

**STATE INVESTMENTS COMMITTEE AND STATE PROPERTY
MANAGEMENT REPUBLICS TAJIKISTAN**

Stakeholder Engagement Plan (SEP)

PREPARED BY

**PROJECT "FINGROW TAJIKISTAN SUPPORTING
ENTREPRENEURSHIP ECOSYSTEM DEVELOPMENT PROJECT"**

(P512525)

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List of abbreviations

AS	Agency of Statistics under the President of the Republic of Tajikistan
CEP	Committee for Environmental Protection
SCISPM RT	State committee investments and state property management Republics Tajikistan
GRP	Group implementation of projects
FRPC	Framework program partnerships countries
CRS	Cil registration and ital. statistics
ECA (CDTF)	Europe and Central Asia: Capacity Development Trust Fund
EPOS	Environmental protection and occupational safety
ESF	Environmental and social farmwork
ESCP	Environmental and Social Commitment Plan
ESFP	Environmental and Social Framework Programmer
ESMP	Environmental and Social Management Plan
ESS	Environmental and social standards
FC	Financial control
CCC	Coordination center by complaints
GMC	Group by management complaints
GT	Government Tajikistan
MCC	Mechanism consideration complaints
WBCRS	World Bank Complaint Redress Service
ICT	Information and communication technologies
IOL	International organization labor
PMLR	Procedures management labor relationships
M&O	Monitoring and evaluation
MEDT	Ministry of Economic Development and Trade
NSD	National strategy development
NSDS	National Strategy for the Development of Statistics until 2030
PACMEDT	Poverty alleviation council under the Ministry of Economic Development and Trade
PP	Plan procurement
GPP	Grant on preparation project
DPPS	Development Project Procurement Strategy
PPU (AS)	Project Preparation Unit of the Statistics Agency
RFP	Results Framework program
GSD	Goals sustainable development
SEEA	System of economic and environmental accounting
SEP	Stakeholder Engagement Plan
SNA	System national accounts
WB	World bank

1. INTRODUCTION

The "FINGROW Tajikistan Supporting Entrepreneurship Ecosystem Development Project" project is an initiative aimed at improving the country's entrepreneurship ecosystem. Its goal is to create an enabling environment for increasing public participation in entrepreneurship, employment, and business development, as well as providing them with access to resources, knowledge, and opportunities for generating sustainable income. The project is being implemented by the State Committee on Investment and State Property Management of the Republic of Tajikistan (SCISPM) with technical support from the World Bank.

Tajikistan's economic structure and weaknesses at the company level pose a central development challenge: the country's economic growth is not supported by a dynamic and highly productive private sector. Therefore, strengthening the entrepreneurial ecosystem, supporting the productivity of start-ups and Micro, small and medium enterprises) (MSMEs), and creating conditions for a private sector with high growth potential are crucial to unlocking the country's economic potential. Targeted measures to develop company capabilities, facilitate market entry, support innovation, and expand access to finance will be necessary to develop a private sector capable of driving sustainable job creation, inclusive growth, and structural transformation.

Access to finance is key to boosting productivity, growth, and job creation, yet it remains a significant constraint for startups and MSMEs. Weaknesses in the entrepreneurial ecosystem are closely linked to these financing gaps. The financial system remains shallow and bank-dominated, with limited financial intermediation, relatively high intermediation costs, and few financing options outside traditional bank lending. Even within the banking sector, lending to MSMEs remains limited—only 1.9 percent of GDP in 2024 (approximately 17.5 percent of total bank loans), despite a relatively low non-performing loan rate in this segment—3.3 percent, significantly below the banking system average. Moreover, World Bank enterprise research shows that a significant number of companies face constraints in accessing credit, particularly women-led businesses, which face additional barriers. The Project is being implemented by the State Committee on Investments and State Property Management of the Republic of Tajikistan (SCISPM) with technical support from the World Bank. A Project Implementation Unit (PIU) will be established under the State Committee on Investments and State Property Management of the Republic of Tajikistan (SCISPM). SCISPM, with offices in target districts, is mandated to create a favorable legal, financial, and practical environment for entrepreneurship development and ensure women's access to all investment and innovation opportunities. SCISPM will ensure that the Activities are implemented in accordance with the Environmental and Social Standards (ESS) and this Human Resources Management Plan (HRMP) in a manner acceptable to the Association.

2. PROJECT DESCRIPTION

The purpose of the project.

To increase the use of financial services by businesses and the public and promote the creation of new and better jobs. The project will have two key beneficiary groups: startups and existing micro, small, and medium-sized enterprises.

Proposed Project Development Objective (PDO)

The PIU is designed to enable the State Investment Committee for State Property Management (SCISPM) to prepare the necessary documentation for the project: "FINGROW in Tajikistan to support the development of the entrepreneurship ecosystem"

Tajikistan has several economic sectors with potential comparative advantages, but it lacks a mechanism to enhance the competitiveness of SMEs, integrate them into value chains, and build linkages with international markets. Several sectors with potential comparative advantages for improved integration into value chains exist, including, but not limited to: (i) high-value-added agribusiness value chains, such as dried fruits and nuts, due to Tajikistan's ability to produce products outside of peak supply volumes; (ii) international tourism, leveraging Tajikistan's strategic location along the ancient Silk Road and its cultural and natural attractions; and (iii) ready-made garment manufacturing, given Tajikistan's comparative advantage in raw cotton and cotton yarn, as well as its surplus labor force. However, private sector activity is generally constrained by a challenging business environment and limited MSME linkages with large local and multinational corporations operating in Tajikistan or the region. However, there is a need for a robust set of practical tools that implement and complement government-supported MSME capacity building measures that could unlock Tajikistan's comparative advantages at the local level.

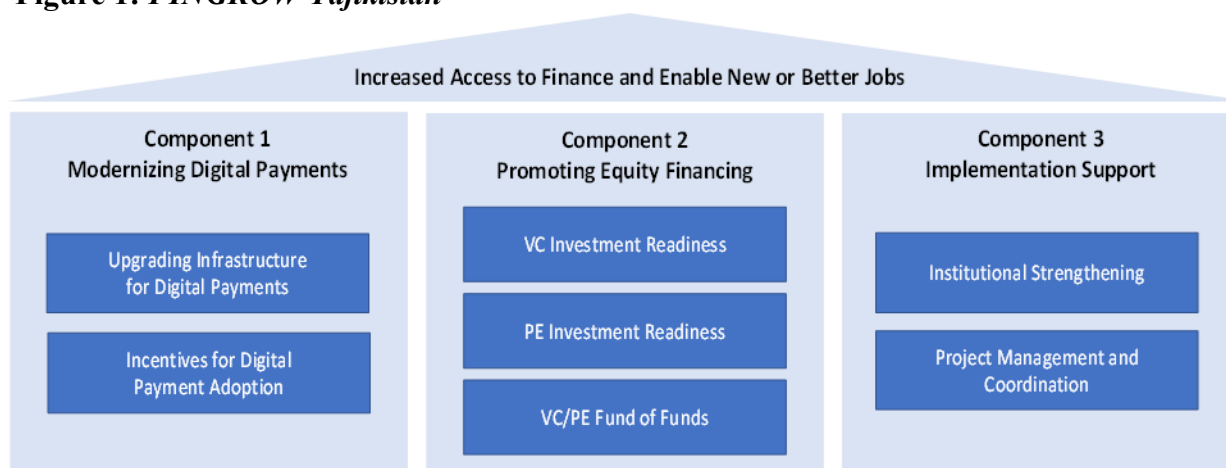
This theory of change proposes that increased use of digital payments improves access to and use of financial services by reducing transaction costs, creating digital data footprints, and providing access to savings, credit, and insurance. Digital payments are hypothesized to facilitate the formalization of economic activity—especially wage and trade transactions—thus bringing informal workers and businesses into the formal economy. This formalization is expected to improve productivity, tax compliance, and access to public services. Increased use of digital payments is also hypothesized to expand economic participation, particularly for underserved groups such as women and youth. Digital infrastructure, financial literacy, and consumer trust are assumed to be sufficient to support widespread adoption. It also assumes the presence of favorable regulations (e.g., simplified KCP procedures, cybersecurity) and suggests that digital payment ecosystems create positive network effects that stimulate entrepreneurship and job creation.

Evidence has shown that when businesses gain access to capital (credit or equity), they will invest in fixed assets, human capital, and innovation. Such investments are expected to lead to higher productivity, expanded production, and increased labor demand. Access to capital is also expected to stabilize employment during economic downturns by providing liquidity, while capital investors provide management expertise and market access, further stimulating business growth. Furthermore, improved access to financial products and services, including insurance, can increase businesses' resilience to economic and climate shocks by reducing financial losses and ensuring a faster recovery, thereby supporting employment stability. A critical prerequisite is the existence of a supportive regulatory environment and functioning financial markets that can efficiently allocate capital and mitigate risks, particularly for underserved segments. It is also expected that businesses can translate access to capital into employment growth, and that increased use of digital payments and access to capital will significantly reduce gaps in financial inclusion and economic participation.

3. PROJECT COMPONENTS

The FINGROW Tajikistan project will focus on Pillars 1 and 3 of the MPA program—digital payments and equity financing—along with business environment reforms, fostering a virtuous cycle that deepens access to finance, accelerates company growth, and creates jobs. The project consists of four main components (figure).

Figure 1: FINGROW Tajikistan



COMPONENT 1:

Digital Payments Modernization (\$6 million). This component aims to accelerate the adoption and effective use of digital payments by businesses and individuals, particularly micro, small, and medium-sized enterprises (MSMEs), women-owned and managed businesses, and entities in underperforming regions. The project will support a range of measures to modernize the infrastructure necessary for digital payments and the broader digital finance ecosystem, as well as to expand the adoption of digital payments by merchants and consumers by removing key barriers limiting the transition from cash to digital transactions.

Component 1.1: Modernization of Digital Payments Infrastructure (\$4 million). This subcomponent aims to address both the underlying supply-side constraints in the digital payments infrastructure and strengthen the institutional capacity of the National Bank of Tajikistan to oversee an increasingly digital and diversified financial sector.

Digital Infrastructure at the National Bank of Tajikistan. The objective is to strengthen the capacity of the National Bank of Tajikistan to supervise an increasingly digital and diversified financial sector, including banks, non-bank financial institutions, fintech providers, and payment service operators. This subcomponent will support the modernization and digitalization of the National Bank of Tajikistan’s internal systems, databases, and supervisory tools to improve regulatory effectiveness, the quality of financial sector supervision, and data-driven policymaking. The envisaged range of activities includes: (i) modernization and integration of supervisory reporting systems to ensure automated, risk-based data collection and analysis; (ii) modernization of internal databases to improve data quality, interoperability, and real-time monitoring of financial institutions; and (iii) strengthening cybersecurity frameworks and data governance standards. The implementation will be led by the National Bank of Tajikistan. The National Bank of Tajikistan will be responsible for the national payment infrastructure and will closely coordinate with the National Payments Council to ensure strategic oversight and alignment with market needs and regulatory objectives, as well as with the Agency for Innovation and Digital Technologies to ensure compliance with the national approach to financial sector cybersecurity.

Subcomponent 1.2: Incentives for digital payments adoption (\$2 million).

This sub-component aims to remove last-mile barriers to the adoption and use of digital payments by incentivizing their adoption by merchants, especially women-led businesses and businesses in lagging regions such as rural areas, through the Acceptance Development Facility (ADF). The subcomponent will also support the creation of the ADF and its launch to provide targeted financial incentives to reduce the cost and risks of transitioning to digital payments. FINGROW Tajikistan will explore the possibility of supporting and using banking agents through ADF as access points for digital payments in underserved areas where formal financial infrastructure is limited. This activity contributes to the development of an ecosystem for IFC's potential investments in fintech companies partnering with banks to expand banking agent networks, which, if implemented, will further enhance the reach of ADF interventions. Second, IFC provided advisory support to the National Bank of Tajikistan in developing a legal and regulatory framework for asset-based financing, including factoring, which is essential for the commercial inability of small-value accounts receivable financing for micro, small, and medium enterprises (MSMEs) and agribusinesses. Building on this normative work, ADF will consider activities aimed at increasing the awareness and readiness of MSMEs to participate in factoring platforms, including e-invoicing, digitalization of transaction records, and basic digital literacy.

Component 2: Development of equity financing (\$19 million).

This component will simultaneously generate a pipeline of investment-ready companies and increase the availability of equity financing. As noted, above, Tajikistan's entrepreneurial ecosystem is at a very early stage of development and is showing signs of a coordination breakdown.

Subcomponent 2.1: entire Readiness (\$4.5 million). This subcomponent will develop a pipeline of entire-ready start-ups—tech-focused, innovative companies with high growth potential that are able to attract early-stage entire capital. Structured incubation services through the State Business Incubator will further strengthen the serial, growth, and readiness of start-ups for entire capital funding by: (i) mentoring and coaching; (ii) business model refinement and market validation; (iii) product development and prototyping support; (i) financial management and fundraising preparation training; (j) legal and regulatory advice; (i) facilitating connection with accelerators, investors, financial institutions, and corporate partners; and (ii) providing seed funding.

Sub-component 2.2: Private Equity Investment Readiness (US\$6.5 million).

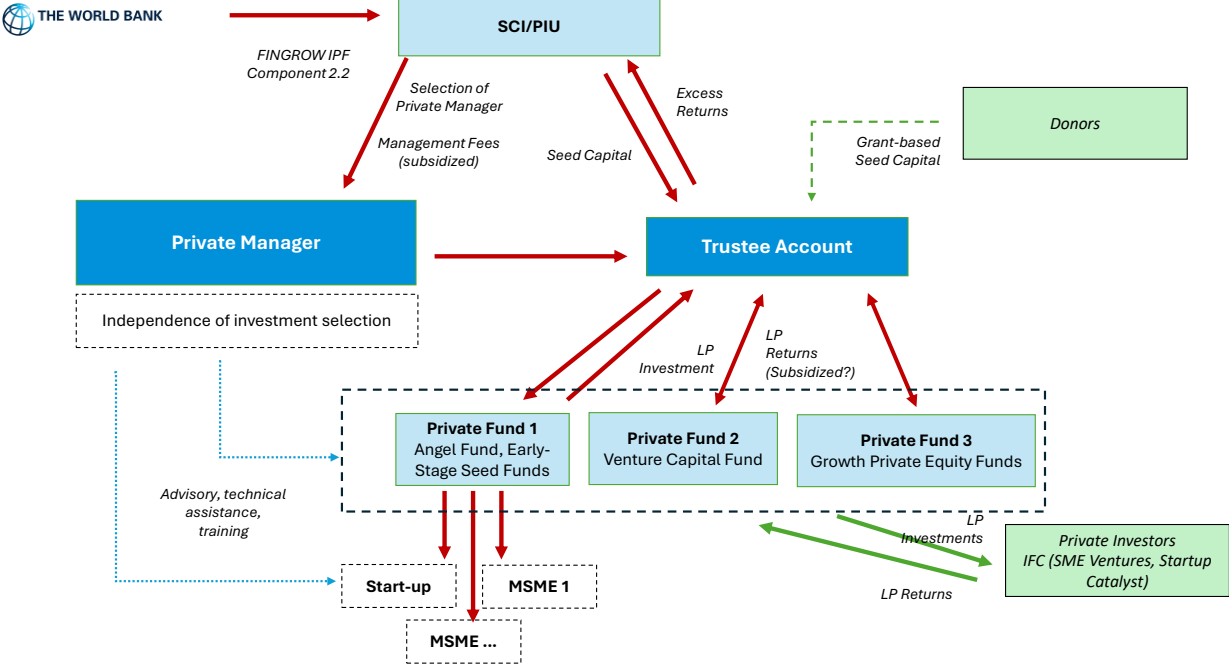
This sub-component will enhance the readiness of micro, small and medium enterprises to attract private equity capital, strengthening their ability to attract and effectively use capital for growth, increased productivity and job creation.

Subcomponent 2.3: Fund of Funds (\$8 million).

The project will establish an entire capital mechanism that will function as a "light" fund of funds to address the near-total lack of entire capital in Tajikistan. This light fund of funds will be structured as a managed account, through which public capital will be allocated to regionally managed sub-funds with mandatory commitments to invest in start-ups and micro, small, and medium-sized enterprises registered and operating in Tajikistan.

The lightweight fund of funds will function as a managed account within the State Business Incubator, which acts as an institutional anchor and holder of the trust/escrow account into which project funds are deposited. This level tracks investment income and formalizes reporting obligations, as well as provides the ability to open separate accounts for investment windows within sub-funds, facilitating the monitoring of obligations at this level.

Figure 2: The flow chart of funds is shown



Component 3: Implementation Support (\$5 million).

Under this component, the project's implementing agencies will receive targeted support for institutional strengthening, while the Project Implementation Unit under the State Investment Committee will develop the necessary capacity and ensure the effective launch and management of the project. The component will include two subcomponents.

Sub-component 3.1: Institutional strengthening of project implementing agencies (US\$ 3 million).

This subcomponent will include capacity development and technical assistance to the project's three implementing agencies. Specifically:

- i. Technical assistance to the State Investment Committee. Technical assistance will be provided to the State Investment Committee to enable relevant departments to advance business environment reforms by identifying bottlenecks, developing solutions, and facilitating the implementation of necessary reforms. Technical assistance will also focus on promoting foreign investment and monitoring and evaluation.
- ii. Technical assistance to the National Bank of Tajikistan. The objective is to strengthen the National Bank of Tajikistan's capacity to supervise the increasingly digital and diversified financial sector, including banks, non-bank financial institutions, fintech providers, and payment service operators. The technical assistance will include capacity building for National Bank of Tajikistan staff in digital supervision, data analytics, and financial technology supervision.

iii. Technical assistance to the State Business Incubator to strengthen its capacity to implement investment readiness subcomponents and to provide fiduciary oversight of the fund of funds.

Sub-component 3.2: Project Management and Implementation (\$2 million).

This subcomponent will finance the overall project implementation, coordination, and management. It will also cover related costs, including additional implementation costs related to personnel, operating expenses, and commission payments to agencies and government bodies involved in the project.

Component 4: Project Management and Implementation (\$4.5 million)

This component will finance the overall project implementation, coordination, and management. It will also cover related costs, including additional project implementation costs, operating expenses, and fees for agencies and government bodies involved in the project.

4. TARGET AND TASKS STAKEHOLDER ENGAGEMENT PLAN (SEP)

The overall objective of this Stakeholder Engagement Plan (SEP) is to define a program of stakeholder engagement, including public disclosure and consultation, throughout the project lifecycle. The SEP describes the means by which the project team will engage with stakeholders and includes a mechanism through which people can express concerns, provide feedback, or lodge complaints regarding the project and any related activities. Community participation is essential for the successful implementation of the project to ensure smooth collaboration between project staff and local communities, as well as to minimize and mitigate environmental and social risks associated with the proposed project activities.

Free access to information is guaranteed by Article 25 of the Constitution, which states that government bodies, public associations, and officials are obligated to provide everyone with the opportunity to receive and review documents affecting their rights and interests, except in cases stipulated by law. In accordance with the Freedom of Information Law, citizens of Tajikistan have the right to access project-related information.

The project is being developed under the World Bank's new European Social Fund, which came into effect on October 1, 2018, replacing the Bank's Environmental and Social Safeguards Policy. Project activities are required to comply with ten environmental and social standards (ESS). Bank-conducted reviews classified the environmental and social risks as low and moderate, respectively. Key social issues relate to data collection and processing; ensuring their accuracy; meaningful analysis and interpretation; data dissemination/disclosure; and protecting data privacy.

To address social risks and in accordance with ESS10 on information disclosure and citizen participation, as well as the Tajik Law on Freedom of Information, the Government of Tajikistan/ SCISPI, as the implementing agency, has developed this Stakeholder Engagement Plan. The scope and level of detail of this draft Stakeholder Engagement Plan are consistent with the nature and scale, potential risks, and impacts of the Project Preparation Grant. Accordingly, the scope of this Stakeholder Engagement Plan will be expanded to include stakeholders affected by project activities, and mechanisms for stakeholder engagement during preparation for project implementation will be defined. The Stakeholder Engagement Plan will be updated throughout grant implementation, and the final version will be submitted and disclosed prior to project appraisal.

The purpose of this Stakeholder Engagement Plan (SEP) is to identify the key stakeholders involved in the preparation of the grant-supported FINGROW Tajikistan Entrepreneurship Ecosystem Development Project in Tajikistan and its associated action plan, define the methods for stakeholder engagement and

establishing constructive dialogue between the parties, and establish responsibilities for implementing stakeholder engagement activities.

The purpose of the Stakeholder Engagement Plan (SEP) is to ensure broad and active participation of stakeholders and to create an atmosphere of constructive dialogue in a timely manner during the project development process.

In particular, the SEP serves the following purposes:

- a. identification and analysis of stakeholders;
- b. planning the procedure for interaction with stakeholders parties;
- c. disclosure of information;
- g. consultations with stakeholders;
- d. consideration and response to complaints;
- e. monitoring and reporting on the SEP.

This draft Stakeholder Engagement Plan will be published by the PIU, the implementing agency for the FINGROW grant and project, and is open for feedback and consultation. Stakeholder feedback will be incorporated into the final version of the SEP.

Specific tasks SEP are concluded next:

- Identification and assessment of stakeholder groups and their profiles, interests, issues/impacts and concerns related to the Project (stakeholder mapping);
- Informing project development and/or mitigation measures, including alternatives;
- Identifying specific initiatives (e.g. community meetings, focus group discussions, face-to-face meetings, poster placement in public spaces) to ensure meaningful engagement with diverse stakeholder groups in a transparent and accessible manner using culturally appropriate communication methods, with a particular focus on vulnerable groups;
- Building relationships with various stakeholders of the Project based on mutual respect and trust;
- Promoting adequate and timely dissemination of information on technical, economic, environmental and social risks and impacts among stakeholder groups in a clear, accessible and culturally acceptable form and format;
- Establishing systems for prior disclosure/dissemination of information and consultation, including collecting the views of affected persons, taking into account the proposals received (if necessary) and providing feedback to affected persons/groups on whether and how these proposals have been taken into account;
- Establishment of a feedback and dispute resolution mechanism (through the complaints handling mechanism – GRM); and
- Establishing a procedure for registering and tracking complaints regarding implemented activities through reporting and monitoring the work of the MRI.

5. REGION REACH AND STRUCTURE SEP

The scope of the SEP is determined in accordance with the World Environmental and Social Standard ESS10 bank. Engagement will be planned as an integral part of the project's environmental and social assessment, as well as its development and implementation.

Real document consists of from 14 chapters

The first chapter is the Introduction. It provides a brief description of the project and the context in which the SEP is being developed. Chapters 2 and 3 describe the project and its objectives and components. Chapter 4 describes region coverage and structure. In Chapters 5 and 6 present the legal and policy context in Tajikistan that underpins the SEP's legitimacy. Chapters 7, 8, and 9 examine the

stakeholders' interactions with environmental and social standards and a stakeholder analysis. Resources and responsibilities are outlined in Chapter 10. Grievance Redress Mechanism (GRM) presented Chapter 11. In Chapter 11 set out questions monitoring, documentation and reporting, ZS activities are specified in Chapter 13 and ZS resources are specified in Chapter 14

6. REGULATORY AND POLITICAL FRAMEWORK

National requirements Republics Tajikistan parts disclosure of information

The Law of the Republic of Tajikistan "On Freedom of Information" is based on Article 25 of the Constitution, which stipulates that government bodies, public associations, and officials are obligated to provide everyone with the opportunity to receive and review documents affecting their rights and interests, except in cases stipulated by law. The law applies to relations related to access to information contained in official documents and not classified as restricted information in the interests of ensuring national security in accordance with state secrets legislation and other regulatory legal acts governing relations in the area of protecting state secrets.

The Law of the Republic of Tajikistan "On Appeals of Individuals and Legal Entities" (2016) contains legal norms about established informational channels, by means of which citizens can submit complaints and appeals. Article 14 of the Law establishes the timeframes for reviewing appeals: 15 days from the date of receipt for appeals that do not require additional study and verification, and 30 days for appeals that require additional study. These legal provisions will be taken into account project complaint mechanism.

The Law "On Local Self-Government Bodies" (2004) grants the chairman of a district or city administration powers in the areas of natural resource management, construction and reconstruction of environmental facilities, supervision of local agencies in the areas of waste management, sanitary and epidemiological supervision, healthcare, and social protection of the population within the administrative-territorial unit. Public meetings are permitted only with prior notice. And coordination with local organ authorities (hukumat area).

Article 13 Law "On security surrounding Wednesday" proclaims right citizens on obtaining environmental information, as well as participation in the development, adoption and implementation decisions related to environmental impact. This right is exercised through public discussion of draft environmentally significant decisions and public environmental assessments. Representative government bodies are obligated to consider citizens' comments and suggestions.

The Civil Code defines the procedure for exercising the right of ownership and other property rights, rights to the results of intellectual activity, regulates contractual and other obligations, as well as other property and related personal non-property relations, founded on equality, autonomy will And property The independence of their participants. Family and labor relations, relations concerning the use of natural resources, and environmental protection are regulated by civil law, unless otherwise provided by laws on family, labor, land, and other specialized legislation.

The State Program for the Development of Women's Entrepreneurship in the Republic of Tajikistan for 2023–2027 is aimed at providing comprehensive support to women in business. The program covers key areas that promote the growth and sustainability of women's entrepreneurship. It includes training and skills development, including entrepreneurship, business planning, digital and sustainable ("green") technologies, and increased financial literacy for women. Particular attention is paid to ensuring access to finance. Favorable conditions are created for women to obtain grants, microloans, and concessional loans, and interactions with banks and microfinance organizations are simplified. The program also provides advisory and mentoring support. Women entrepreneurs receive assistance from experienced specialists, access to business mentors, and legal and economic consultations.

The National Development Strategy of the Republic of Tajikistan for the period up to 2030 (2021–2030) is a comprehensive document aimed at the sustainable socio-economic development of the country. The strategy places special emphasis on expanding women's economic opportunities and supporting women's entrepreneurship as an important factor in economic growth and social stability. The strategy includes measures to increase the number of women involved in entrepreneurial activity, create new jobs, and improve conditions for the development of small and medium-sized businesses. One of the key areas is to increase the public visibility of women entrepreneurs, their active participation in economic and social life, as well as the formation of a positive public opinion about their contribution to the development of the country. The National Strategy for 2021–2030 contributes not only to the general development of the country, but also the creation of a favorable environment for the expansion of women's economic opportunities and the sustainable development of entrepreneurship in Tajikistan.

7. ECOLOGICAL AND SOCIAL STANDARD WORD BANK BY INTERACTION WITH SEP

The World Bank's Environmental and Social Framework (ESF) came into effect on October 1, 2018 years. ESF includes Ecological And social standard (ESS) 10

"Stakeholder Engagement and Disclosure," which recognizes "the importance of open and transparent engagement between the Borrower and project stakeholders as an integral element of good international practice." ESS10 emphasizes that effective stakeholder engagement can significantly enhance the environmental and social sustainability of projects, strengthen their acceptance, and contribute significantly to the successful development and implementation of projects. ESS10 applies to all projects supported by the Bank through investment project finance if their preparation began after the ESF became effective. The Borrower will conduct stakeholder engagement as an integral part of the project's environmental and social assessment, as well as its design and implementation. In accordance with the World Bank's ESF (June 2018), ESS10 requirements include the following:

- Borrowers will engage with stakeholders throughout the project lifecycle, commencing such engagement as early as possible in the project development process and within a timeframe that allows for meaningful stakeholder consultations on design matters. The nature, scope, and frequency of stakeholder engagement will be proportionate to the nature and scale of the project, as well as its potential risks and impacts.
- Borrowers will conduct meaningful consultations with all stakeholders. Borrowers will provide stakeholders with timely, relevant, understandable, and accessible information and consult with them in a culturally appropriate manner, free from manipulation, interference, coercion, discrimination and intimidation.
- The stakeholder engagement process will include the following elements, as set out in more detail in the ESS: (i) stakeholder identification and analysis; (ii) planning how stakeholder engagement will be carried out; (iii) disclosure of information; (i) stakeholder consultation; () consideration of and response to complaints; and (i) reporting to stakeholders.
- The borrower will maintain and disclose as part of the environmental and social assessment a documented record of stakeholder engagement, including a description of the stakeholder consultations conducted, a summary of the feedback received, and a brief explanation of how that feedback was taken into account or the reasons why it was not taken into account.
- The borrower shall develop a Stakeholder Engagement Plan (SEP) commensurate with the nature and scale of the project and its potential risks. and impacts. The SEP should be disclosed as early as possible and prior to project appraisal. The Borrower must also solicit stakeholder views on the SEP, including stakeholder identification and proposals for future engagement. If material changes are made to the SEP, the Borrower is required to disclose the updated SEP (World Bank, 2017: 99). In accordance with ESS10, the Borrower is also required to propose and implement a

grievance redress mechanism (GRM) to receive and facilitate the timely resolution of concerns and grievances from project-affected parties related to the environmental and social performance of the project (World Bank, 2017: 100).

For receipt more detailed information about Ecological And social World Bank standards, please visit the following link: www.worldbank.org/en/projects-operations/environmental-and-social-framework/brief/environmental-and-social-standards.

8. IDENTIFICATION AND ANALYSIS OF STAKEHOLDERS

● **Methodology**

Interested sides project are determined How physical faces, groups or other entities that:

- are subjected to or can be subjected to direct or indirect, positive or adverse impacts of the Project (also referred to as “affected parties”); and
- can have interest to Project ("other interested sides"). To him refers to individuals or groups whose interests may be affected by the Project and who have the potential to influence the Project's outcomes in any way.

Identification interested sides framework Project was carried out on based on the following criteria:

- Influence: the social group is capable of significantly influencing the process of implementing the Project;
- Impact: the implementation of the Project may significantly affect a certain social group (stakeholders);
- Partnership: There are opportunities to build partnerships between the Project and the relevant social group; Interest: A social group or individuals, not necessarily directly affected by the Project, may (or may not) have an interest in it.

Interaction with stakeholders requires their identification taking into account the above criteria and definitions corresponding methods interactions with them.

For goals effective, address and inclusive interactions The Project stakeholders can be divided into the following three main categories:

- Project-affected parties are individuals, groups and other entities within the Project's area of influence who are directly affected (actually or potentially) by the Project and/or have been identified as being most sensitive to changes associated with the Project, and who should be closely involved in the process of identifying impacts and their significance, as well as in making decisions on mitigation and management measures;
- Other stakeholders are individuals/groups/entities who may not be directly affected by the Project but who believe or perceive that their interests are affected by the Project and/or who may in some way influence the Project and its implementation process; and
- vulnerable groups are individuals who may be disproportionately affected by the Project or further disadvantaged than other groups due to their vulnerable status³ and who may require special engagement measures to ensure their equal representation in consultations and decision-making processes related to the Project.

To develop an effective SEP, it is important to understand stakeholders' relationships with the Project, as well as their needs and expectations regarding engagement and consultation. This information can be used to tailor engagement approaches. with each type interested sides. In framework this process

It is also important to identify stakeholders for whom participation may be difficult, as well as those who may be differentially or disproportionately impacted by the Project due to their marginalized or vulnerable status.

Mapping interested sides will take into account:

- Who and what way affected by the Project;
- whether the stakeholder supports the Project, is neutral or opposes it;
- the key interests and concerns of each stakeholder in relation to the Project;
- what way various interested sides can influence on Project and what risks or opportunities this creates for the Project.

Stages and methods of interaction

Mapping interested sides includes:

- assessment level influences/impacts each interested sides;
- analysis level support, neutrality or resistance to the Project;
- identification interests, concerns and motivations.

Table 1. Methods interactions

Category	Approaches
Affected interested sides	Educational events, focus groups, meetings communities, mobile groups for working with the population
vulnerable groups	Individual visits, cooperation with NGO, advice women and local leaders
Other interested sides	Round tables, online platforms, workers groups, participation evaluation of results

Categories interested sides framework Project

Table 2. Interested sides, affected Project, within zones his direct influence

Group	Character impact
State committee by investments and management of state property	Technical assistance will be provided to the State Investment Committee to enable relevant departments to advance business environment reforms by identifying bottlenecks, developing solutions, and facilitating the implementation of necessary reforms. Technical assistance will also focus on promoting foreign investment and monitoring and evaluation.

National Bank of Tajikistan	The goal is to strengthen the National Bank of Tajikistan's capacity to supervise the increasingly digital and diversified financial sector, including banks, non-bank financial institutions, fintech providers, and payment service operators. Technical assistance will include capacity building for National Bank of Tajikistan staff in digital supervision, data analytics, and financial technology supervision.
State Business Center for Entrepreneurship	Strengthening its capacity to implement sub-components related to investment readiness, as well as fiduciary oversight of the fund of funds.

Grade affected interested sides

Project affected parties and beneficiaries, as well as other parties that may be directly affected by the Project. Each stakeholder/group is assigned a relative importance rating on a scale of 1 to 5 stars, with five stars indicating high importance and requiring the highest level of attention. This allows for prioritization for further analysis. A comprehensive stakeholder mapping and their relative importance are presented below.

Stakeholder mapping and segmentation

To guide the stakeholder communication process, several groups potentially interested in and/or affected by the grant project's development were identified. There are a number of groups and social groups interested in the project at various levels. The project recognizes that stakeholders are not only diverse and heterogeneous but also exist in both vertical and horizontal spaces. Accordingly, stakeholder mapping is conducted vertically (within the administrative space) and horizontally (within individual spaces). The first step involves preparing a universal map. Each stakeholder/group is rated according to relative importance, ranging from "Low" to "High." This helps determine interest and importance for further analysis. The stakeholder mapping and its relative importance in the grant project development process are presented below. (A list of organizations is attached.)

Table 3. Universal mapping interested sides

No.	Level – administrative unit	Interested sides	Importance
1	National level	State committee by investments and management of state property	*****
		National Bank of Tajikistan	*****
		State Business Center for Entrepreneurship	*****
		Committee By affairs women and families at Government of the Republic of Tajikistan	*****
		Tax committee at Government Republic of Tajikistan	***
		Ministry economic development and	***

		trade	
		Ministry finance	*****
		Ministry labor, migrations and employment	*****
		Agency By statistics at Government of the Republic of Tajikistan	*****
		Committee for Tourism Development under the Government of Tajikistan	***
		National universities and research institutes, mass media	***
		Civil society organizations, networks, SMEs	***
		Japan International Cooperation Agency (JICA)	*****
		German bank development (KfW)	***
		European bank reconstruction and development (EBRD)	*****
		World bank (B)	*****
		Asiatic bank Development Bank (ADB)	***
		Program development UN (UNDP)	***
		Association of Women Entrepreneurs	****

	Regional level	Administration chairman areas	****
		Locals' divisions State Committee on Investments and State Management property	*****
		Management By affairs women and regions	*****
		Regional media	****
		District organs authorities (Hukumats), including the departments of economics, youth affairs, women's affairs, land management, economics and ecology etc.	****

Disadvantaged/vulnerable persons or groups

Special meaning has understanding impact Project affect disproportionately disadvantaged or vulnerable faces or groups, which often not have opportunities to express their concerns or fully understand the impacts of the project. It is also important to ensure that awareness-raising and engagement activities with interested parties for unfavorable or vulnerable persons or groups were adapted to take into account their particular sensitivities, concerns and cultural characteristics, and to ensure a full understanding of the project activities and benefits vulnerability be conditioned by origin person, gender, age, health status, economic disadvantage and financial insecurity, disadvantaged status in the community (e.g. minorities or marginalized groups), dependence on others or natural resources,

etc. Interaction with vulnerable groups and individuals often requires the application of special measures and support aimed at facilitating their participation in decision-making related to the Project, so that the level their awareness and contribution to the overall process was proportionate to the level of participation of other stakeholders

Analysis interested sides

Below is a summary of the identified stakeholders, the nature of their interest in the Project, and the level of their interest and influence on Project. Scroll design The list of activities and locations involved has not yet been finalized, and therefore some stakeholders will be identified at a later stage. The Project Implementation Unit (PIU) will be responsible for updating this table as necessary, including adding new stakeholders, defining their roles, and assessing the Project's impacts and its effects on these stakeholders.

Table 4. Description roles interested parties in Project "FINGROW Tajikistan: «Supporting Entrepreneurship Ecosystem Development Project»

Group / subgroup	Current situation	Reealed questions and problems	Expectations from Project	Significance risk	Necessary providing conditions
State Committee for investments and management of state property of the Republic of Tajikistan	Process implementation new projects. Pilot programs are being implemented. Partnership with NGO and international organizations.	Lack of women's inclement in the economy, limited access to funding and training. Social stereotypes, Low awareness about the project, the difficulties of coordination with other government agencies.	Increasing the economic independence of entrepreneurs, improvement access to financial resources and training. Expanding access to entrepreneurship, improving financial literacy. Improving interaction between the government, NGOs and the private sector.	Average, high, medium	Support for local authorities, improvement of infrastructure for entrepreneurs. Attracting international partners, change - public opinion. Supporting initiatives at all levels, creating a favorable legal framework.
Committee on Women and Family Affairs Government of the Republic of Tajikistan	Responsible for gender policy, but limited in resources.	Flaw financing, weak regional structure.	Gain support for women entrepreneurs in the implementation of new programs to expand economic opportunities entrepreneurs.	Average	Increase budget, staff training, political support.
Ministry finance Republics Tajikistan	Budget deficit, shortcomings financial management.	Problems accountability and management, lack of analysts and public communications specialists.	Coating deficit of state budget for check external grant investments For extensions business	High	Disclosure of budget projects documents and analysis of financial <u>documents indicators.</u>

Ministry of Labor, migrations and employment of the population of the Republic of Tajikistan	Develops employment programs, but is poorly targeted on women.	Short level employment of entrepreneurs, especially in rural areas.	Increase employment and entrepreneurial activity among women.	In high	Educational programs, quotas, subsidies, access to credit.
Ministry of Economic Development and Trade of the Republic of Tajikistan	Support for SMEs and development private sectors. A source of information on regional and district development plans.	Insufficient information in entrepreneurship.	Increase numbers women entrepreneurs.	Average	Simplifying access to programs support for SMEs, special support mechanisms.
National Bank of Tajikistan		potential and entrepreneurship training; socio-cultural norms continue to limit women's economic opportunities.	Increase Digitalization training programs for entrepreneurs	average	Educational programs, quotas, subsidies, access to loans
government agency Business Incubator Tajikistan"	Experience formation and development Entrepreneurship; partnership with development partners and NGOs.	Economic Entrepreneur participation remains limited, largely due to insufficient access to financial resources, programs extensions	Increase numbers legal entrepreneurs	High Middle	Educational programs, quotas, subsidies, access to loans
Local authorities (hukumats, departments for women's affairs)	Coordination on local level.	Limited budget and powers.	Effective implementation of the project at the local level.	Average	Delegation powers, training, partnership.
District hukumats and local authorities	They carry out supervision for the implementation of the project on the ground.	Bureaucratic barriers, lack of systemic support for entrepreneurs	Support And implementation of the project at the local level.	High	Simplification procedures, political will, involvement.
Locals representatives of the State Committee for State Property Management	Participating implementation project.	Lack of coordination with entrepreneurial initiatives.	Effective implementation of gender components of the project.	Average	Joint planning, reporting on results.

9. METHODS INTERACTIONS WITH INTERESTED PARTIES

To successfully implement the project and achieve the set goals, a comprehensive approach will be used kit methods interactions with various interested parties, including women entrepreneurs, micro, small and medium enterprises, financial institutions, mentors, as well as government agencies and civil society organizations society. Main methods interactions include:

Information and communication events

- Announcements And informational campaigns — For attraction attention potential beneficiaries to opportunities to participate in the project, pomegranate competitions, training programs and mentoring.
- Publication of project reports and news through websites, social media and local media mass information with goal provision transparency and informing all participants.
- Introductory trips and seminars for exchange experience and distribution best practices among participants and interested organizations.
- **Education And capacity building**
- Conducting training events by development business skills, financial literacy and entrepreneurship, taking into account local conditions and the needs of target groups.
- Organization group and individual consultations, directed on development business plans and adaptation of projects to the requirements of grant programs.
- Implementation programs mentoring and coaching flow 12 months after providing grants to support sustainable business development.

Consultations And involvement processes acceptance decisions

- Regular meetings and working groups with target group representatives, mentors and partners for discussions more implementation project, identification problems and search solutions.
- Implementation mechanism reverse connections, allowing beneficiaries and to others interested parties to express suggestions and comments on the implementation of the project.
- Conducting competitive selection grants with participation independent experts and representatives of local communities to ensure transparency and fairness.

Coordination with partners and institutes support

- Cooperation With micro financial organizations, banking partners and state programs to support entrepreneurship to expand beneficiaries' access to financial resources.
- Interaction with organizations working with vulnerable groups (e.g. ictims from gender-based iolence, households, led by women) in order to prioritize and provide targeted support.
- Security connections between MSME And more small suppliers, what contributes development of sustainable business networks.

Monitoring And grade interactions

- Regular monitoring efficiency interactions with interested parties through surveys, interviews and feedback collection.
- Usage data monitoring for adjustments communication and organizational methods to increase levels of engagement and satisfaction participants.
- Informing interested sides results monitoring and interim results of the project through reports and presentations. These methods will ensure effective communication and support the involvement of

stakeholders, sides and will be contribute successful achievement goals project.

Communication through means mass information and social networks

For effective informing and involvement interested sides framework The project will actively utilize communication through mass media and social networks. Particular attention will be paid to the use of popular digital platforms, such how Facebook and messenger WhatsApp, which wide are used by the population of the communities covered by the project.

Main approaches and tools communications:

- A social media expert—a specialist from the SCISPM public relations department or an external consultant—will be engaged for a period of six months to one year. Their responsibilities will include creating and regularly updating content on the project's dedicated page. as well as on the official SCISPM page on Facebook, and ensuring two-way communication with the audience.
- Target Audience and Reach – Given the high level of social media usage among various age and social groups in the target communities, these channels will be used as the primary tool for disseminating up-to-date information about project activities, results, participation opportunities, and news.
- Interactive communication – in addition to posting informational materials, social media and instant messaging apps (in particular WhatsApp) will be used to conduct campaigns, collect feedback, provide consultations, and promptly respond to requests and suggestions from beneficiaries and other stakeholders.
- Frequency and quality of communication – the expert will ensure regular updates based on the needs and interests of the audience, which will increase the level of engagement and transparency of the project.
- Like this in this way, usage modern digital communication platforms will become an important tool for strengthening ties between project participants and increasing their awareness and motivation to active participation design events.

Interactions with communities / stakeholders within the project

Distribution grants — transparent distribution design benefits

Concept project is based on extensive experience World Bank implementation of projects with using mechanism consideration complaints (MCC). IN in particular, experience shows, What Creation fair and transparent mechanisms distribution resources effective communication in the early stages of community mobilization is key meaning. Instability, conflicts and violence (IC) framework Project:

- **Instability separate regions countries, also local conflicts and violence, including violence against women, can limit women's access to educational and economic opportunities and create barriers for their full-fledged participation socio-economic processes:**
 - Level reduction violence relation women and increase their security, which will ensure their full participation in economic processes.
 - Creation favorable conditions for women zones conflicts or instability, including access to education, resources and support.
 - Assistance social integration women, victims from violence or conflicts through psychosocial support and rehabilitation programs.

Joint capacity building of entrepreneurs and distribution roles between local governments and public organizations.

- This experience, in particular, includes strengthening potential local institutes for assistance participation citizens and expressing their views, improving local investment management and increasing accountability.
- Building local capacity is effective facilitation, empowering community participants. Lessons learned from decades of community-driven development (CDD) projects point to the importance of having skilled facilitators who support communities, build their capacity to fulfill their intended roles, and ensure the inclusion of groups typically marginalized in public life. Furthermore, experience shows that the training and management of community facilitators, as well as the intensity of their support for communities, are critical factors in their effective work. During project preparation, potential opportunities for engaging stakeholders with prone experience working with communities were explored.
- Reducing the vulnerability of young men and women to the risks of marginalized violence requires a combination of soft skills development and livelihood support. A World Bank analysis of the factors driving radicalization among youth in Tajikistan identified the following contributing factors: Factors include: (i) the presence of a large group of young men with limited socio-economic opportunities and a lack of critical thinking skills; and (ii) the growing number of Tajik labor migrants deported and/or denied (re)entry to Russia, leaving them without a source of income and often with difficulty repaying their debts. Efforts to mitigate these risks should simultaneously include soft skills training and livelihood support.

Informational materials

To ensure transparency and broad public awareness of the project's progress, a set of information materials will be developed and distributed. This will include brochures, leaflets, posters and other printed materials. These materials will be

Tailored to specific target audiences and distributed in both traditional print and digital formats to achieve maximum reach.

The SCISPM will regularly update the project's official website at least quarterly, publishing key information on the project's progress, including environmental and social performance reports. All materials and reports will be available in Tajik, ensuring their accessibility to a wide audience.

On website Also will post detailed information mechanism consideration complaints (MCC) of the project, which will ensure effective dialogue with the public and a timely response to emerging issues and concerns.

10. RESOURCES AND RESPONSIBILITY FOR IMPLEMENTATION

Mechanisms implementation and resources

The Project Implementation Unit (PIU) will have primary responsibility for coordinating and oversee the project's implementation. The PIU will be responsible for the overall implementation and coordination of the project's SEP.

In tasks PIU will be enter:

- security regular updates SEP by measure necessity; planning, implementation and execution of current operational management of stakeholder engagement processes, including complaint handling;
- permanent management accounting formal and informal events by interaction with

stakeholders;

- organization, logistics security and participation in meetings with interested parties;
- preparing information for dissemination among stakeholders in accessible formats;
- security functioning mechanism consideration complaints (MCC).

SCISPM RT will be reply for interaction with interested parties throughout the entire life cycle of the Project and will provide mobilization the following resources:

- specialized chapter project on website SCISPM RT;
- electronic base data based on complaints;
- registry interactions with interested parties;
- printed materials (manuals, brochures, posters, etc.) that will be used in accordance with the needs of the SEP.

Roles and Responsibilities Main group by interaction with the public

Main group by interaction with public will play key role in provision effective interactions with interested parties on throughout the project. The group includes:

National level:

Employee SCISPM RT, including representatives following divisions:

- Main control by investments;
- Control support entrepreneurship, management by promotion of the permitting system and monitoring of inspections;
- State institution Business Incubator Tajikistan."

Local level:

- employee SCISPM RT from Gorno-Badakhshan autonomous areas (GBO), districts of republican subordination (DRS) and the city of Dushanbe;
- representative partnerships supporting non-governmental organizations (NGOs).

In general difficulties group interaction, possessing sufficient communication and public relations skills to coordinate and implement various activities, provided Plan interactions with interested parties (SEP).

Responsibilities:

1. Coordination And control interaction with interested parties:

- organization and conducting meetings, consultations and seminars for collection reverse communications from stakeholders;
- security regular informing interested sides in the course project implementation, emerging issues and relevant updates;
- management detailed magazine everyone events by interaction, consultations and responses to requests from interested parties.

2. Cooperation with key interested parties:

- tight coordination with others national and local government bodies and agencies;
- interaction with divisions and regional representative offices SCISPM;
- cooperation with contractors and subcontractors;
- interaction with affected municipalities and community's project.

Specialist by social development:

SCISPM RT will hire specialist in social development, which will reply for security effective communications between design team and stakeholders. The specialist's responsibilities will include:

- security regular informing interested sides O in the course project, emerging issues and updates;
- organization meetings, consultations and seminars for collection reverses connections;
- management detailed accounting everyone events by interaction, consultations and responses to requests from interested parties.

Coordination and cooperation:

Main group by interaction with public will realize close coordination with the following key stakeholders:

- others national and local state organs and agencies;
- divisions and regional offices SCISPM;
- contractors and subcontractors;
- affected municipalities and community's project.

Methods interactions

For provision effective interactions with interested parties the following methods will be applied:

- public meetings: organization meetings with local communities for discussions of the project progress and feedback collection;
- consultations and Seminars: conducting events for exchange information and receiving feedback;
- regular informing: provision interested parties' up-to-date information on the progress of the project and any difficulties that arise;
- record keeping events: documentation everyone events by interaction and responses to requests from stakeholders.

Data methods will be contributing provision transparency, inclusiveness and effective management project, volume number conditions elevated risks, such such as instability, conflict and violence.

Table 5. Responsibilities key interested sides by implementation Stakeholder Engagement Plan (SEP)

Interested side / participant project	Responsibilities
State Committee Investment and state property Management Republic of Tajikistan (SCISPM)	<ul style="list-style-type: none">● Planning, coordination and implementation of the SEP;● Interaction with key interested parties, including women's and local organizations;● Consideration and settlement complaints, including questions, related with gender theme;● Supervision for contractors and consultants in terms of fulfilling social obligations, including ensuring equal participation of women;● Preparing SEP implementation and environmental and social performance monitoring reports for the World Bank and other partners.

State University Business Incubator Tajikistan »	<ul style="list-style-type: none"> ● Provision technical support at development SEP, ESMF, LMP and other documents; ● Facilitating coordination between local interested parties.
Organizations by support project implementation	<ul style="list-style-type: none"> ● Monitoring contractor performance, including gender compliance; ● Control interaction with local communities, especially with women during the implementation of the work ● Assistance in organization public consultations.
NGO / contractors / subcontractors	<ul style="list-style-type: none"> ● Informing the SCISPM on activities for interaction with stakeholder's parties; ● Participation consideration and resolution of complaints, including those from women and vulnerable groups ● Preparation and implementation plan by security surrounding Wednesday, security labor, gender equality and social inclusion; ● Informing communities, including women, about the project progress, potential risks and mitigation measures; ● Ensuring inclusive access to project information.
State organs	<ul style="list-style-type: none"> ● Security conformity project national legislation, including women's rights; ● Participation in SEP activities, including gender components; ● Facilitating land acquisition/allocation processes and interactions with affected women; ● Security transparency of impact assessment and monitoring results.

Interested side / participant project	Responsibilities
Locals' organs authorities (district level)	<ul style="list-style-type: none"> ● Referral of complaints from local communities, particularly women and vulnerable groups, contact persons SCISPM; ● Participation work local complaints review committees; Ensuring public access to documents, ● related with project, including SEP and ESIA.
Project affected persons (including women and vulnerable groups)	<ul style="list-style-type: none"> ● Participation in meetings, organized framework project; ● Innings complaints through the complaints mechanism (CRM), including complaints related to gender inequality or discrimination; ● Participation in the identification and implementation of mitigation measures; ● Receiving timely information on the progress of the project.
Other developers / initiators projects	<ul style="list-style-type: none"> ● Coordination with SCISPM By questions assessments cumulative impacts; ● Sharing documentation and coordinating efforts to manage social and environmental risks, including gender aspects.

Mechanism for public involvement within the project.

Public engagement involves a range of activities aimed at encouraging citizens to express their views and take action to effect change. In projects, the community plays a vital role in project implementation. Conducting public hearings to discuss public issues and identifying solutions are key indicators of public engagement in projects.

A combination of methods (information, consultation, and joint planning) is used to engage citizens and organizations in projects. This includes the creation of working groups, public hearings, surveys, and crowdsourcing. The goal is to increase transparency, take stakeholder interests into account, and secure support and resources (volunteers and funds).

The main stages and tools of the mechanism:

1. **Information** : Publication of project goals and plans in the media, social networks, on official websites, and holding briefings.
2. **Consultations and opinion gathering** : Organizing public hearings, conducting focus groups, surveys and online voting to identify stakeholder requirements.
3. **Participatory planning** : Involvement of community representatives in project committees, brainstorming sessions and workshops.
4. **Active participation (co-implementation)** : Involving volunteers in the implementation of events, using crowdfunding for financing.
5. **Monitoring and evaluation** : Establishment of public councils to monitor results and obtain feedback on the quality of the implemented project.

For effective engagement, it is important to provide feedback and demonstrate real public influence on decisions.

11. MECHANISM CONSIDERATIONS COMPLAINS

Mechanism consideration complaints (MCC) represent by yourself totality procedures and tools that allow local communities, employees, Outsourced producers and other affected stakeholders can file complaints with the investor and seek their resolution if they believe the investor's activities have had a negative impact. The GRM is a key tool for presenting, managing, and resolving potential or existing negative impacts, as well as for fulfilling obligations under international human rights law and promoting positive relationships with communities and workers.

The primary goal of the GRM is to facilitate the resolution of complaints and appeals in a timely, effective, and efficient manner that satisfies all parties involved. Specifically, the mechanism ensures a transparent and credible process aimed at achieving fair, effective, and sustainable results. It also fosters trust and cooperation as an integral part of a broader community consultation process that ensures the adoption of corrective measures. Specifically, the GRM:

- provides affected persons and to others interested parties' channels to provide feedback, file complaints or resolve any disputes that may arise during the implementation of the project;
- provides definition and implementation proper and mutually acceptable measures to eliminate violations to the satisfaction of the applicants;
- allows avoid necessity appeals to legal proceedings.

MRG is system, which allows serene and timely consider not only complaints, but also requests, suggestions, positive feedback and concerns of project-affected persons related to the environmental

and social performance of the project.

Description mechanism consideration complaints project

The establishment of a complaints handling mechanism involves the creation of a complaints registers and informing all interested parties of the existence of this mechanism (for example, during introductory training, through announcements on information boards or through similar communication channels).

An effective mechanism must be independent and objective. It must inform stakeholders of the steps that will be taken upon receipt of a complaint, as well as clearly defined timeframes for its consideration. must be taken into account terms established by the labor legislation, in order to ensure compliance with national legislation.

Mechanism consideration complaints will include:

- complaint procedures such as forms comments/complaints,
- suggestion boxes, email, telephone hotline;
- established deadlines response on complaints;
- registry for accounting and tracking timely permissions complaints;
- responsible subdivision, implementing reception, registration and control for consideration of complaints.

The complaints handling mechanism will be explained during participatory meetings, and also announced on the project website, published in local newspapers, and posted on information platforms. stands on sites implementation project and spread through

information leaflets and project brochures. Mechanism will be based on the following principles:

- process will transparent and will allow affected persons free express your concerns and file complaints;
- Not will be allowed discrimination relation persons, serving complaints, all requests will be treated confidentially;
- anonymous complaints will be considered on an equal footing with others complaints, the source of which is known;
- management will treat to complaints seriously and accept timely and appropriate response measures.

Information about the availability of the complaints handling mechanism will be communicated in an accessible form to all persons affected by the project through information boards, the installation of “suggestion/complaint boxes” and other necessary means.

The grievance mechanism should not limit access to other judicial or administrative remedies available under the law or replace grievance mechanisms provided for in collective agreements or existing arbitration procedures.

General process functioning GRM will consist from six stages, described below.

Step 1: Submitting Complaints. Project stakeholders will be able to provide feedback and report complaints through several channels: by contacting the Group Project Implementation Reporting (GPIR) can be submitted by mail, phone, email, social media, SMS, and instant messaging. available complaint channels are listed in Table 6 below.

Step 3: Acknowledgment of receipt and follow-up. Within seven days of filing the complaint, responsible the person/authority will contact with applicant and will provide information on the proposed course of action and the expected time frame for consideration of the complaint. If the complaint If the complaint/question is not resolved within 14 days, the responsible person will inform the complainant of the current status of the complaint/question and reiterate the expected time frame for its resolution.

Step 4: Review, Instigation, and Action. This stage involves gathering information about the complaint to establish the facts and validate its validity, after which a proposed resolution is developed. This may include modifying decisions regarding eligibility for mitigation or assistance measures, making changes to the program itself, taking other actions, or refusing to take any action. Depending on Depending on the nature of the complaint, the process may include on-site visits, document review, meetings with the complainant (if known and willing to engage), and meetings with other individuals (both project-related and unrelated) who may have information or other way contribute resolution question. It is expected that What majority complaints will be resolved at this stage. All actions taken at this and other stages will be fully documented, and any decisions made will be recorded in a log.

Step 5: Monitoring and Evaluation. Monitoring involves tracking complaints and assessing progress in resolving them. The PIU will be responsible for consolidating, monitoring, and reporting complaints, requests, and other feedback that have been received, resolved, or remain pending. This will be achieved by maintaining a complaint register and recording all steps taken to resolve them or respond to inquiries and questions.

Step 6: Providing Feedback. At this stage, those who submitted complaints, suggestions, or questions are informed of how the relevant issues were resolved, or receive answers to their requests. By Possibly, applicants should be informed of the proposed solution in person (by telephone or other means of communication).

If the complainant is not satisfied with the decision made, he or she may appeal to the national system described above in Section 7.4. The complainant will also be informed of the World Bank's complaint mechanism described below. PIU will report before The World Bank's State Committee on Complaints and Grievances (SCGRM) will report on complaints resolved since the previous report, as well as on outstanding complaints, with an indication of the steps planned to be taken to resolve them if they are not resolved within 14 days. Complaint data and/or original complaint logs will be provided to World Bank missions upon request, and summary information on complaints and resolutions will be included in periodic reports submitted to the World Bank.

Consideration sensitive complaints

In accordance with the World Bank's SEA/SH prevention standards, which must be observed in all World Bank-financed projects, these standards will be adhered to, and responsible persons will take measures to raise awareness about the prevention and suppression of SEA/SH. All project staff and contractors will be briefed on SEA/SH risk management and prevention principles throughout all stages of project implementation.

All contractors will be required to include in their contract's commitments to present the use of child and forced labor, implement measures to mitigate SEA/SH risks, and PSU staff responsible for overseeing contractors will monitor and report on the absence of cases of forced labor. Labor and SEA/SH. All personal data and complaints received through the MCC will be processed confidentially, unless the complainant consents to the disclosure of their personal data.

Responsibility framework MCC

Primary responsibility for implementing the MCC rests with the PIU. The MCC team within the PIU includes an environmental safeguards specialist, a social development specialist, and a project coordinator, with day-to-day responsibilities primarily assigned to the social development specialist.

On the contractor's side, the grievance redress mechanism implementation team will consist of the contractor's Health, Safety and Environments managers, who will also act as the liaison officer if required with the community. Clear lines of responsibility and accountability will be established within the implementation team.

It is important that all team members be properly trained in stakeholder engagement. It is also crucial that the specialist be a local resident, fluent in the Tajik language, and familiar with local customs.

National system consideration complaints Tajikistan

In accordance with the Law of the Republic of Tajikistan "On appeals of Individuals and Legal Entities" (dated July 23, 2016), legal norms are established that regulate the channels for citizens to submit complaints, applications, and appeals. Article 14 of the Law defines the review period for appeals is 15 days from the date of receipt for appeals that do not require additional review and verification, and 30 days for appeals that require additional review. Citizens may also appeal to regional and district local authorities, as well as to the territorial offices of participating government ministries and committees.

Each participating government organization has its own publicly accessible channels for submitting requests and complaints:

- State Committee Investments and state management property - <https://inestcom.tj/contacts.html>
- State institution Business Incubator Tajikistan <https://bizincubator.tj/en/contacts/>

System consideration complaints World Bank

Communities and individuals who believe they have been negatively impacted by a World Bank-supported project may also submit complaints directly to the World Bank through the World Bank's Grievance Redress Service (GRS) (<http://projects-beta.worldbank.org/en/projects-operations/products-and-serices/grievance-redress-serice>). Complaints can be submitted in English, Tajik, or Russian, although complaints submitted in languages other than English may require additional processing time.

Complaints can be submitted to the World Bank's GRS through the following channels:

- By electronic mail: grievances@worldbank.org
- By fax: +1.202.614.7313
- By mail: The World Bank, Grievance Redress Service, MSN MC10-1018, 1818 H Street, Northwest, Washington, DC 20433, USA
- In office World Bank Tajikistan: address: St. Aini, 48, Business center "Sozidanie", 3rd floor, G. Dushanbe, Republic Tajikistan; telephone: +992 48015800; email: tajikistan@worldbank.org

IN complaint should be clearly indicated supposed negative impact (or impact), which, by opinion applicant, was caused or may be caused by a World Bank-supported project. Where possible, the complaint should be accompanied by available documentation and correspondence. The complainant may also indicate the desired outcome of the complaint. The complaint must also include the complainant's (or designated representative's) details and contact information. Complaints submitted through the GRM are processed promptly to ensure a timely response to project-related issues.

Besides this, affected project communities And separate faces can guide complaints The World Bank's independent Inspection Panel, which determines whether harm has occurred or is likely to occur as a result of the World Bank's failure to comply with its policies and procedures, can file complaints with the Inspection Panel at any time after the issues have been brought to the attention of the World Bank and after Bank Management has been given an opportunity to respond. Information on the process for filing complaints with the World Bank's Inspection Panel is available on the website www.inspectionpanel.org

12. MONITORING AND REPORTING

Component 4 of the Project will support monitoring and evaluation (M&E) activities to track, document, and disseminate information on the project's progress and results, including monitoring the Stakeholder Engagement Plan. The M&E team within the Project Management Unit (PMU) will be responsible for compiling information on the project's progress and results. This component will also finance an information management system (IMS), which the PMU will create and use to monitor the project, automatically generate reports, ensure project transparency (subproject information will be displayed on maps), and collect citizen feedback.

While community monitoring will be supported under subcomponent 1b, the MO PIU team will track the quality of community mobilization, as well as other activities to ensure community inclusion, voice, and agency, based on community assessment cards. These results will be discussed and reified alongside financial and project records during social audit meetings. Feedback and complaints received through the beneficiary feedback mechanism will also be included in the semi-annual reporting. The MO PIU team will collect and analyze outcome and perception assessment data, enter them into the MIS, and include them in the semi-annual reports. reports.

Community scorecard activities will provide a quick and easy way to obtain community-level feedback on project implementation (processes and results). A public opinion survey will be conducted annually, the results of which will be summarized before a community meeting for feedback and discussion, as well as to identify areas for improvement in the next cycle. The public opinion cards will reflect the results (included in a results matrix), which will be used to monitor the project's results.

The SEP will be periodically reviewed and updated as necessary to ensure the relevance and consistency of the information provided, as well as the appropriateness and effectiveness of the engagement methods chosen, given the project context and specific stages of its implementation. Any significant changes to the project activities and implementation schedule will be appropriately reflected in the SEP. It is important to monitor and report on ongoing stakeholder engagement activities to ensure planned results are being achieved, and to maintain a comprehensive record of all activities and issues raised. The SEP will record:

- updates base data interested parties;
- registration everyone conducted consultations;
- updates MCC magazine.

The list of stakeholder groups to be consulted on an ongoing basis will be regularly reviewed and updated as new stakeholders are identified and will include, but not be limited to, the following groups:

- regulatory organs;
- national, state and local organs authorities;
- leaders' local communities (elders, leaders' groups and T. d.);
- representatives' public groups.

Minutes of all engagement events will be uploaded to a stakeholder database for the project team to use for analysis and decision-making, if necessary. The database will be regularly analyzed by the social advisory team to identify trends in complaints and determine necessary corrective measures. The SIG will be responsible for:

- analysis high-quality data quantity, content and status complaints and loading there in the project databases created by the PIU;
- monitoring unresolved questions and offer measures by their settlement;
- preparation semi-annual reports MRCC for provision World bank.

Semi-annual reports submitted to the World bank, should include a section on MCC with up-to-date information on the following aspects:

- status implementation MCC (procedures, education, campaigns by awareness raising, budgeting, etc.);
- qualitative data on the number of received requests (applications, proposals, complaints, requests, positive reviews) with allocation quantities resolved complaints;
- quantitative data types complaints and accepted measures response, issues raised and complaints that remain unresolved;
- level satisfaction accepted measures (reaction);
- any accepted corrective measures.

Involvement stakeholders' events in monitoring activity

The Project provides several opportunities for stakeholders, particularly project-affected persons, to monitor specific aspects of Project implementation and provide feedback. The Project Management Unit (PMU) at the level of each affected community will provide opportunities for affected persons to submit complaints and other types of feedback. Furthermore, frequent and regular meetings with communities and interaction with PMU staff will ensure that affected persons and other local stakeholders are heard and involved in the process.

Informing groups stakeholders' events

The PMU, through the social consultant, will inform the affected communities and individuals, as well as other stakeholder groups, primarily through public meetings in the project-affected communities (if any). (If available). Meeting minutes will be shared with participants at subsequent public meetings. Feedback received through the GRM will be provided in written and oral form, whenever possible. SMS messages and phone calls will be used to respond to interested parties whose contact numbers are available.

For regular reporting, the PIU will prepare reports at established intervals (quarterly/annually) using specific communication channels specified in the SEP. Reports such as the Environmental Monitoring Report and the Environmental and Social (E&S). Report will be reviewed and shared with various stakeholders. A sample stakeholder engagement log format for recording SEP activities is being reviewed. The format for minutes of stakeholder engagement meetings conducted by various Project staff is being reviewed. Reporting templates are presented in Table 8 below.

Table 8. Formats reporting for interested sides

Report	Interested side	Periodicity
Update And disclosure SEP	World bank	Semi-annual
Annual report by MCC	World bank	Semi-annual

Key characteristics informational centers:

Location

Informational centers will be organized design function (PF) either in her offices or other convenient and easily accessible locations that facilitate regular interaction with local residents and other stakeholders.

Functions and services

At the centers, residents will be able to receive up-to-date information on the project's progress, ask questions, and exchange information with Pension Fund representatives and other stakeholders. This will create conditions for a more transparent and constructive dialogue.

Informational materials

Each center will feature printed materials—brochures, leaflets, and posters—on the project's social and environmental aspects. This will help raise public awareness of the significance and impact of the project's activities. Thus, the information centers will become an important tool for enhancing stakeholder engagement, building trust, and ensuring two-way communication throughout the project's implementation.

Survey perception citizens/Affected project persons (APP)

To assess the attitude of the local population and other stakeholders (project-affected persons - PAPs) towards the project, as well as to collect feedback and experience related to project activities, two public opinion surveys are planned to be conducted during the project implementation:

- The first survey will be conducted approximately halfway through the project's implementation phase. Its purpose will be to identify current public sentiment, assess the project's reception, and also identifying potential problems or concerns for timely adjustment of project activities.
- A second survey will be conducted at the end of the project's implementation period. It will provide final feedback, assess the effectiveness of stakeholder engagement, and measure the overall satisfaction of participants and the broader community.

These surveys will ensure that stakeholder perspectives are regularly incorporated into the project implementation process, contributing to greater transparency, adaptability, and effectiveness of engagement activities.

Educational events and seminars

For increases qualifications employees SCISPM, beneficiaries, at necessity representatives state and non-governmental organizations, involved a series of training events will be organized to implement the project.

The trainings and workshops will core a wide range of social and environmental topics with special emphasis on:

- increase awareness risks gender-based violence;
- security compliance standards social and ecological responsibility;
- increasing the effectiveness of interaction with stakeholders' parties and management of potential social risks;
- promotion measures by adaptations to change climate and his softening.

These capacity building activities aim to enhance the professional skills of project participants, ensure compliance with international standards, and create a favorable environment for the successful implementation of project activities.

Disclosure information

To ensure transparency and provide stakeholders with access to information about the project, the State Committee for State Property Management (SCISPM) operates its official website (<https://inestcom.tj/>), which publishes project documentation, including materials on environmental protection and social aspects, available in Tajik and English.

As part of this project, a separate web page will be created dedicated to the implementation of the project, which will contain all environmental and social monitoring reports mentioned in previous sections. Except Togo, on the main page the SCISPM website will regularly publish up-to-date news on the project's progress, as well as updates on social and environmental issues.

To facilitate understanding of technical and specialized information, the website will feature a glossary explaining key terms used in environmental and social reports and project documents. A full set of information materials, including brochures and leaflets, will also be available for download in electronic format.

The website will provide a detailed description of the complaints handling mechanism (GRM), including the option to submit complaints electronically. Contact information for public relations officers and municipal representatives will also be published, ensuring accessible communication

channels for all stakeholders.

The State Committee for State Property Management (SCISPM) undertakes to ensure the smooth operation of the website and update the information posted there at least once per quarter, thereby guaranteeing timely and continuous access to up-to-date information about the project.

13. STAKEHOLDER ENGAGEMENT ACTIVITIES

Stakeholder engagement activities should provide specific stakeholder groups with relevant information and opportunities to express their views on issues important to them. The table below presents the stakeholder engagement activities provided under the project preparation grant. The types of activities and their frequency are tailored to the three main project phases (technical assessments instruments (TAI), project preparation, and disclosure of key results and documents). The SCISPM/PIU will consult with individual and relevant stakeholders on key project-related activities. It will provide information on project progress and solicit expert feedback on project activities.

Table 9: STAKEHOLDER ENGAGEMENT ACTIVITIES

Activities funded by grants.	Stakeholder engagement method	Targeted interested sides	The purpose of stakeholder engagement activities	Temporary frames, frequency	Responsibility
Preparation of a technical assessment for the FINGROW project in Tajikistan to support the development of an entrepreneurship ecosystem	Interviews with experts and key informants	SCISPM divisions and departments, National Bank, Ministry of Finance and others	Prioritization of project areas: identifying priority project areas based on pre-defined criteria, such as supporting SMEs facing collateral constraints or increased risk appetite among banks. Furthermore, the project will enable SMEs to better engage with companies in regional value chains.	Regular interaction with government agencies during the implementation of the grant. necessity - with others interested parties.	SCISPM/PIU (through a consulting firm)
Preparation of environmental and social assessment and related tools for the project	Consultations, interviews, surveys	Reliant ministries, departments and committees, local experts and data users, NGOs, business associations, local governments, communities, scientists	To identify key potential environmental and social risks and impacts and propose mitigation measures within the framework of the environmental and social instruments being developed: 1) the Environmental and Social Management Plan; 2) the Updated Stakeholder Engagement Plan; and 3) the Labor Relations Management Procedures (LMP).	At necessity.	SCISPM/GRP (through a consulting firm)
Preparing an action plan for gender equality	Interviews with experts and key informants, consultations, surveys, focus groups	A diverse range of women's and youth NGOs/community organizations, groups working on women's and youth initiatives, government departments for women's and youth affairs, and gender-based violence service providers	The aim of the project is to raise awareness and inform about existing gender differences.	The second half of the grant implementation, as soon as the development of the project concept and activities is completed.	SCISPM/PIU (through a consulting firm)
Public consultation and disclosure of information	In-person/ritual workshops. Draft technical, environmental, and social assessment results will be made available to the public/stakeholders. Quarterly publications on the SCISPM website	Basic beneficiaries General beneficiaries	Assist in developing proposed project activities and objectives. Provide an opportunity to share information about the proposed project. Give key stakeholders the opportunity to express their opinions, feedback, and suggestions on technical, environmental, and social assessments. Take into account and consider the proposals, opinions and considerations expressed when conducting assessments. Further modification and improvement of the project estimates and design based on the feedback received.	The second and fourth quarters of grant implementation Quarterly publications on website	SCISPM/PIU and a consulting firm)

14. STAKEHOLDER ENGAGEMENT RESOURCES

The Statistics Agency will mobilize human and material resources to implement the SEP and manage the Grievance Redress Mechanism (GRM). The GRM will assume responsibility for leading all aspects of the stakeholder engagement plan. The specialists will be supported by part-time and full-time consultants as needed. The GRM's environmental and social consultants will be responsible for the environmental and social assessment and effectiveness of the grant.

Key resources that the PIU will mobilize:

- (i) SCISPM website;
- (ii) consulting firms and local experts;
- (iii) complaints database;
- (iv) PowerPoint presentations with the main findings of the assessments conducted and the key documents prepared;
- (v) printed materials to be used depending on the needs of the stakeholder engagement plan.
- (vi) The stakeholder engagement activities described in this document are a core part of the project's implementation.

Disclosure of information about the stakeholder engagement plan

This stakeholder engagement plan will be published on the SCISPM website (www.inestcom.tj).

Monitoring the stakeholder engagement plan

Monitoring the stakeholder engagement process is considered vital to ensure that the SCISPM PIU unit responds to identified issues and adjusts the schedule and nature of stakeholder engagement activities to improve their effectiveness. Monitoring and reporting on activities under the Social Development Program will be the responsibility of the project unit's Social Development Consultant.

Information about the public engagement activities carried out by the project during the year can be communicated to stakeholders in two possible ways:

- Publication of a separate annual report on the project's interaction with stakeholders;
- Quarterly summaries of stakeholder engagement activities implemented and posted on the project website.

The proposed indicative budget for the implementation of the SEP is presented in Table 10 below.

Table 10. Stakeholder Engagement Budget Plan (2027–2031) (This information is subject to change)

Stakeholder engagement activities	Кол-во	Стоимость за единицу, долл. США	Количество лет	Общая стоимость (долл. США)
Communication materials (leaflets, posters, PR kits, including design)	10	500	4	20 000
Information centers (1 State Committee for State Property Management of the Republic of Tajikistan, 6 regional project zones and 3 branches of the State Enterprise "Business Incubator of Tajikistan", National Bank of Tajikistan)	11	500	4	22000
Online platform for MCC and communications	1	1 000	4	4 000
Total				48000

Annexes

Annex 1 Full list of participants (name, organization, position, signature)



Рӯйхати

бақайдгирии иштирокчиёни шунавони ҷамъиятии Лоихаи "FINGROW Тоҷикистон: "Дастгирии рушди экосистемаи соҳибкорӣ"

Вақти гузаронидан: 14 апрели соли 2026 соати 10-00,

Мақоми гузаронидан:

шаҳри Душанбе, толори ошённаи 2-юми бинои Кумитаи давлатии сармоягузорӣ ва идораи амволи давлатии Ҷумҳурии Тоҷикистон.

Шумораи иштирокчиён 39

№	Ному насаб	Номи идораю ташкилот	Вазифа	Телефон	E-mail	Имзо
1	Латипов Дишод	Вазорати рушди иқтисод ва савдои Ҷумҳурии Тоҷикистон	сармутахассиси Раёсати ислоҳоти иқтисодӣ ва рушди баҳши хусусӣ	9888 88085	latipov.dilshod@gmail.ru	
2	Ҳакназарзода Осаф	Вазорати молияи Ҷумҳурии Тоҷикистон	мутахассиси пенбари Сарраёсати сиёсати буҷетӣ дар соҳаҳои воқеии иқтисодӣ	712030300	o.haknazaroda@mail.ru	
3	Раҳмонзода Анушервон	Вазорати молияи Ҷумҳурии Тоҷикистон	мутахассиси Сарраёсати қарз	98 918 2045	rahmonzoda@mail.ru	
4	Раҷабов Р.	Вазорати меҳнат,	Сардори Раёсати			

	Собирович	сармоягузорӣ ва идораи амволи давлатии Ҷумҳурии Тоҷикистон	дастгирии соҳибкорӣ	904510040		
10	Шамсиддинзода Самариддин	Кумитаи давлатии сармоягузорӣ ва идораи амволи давлатии Ҷумҳурии Тоҷикистон	муовини Сардори Раёсати дастгирии соҳибкорӣ	904616160	sadmididdin2@mail.ru	
11	Ҳолназарзода Сулаймон	Кумитаи давлатии сармоягузорӣ ва идораи амволи давлатии Ҷумҳурии Тоҷикистон	сармутахассиси Раёсати дастгирии соҳибкорӣ	902303088	s.kholnazarzoda@mail.ru	
12	Қурбонова Зайнаб-	Кумитаи ҳифзи муҳити зисти назди Ҳукумати Ҷумҳурии Тоҷикистон	мутахассиси оид ба мониторинги Маркази татбиқи лоихаҳои сармоягузорӣ	9187418341	zaynab.kurbanova@gmail.com	
13	Шерова Миҷгона Нусратуллоевна	Кумитаи телевизион ва радиои назди Ҳукумати Ҷумҳурии Тоҷикистон	мутахассиси пешбари Раёсати Ҳамоҳангсозии барномаҳои телевизионӣ	0000-8-27-20	miroslava	
14	Наҷибуллоев Абдухалил Кодирович-	Агентии омили назди Ҳукумати Ҷумҳурии Тоҷикистон	Сардори раёсати омили савдо ва хизматрасонӣ	914511453	Delestan	

15	Анварзода Сунатулло-	Агентии иноватсия ва рақамикунонии назди Хукумати Ҷумҳурии Тоҷикистон	Сардори раёсати экосистемаи иноватсионӣ	88 111 54 30	Беларусия	Анварзода
16	Зоирова Саврина	Агентии иноватсия ва рақамикунонии назди Хукумати Ҷумҳурии Тоҷикистон	сармутахассиси раёсати экосистемаи иноватсионӣ	88 222 3390	S.zairova@innovation.tj	Зоирова
17	Салоҳиддинов Шухрат	Бонки милли Тоҷикистон	Директори Департаменти низоми пардохт	93 4750060	S.Salohiddin.khatabi.tj	Салоҳиддинов
18	Мирзоаҳмедов Салоҳиддин	Бонки милли Тоҷикистон	Сардори идораи рушди пардохтҳо ва интиқоли маблағҳо	44 600 52 67		Мирзоаҳмедов
19	Шарофиддинов Хусниддин Туреунович	МД "Ташаккул ва рушди соҳибкории Тоҷикистон"	Директор	524888845		Шарофиддинов
20	Нурализода Умаралӣ Шералӣ	МД "Ташаккул ва рушди соҳибкории Тоҷикистон"	муовини директор	900 88 77 35		Нурализода
21	Скочилев Юрий Владимирович	Маркази экологии ҷавонон	Директор	918-61-34-28	yskocnikov@gmail.com	Скочилев
22	Акрамов Аҳмад	Маркази экологии ҷавонон	мутахассис	881808502	akromov.ahmad@gmail.com	Акрамов
23	Муазамма Бурхонова	ФПГИ	Директор	93 231 24-09	bus.muzammas@gmail.com	Муазамма
24	Маҳкамбаев Илҳом	Агро-экологии Зарзамин	Директор	025772523	agrocology@gmail.com	Маҳкамбаев

25	Шамирова Моҳира	Агро-экологии Зарзамин	сармутахассис	93809039	shamirova.mohira@gmail.com	Шамирова
26	Ғиёсова Обидамоҳ	Агро-экологии Зарзамин	сармутахассис	907-70-61-18	giyosova.obida@gmail.com	Ғиёсова
27	Валиев Хуршед	Агросервис Хованин	Директор	987220023	agroservis-hi@mail.ru	Валиев
28	Мақсудхочаева Гулбаҳор	Бонувони Хатлон	Директор	900901009 918738267	bonuvonikhatlon@gmail.com	Мақсудхочаева
29	Пулатов Сухроб	Намояндагони тичорат (ширкатҳои хусусӣ, соҳибкорон)	Директори ТҶ "Дехаи ман"	911 01 02-02	shubtob.1980@gmail.com	Пулатов
30	Маҳмадҷонов Абдушукӯр	Намояндагони тичорат (ширкатҳои хусусӣ, соҳибкорон)	Директори ТҶ "Агролаб"	907 70 52 16	abduljab@mail.tj	Маҳмадҷонов
31		Бонки Умумиҷаҳонӣ				
32		БРСММ (кор дар соҳаи рушди соҳибкорӣ ва стартап)				
33		Бонки аврупоии таҷдид ва рушд				
34		Бонки Осиёии Рушд				
32	Маҳмудов Зафар Ҳасанзода Гулнора Додихудоева	Лоихаи "FINGROW" Тоҷикистон: Дастгирии рушди	Ҳамоҳангсоз муовини Ҳамоҳангсоз мутахассис		gmail@hasanzoda.gulnora	Маҳмудов

34	Гулбахор Шарипов	экосистемаи соҳибкорӣ	мутахассис мутахассис мутахассис мутахассис	954295555	mu. dloidi@luch... @p, u mos. tj	
35	Хукумат Эргашев		мутахассис мутахассис			
36	Махмадалиев Темур		мутахассис	000092828	mahmodiev.pro@ymail.com	
37	Турсуматова Тахмина		ёвар	907978813	tahmina.tursumato... @mail.ru	
38	Шодиёв Ф	БР СММ	Роҳбарӣ моиҳа	849555430	ferkhot.shodiev@... @mail.ru	
39	Ғафуров З	БР СММ	мутахассис	848999422	Faruk.ghafurov@... @mail.ru	
40	Сафарова С	Агро-Сервис	мутахассис	987220021	agroservis-kl@... @mail.ru	
41	Худояров Н. Б.	Банки тилӣ	мутахассис раисбар	30722222	metuloyarov@nbt.tj	
42	Самморов А.	Атс Таъваққул ва Ҳуҷаҷи соҳибдорӣ Тоҷикистон	Сардори шуъба роҳбарӣ ва байналмилалӣ	933130006		
43	Исмоилова З	бизнес инкубатор	б.мутахассис	975059090	kiahabir@mail.ru	
44	Муҳаммад А	бизнес инкубатор	мутахассис инкубатор	90942-4747	discher.muslimov@... @mail.ru	
45	Ҳабибуллоев Ф	Бизнес - инкубатор	мутахассис инкубатор	940000472	arob123456789@... @mail.ru	



Annex 2 Agenda (approved version)

Барномаи баргузори муҳокимаи ҷамъиятӣ дар доираи Лоиҳаи FINGROW Тоҷикистон: “Лоиҳаи дастгирии рушди экосистемаи соҳибкорӣ”

Макони баргузорӣ: Душанбе, толори КДСИАД ҚТ

Вақти баргузорӣ: 14 апрели соли 2026

Иштирокчиёни ҷаласа: намояндагони ҷонибҳои манфиатдор вобаста ба ҳадафҳои Лоиҳа, намояндагони корхонаҳои тичоратии хурду миёна, соҳибкорони инфиродӣ, коллективӣ ва ташкилотҳои ҷамъиятӣ

Шумораи иштирокчиён: 45 нафар

Вақт	Номгӯи чорабиниҳо	Шахси масъул
9:30 - 10:00	Ба қайдгирии иштирокчиён	Тахмина Турсунматова
10:00 – 10:10	Ифтитоҳи ҷаласа ва суханони табрикотӣ	Сардори раёсати, дастгирии соҳибкорӣ, Кумитаи давлатии сармоягузорӣ ва идораи амволи давлатии ҚТ Бобоев Иқбол Собирович
10:10 - 11:00	Маълумоти умумӣ дар бораи Лоиҳаи FINGROW дар Тоҷикистон оид ба дастгирии рушди экосистемаи соҳибкорӣ	Ҳамоҳангсози Лоиҳа Маҳмудов Зафар ва мутахассисони ГТЛ-и назди Кумитаи давлатии сармоягузорӣ ва идораи амволи давлатии ҚТ Эргашев Мурод, Шарипов Ҳукуматшо
11:00 -11:45	Саволу ҷавоб, пешниҳоду тавсияҳо	Ҳамаи иштирокчиён
11:45 - 12:00	Ҷамъбасти ҷаласа	Роҳбари ГТЛ-и назди Кумитаи давлатии сармоягузорӣ ва идораи амволи давлатии ҚТ Маҳмудов Зафар.
12:00 13:00	Қаҳванушӣ	Маъмурият

Annex 3 FINGROW Project presentation (slide deck)

Slide 1

Slide 2

РӮЗНОМА

- Маълумоти мухтасар дар бораи Лоиҳа
- Нақшаи ӯҳдадориҳои экологӣ ва иҷтимоӣ (ESCP)
- Нақшаи ҷалби ҷонибҳои манфиатдор (SEP)
- Саволу ҷавоб ва муҳокимарониҳо

Slide 3

Суръати пасти воридшавӣ ба баҳши хусусии расмӣ ва нокифоя будани рушди корхонаҳои нишондиҳандаҳои заифе мебошанд, ки ба мавҷуд набудани экосистемаи қодир ба ташаккул соҳибкории динамикӣ ишора менамоянд.

1. Саҳмгузори баҳши хусусӣ дар иқтисоди Тоҷикистон расман балеҷ аст, аммо дар таркиби он асосан шахсон боқӣ ва деҳқонҳои ҳуқуқдор мекунанд. Ба аъзагии Агентии оморӣ Тоҷикистон (Таджстат), корхонаҳои баҳши хусусӣ тақрибан 60% ММД ва 70-80% ҷойҳои кори иқтисодӣ кишварро таъмин менамоянд. Бо вучуди ин, танҳо қисми хеле хурд — тақрибан 10% — ширкатҳои хусусӣ амалкунандаи ба қайд гирифташуда дар Тоҷикистон субъектҳои қонунии фаъолияти хоҷагидорӣ ба ҳисоб мераванд; аксари ширкатҳои ба қайд гирифташуда — соҳибкории инфиродӣ, дорандагони шаходатнома ва хоҷагиҳои деҳқонӣ мебошанд.
2. Дар Баҳши хусусии Тоҷикистон низ динамикан нокифоя мушоҳида мешавад: сатҳи пайдоиши ширкатҳои нави расмӣ аз сатҳи миёнаи минтақа хеле пастр аст. Иштирокиёни нави қувваи пешбарандаи раванди "нобудосозии эҷодӣ" мебошанд ва ба афзоиши ҳосилнокии мусондагӣ мекунанд. Бо вучуди ин, сатҳи зичии вуруд баён Тоҷикистон хеле пастр аст (0,15 бақайдгирии нави тиҷорат баён ҳазор нафар дар соли 2018) ва аз ҳисоби миёнаи Кишварҳои Аврупо ва Осиеи Марказӣ (4,2 бақайдгирии нави барои 1000 нафар) ва инчунин аз сатҳи Кишварҳои Муқоисаавандаи Осиеи Марказӣ пастр аст. Баҳши стартапҳои расмӣ хеле хурд боқӣ менамояд, дар асл "берун аз радар" ва дар маълумоти оморӣ инъикос намешавад.
3. Илова бар ин, баъд аз ворид шудан ба бозор, ширкатҳои хусусӣ дар рушди худ бо душвориҳои рӯбарӯ мешаванд. Яке аз омилҳои асосии рушди иқтисодӣ суръати рушди тиҷорати миёна дар давраи ҳаёти он мебошад. Маълумоти Тадқиқоти корхонаҳои Банки Ҷаҳонӣ (WBES) нишон медиҳад, ки натиҷаҳои фаъолияти ширкатҳо дар баҳши расмӣ хусусӣ Тоҷикистон пас аз ворид шудан ба бозор низ нисбат ба кишварҳои ҳамсояи минтақа пастр будаанд, зеро ширкатҳо ҳангоми калон шуданашон хурд боқӣ менамояд (аз рӯи шумораи кормандон). Ин бошад ба маҳдудияти рушди ширкатҳо ва тавсеаи баҳши хусусӣ ишора мекунанд.

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МАСОИЛИ АСОСӢ (КОНТЕКСТ)

- Мушкилӣ дар шуғулнокии аҳоли
- Сатҳи пасти таъсиси ширкатҳои нави
- Маҳдудияти дастрасӣ ба маблағгузорӣ
- Заифии экосистемаи соҳибкорӣ

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ЛОИҲАИ "FINGROW TOCHIKISTON: ДАСТГИРИИ РУШДИ ЭКОСИТЕМАИ СОҲИБКОРИ"

Ҳадафи лоиҳа	Дастрасии беҳтар ба маблағгузорӣ ва фароҳам овардани ҷойҳои нави кории босифат ва беҳтар
Бастаи молиявӣ	30 миллион доллари ИМА
Санаи пешниҳодшудан оғоз	2026-2027
Компонентҳои лоиҳа	<p>Компоненти 1: Рушди пардохтҳои рақамӣ</p> <p>Компоненти 2: Пешбурди пардохтҳои саҳҳомӣ (equity financing)</p> <p>Компоненти 3: Дастирии татбиқи лоиҳа</p>

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Дастрасии беҳтар ба маблағгузорӣ ва фароҳам овардани ҷойҳои нави кории босифат ва беҳтар

<p>Компоненти 1: Рушди пардохтҳои рақамӣ</p> <p>Рушди инфрасохтори пардохтҳои рақамӣ</p> <p>Ҳавасмандгардонӣ барои истифодаи пардохтҳои рақамӣ</p>	<p>Компоненти 2: Пешбурди пардохтҳои саҳҳомӣ (equity financing)</p> <p>Омодасозии сармогузори барои фондиҳои венчури (VC)</p> <p>Омодасозии сармогузори барои фондиҳои хусусӣ сармоя (PE)</p> <p>Таъсиси Фонди фондиҳо (VC/PE Fund of Funds)</p>	<p>Компоненти 3: Дастирии татбиқи лоиҳа</p> <p>Тақвияти институционалӣ</p> <p>Идоракунии ва ҳамоҳангсозии лоиҳа</p>
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ГУРУҶИ ТАТБИҚИ ЛОИҶА

Кумитаи давлатии сармоязгорӣ ва идораи амволи давлатии ҚТ масъули иҷрои лоиҳаи FINGROW Тоҷикистон: “Дастгирии рушди экосистемаи соҳибкорӣ” таъин шудааст. Дар назди Кумита, Гурӯҳи татбиқи лоиҳа (ГТЛ) таъсис дода шудааст, ки барои омодаасозии лоиҳаи FINGROW чунин воҳидҳои кориро ишғол менамоянд:

- Менеҷери лоиҳа/Ҳамоҳангсоз;
- Муовини менеҷери лоиҳа;
- Мутахассис оид ба харид;
- Мутахассис оид ба идоракунии молия;
- Мутахассис оид ба мониторинг ва баҳоидиҳӣ;
- Мутахассис оид ба масъалаҳои экологӣ;
- Мутахассис оид ба масъалаҳои иҷтимоӣ;
- Ғрамчиҳои лоиҳа

ҲАДАФ ВА ВАЗИФАҶО

ҲАДАФ: Дастрасии бештар ба маблағгузорӣ ва фароҳам овардани ҷойҳои нави корин босифат ва бехт

ВАЗИФАҶО:

1. Бештар кардани муроҷиат тираж таъсисоти расмиёна соҳибдоршуда, барои воридшавӣ, филозет ва ислоҳоти мақсади дор баҳоиди афронтиснок;
2. Таъмини дастгирии молияӣ ва ғайримолияӣ, аз ҷиҳати имуобитсия барои стартуп ва рушди иҷтимоӣ идоракунии барои коркӯмаҳои худро менамояд, барои бештар кардани воридшавӣ ва рушди ширкатҳо;
3. Таъмини систематикӣ мусофира лароқтӣ ва иртуботишаванда замуну омон калонӣ барои дастрасӣ ба маблағгузорӣ, таъмирку ё густириш.

НИГОҶИ ЭКОЛОГИИ ЛОИҶА

- Лоиҳаи FINGROW дар саросари кишвар амали карда мешавад ва ба таъиноти муроҷиат тираж, асоси кардани имуобитсия соҳибдорӣ, пелубудии пардохтҳои рақамӣ ва бештар кардани дастрасӣ ба маблағгузорӣ барои коркӯмаҳои худро менамояд ва стартупи иҷтимоӣ шудааст.
- Филозетҳои лоиҳа кумани тековӣ, таъиноти институтсионалӣ, платформонҳои рақамӣ ва механизмиҳои дастгирии молияӣ, аз ҷиҳати барномаҳои имуобитсия ва фонди фонди-ро дар бар мегиранд.
- Истиқом менамояд, ки қатарҳои экологӣ, ки бо лоиҳа алоқаманданд, мақсуд бованд, зеро филозетҳои асосан ҳамаҷониби маъмурӣ, систематикӣ рақамӣ ва дастгирии тиражҳо дар бар мегиранд, ки аз филозетҳо ба мақсади таъмини имуобитсия, истифодаи зарирани марбут ба инфраструктураи рақамӣ ва шароитҳои таҷриботи электронӣ ва партовҳои электронӣ филозет менамояд.
- Қатарҳои экологӣ менамояд аз филозетҳои коркӯмаҳои худро менамояд, ки таъсисоти имуобитсия маблағгузорӣ дастгири менамояд, ба ҷуз аз он, ки менамояд истеҳсолоти худ, коркарди мақсулотӣ маъмурӣ ё коркӯмаҳои ҳамаҷониби дар бар мегиранд.

НИГОҶИ ИҶТИМОИИ ЛОИҶА

Тоҷикистон бо муносибати соҳибдорӣ, аз ҷиҳати имуобитсия имуобитсия, имуобитсияи мақсуд шуда ва дастрасии мақсуд ба маблағгузорӣ бар таҷриботҳои худ, баъзуси онҳо, ки аз ҷиҳати ҷаҳони роқамӣ менамояд, рӯбарӯ аст.

Қабули имуобитсияи технологияҳои рақамӣ ва филозетҳои дар саросари минамояд, баъзуси ба минамояд: лароқтӣ, имуобитсия аз ҷиҳати замуну рӯбарӯшаванда ва соҳибдорӣи ҷиҳати таъсир мерасондан ин менамояд, дастрасии ҷаҳони маъмурӣи лоиҳа менамояд.

Ин сайт минамояд ҳукумати филозет ва ҷаҳони ҷаҳони маъмурӣи тираж менамояд. Бақаре аз коркӯмаҳои худро менамояд ғайримӯҷиатӣ менамояд ва бо минамояд марбут ба имуобитсияи дастрасӣ ба бештар ва ҳамаҷониби молия рақамӣ рӯбарӯ менамояд.

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Чаҳорҷӯбаи экологӣ ва иҷтимоии Бонки Ҷаҳонӣ*

Принсипҳои иҷтимоӣ-экологӣ Бонки Ҷаҳонӣ ўҳадорони ин созмонро ба ҳадафҳои рушди устувор инъикос намуда, татбиқи чораҳои сиёсӣ ва як қатор стандартҳои иҷтимоӣ-экологӣ (СИЭ)-и Бонкро пешбинӣ мекунанд, ки бо мақсади дастгирии татбиқи лоиҳаҳои қарзгирандагон барои аз байн бурдани камбизоатӣ ва мусоидат ба таъмини неқӯҳаҳолии мардум таъин шудаанд.

Принсипҳои Бонки Ҷаҳонӣ дар бар мегиранд:

- Консепсияи рушди устувор, ки таваҷҷӯҳи Бонкро ба ноил шудан ба устувории экологӣ ва иҷтимоӣ инъикос мекунанд;
- Сиёсати иҷтимоӣ-экологӣ Бонки Ҷаҳонӣ барои маблағгузории сармоязгорӣи лоиҳавӣ, талаботҳоеро муқаррар мекунанд, ки Бонк бояд нисбат ба лоиҳаҳо, ки тавассути маблағгузории сармоязгорӣи лоиҳавӣ дастгирӣ мекунанд, риоя намояд;
- Стандартҳои иҷтимоӣ-экологӣ (СИЭ) яқҳо бо замимаҳои онҳо, ки талаботи ҳатмиро нисбат ба қарзгиранда ва лоиҳаҳо муайян менамоянд.

[https://thedocs.worldbank.org/en/doc/376931518802050637-0290022019/original/EnvironmentalSocialIFrameworkRussian.pdf](https://thedocs.worldbank.org/en/doc/376931518802050637-0290022019/original/EnvironmentalSocialFrameworkRussian.pdf)

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Стандартҳои иҷтимоӣ ва экологӣ Бонки Ҷаҳонӣ (СИЭ)

Дар стандартҳои иҷтимоӣ-экологӣ талаботҳои Бонки Ҷаҳонӣ нисбат қарзгирандагон пешниҳод менамояд, ки вобаста ба муайян ва арзёбӣ наму хатарҳо ва таъсирҳои иҷтимоӣ - экологӣ, ки тавассути воситаҳои маблағгузорӣ сармоязгорӣи лоиҳавӣ маблағгузорӣ менамояд, ифода мегардад.

- Татбиқи СИЭ имкон медиҳад:
- a. ба қарзгирандагон дар истифодаи таҷрибаи пешрафтаи байналмилалӣ соҳаи таъмини устувории экологӣ ва иҷтимоӣ дастгирӣ намояд;
 - b. ба қарзгирандагон дар иҷрои ўҳадорҳои миллӣ ва байналмилалӣи иҷтимоӣ экологӣ ёри расонад;
 - c. кӯшишҳои онҳоро дар самти пешгирии таъбиз, баланд бардоштани шаффофият, густириши иштироки ҷомеа, таъмини ҳисоботдиҳӣ ва тақвияти идоракунии дастгирӣ намояд;
 - d. тавассути ҳамкорӣи доимӣ бо ҷонибҳои маъмурӣи маъмурӣ ба дастгирии натиҷаи устувории рушди лоиҳаҳо мусоидат менамояд.

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Стандартҳои иҷтимоӣ - экологӣ Бонки Ҷаҳонӣ

- СИЭ 1: Арзёбӣ ва идоракунии хавфҳо ва таъсирҳои -экологӣ иҷтимоӣ;
- СИЭ 2: Меҳнат ва шароити кор;
- СИЭ 3: Истифодаи самараноки захираҳо ва пешгирии ифлосшавӣ;
- СИЭ 4: Саломатӣ ва амнияти аҳоли;
- СИЭ 5: Гирифтани замин, мақсуд кардани истифодаи замин ва кӯчонидани маҷбурӣ;
- СИЭ 6: Ҷиғзи гуногунии биологӣ ва идоракунии устувори захираҳои табиӣи зинда;
- СИЭ 7: Халқҳои бумӣ / ҷомеаҳои анъанавии маҳаллӣ;
- СИЭ 8: Мероси фарҳангӣ;
- СИЭ 9: Миёнаравҳои молиявӣ;
- СИЭ 10: Ҳамкорӣ бо ҷонибҳои маъмурӣи маъмурӣ ва ифшои иттилоот

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Стандартҳои зерини иҷтимоӣ ва экологӣ дар лоиҳаи “FINGROW” татбиқ менамояд:

- Стандартҳои иҷтимоӣ-экологӣ 1: Арзёбӣ ва идоракунии хавфҳо ва таъсирҳои -экологӣ иҷтимоӣ;
- Стандартҳои иҷтимоӣ-экологӣ 2: Меҳнат ва шароити кор;
- Стандартҳои иҷтимоӣ-экологӣ 3: Истифодаи самараноки захираҳо ва пешгирии ифлосшавӣ;
- Стандартҳои иҷтимоӣ-экологӣ 4: Саломатӣ ва амнияти аҳоли;
- Стандартҳои иҷтимоӣ-экологӣ 9: Миёнаравони молиявӣ;
- Стандартҳои иҷтимоӣ-экологӣ 10: Ҳамкорӣ бо ҷонибҳои маъмурӣи маъмурӣ ва ифшои иттилоот

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Лоиҳаи FINGROW Тоҷикистон: “Дастгирии рушди экосистемаи соҳибкорӣ”

Мувофиқи Принсипҳои дар боло зикршуда ва Стандартҳои иҷтимоӣ ва экологӣ Бонки Ҷаҳонӣ, барои лоиҳаи мақсуд ду ҳуҷҷати муҳим таъин карда шудаанд:

1. Нақшаи ўҳадорҳои экологӣ ва иҷтимоӣ (ESCP)
Environmental and Social Commitment Plan;
2. Нақшаи ҷалби ҷонибҳои маъмурӣи маъмурӣ (SEP);
Stakeholder Engagement Plan;

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Нақшаи ўҳадорҳои экологӣ ва иҷтимоӣ (ESCP)

Нақшаи ўҳадорҳои экологӣ ва иҷтимоӣ муқаррар менамояд, ки Гирандаи маблағ бояд чораҳо ва амалҳои муҳимро мутобиқи Стандартҳои экологӣ ва иҷтимоӣ ва Нақшаи ўҳадорҳои экологӣ ва иҷтимоӣ таъин намуда, бо тарзи қобили қабул барои Бонк амалӣ намояд.

Нақшаи ўҳадорҳои экологӣ ва иҷтимоӣ қисми Созишномаи грантӣ менамояд.

Нақшаи ўҳадорҳои экологӣ ва иҷтимоӣ ҳамчун харитаи роҳнамои барои иҷроиши чораҳо ва амалҳои муҳиме барои Гирандаи маблағ буда, дар ҳолати зарурӣ, муҳлатҳои иҷроиши дахлдори онҳоро муайян менамояд:

- ✓ институционалӣ
- ✓ захираҳои инсонӣ
- ✓ механизмиҳои омӯзишӣ
- ✓ механизмиҳои назорат ва гузоришдиҳӣ
- ✓ тартиби қабул ва баррасии шикоятҳо.

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ҚАБУЛИ АРЗУ ШИКОЯТҶО

Пас аз гирифтани шикояти марбут ба лоиҳа, тафсилоти зерин муайян карда мешаванд:

- Наъми шикоят;
- Категорияи шикоят;
- Шахсоне, ки барои баррасӣ ва баррасии шикоят масъуланд;
- Мӯҳлати баррасии шикоят;
- Амалҳои мувофиқашуда.

Пас аз муайян кардани намуи шикоят, шахси масъул маълумоти муфассалро дар дафтари мукоотибаҳои мувофиқ сабт мекунанд.

Шикояткунанда тавассути телефон ё почтаи электронӣ дар бораи инҳо огоҳинома мегирад:Номи пурраи пудратчи, ки ба он шикоят дирифта шудааст;

Мӯҳлати баррасӣ (на бештар аз 30 рӯз аз санаи қабулгирӣ);

дар ҳолати факулда, чораҳои дахлдор дар давоми 5 рӯзи корӣ андишида мешаванд)

Мӯҳлатҳо ва амалҳои дахлдор мувофиқи дастурҳои ГТЛ назди КСДВИАД оид ба баррасии шикоятҳо муайян карда мешаванд.

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Мониторинг ва гузоришдиҳии шикоятҳо

Шахсони масъуле ки барои шикоятҳои дохилшуда дар ГТЛ ва БҶ вобаст шудаанд барои амлақунии фаъолиятҳои зерин уҳдадорӣ доранд :

• ҷамъоварӣ ва таҳлили маълумоти сифати гирифташуда аз масъули робита бо шикоятҳо дар бораи шумора, мундариҷа ва вазъи шикоятҳо ва бор кардани онҳо ба пойгоҳи додаҳои ягонаи лоиҳа;

• назорати масъалаҳои ҳалношуда ва пешниҳоди чораҳо барои ҳалли онҳо; таҳияи гузоришҳои семоҳа дар бораи механизмҳои Баррасии Арзӯ Шикоятҳо барои пешниҳод ба Бонки Ҷаҳонӣ.

• Ҳисоботҳои семоҳа ба Бонки Ҷаҳонӣ бахшери дар бораи МБАШ дар бар мегиранд, ки дар он маълумоти навшуда дар бораи инҳо пешниҳод карда мешавад:

- вазъи татбиқи БАШ (тартибҳо, омӯзиш, маърақаҳои огоҳсозии ҷомеа, бучет ва ғайра);
- маълумоти сифатӣ дар бораи шумораи шикоятҳои қабулшуда (аризаҳо, пешниҳодҳо, шикоятҳо, дархостҳо, фикру мулоҳизаҳои мусбат), бо нишон додани алоҳиди шикоятҳои марбут ба кӯчонидани маҷбурӣ ва шумораи шикоятҳои ҳалшуда, агар мавҷуд бошанд;
- маълумоти миқдорӣ дар бораи намуи шикоятҳо ва посухҳо ба онҳо, саволҳои ба миён гузошташуда ва шикоятҳои ҳалношуда;

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Қадами 1. Додани шикоят (рӯз 0-1)

Қадами 2. Байқайдгирӣ ва тасдиқи шикоят (дар давоми 3 дней)

Қадами 3. Чудокунӣ ва тақсимот (рӯз 3-5)

Қадами 4. Тафтишот ва чораҳои ислоҳӣ (рӯз 5-20)

Қадами 5. Ҷавоб ва пешниҳоди дархост ба довталаб (рӯз 20-30)

Қадами 6. Шикоят/таъсёр кардани вазъ (фавран пас аз қабули қарор, дар сурати норозигӣ)

Қадами 7. Ҷамъбасти натиҷа ва гузоришдиҳӣ (хулоса ва гузоришдиҳии семоҳаи Бонки Ҷаҳонӣ)

ДИАГРАММАМ РАВАНДИ МБАШ ДАР ЛОИҲА

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Ҷалби ҷонибҳои манфиатдор дар фаъолиятҳои арзёбӣ

Гуруҳи татбиқи лоиҳа татбиқи амалишавии НҶМ-ро назорат мекунанд. Мутахассиси экологӣ ва иҷтимоӣ, дар якҷоягӣ бо мутахассиси мониторинг ва арзёбии лоиҳа, татбиқи ин Нақшаи ҷалби ҷонибҳои манфиатдорро мувофиқи талаботи созишномаи ҳуқуқӣ, аз ҷумла Нақшаи уҳдадорҳои экологӣ ва иҷтимоӣ (ESCP), назорат мекунанд. Гуруҳи ҳамма гуна уҳдадорҳои амалро, ки ҳангоми машваратҳо мувофиқа шудаанд, аз ҷумла тағйироте, ки дар тарҳи лоиҳа ё НҶМ ба вуҷуд меоянд, пайгирӣ ва ҳуҷҷатгузорӣ мекунанд.

Маълумоти мониторинг аз баҳрабардорандагон, корхонаҳо, иттиҳодияҳо ва ташкилотҳо, инчунин провайдерҳои хидматрасониҳои омӯзишӣ тавассути худҳисоботдиҳӣ, мувофиқи ҷадвал ва бо истифода аз шаклҳо ва тартиботи стандартишуда ҷамъоварӣ карда мешаванд. Маълумот аз ин баҳрабардорандагон инчунин ҳангоми боздидҳои мониторинг аз ҷониби кормандони вазорату идораҳои татбиқкунанда ҷамъоварӣ карда мешавад.

Ҳисоботдиҳӣ ба гуруҳҳои манфиатдор

Ҳисоботдиҳӣ ба гуруҳҳои манфиатдор тавассути воситаҳои гуногун, аз ҷумла чаласаҳои солони миллии баррасии фаъолиятҳои барои ҳамаи агентҳои иҷроқунанда, ағҷон дода мешавад. Натиҷаҳои лоиҳа тавассути каналҳои банақшагирифташудаи мушоират ба ҷонибҳои манфиатдор дар сатҳҳои миллии ва минтақавӣ паҳн карда мешаванд.

ОГОҶИ

Огоҳинома дар дафтари мукоотиба баромад сабт карда мешавад. Мутахассиси ГТЛ, ки масъули арзӯ шикоятҳо таъин шудааст, баррасии дурусти шикоятро таъмин мекунанд.

Агар шикояткунанда аз қарори қабулшуда пас аз баррасии шикоят норозӣ бошад, онҳо ҳақ доранд, ки аз қарор шикоят кунанд.

Шикоят аз ҷониби Менечер/Ҳамоҳангсози лоиҳа ё мутахассиси ГТЛ баррасӣ карда мешавад. Пас аз баррасии шикоят, агар шаҳраванд/манфиатдорида аз қарор норозӣ бошад, онҳо ҳақ доранд, ки аз қарор тибқи дастурҳои дар боло гуфташуда муриҷат кунанд.

Илова бар ин, Кумитаҳои баррасии шикоятҳо барои ҳалли масъалаҳои марбут ба зӯрварии ҷинсий ва суиистифода/таъқиби ҷинсий (SVA/SH) як равзанаи махсус хоҳанд дошт.

Барои таъмини фаъолияти самаранок, ГТЛ чорабиниҳои зеринро дастгирӣ пайгирӣ менамояд:

- баланд бардоштани огоҳӣ дар байни коргарон ва ҷомеаҳо;
- таъмини намулдани он, ки ҷонибҳои манфиатдори дахлдор фаҳманд, ки чӣ қобили қабул аст ва чӣ не; огоҳӣ додан дар бораи чӣ гуна гузориш додан дар бораи зӯрварии ҷинсий ва суиистифода/таъқиби ҷинсий;
- таҳияи протоколҳои барои ҳалли нигарониҳо, бо назардошти ҳасосияти гузориш ва нигоҳ доштани махфияти шахсони зарардида.

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Системаи баррасии шикоятҳои Бонки Ҷаҳонӣ

Ҷамоатҳо ва афродо, ки бовар доранд, ки аз лоиҳаи аз ҷониби Бонки Ҷаҳонӣ дастгирӣшуда таъсири манфӣ дидаанд, метавонанд инчунин мустақиман ба Бонк тавассути Ҳадамоти баррасии шикоятҳо (ХБШ) (<http://projects-beta.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>) шикоят пешниҳод кунанд.

Шикоятро метавон ба забони англисӣ, тоҷикӣ ё русӣ пешниҳод кард, гарчанде ки шикоятро, ки бо забони ғайр аз забони англисӣ пешниҳод шудаанд, вақти иловагии коркардро талаб мекунанд. Шикоятро метавон ба Ҳадамоти баррасии шикоятҳои Бонк тавассути каналҳои зерин пешниҳод кард:

Тавассути почтаи электронӣ: grievments@worldbank.org

Тавассути факс: +1.202.614.7131/Тавассути почта:

Бонки Ҷаҳонӣ, Ҳадамоти баррасии шикоятҳо, MSN MC10-1018, 1818 H Street Northwest, Washington, DC 20433, USA

Тавассути Дафтари кишварии Бонки Ҷаҳонӣ: Душанбе, Бинои Созидания, _____ шикоят t@worldbank.org

Дар шикоят бояд таъсири манфӣи эҳтимолиё ба гумонбаршуда дар робита бо татбиқи лоиҳаи аз ҷониби Бонки Ҷаҳонӣ дастгирӣшаванда ба миён омада ба таври возеҳ муайян карда шавад.

Ҳуҷҷатҳо ва мукоотибаҳои мавҷуда, агар имкон бошад, бояд замима карда шаванд.

Шикояткунанда инчунин метавонад натиҷаи дилхоҳи шикоятро нишон диҳад. Дар низоҷат, дар шикоят бояд шахси шикояткунанда (шахсон) ё намоёндогони таъиншудаи онҳо муайян карда шаванд ва маълумоти тамосӣ пешниҳод карда шавад.

Шикоятҳо, ки тавассути ХБШ пешниҳод шудаанд, бо суръат баррасӣ карда мешаванд ва воқуниши фаври ба масъалаҳои марбут ба лоиҳаҳо таъмин мекунанд.

Ғайр аз ин, ҷамоатҳо ва афродо, ки аз лоиҳа зарар дидаанд, метавонанд ба Нозироти Мустақили Бонки Ҷаҳонӣ шикоят пешниҳод кунанд, ки муайян мекунанд, ки оё зарар дар натиҷаи риоя накардани сиёсат ва расмиёти Бонки Ҷаҳонӣ рух додааст ё метавонад рух диҳад.

Шикоятро метавон ба Нозироти Мустақил дар вақти дилхоҳ пас аз огоҳ кардани Бонки Ҷаҳонӣ дар бораи масъалаҳо ва пас аз он ки ба роҳбарияти Бонки

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НАЗОРАТ ВА ҲИСОБОТДИҶИ

Назорат ва пайгирӣи ҳамкории ҷонибҳои манфиатдор барои таъмини ҳамкории муассир ва пайгирӣи минбаъда, инчунин ба ҳадди ақал расонидани камбудҳои ва таъмини иҷрои уҳдадорҳои муҳим муҳим аст.

Барномаи хифзи муҳити зист ва назорати ифлосшавӣ сабти робита бо ҷонибҳои манфиатдорро пеш мебарад, ки дар он ҳамаи робитаҳо ба амал омада ё ба нақша гирифташуда бо ҷонибҳои манфиатдор сабт карда мешаванд.

Дар дафтари ҷалб маълумот дар бораи маконҳо ва санаҳои вохӯриҳо, семинарҳо ва муҳокимаҳо, инчунин тавсифи ҷонибҳои зарардидаи лоиҳа ва дигар ҷонибҳои манфиатдоре, ки бо онҳо машварат карда шудааст, мавҷуд аст. Гузоришҳои мониторинги ба ГТЛ ва Бонк пешниҳод шуда, дафтари ҷалби ҷонибҳои манфиатдор ва фикру мулоҳизаҳои МБАШ-ро дар бар мегиранд.

Ин инчунин метавонад, масалан, маълумотро дар бораи он ки чӣ гуна ҳадамоте, ки лоиҳаҳо амалӣ мекунанд, ба нигарониҳои ба миён гузошташуда посух додааст, чӣ гуна ин посухҳо ба шахсони машваратшуда расонида шудаанд, тафсилоти масъалаҳои ҳалношуда ва ҳама гуна амалҳои минбаъдаи банақшагирифташуда дар бар гирад. Ҳисоботи солони дар бораи НҶМ қисми гузориши мониторинги лоиҳа хоҳад буд.

Лоиҳа инчунин варақаи арзёбӣ барои арзёбии самаранокии ҳар як раванди расмӣи ҷалбро таҳия мекунанд. Саволҳои барои аудиторияи мувофиқ мутобик карда мешаванд.

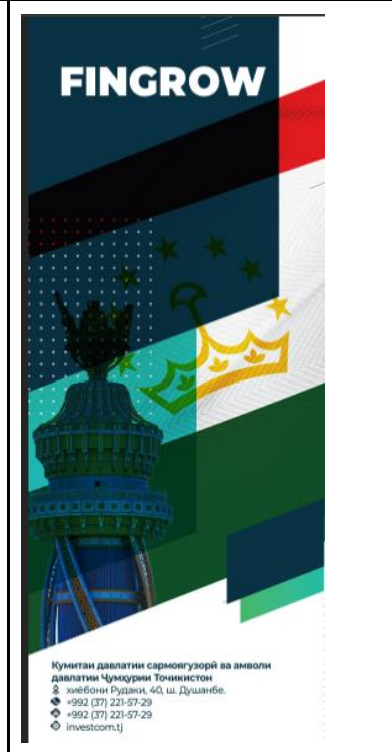
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Кумитан давлатии сармоягузорӣ ва идораи амволи давлатии Ҷумҳурии Тоҷикистон

Ба диққататон ташаккур

Сурога: ш. Душанбе, хиёбони Рудаки 40
Телефон: +992 (37) 221-86-59
Факс: +992 (37) 221-57-29

Annex 4 Information materials on ESCP, SEP, LMP, GRM



Annex 5 Minit Public Consultation

REPUBLIC OF TAJIKISTAN
STATE COMMITTEE ON INVESTMENTS AND STATE PROPERTY MANAGEMENT
Project Implementation Unit, FINGROW Tajikistan Project

MINUTES

Public Consultation

under the FINGROW Tajikistan Project: “Entrepreneurship Ecosystem Support Development Project”

Table 1. *General information about the meeting*

Minutes number	No. 1
Date	14 April 2026
Time	09:30 - 13:00
venue	Conference hall of the State Committee on Investments and State Property Management of the Republic of Tajikistan, Dushanbe
Meeting language	Tajik
Type of event	Public consultation
Organizers	Project Implementation Unit (PIU) under the State Committee on Investments and State Property Management of RT
Project	FINGROW Tajikistan Project - “Entrepreneurship Ecosystem Support Development Project”
Funder	World Bank (WB)
Chair	Mr. Boboev Iqbol Sobiroich, Head of Entrepreneurship Support Directorate
Secretary	<i>[Full name and position]</i>
Total participants	<i>[See Annex 1]</i>

1. Meeting objective

The public consultation was held to formally present the FINGROW Tajikistan Project to stakeholders, collect comments and suggestions on the Project's environmental and social documents, ensure transparency, and meet the requirements of Environmental and Social Standard No. 10 (ESS10 - Stakeholder Engagement) of the World Bank.

The main objectives of the meeting were:

- To present the structure, goals, and main elements of the Project;
- To present the Project's environmental and social documents (ESCP, SEP, LMP, GRM, ESMF);
- To collect questions, suggestions, and views from participants;
- To define tasks and the next steps for cooperation.

2. Agenda

Table 2. Meeting agenda and timeline

Time	Topic	Responsible
09:30 - 09:45	Registration of participants	Secretary
09:45 - 10:00	Opening remarks and welcome	Mr. Boboev I.S.
10:00 - 11:00	General presentation of the FINGROW Project: objectives, structure, components	Mr. Mahmudov Z., Project Coordinator
11:00 - 11:45	Presentation of environmental and social documents: ESCP, SEP, LMP, GRM, ESMF	Mr. Ergashev M., Mr. Sharipov H.
11:45 - 12:45	Q&A and participant suggestions	Chair and Project team
12:45 - 13:00	Summary and closing of the meeting	Mr. Boboev I.S.

3. Participants

The consultation was attended by representatives of government authorities, the financial sector, international organizations, civil society organizations, and entrepreneurs. A summary of participants by category is provided below; the full participant list with signatures is attached as Annex 1.

Table 3. Participants by category

Category	Organizations	Count
Government authorities	State Committee on Investments and State Property Management of RT Ministry of Economic Development and Trade of RT Ministry of Finance of RT Ministry of Health and Social Protection of Population of RT Ministry of Labor, Migration and Employment of Population of RT (including the State Labor Inspectorate) Ministry of Agriculture of RT Committee for Environmental Protection under the Government of RT Committee for Television and Radio Broadcasting under the Government of RT Agency for Innovation and Technological Digitalization	[count]
Financial sector and state institutions	National Bank of Tajikistan State Institution “Tajikistan Business Incubator” State Institution “Formation and Development of Entrepreneurship of Tajikistan”	[count]

Category	Organizations	Count
International organizations	World Bank (WB) United Nations Development Programmer (UNDP)	[count]
Ciil society	PO “Agroecology of Zarzamin” PO “Women of Khatlon” PO “Youth Ecological Center” PO “Airservices Consulting”	[count]
Private sector / entrepreneurs	Representatives of small and medium-sized enterprises, including successful entrepreneurs	[count]

Note: The full list of participants with signatures is attached to these minutes as Annex 1.

4. Opening remarks

The meeting was opened by Mr. Boboev Iqbol Sobiroich, Head of the Entrepreneurship Support Directorate, who welcomed the participants. In his opening address, he highlighted the following points:

- Under current conditions, development of entrepreneurship and creation of a favorable economic environment are among the main priorities of state policy;
- Small and medium-sized enterprises form the backbone of the economy, and sustainable growth and the creation of high-quality jobs are achieved specifically through supporting them;
- Public consultations serve as a platform for open dialogue between government authorities, the private sector, and international organizations, and strengthen inter-agency cooperation;
- The support of the World Bank and the joint efforts of state institutions will have a significant impact on the socio-economic development of the country's regions.

5. Presentation of the FINGROW Tajikistan Project

Mr. Zafar Mahmudo, Project Coordinator, delivered an overview of the Project, clearly and systematically presenting its strategic objectives, the economic context of implementation, the structure of the Project components, and the work streams responsible for preparing Project documentation.

5.1. Economic context and identified challenges

- High contribution of the private sector to Tajikistan's economy and the composition of that sector;
- Insufficient dynamics in the domestic private sector;
- Lower rate of formal new-firm creation compared to the regional average;
- Barriers and difficulties entrepreneurs face when growing their businesses in the market.

5.2. Priority areas

- Entrepreneurial skills;
- Development of digital payments;
- Promotion of equity financing;
- Institutional strengthening;
- Financial literacy and mentoring;
- Formalization of entrepreneurial activity;
- Support for vulnerable groups, including women entrepreneurs.

5.3. Project components

Table 4. *Main components of the FINGROW Project*

No.	Component name	Main content
1	Development of digital payments	Digital payments infrastructure; Incentives for the use of digital payments.
2	Promotion of equity financing	Investment readiness for venture capital (C) funds; Investment readiness for private equity (PE) funds; Establishment of a Fund of Funds.
3	Project implementation support	Institutional strengthening; Project management and coordination.

6. Presentation of the Project's environmental and social documents

The Project's environmental and social specialists - Mr. M. Ergashev and Mr. H. Sharipov - presented the World Bank's Environmental and Social Framework (ESF), the Bank's environmental and social standards, and the Project's prepared documents. It was noted that the Project's Environmental and Social Commitment Plan has been developed in coordination with World Bank sectoral specialists in Tajikistan and aligned with the Project's goals and objectives.

Topics presented:

- Environmental and Social Commitment Plan (ESCP);
- Stakeholder Engagement Plan (SEP);
- Labor Management Procedures (LMP);
- Grievance Redress Mechanism (GRM);
- Full overview of the Social and Environmental Standards (SES);
- Implementation procedures and capacity building;
- Monitoring and reporting.

6.1. Implementation readiness indicators

- Establishment of environmental and social risk management units within Project implementing entities;
- Recruitment and training of environmental and social staff within Project implementing entities;
- Signing of memoranda of understanding and written agreements between Project implementing entities and other relevant authorities to coordinate environmental and social risk management;
- Ensuring environmental performance and social conditions or payment terms, where considered necessary;
- Environmental and social assessments and plans prepared by the Recipient at the start of implementation.

7. Questions, responses, and suggestions from participants

During the meeting, participants raised questions and offered suggestions. The table below captures all exchanges in a structured format.

Table 5. Questions and responses

No.	Author and organization	Question / suggestion	Project response
1	Mr. Ilhom Mahkamboev Manager, PO “Agroecology of Zarzamin”	What is the benefit for civil society organizations of participating in the public consultation and in the Project itself?	The purpose of participation by civil society organizations and enterprises is to identify stakeholders, directly support the PIU in identifying the environmental and social directions and risks of the Project, and provide suggestions for preparing Project documents.
2	Mr. Ilhom Mahkamboev PO “Agroecology of Zarzamin”	Suggestion: To the extent possible, engage local consultants instead of international ones. Where necessary, alongside international experts, engage national experts as well. Relying heavily on international organizations increases the administrative burden.	Suggestion noted. The Project will take the share of local consultants into account when preparing the specialist engagement plan (Action item No. 2).
3	Ms. Gulbahor Maksudkhojaeva Director, PO “Women of Khatlon”	Suggestion: Grievance redress is not actively used in entrepreneurs' operations. To address this, the capacity of local consultants in the business area should be strengthened. In addition, more training should be delivered to employers on compliance with workers' rights and duties.	Suggestion accepted. Under sub-components 2.1 and 2.2, the Project will conduct awareness and training activities. Project management will prepare and implement a comprehensive training management plan (Action item No. 1).
4	Mr. Yuriy Vladimirovich Skochilov Director, PO “Youth Ecological Center”	Question: What are the Project's target regions? How many beneficiaries will there be, and who are they? How many green jobs will be created?	At present the Project plans to operate in all regions of the Republic. The analysis is ongoing, and in the coming days the target regions, the number of beneficiaries, and the creation of green jobs will be finalized. Sustainable green jobs carry significant social importance and align with the Project's social component.
5	Mr. Yuriy Vladimirovich Skochilov	Question: How will the sustainability of knowledge and experience accumulate in the digitalization process be ensured?	For digitalization and knowledge transfer, the PIU under SCISPM of RT will sign agreements with relevant entities working in digitalization in

No.	Author and organization	Question / suggestion	Project response
	PO “Youth Ecological Center”		Tajikistan. One such entity is the State Institution “Tajikistan Business Incubator”, which the Project will engage to strengthen its in-house capacity and build sustainable partnerships.
6	Representative, Committee for Environmental Protection under the Government of RT Qurbonova Z	Stated: One of the main challenges in such projects is delivering timely information to startups and entrepreneurs on funding access opportunities. Strengthening the management skills of startups and entrepreneurs is important. Taking environmental and social risks into account is a key indicator of Project sustainability.	Comment noted. The Project has planned specific mechanisms for timely information delivery to entrepreneurs and startups and will reflect this in its communication plan.
7	Mr. Khurshed Valiev Director, PO “Agroservice Consulting”	Question: Credit institutions in Tajikistan have multiplied, and the interest rates on their loans are very high. Most entrepreneurs cannot repay such loans with those interest rates. At what interest rate will the Project provide funds to entrepreneurs? Will the rates be competitive? Are any concessions provided for vulnerable groups?	Precise information about the terms for providing funds to entrepreneurs is not yet available. It is known that a Fund of Funds will be established, and decisions on providing funds will be taken independently by the Fund's management. Today's meeting focused on the Project's environmental and social matters; separate meetings will be organized to discuss access to finance and other components, where detailed answers will be provided (Action item No. 4).
8	Mr. Khurshed alive PO “Agroservice Consulting”	Comment: The Environmental and Social Commitment Plan (ESCP) is developed in a detailed, clear, and transparent manner and is acceptable.	The Project thanks the participant for the comment.
9	Mr. Ilhom Mahkamboev PO “Agroecology of Zarzamin”	Suggestion: A specific methodology should be developed for the establishment of the Fund of Funds.	Suggestion noted. The Project will develop a methodological guide for establishing the Fund of Funds in cooperation with World Bank specialists (Action item No. 3).

No.	Author and organization	Question / suggestion	Project response
10	Ms. Gulbahor Maksudkhojaeva PO “Women of Khatlon”	Comment: In previous projects there were similar activities, but they were not as well structured. I support Mr. Mahkamboev suggestion on developing a methodology for the Fund of Funds.	Support for the suggestion is noted.

8. Decisions and Project commitments

The following decisions and commitments were confirmed as a result of the discussion:

Table 6. *Confirmed decisions and commitments*

No.	Decision / commitment
1	The presentation of the FINGROW Project and its environmental and social documents (ESCP, SEP, LMP, GRM) was considered generally acceptable by the participants.
2	The Project's Environmental and Social Commitment Plan (ESCP) was considered detailed, clear, and acceptable.
3	The Project commits to carry out awareness and training activities for participants and stakeholders under sub-components 2.1 and 2.2 and to prepare and implement a comprehensive training management plan.
4	The Project commits to engage local consultants to the extent possible and to take their share into account in the specialist mix.
5	The Project commits to develop a methodological guide for establishing the Fund of Funds in cooperation with the World Bank.
6	The Project commits to organize separate consultative meetings on access to finance and the Project's financial components.
7	The PIU will sign agreements with relevant digitalization entities, including the State Institution “Tajikistan Business Incubator”.
8	Target regions, the number of beneficiaries, and the creation of green jobs will be determined during the current analysis and announced at future public consultations.

9. Action plan

Action items with assigned responsible parties and deadlines for each commitment:

Table 7. *Action plan and deadlines*

No.	Task	Responsible	Deadline	Status
1	Develop a comprehensive training management plan under sub-components 2.1 and 2.2	Project management / PIU	[date]	New
2	Confirm the share of local consultants in the Project's specialist engagement plan	Project Coordinator	[date]	New
3	Develop a methodological guide for establishing the Fund of Funds	PIU and World Bank specialists	[date]	New
4	Organize consultative meetings on access to finance and financial components	PIU	[date]	New
5	Sign an agreement with the Tajikistan Business Incubator on digitalization and knowledge transfer	PIU	[date]	New
6	Publish the minutes and the feedback-response matrix on the Project/SCISPM website to meet SEP (ESS10) requirements	Secretary / Project social specialists	14 May 2026	New
7	Announce and hold Meeting No. 2 - public consultation on financial components	PIU	[date]	New

10. Next steps

- Official publication of the minutes and the question-and-answer matrix on the Project and SCISPM of RT websites in Tajik and Russian;
- Dissemination of information about the Grievance Redress Mechanism (GRM) to all stakeholders;
- Organization of the next public consultation meeting on the Project's financial components;
- Update of the Stakeholder Engagement Plan (SEP) to reflect the outcomes of Meeting No. 1.

11. Closing of the meeting

The Chair thanked participants for their active engagement and alliable suggestions. The materials presented drew strong interest among participants, and a high level of engagement in this national initiative was noted. The meeting was closed at 13:00.

12. Revision history

Table 9. *Revision history of the minutes*

Version	Date	Author	Description of changes
1 (TG)	14 April 2026	Secretary	Initial version of the minutes in Tajik.
2 (TG)	16 April 2026	Claude (AI-assisted)	Restructured in Tajik to meet international standards (ESS10 - World Bank): added objective, agenda, participant table, Q&A matrix, decisions, action plan, annexes, signatures, and revision history.
3 (TG)	16 April 2026	Claude (AI-assisted)	EU / Government Formal style applied (SKILL_DOC_style-eu-giz_1): Times New Roman 11pt body, Arial headings, EU Blue #003399 accents, blue table headers with white text, alternating row shading, A4 margins 2.5/2.0/2.5/2.5 cm.
1 (EN)	16 April 2026	Claude (AI-assisted)	English translation of 3, same EU / Government Formal style; terminology aligned with the approved translation glossary (WB, PO, Gov. RT, ESS10, ESF, ESCP, SEP, LMP, GRM).

13. Distribution list

These minutes will be distributed to the following parties:

- Management of SCISPM of RT;
- World Bank (Tajikistan Country Office);
- All meeting participants (by email);
- Publication on the official websites of the Project and SCISPM of RT (public version);
- PIU archie (original signed copy).

14. Signatures

These minutes are approved by the Chair and the Secretary:

Chair of the meeting:	Mr. Boboev Iqbol Sobirovich Head of Entrepreneurship Support Directorate, SCISPM of RT Signature: _____ Date: _____
Secretary of the meeting:	Mahmudov Zafar Coordinator project FINGROW Tajikistan Signature: _____ Date: _____

Annex 6: Photos from the event (6 items, each with a short caption)

