organisations.

1. Microlending through banks will be performed in the following stages:

- 1.1. Choice of the authorized bank. The authorized bank will issue microloans to the target groups from own capital under guarantees from the Organisations. The authorized bank will be selected on a competitive basis from a pool of at least three applicants by the Project Steering Committee. The following criteria will be applied:
 - a. Time required by the bank and its local offices to make decisions on the conditions and procedures of microlending (no longer than 30 calendar days), and time required for financial transactions (no longer than five banking days);
 - 6. Cost of services related to loan disbursement and repayment;
 - B. Presence in the target districts or flexible arrangements for the issue and repayment of microloans by the target groups;
 - г. Readiness to issue loans for the whole amount of the guarantee fund;
 - д. Bank readiness to invest own capital or other resources in development of microlending services, and to increase the credit portfolio;
 - e. Attendance of the bank representative at meetings and workshops on microlending, willingness of the bank to propose and support changes to the bank to be able to

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- 1.2. Organisations conclude the following contracts with the authorized bank:
 - a. A contract to deposit funds to be utilized for loan guarantees. The deposit shall accrue interest;
 - 6. A pledge of rights contract, enabling the bank to withdraw money from the guarantee fund in the event of failure by the borrower to repay the microloan.
- 1.3. Disbursement of loans by the bank to the target groups:
 - a. Organisations will inform the target groups about the imitation of the microlending scheme and conditions of microlending.
 - 6. With support from the Organisations, members of the target groups draft loan applications and business plans to develop agricultural production. The applications and business plans are submitted to the Organisations. Organisations are responsible for registering the applications and the business plans.
 - B. Advisory committees of the Organisations⁹, comprised of members of the rural communities in the pilot districts¹⁰ will consider the applications and business plans and draft a list of applicants to considered by the Director of the Organisation as candidates for receipt of loan guarantees from the Organisation. The decision of the Advisory Committee is entered on the record.

In evaluating the microloan applications and business plans, advisory committees will apply the following criteria:

- Standing of the applicant in the community (reputation, condition of the small plot farm, inclination to abuse alcohol, etc.);
- Ability to repay the microloan (project profitability, realism, level of risk);
- Personal savings invested in the project, ability to provide own investment in the amount stated in the business plan).
- Pr. Based on the official recommendations of the Advisory Commission, the director of the Organisation approves the list of applicants to be issued microloans from the authorized bank against loan guarantees from the Organisations. The approved lists are sent to the bank in an official letter.
- д. The authorised bank will issue loans to the borrowers indicated in the list endorsed by the Director of the Organisation, and accepts loan repayments.

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- 2. Microlending by organizations is carried out in the following stages международными организациями и координации технической помощи
 - 2.1. Organisations inform the target groups about the start of the microlending scheme, availability of loans and lending conditions.
 - 2.2. With support from experts from the Organisations, members of the target groups draft loan applications and business plans, and submit them for review to the Organisations. The organizations are responsible for registering receipt of the applications and business plans.

⁹ As indicated in Paragraph 4.3.6 of the Constitution of the Stolin Centre, the Advisory Committee is competent to make recommendations on provision of loans, loan security and loan guarantees. Under Paragraph. 4.6.4 of the Constitution, loan, security and sponsorship agreements are concluded by the Director based on recommendations from the Advisory Committee. Similar amendments will be made to the Constitution of the International Fund shortly after the start of the project.

¹⁰ Members of the Advisory Committee(s) are appointed by the Board of Directors, and the names of the Committee's members are shared with the government registering authority, i.e. the Ministry of Justice for the International Fund, and the Department of Justice of the Brest Oblast Executive Committee for the Stolin Foundantion.

- 2.3. Advisory committees of the Organisations¹¹, composed of the local community leaders¹², consider the loan applications and business plans and recommend candidates to be approved for financial assistance in the form of loans. Decisions of the advisory committees are put on record. Evaluation criteria to be utilized by the Committees are indicated in Subparagraph 1.2 (c), Paragraph 1 of Section 3, "Microlending through an authorized bank").
- 2.4. Based on the record from the Advisory Committee meeting, the director of the organization approves the list of chosen candidates for receipt of financial assistance and authorizes disbursement of loans in accordance with the approved list.
- 2.5. The organizations disburse the loans and collect repayments.

Characteristics of microlending: Section IV.

- Microcredit's and loans are available to the target groups for a wide range of purposes related to agricultural production (purchase of cattle, seeds, equipment, pesticides/herbicides, veterinary drugs, building materials, new and used equipment, etc.) subject to limitations applied by UNDP and conditions of international technical assistance;
- Microloans do not require loan security and/or certificates of official salary amounts;
- Grace periods are available upon request from the borrower for a term agreed by the Organisation and the authorized bank (if the authorized bank modality is applied);
- Repayment period is requested by the applicant and approved by the Organisation and the authorized bank (if the authorized bank modality is applied);
- Microloans can be disbursed in the cash and non-cash form.

Cost recovery basis Section V.

In order to recover the costs associated with microloan provision, expand access and avoid inefficient use of financial assistance, funds are provided subject to payment of interest determined by the Organisation or the authorized bank. The rate of interest is approved by the Governing Board of the Organisation.

Utilisation by the Organisations of the interest income

Organisations implementing microlending schemes will receive the following incomes, which do not constitute technical assistance:

- Interest income from the loan guarantee bank deposit;
- Interest income from loans disbursed by the Organisation to the target groups.

The above incomes shall be expended for purposes indicated in Section I, Paragraph 7 of this Annex. Organisations have the obligation to keep a separate record of all receipts and expenditures of earmarked funds and the interest accrued.

Ч КООРЕМНАЦИМ ТЕХНИЧЕСКОЙ ПОМЕНИИ

¹¹ As indicated in the Constitution of the Stolin Centre (Paragraph 4.6.4), the Advisory Committee is competent to make recommendations on provision of loans, loan security and guarantees. Under Paragraph 4.6.4 of the Constitution, loan, security and sponsorship agreements are made by the Director upon recommendation from the Advisory Committee.» Similar amendments have been introduced in the Constitution of the International Fund, and are expected to take effect shortly after the start of the project.

¹² Members of the Advisory Committee are appointed by the Board of Directors, and the mannes on the CORPYStatee's members are shared with the government registering authority is the November 1990 of the Corpystation of the November 1990 of the Corpystation of the C members are shared with the government registering authority, i.e. the Ministry of Justice funthe community of Justice funthe community of Justice funthe community of the commu and the Department of Justice of the Brest Oblast Executive Committee for the Stolin Foundation OPГАНИЗАЦИЯМИ