

**STATE COMMITTEE BY INVESTMENTS 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
KOOS	Committee for Environmental Protection
State Committee for State Inspection of the Republic of Tatarstan	State committee By investments And state property management Republics Tajikistan
GRP	Group implementation of projects
RPPS	Framework program partnerships countries
GRSEDN	Civil registration and vital statistics
ECA (CFRP)	Europe and Central Asia: Capacity Development Trust Fund
OOSBT	Environmental protection and occupational safety
ESO	Environmental and social grade
PSEO	Environmental and Social Commitment Plan
ESRP	Environmental and Social Framework Programme
PESU	Environmental and Social Management Plan
ESS	Environmental and social standards
UGH	Financial control
KCJ	Coordination center By complaints
TUG	Group By management complaints
PT	Government Tajikistan
MRI	Mechanism consideration complaints
SRZH VB	World Bank Complaint Redress Service
ICT	Information and communication technologies
ILO	International organization labor
PUTO	Procedures management labor relationships
M & O	Monitoring and evaluation
Ministry of Economic Development and Trade	Ministry of Economic Development and Trade
NSR	National strategy development
NSDS	National Strategy for the Development of Statistics until 2030
SBB MERT	Poverty Alleviation Council under the Ministry of Economic Development and Trade
PZ	Plan procurement
GPP	Grant on preparation project
SZPR	Development Project Procurement Strategy
PPP (AS)	Project Preparation Unit of the Statistics Agency
RRP	Results Framework program
SDG	Goals sustainable development
SEEU	System of economic and environmental accounting
SEP	Stakeholder Engagement Plan
SNS	System national accounts
VB	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 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 (NPL) 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 CRP is designed to enable the State Committee for State Property Management (SCSIM) to prepare the necessary documentation for the project: “FINGROW in Tajikistan to support the development of the entrepreneurship ecosystem”

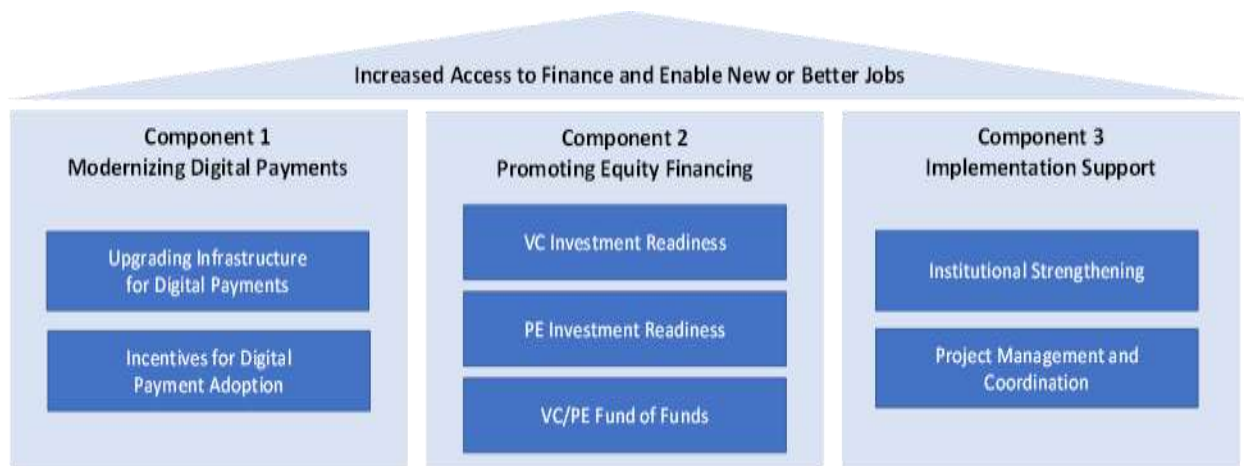
Tajikistan has several economic sectors with potential comparative advantages, but it lacks a mechanism to enhance the competitiveness of SMEs, integrate them into value chains, and build linkages with international markets. Several sectors with potential comparative advantages for improved integration 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 SME 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 SME 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 KYC 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 4: Project Management and Implementation

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

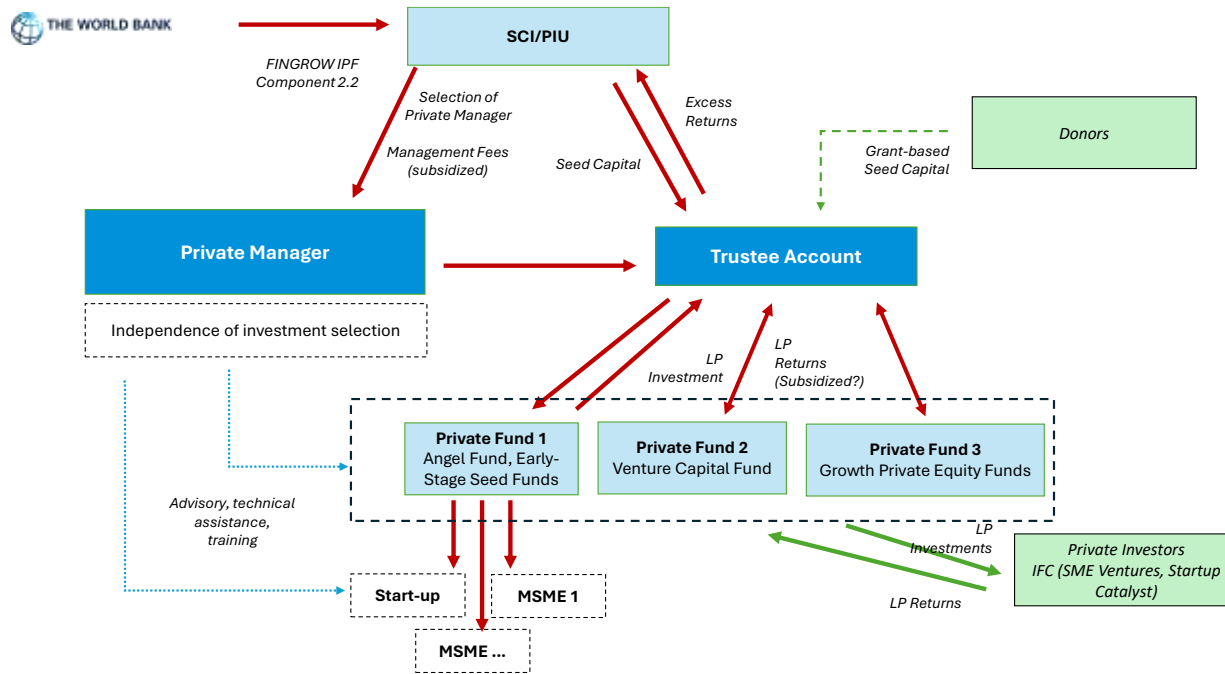
Subcomponent 2.3: VC/PE Fund of Funds (\$8 million).

The project will establish a venture capital mechanism that will function as a "light" fund of funds to address the near-total lack of venture 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 PLAN INTERACTIONS WITH INTERESTED PARTIES (PVZS)

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 PVZS 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 PWSP.

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 PVZS are concluded V 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 PVZS

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 V Chapter 11. In Chapter 11 set out questions monitoring, documentation and reporting, VZS activities are specified in Chapter 13 and VZS resources are specified in Chapter 14

6. REGULATORY AND POLITICAL BASE

a. 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 V 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 WORLDWIDE BY INTERACTION WITH STAKEHOLDERS

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; (iv) stakeholder consultation; (v) consideration of and response to complaints; and (vi) 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](http://www.worldbank.org/en/projects-operations/environmental-and-social-framework/brief/environmental-and-social-standards).

8. IDENTIFICATION AND ANALYSIS OF STAKEHOLDERS

8.1. 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 V 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.

8.2.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 V evaluation of results

Categories interested sides V framework Project

Table 2. Interested sides, affected Project, V 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 .

8.3. 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 (WB)	*****
	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 V regions	*****
	Regional media	****
	District organs authorities (khukumats), including the departments of economics, youth affairs, women's affairs, land management, economics and ecology etc.	****

8.4. Disadvantaged / vulnerable persons or groups

Special meaning has understanding Togo, can li 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 Maybe 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

8.5. 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	Revealed 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 involvement 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 documents indicators.
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 V 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 (khukumats, 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 V 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

- 9.1. Announcements And informational campaigns — For attraction attention potential beneficiaries to opportunities to participate in the project, pomegranate competitions, training programs and mentoring.
- 9.2. Publication of project reports and news through websites, social media and local media mass information With goal provision transparency And informing all participants.
- 9.3. Introductory trips And seminars For exchange experience And distribution best practices among participants and interested organizations.

Education And capacity building

- 9.4. Conducting training events By development business skills, financial literacy and entrepreneurship, taking into account local conditions and the needs of target groups.
- 9.5. Organization group And individual consultations, directed on development business plans and adaptation of projects to the requirements of grant programs.
- 9.6. Implementation programs mentoring And coaching V flow 12 months after providing grants to support sustainable business development.

Consultations And involvement V processes acceptance decisions

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

Coordination With partners And institutes support

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

Monitoring And grade interactions

- 9.13. Regular monitoring efficiency interactions With interested parties through surveys, interviews and feedback collection.
- 9.14. Usage data monitoring For adjustments communication and organizational methods to increase levels of engagement and satisfaction participants.
- 9.15. Informing interested sides O 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 V 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:

9.16. A social media expert—a specialist from the GKIUGI 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 GKIUGI page on Facebook, and ensuring two-way communication with the audience.

9.17. 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.

9.18. 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.

9.19. 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 V design events.

Interactions With communities / stakeholders within the project

Distribution grants — transparent distribution design benefits

Concept project is based on on extensive experience Worldwide jar V implementation of projects With using mechanism consideration complaints (MRZh). 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 (ICV) V framework Project:

9.20. Instability V separate regions countries, A 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 V socio-economic processes:

- Level reduction violence V relation women And increase their security, which will ensure their full participation in economic processes.
- Creation favorable conditions For women V 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.

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

This experience, V in particular, includes strengthening potential local institutes For assistance participation citizens And expressing their views, improving local investment management and increasing accountability.

9.22. 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 proven 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 labour 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.

9.23. 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 State Committee for State Property Management (SCSIM) 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 posted detailed information O mechanism consideration complaints (MRZ) 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 GRP will be enter:

- security regular updates PVZS 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 (MRZh).

GKIUGI 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 GKIUGI 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 PVE.
-

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 GKIUGI 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 GKIUGI 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 (PVZS).

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 O 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 State Committee for State Inspection of the Republic of Tatarstan;
- cooperation With contractors and subcontractors;
- interaction With affected municipalities And communities project.

Specialist By social development :

GKIUGI 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 reverse 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 GKIUGI RT;
- contractors and subcontractors;
- affected municipalities And communities 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 contribute provision transparency, inclusiveness And effective management project, V volume number V 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 Investment and Management Committee state property Republic of Tajikistan (GKIUGI RT)	<ul style="list-style-type: none"> • Planning, coordination and implementation of the PWSP; • 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;

	<ul style="list-style-type: none"> • 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 PVZS, 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 State Committee for State Property Management of the Republic of Tatarstan on activities for interaction with stakeholders parties; • Participation V consideration And resolution of complaints, including those from women and vulnerable groups • Preparation and implementation plans 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 PVE 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 GKIUGI RT; • Participation V work local complaints review committees; Ensuring public access to documents, • related With project, including PVZS And EIA (ESIA).

Project affected persons (including women and vulnerable groups)	<ul style="list-style-type: none"> • Participation in meetings, organized V 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 GKIUGIRT 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 COMPLAINTS

Mechanism consideration complaints (MRZh) represents 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 preventing, 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 serve 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 .

11.1. Description mechanism consideration complaints project

The establishment of a complaints handling mechanism involves the creation of a complaints register 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 V relation persons, serving complaints, A All requests will be treated confidentially;
- anonymous complaints will be 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.

11.2. General process functioning MRI 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 (PIR) can be submitted by mail, phone, email, social media, SMS, and instant messaging. Available complaint channels are listed in Table 6 below.

Table 6. MRI channels project

Channels MRI	Contact data
Name responsible faces	General department
Postal address (for correspondence)	etc. Rudaki , 40, G. Dushanbe
Telephone (fax)	+992 (37) 221-57-29; fax : +992 (37) 221-57-29
Website	https://investcom.tj/
Electronic mail	info@investcom.tj

Channels MRI	Contact data
Name responsible faces	
Postal address (for correspondence)	
Telephone (fax)	
Website	https://bizincubator.tj/en/home/
Electronic mail	office@bizincubator.tj

Step 2 : Sorting and processing. Complaints and feedback will be collected by a social development specialist at the State Registration Chamber and recorded in a log. The specialist is expected to discuss the complaint with the applicant and make a decision within 14 days of receipt. Citizens' complaints may be oral, written, or electronic. The latter two forms distinguish between proposals, applications, and complaints. In the brief description of the complaint column, complaints are categorized based on the nature of the complaint.

The log will be maintained electronically (in an Excel spreadsheet). The log format is shown in Table 7 below.

Table 7. Example magazine registration complaints (table Excel)

ID complaints	Date receipt complaints	Name and contact y & details	Gender (F/M)	Brief description complaints	Responsible noe face	Move consideration nia complaints	Date closings complaints	Note
---------------	-------------------------	------------------------------	--------------	------------------------------	----------------------	-----------------------------------	--------------------------	------

1								
2								
3								

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, Investigation, 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 GRU 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. GRP will report before The World Bank's State Committee on Complaints and Grievances (SCGGG) 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.

11.3. Consideration sensitive complaints

In accordance with the World Bank's Sexual Exploitation and Abuse/Sexual Harassment (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 contracts commitments to prevent 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 MRI will be processed confidentially, unless the complainant consents to the disclosure of their personal data.

11.4. Responsibility V framework MRI

Primary responsibility for implementing the MRM rests with the PIU. The MRM 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 Environment (HSE) managers, who will also act as the liaison officer if required with the community (OSO). 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 CSO be a local resident, fluent in the Tajik language, and familiar with local customs.

11.5. National system consideration complaints V 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 on Investments and management state property - <https://investcom.tj/contacts.html>
- State institution Business Incubator Tajikistan <https://bizincubator.tj/en/contacts/>

11.6. System consideration complaints Worldwide jar

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-services/grievance-redress-service>). 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 Worldwide jar V Tajikistan : address: st. Aini, 48, Business center "Sozidanie", 3rd floor, G. Dushanbe, Republic Tajikistan; telephone: +992 48 701-5800; email: tajikistan@worldbank.org

IN complaint should be clearly indicated supposed negative impact (or impact), which, By opinion applicant, was caused or Maybe 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 verified 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.

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 bases data interested parties;
- registration everyone conducted consultations;
- updates MRZh 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 O quantity, content And status complaints And loading their in the project databases created by the State Registration Chamber;
- monitoring unresolved questions And offer measures By their settlement;
- preparation semi-annual reports By MRI For provision Worldwide bank.

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

- status implementation MRI (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 O types complaints And accepted measures response, issues raised and complaints that remain unresolved;
- level satisfaction accepted measures (reaction);
- any accepted corrective measures.

12.1. Involvement interested sides V events By monitoring

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.

12.2. Informing groups interested sides

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 MRM 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 PVZS	World bank	Semi-annual
Annual report By MRI	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.

12.3. Survey perception citizens / Affected project persons (ZPL)

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.

12.4. Educational events And seminars

For increases qualifications employees GKIUGI RT, beneficiaries, A 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 cover a wide range of social and environmental topics with

with special emphasis on:

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

12.5. Disclosure information

To ensure transparency and provide stakeholders with access to information about the project, the State Committee for State Property Management (SCSMGM) operates its official website (<https://investcom.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 of the GKIUGI 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 (GKIUGI) 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 EVENTS

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, EFS instruments, project preparation, and disclosure of key results and documents). The SCISGI/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 .	GKIUGI/GRP (through a consulting firm)
Preparation of environmental and social assessment and related tools for the project	Consultations , interviews , surveys	Relevant 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 Labour Relations Management Procedures (LRMP).	At necessity .	GKIUGI/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.	GKIUGI/GRP (through a consulting firm)
Public consultation and disclosure of information	In-person/virtual workshops. Draft technical, environmental, and social assessment results will be made available to the public/stakeholders. Quarterly publications on the GKIUGI 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	GKIUGI/GRP 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 GRP will mobilize:

- (i) GKIUGI 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 GKIUGI website (www.investcom.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.

Public Consultation

FINGROW Tajikistan Supporting Entrepreneurship Ecosystem Development Project

1. Event Information

Date: April 14, 2026

Time: 09:30–13:00

Venue: Hall of the State Committee on Investment and State Property Management of the Republic of Tajikistan

Organizers: and the PMU under SCISPM RT

Participants of the public consultation included representatives of relevant ministries and agencies, as well as a number of non-governmental and international organizations.

2. Content of the Public Consultation

Head of the Entrepreneurship Support Department Mr. Boboev Iqbol Sobirovich, opened the Public consultations meeting. He welcomed the participants and in his opening remarks, he emphasized that under current conditions, the development of entrepreneurship and the creation of a favorable economic environment are key priorities of state policy. Mr. Boboev noted that small and medium-sized enterprises form the backbone of the economy, and sustainable growth and the creation of quality jobs can be achieved primarily through their support.

During his speech, Mr. Boboev also highlighted the importance of such meetings, noting that public consultations serve as a platform for open dialogue between government institutions, the private sector, and international organizations. He stated that this process strengthens inter-agency cooperation and creates new opportunities for developing a sustainable entrepreneurship ecosystem in the regions. He expressed hope that the support of the World Bank and the joint efforts of government institutions would have a significant impact on the socio-economic development of the country's regions.

Subsequently, the main project presentation was delivered to participants. During the presentation, Zafar Makhmudov, Program Coordinator, clearly and systematically outlined the project's strategic objectives, key goals, core issues (context), project components, and the responsibilities of staff involved in preparing project documentation.

Environmental and social specialists of the project (Ergashev M. and Sharipov H.) presented issues related to the World Bank Environmental and Social Framework, the World Bank Environmental and Social Standards (ESS), the standards applicable to the FINGROW Tajikistan project, and the documents developed based on World Bank principles.

The specialists noted that the Environmental and Social Commitment Plan (ESCP) had been developed in coordination with World Bank sector specialists in Tajikistan and aligned with the project's objectives and tasks.

At the same time, the following topics were fully and comprehensively explained to the participants:

1. Implementation arrangements and capacity support
2. Monitoring and reporting
3. Detailed overview of the Environmental and Social Standards
4. Detailed overview of the Stakeholder Engagement Plan (SEP)
5. Detailed overview of the Labor Management Procedures (LMP)
6. Grievance Redress Mechanism (GRM)

Additionally, information was provided on readiness indicators for implementation, including:

- Establishment of environmental and social risk management units within implementing entities;
- Recruitment and training of environmental and social staff within implementing entities;
- Memoranda of understanding and other agreements between implementing entities and relevant stakeholders to ensure proper coordination of environmental and social risk management activities;
- Environmental and social performance conditions or payment-related conditions, if deemed necessary;
- Environmental and social assessments and plans to be prepared by the Recipient at the early stages of implementation.

Other project-specific requirements related to environmental and social readiness were also presented. Implementation readiness indicators such as organizational structure, capacity support, regular project reporting, and grievance mechanisms were discussed.

It was explained that the project's objective is to expand access to finance and create new, high-quality green jobs. During the session, participants received detailed responses to their questions and areas of interest. The presentation was positively received, demonstrating the relevance of the entrepreneurship ecosystem support concept and the high importance of the FINGROW Tajikistan project.

3. Presentation of the FINGROW Tajikistan Supporting Entrepreneurship Ecosystem Development Project

The project presentation included the following content:

1. General information about the project
2. Environmental and Social Commitment Plan (ESCP)
3. Stakeholder Engagement Plan and Labor Management Procedures (SEP, LMP)
4. Grievance Redress Mechanism (GRM)

4. Questions, Answers, and Participants' Recommendations

Participants raised the following questions and provided recommendations:

- The importance of participation in and discussion of the project during public consultations.
- It was recommended to involve more local consultants in the project. Where necessary, national experts should be engaged alongside international experts. Excessive reliance on international organizations increases administrative burden.
- Grievance handling, particularly in entrepreneurial activities, appears insufficiently active. To address this, the intellectual capacity of local consultants in the business sector should be strengthened. National consultants

should ensure the availability of resources for retraining local advisors. More activities should be conducted for employers, especially regarding compliance with labor rights and obligations.

- Project coverage areas, number and categories of beneficiaries, and the number of green jobs to be created should be clearly specified.
- Sustainability of knowledge and accumulated experience in digitalization processes should be ensured and planned.
- One of the key challenges in such projects is timely dissemination of information to startups and entrepreneurs about access to financing opportunities. Therefore, strengthening managerial and analytical skills in startup and business management is essential.
- Consideration of environmental and social risks is a key indicator of sustainability and contributes to the durability of project outcomes.
- Currently, credit institutions in Tajikistan have increased, and interest rates are high, making it difficult for entrepreneurs to repay loans. The project should offer financing at competitive rates and provide concessions for vulnerable groups. The Environmental and Social Commitment Plan is detailed, clear, and acceptable.
- For more than 15 years, revolving fund principles similar to the Fund of Funds (FoF) model have been implemented in Tajikistan. It is recommended to review existing and previously applied practices before introducing entirely new FoF concepts, and to actively engage local experts at all stages of project implementation.
- Another key issue is access to the internet. Currently, internet services are expensive. Since the internet is a primary source of information and feedback, improving access to affordable internet could significantly enhance project results. As online data submission is essential for digitalization, it is recommended to consider improving internet accessibility for startups and SMEs across Tajikistan.

Registered List of Participants of the Public Consultation

Project: “FINGROW Tajikistan: Supporting the Development of the Entrepreneurship Ecosystem”

Date and Time: April 14, 2026, 10:00

Venue: Dushanbe, 2nd floor hall, State Committee on Investment and State Property Management of the Republic of Tajikistan

Number of participants: 39

No.	Full Name	Organization	Position	Phone	Email
1	Dilshod Latipov	Ministry of Economic Development and Trade of RT	Chief Specialist, Dept. of Economic Reforms and Private Sector Development		
2	Osaf Haknazarzoda	Ministry of Finance of RT	Leading Specialist, Main Dept. of Budget Policy in Real Sector		
3	Amina Haydarova	Ministry of Labor, Migration and Employment of RT	Head of Dept. for Support of Unemployed Entrepreneurs		
4	Sohibnazar Zoirov	Ministry of Health and Social Protection of RT	Deputy Head, State Sanitary-Epidemiological Service		
5	Hasan Karim Qurbonzoda	State Committee on Investment	Head of Main Investment Dept.		
6	Kolmiljon Haknazarzoda	State Committee on Investment	Head of Licensing and		

			Monitoring Dept.		
7	Iqbol Boboev	State Committee on Investment	Head of Entrepreneurship Support Dept.		
8	Samariddin Shamsiddinzoda	State Committee on Investment	Deputy Head, Entrepreneurship Support Dept.		
9	Sulaymon Kholnazarzoda	State Committee on Investment	Chief Specialist		
10	Zaynab Qurbanova	Committee for Environmental Protection	Monitoring Specialist		
11	Mizhgona Sherova	Committee on TV and Radio	Leading Specialist		
12	Savrina Zoirova	Agency for Innovation and Digitalization	Chief Specialist		
13	Shukhrat Salohiddinov	National Bank of Tajikistan	Director, Payment Systems Dept.		
14	Salohiddin Mirzoakhmedov	National Bank of Tajikistan	Head of Payments Development Dept.		
15	M.B. Khudoyorov	National Bank of Tajikistan	Leading Specialist		
16	Husniddin Sharofiddinov	State Business Incubator	Director		
17	Umarali Nuralizoda	State Business Incubator	Deputy Director		

18	A. Sattorov	State Business Incubator	Head of Intl. Relations Dept.		
19	Z. Ismoililova	State Business Incubator	Specialist		
20	A. Muslimov	State Business Incubator	Specialist, Dushanbe		
21	F. Nabizoda	State Business Incubator	Specialist, Dushanbe		
22	Yuri Skochilov	Youth Ecological Center	Director		
23	Ahmad Akramov	Youth Ecological Center	Specialist		
24	Ilhom Mahkambaev	Agro-Ecological Zarzamin	Director		
25	Mohira Shamirova	Agro-Ecological Zarzamin	Chief Specialist		
26	Obidamoh Giyosova	Agro-Ecological Zarzamin	Chief Specialist		
27	Khurshed Valiev	Agroservice Khovaling	Director		
28	S. Safolova	Agroservice Khovaling	Specialist		
29	Gulbahor Maksudkhojaeva	Women of Khatlon	Director		
30	Zafar Makhmudov		Coordinator		
31	Gulnora Hasanzoda		Deputy Coordinator		

32	Gulbahor Dodikhudoeva		Monitoring Specialist		
33	Hukumat Sharipov		Social Specialist		
34	Murod Ergashev		Environmental Specialist		
35	Temur Mahmadaliev		Procurement Specialist		
36	Takhmina Tursumatova	FINGROW Project	Assistant		
37	F. Shodiev	UNDP	Project Manager		
38	Z. Nigmatova	UNDP	Specialist		
39	Khudoyorov		Specialist		





