**UNITED REPUBLIC OF TANZANIA**

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**MINISTRY OF FINANCE**

**Financial Access for Sustainable and Transformational (FAST) Growth**

**(P500471)**

**STAKEHOLDER ENGAGEMENT PLAN (SEP)**

**MAY 2024**

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# Introduction

This document outlines the strategy for stakeholder engagement as an integral component of the Environmental and Social (E&S) safeguard measures for the Financial Access for Sustainable and Transformational (FAST) growth. The Stakeholder Engagement Plan (SEP) identifies the key stakeholders for both Tanzania Mainland and Zanzibar Project Implementation Units (PIUs). It outlines the methods for stakeholder engagement and information disclosure, as well as the procedures for addressing grievances from various stakeholders within the project.

## Project Context

In the past two decades, Tanzania has undergone significant economic growth, transitioning to a lower-middle-income country in July 2020. This growth was propelled by various sectors, particularly tourism, finance, insurance, transport, mining, manufacturing, and construction. However, the agriculture sector, which employs most households, continues to face challenges, particularly due to its vulnerability to climate shocks.

Tanzania has experienced a decline in national poverty rates over the years, accompanied by improvements in infant and child mortality rates and an increase in life expectancy. However, the population continues to grow rapidly, posing challenges in poverty reduction efforts, especially with high fertility rates and limited formal employment opportunities. The country's economy faces significant exposure to climate change, impacting various sectors and natural assets, necessitating sustainable development strategies. Additionally, Zanzibar's economy, highly dependent on tourism, faces similar challenges, with youth unemployment rates soaring despite declines in poverty rates. Overall, Tanzania's economic growth dynamics have shifted, with public investments increasingly driving growth, but structural transformation remains crucial for sustainable development and private sector-led growth.

In the past decade, Tanzania's growth dynamics have shifted significantly. From 2001 to 2010, economic growth was driven by public/private investments and total factor productivity. However, between 2011 and 2022, public investments increasingly fuelled growth as compared to private investments. Additionally, the Tanzanian economy has become more inward-oriented, with shrinking exports and a shift towards capital-intensive extractive industries. The Government of Tanzania (GoT) is thus focused on enabling the private sector to contribute more on economic growth. Consequently, the Government requested financing support from the World Bank to address enterprise-level constraints, legal and regulatory barriers, and limitations in accessing and utilizing formal financial products and services. These goals align with the Government’s mission under the National Development plans to spur private sector led economic growth.

## Project Description

FAST Growth aims to increase access to finance for Small and Medium Enterprises (SMEs) and to improve their competitiveness in high growth value-chains. The Project has five components as explained below:

**Component 1: Facilitate access to finance to SMEs and innovative startups.**

The objective of this component is to increase provision of affordable financing for SMEs and start-ups.Efforts to maximize outreach to women will be required with the expectation that 30 percent of financing beneficiaries are women-owned businesses.

Sub-component 1.1: Commercial wholesale finance entity

To deliver financing to SMEs effectively in a sustainable manner funding, under this component, the project will help establish and run an Apex Non-Bank Financial Institution (NBFI) that is commercially managed which will deliver solely wholesale financing to Project Financial Intermediaries and institutions (PFIs) who will in turn facilitate financing for SMEs and innovative start-ups.

Sub-component 1.2: Restructuring of the People’s Bank of Zanzibar (PBZ)

The objective of this subcomponent is to expand the role of the People’s Bank of Zanzibar (PBZ) in financing SMEs and large development projects. This will be done through funding for Technical Assistance (TA) and capital linked to achievement of key milestones in its reform program. The PBZ will use the TA funding to commission consultants and resident advisers as well as purchase and upgrade technical equipment (hardware and software) to bring its risk management and digital capabilities from its current formative stage to a maturity level commensurate with best practice.

**Component 2: Strengthening the Credit Infrastructure and Value Chain Financing**

Sub-component 2.1: Strengthening Credit Reporting Systems (CRS).

The objective of this sub-component is to narrow the information gap on potential borrowers to help lower their perceived risk and encourage banks and other financial institutions to develop appropriate products for SMEs and underserved groups such as women and farmers who remain outside the banking sector. Under this component, the project will facilitate the development of a legal and regulatory framework (coordinated by the Ministry of Finance (MoF)) that could support the collection of all relevant data from reliable sources by credit bureaus [Micro Finance Institutions (MFIs), Savings and Credit Cooperatives Societies (SACCOS), Mobile Network Operators (MNOs)].

Subcomponent 2.2 Facilitating the collection of alternative data for small producers in key value chains

The objective of this sub-component is to explore innovative approaches to credit reporting systems such as open banking which operates by identifying alternative data and enabling borrowers’ consent to gather information from payment behavior and supply value chains identified by the project. The project will also contribute to increasing farmers’ use of Digital Financial Services (DFS) through partnership between the MoF and Fintech and Agritech firms, large off-takers, and aggregators like Agriculture Marketing Cooperatives (AMCOs) to identify their suppliers and connect them with DFS providers. Using data from their payment activities the credit bureaus can build their scores to facilitate their access to finance. Funding will also be provided for the Bank of Tanzania (BOT) to develop regulations for Fintech that play a central role in DFS.

Sub-component 2.3: Value chain financing

Project funds will support the establishment of the on-line Fintech reverse factoring platform through a public-private partnership (PPP) between the BOT and a private sector provider. Funding will also be provided to the BOT for TA and advisory services to support development of the terms of references and project documentation for the platform.

**Component 3. Promoting SMEs growth in select value chains.**

This Component will support capacity building efforts of SMEs within value chains as well as fostering linkages and access to market infrastructure and services. As the internal capacity of SMEs improves, it is expected that these firms will become more attractive to PFIs supported by the project under Components 1 and 2 and will be able to benefit from financial instruments developed by the project. Focus on select value chains is prioritized to ensure the maximization of socio-economic opportunities to a wide set of domestic firms, their employees, and the local communities through development of upstream linkages to connect local suppliers of goods and services to other companies.

Sub-component 3.1: Strengthening SMEs capabilities.

Through competitively selected Business Development Services (BDS) provider(s), funding will support training and advisory support to strengthen SMEs’ capabilities through a targeted funnel approach. The training envisaged will comprise focus on improving SMEs skills in operations/management, financial management, compliance with regulations/ labor, marketing, utilization of basic technologies, etc., providing SMEs quality enhancement services and TA towards complying with quality standards; and support the final cohort’s access to market opportunities through facilitation of linkages with large companies, aggregators, corporate buyers, and other procurement opportunities.

Project funding will also support technical assistance to relevant public service providers, such as Small Industry Development Organization (SIDO) and Zanzibar Economic Empowerment Agency (ZEEA), and to select incubators in both the Mainland and Zanzibar, based on a needs assessment, to improve their institutional capacity and quality of services.

Sub-component 3.2: Strengthening market access services and infrastructure for SMEs.

This subcomponent aims to strengthen the provision and utilization of services related to quality management and standards compliance through capacitation of Tanzanian Bureau of Standards (TBS), SIDO and Zanzibar Bureau of Standards (ZBS) to provide better support to SMEs on certification, compliance with quality standards as well as to improve governance and outreach capacity. Funding will support financing of existing gaps in testing equipment and small rehabilitation works for at least three new testing laboratories (being established by GoT in Dodoma to complement existing 8 laboratories in Dar-Es Salaam), aimed to ensure better access of regional SMEs to relevant equipment and services. The funding will also be provided to support capacity building for the TBS staff for new laboratories. Technical assistance to the TBS, SIDO and ZBS to strengthen their capabilities in implementation of the outreach activities and advisory support to SMEs across the country, especially on compliance with standards. The TA will also be aimed to strengthen TBS and ZBS efficiency on standards formulation and harmonization processes as well as capacity to collect, analyze and disseminate standards information to enhance implementation and transparency of technical regulatory control requirements for the private sector, including utilization of digital solutions, where possible

**Component 4: Legal and regulatory reforms and capacity building** The objective of this component is to support policy and legal reforms related to the project. The component will first support i) the review of existing regulations and legislations, ii) the identification of critical policy, institutional or regulatory constraints, and iii) articulate an actionable cross-cutting and sector-specific reform agenda for implementation.

The MoF Financial Sector Development Division (FSDD) is responsible for drafting and submitting policies and laws related to the financial sector in Tanzania, some of which are a priority to ensure the project's success. Funding for technical assistance and/or working sessions and coordination costs will be provided for development and/or amendments of policies and laws related to components 1 and 2. In addition, to help improve the business environment, the component will also support an explicit set of reforms to create more conducive business regulatory environment for SMEs in several areas.

**Component 5: Technical assistance and project implementation, monitoring and reporting**

This activity will fund the Project Implementation Unit’s (PIU’s) capacity to oversee and coordinate the project. Funds will cover costs for the PIUs which will be housed at the FSDD at the MoF and President’s Office Finance and Planning (POFP), to conduct the necessary coordination, stakeholder engagement, communication, and project monitoring and provide the relevant documentation and reporting related to the project’s results framework, E&S safeguards requirements, and fiduciary management and reporting.

The project is being prepared under the World Bank’s Environment and Social Framework (ESF).

# Objective/Description of SEP

The overall objective of this SEP is to define a program for stakeholder engagement, including public information disclosure and consultation throughout the entire project cycle. The SEP outlines the ways in which the MoF-FSDD Mainland and the POFP in Zanzibar communicates with its stakeholders and includes a mechanism by which people can raise concerns, provide feedback, or make complaints about the project and any activities related to the project. The SEP specifically emphasizes methods to engage groups considered most vulnerable and that are at risk of being left out of project benefits.

The objectives of this SEP are to:

* Ensure transparent communication with stakeholders regarding project objectives, activities, and potential impacts.
* Provide an opportunity to stakeholders to contribute to project planning, implementation, and monitoring.
* Manage stakeholders' expectations by providing realistic information about the project scope, timelines, and expected outcomes.
* Establish mechanism for addressing grievances and complaints from stakeholders in a timely and transparent manner.
* Ensure the inclusion of diverse stakeholders, including marginalized groups, women, and vulnerable communities.
* Regularly monitor and evaluate the effectiveness of stakeholder engagement activities, soliciting feedback from stakeholders to identify areas for improvement.

## National Requirements on Stakeholder Engagement

In Tanzania, community involvement, consultation, and public hearings in the implementation of various projects and programs have been incorporated and endorsed within national policies and legal frameworks. Some of the key legal and policy frameworks that support the engagement procedures are described below:

**Tanzania Mainland**

1. **The Environmental Management Act, 2004**: This legislation requires Environmental Impact Assessments (EIAs) for proposed projects. The Act require soliciting stakeholder’s views on environmental issues. Section 89(1) of Act directs the National Environmental Management Council (NEMC) to prepare guidelines on ways of ensuing public participation, especially with those who are likely to be affected by the project. Likely, Section 89(2) of the Act allows NEMC to solicit oral or written comments and views on the Environmental Impact Statement from the public as well as from government agencies and other relevant institutions.
2. **The Land Act, 1999**: This law stipulates that communities must be consulted and compensated appropriately before land acquisition or resettlement for development projects.
3. **The Local Government (Urban and District Authorities) Act, 1982**: District authorities are required to engage stakeholders, including communities, in the planning and implementation of development projects within their jurisdictions.

**Zanzibar:**

1. **The Environmental Management for Sustainable Development Act, 2015**: This legislation requires EIAs for proposed projects. The EIA process requires stakeholder consultation and participation, especially of those impacted by the project.
2. **The Zanzibar Land Act, 1992**: Like the mainland Land Act, this law mandates consultation with affected communities before land acquisition or resettlement for development projects.
3. **The Zanzibar Investment Promotion and Protection Act, 2019**: This law encourages investor engagement with local communities and stakeholders to promote sustainable development and address potential social and environmental impacts of investment projects.
4. **The Zanzibar Fisheries Act, 2015**: Fisheries-related projects are required to engage with stakeholders, including fishing communities, to ensure sustainable management of marine resources and address socio-economic concerns.

## World Bank Requirements

E&S Standard 10 (ESS10) recognizes the importance of open and transparent engagement between the Borrower of World Bank funds and project stakeholders as an essential element of good international practice. Effective stakeholder engagement can improve the environmental and social sustainability of projects, enhance project acceptance, and make a significant contribution to successful project design and implementation. The objectives of ESS10 are:

1. To establish a systematic approach to stakeholder engagement that will help identify stakeholders and build and maintain a constructive relationship with them, in particular project-affected parties.
2. To assess the level of stakeholder interest and support for the project and to enable stakeholders’ views to be considered in project design and environmental and social performance.
3. To promote and provide means for effective and inclusive engagement with project-affected parties throughout the project life cycle on issues that could potentially affect them.
4. To ensure that appropriate project information on environmental and social risks and impacts is disclosed to stakeholders in a timely, understandable, accessible, and appropriate manner and format.
5. To provide project-affected parties with accessible and inclusive means to raise issues and grievances, and to respond to and manage such grievances.

## Principles for Stakeholder Engagement

To meet best practice approaches, the project will apply the following principles for stakeholder engagement:

* *Openness and life-cycle approach*: public consultations for the project will be arranged during the whole life cycle, carried out in an open manner, free of external manipulation, interference, coercion, or intimidation.
* *Informed participation and feedback:* information will be provided to and widely distributed among all stakeholders in an appropriate format; opportunities will be provided for communicating stakeholders’ feedback, for analyzing and addressing comments and concerns.
* *Inclusiveness and sensitivity*: stakeholder identification is undertaken to support better communications and build effective relationships. The participation process for the project is inclusive. All stakeholders always are encouraged to be involved in the consultation process. Equal access to information will be provided to all stakeholders. Sensitivity to stakeholders’ needs is the key principle underlying the selection of engagement methods. Special attention is given to vulnerable groups, in particular women, youth, elderly, and the cultural sensitivities of diverse ethnic groups.

# Stakeholder identification and analysis per project component

## Introduction

The ESS10 of the World Bank define stakeholders as individuals, groups, or other entities who:

1. Are affected or likely to be affected by the project (project-affected parties); and
2. May have an interest in the project (other interested parties).

Identification of stakeholders is a crucial initial step in project planning and implementation. This process involves systematically mapping out individuals, groups, and organizations that may be affected by or have an interest in the project.

For the FAST project, the following stakeholders have been identified and analyzed per project component. These stakeholders include affected parties (as defined in section 3.1.1), other interested parties (as defined in section 3.1.2) and disadvantaged/vulnerable individuals or groups (as defined in section 3.1.3). The stakeholders have been identified separately for the two project implementation units, namely, MoF-FSDD Mainland and the POFP in Zanzibar.

### Affected Parties

Affected parties include local communities, community members and other parties that may be subject to direct impacts from the Project. Within the framework of this Project, affected parties is considered to include the beneficiary parties. Specifically, the following individuals and groups fall within this category:

**Table 1: Project Stakeholders: Affected Parties**

|  |  |  |
| --- | --- | --- |
| **Project component** | **Tanzania Mainland** | **Zanzibar** |
| **Component 1: Facilitate access to finance to SMEs and innovative start-ups**  1.1 Commercial wholesale finance entity  1.2 Restructuring of the People’s Bank of Zanzibar (PBZ) | Tanzania Mortgage Refinance Company (TMRC)  SMEs (including women, youth, and vulnerable people- led MSMEs)  Participating Financial Institutions | PBZ  SMEs (including women, youth, and vulnerable people- led SMEs)  Participating Financial Institutions |
| **Component 2: Strengthening the Credit Infrastructure and Value Chain Financing.**  2.1 Strengthening credit reporting systems (CRS).  2.2 Facilitating the collection of alternative data for small producers in key value chains  2.3 Value chain financing | SMEs (including women, youth, and vulnerable people- led SMEs) MoF  BOT  Farmers | SMEs (including women, youth, and vulnerable people- led SMEs)  Farmers |
| **Component 3. Promoting SMEs growth in select value chains**  3.1 Strengthening SMEs capabilities.  3.2 Strengthening market access services and infrastructure for SMEs | SMEs (including women, youth, and vulnerable people- led SMEs)  Farmers  BDS  SIDO  TBS  Ministry of industry and Trade (MIT) | SMEs (including women, youth, and vulnerable people- led SMEs)  Farmers  ZEEA  ZBS  BDS providers |
| **Component 4:**  Legal and regulatory reforms and capacity building | SMEs (including women, youth, and vulnerable people- led MSMEs)  Financial Institutions  MoF  MIT | SMEs (including women, youth, and vulnerable people- led SMEs)  Financial Institutions |
| **Component 5: Technical assistance and project implementation, monitoring and reporting** | MoF | POFP |

### Other Interested Parties

The projects’ stakeholders also include parties other than the directly affected communities, including:

**Table 2: Project Stakeholders- Other Interested Parties**

|  |  |  |
| --- | --- | --- |
| **Project component** | **Tanzania Mainland** | **Zanzibar** |
| **Component 1: Facilitate access to finance to SMEs and innovative start-ups**  1.1 Commercial wholesale finance entity  1.2 Restructuring of the People’s Bank of Zanzibar (PBZ) | Ministry of Finance  Ministry of Industry and Trade (MIT)  Bank of Tanzania (BOT)  Small Industries Development Organization (SIDO)  Tanzania Revenue Authority (TRA)  Capital Markets and Securities Authority (CMSA) | Ministry of Trade, Industry, and Marketing:  Zanzibar Investment Promotion Authority (ZIPA)  Zanzibar Revenue Board (ZRB)  Zanzibar Industrial Research and Development Institute (ZIRDI)  Zanzibar Small and Medium Enterprises Authority (ZASMEA)  Zanzibar National Microfinance Bank (ZNMB)  Zanzibar Chamber of Commerce, Industry, and Agriculture (ZCCIA)  Zanzibar Ministry of Finance and Planning  Zanzibar Ministry of Economic Planning, Development, and Investment Promotion  Local Government Authorities (LGAs) in Zanzibar |
| **Component 2: Strengthening the Credit Infrastructure and Value Chain Financing.**  2.1 Strengthening credit reporting systems (CRS).  2.2 Facilitating the collection of alternative data for small producers in key value chains  2.3 Value chain financing | * Credit Reference bureaus * Micro finance institutions (MFIs), * Savings and Credit Cooperatives Societies (SACCOS), * Mobile network operators (MNOs) * Ministry of Information and Communication Technology (Tanzania) * Ministry of Infrastructure and Communication (Zanzibar) * Fintech Companies * Ministry of Agriculture * Large companies, aggregators, corporate buyers, and other procurement opportunities | |
| **Component 3. Promoting SMEs growth in select value chains**3.1 Strengthening SMEs capabilities.  3.2  3.2. S Strengthening market access services and infrastructure for SMEs. | * SME Development Agencies, Chambers of Commerce, Business and Professional Associations, * Cooperatives * Local Government Authorities (LGAs) | * SME Development Agencies, Chambers of Commerce, Business and Professional Associations, * Cooperatives * Local Government Authorities (LGAs) |
| **Component 4:** Legal and regulatory reforms and capacity building | * Office of Attorney General * SME Development Agencies, Chambers of Commerce, Business and Professional Associations, Cooperatives |  |

### Disadvantaged / Vulnerable Individuals or Groups[[1]](#footnote-2)

These groups face more challenges in benefiting from the project, such as SMEs led by women, indigenous peoples, vulnerable and marginalized groups, and youth. To bridge this gap, the project will prioritize locating and engaging with these groups by raising awareness about project opportunities, simplifying their participation process, and facilitating their participation in the project. The project aims to mitigate gender disparities, particularly in terms of access to resources. Component 1 will specifically target women, acknowledging their limited access to financial services and digital platforms due to time constraints and caregiving responsibilities, with initiatives including highlighting successful female beneficiaries to inspire others to apply.

Within the Project, the vulnerable or disadvantaged groups may include but are not limited to the following:

* Financially excluded
* Informal business enterprises
* Marginalized communities
* Youth
* Women
* People Living with Disabilities

Vulnerable groups within the communities affected by the project will be further confirmed and consulted through dedicated means, as appropriate.

# Stakeholder Engagement Program

## Summary of stakeholder engagement done during project preparation

During project preparation, the Project Implementation Units organized consultation meetings. One of these meetings were organized along with the World Bank project team. The table below provides a summary of these stakeholder engagement activities.

**Table 3: Summary of Stakeholder Engagement Activities during Project Preparation**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date of consultation** | **Stakeholders consulted** | **Location** | **Topics discussed** | **Stakeholder feedback** |
| July 10-20, 2023 | Public and private sector including banks and financial institutions in Tanzania mainland and Zanzibar  Government Stakeholders  SMEs | Several locations in Tanzania | Project design and objectives  Challenges faced by SMEs in accessing finance and achieving growth | * Need for regulatory reforms * Building capacity of SMEs * Digital financial services and fintech * Priority sectors * Apex fund and micro finance service providers |
| April 19, 2024 | SMEs and SME associations  Government entities (both Mainland and Zanzibar)  NGOs  Banks and financial institutions | Virtual | Project design and its components  Project development objective  Project implementation arrangements | Questions related to project duration, sectors, target beneficiaries of the project, inclusion of people with disability.  Suggestions to clearly define SMEs, creating enabling environment for SMEs to grow, identify policy areas to be reformed, use of existing systems for information on SMEs. |

## Stakeholder Information Needs

Stakeholder information needs vary significantly depending on their roles, interests, and involvement in a project. Understanding and addressing these diverse needs is essential for effective stakeholder engagement and project success. Government entities, such as regulatory agencies and ministries, may require comprehensive data on project objectives, timelines, and compliance with regulations. Financial institutions may seek detailed information on project finances, risks, and potential returns to assess investment viability. Local communities and Non-Governmental Organizations (NGOs) may prioritize information on social and environmental impacts, community benefits, and opportunities for participation. Similarly, SMEs may need information on eligibility criteria, application procedures, and available support services to access project benefits. Recognizing these distinct information needs, and tailoring communication strategies accordingly fosters meaningful engagement and promotes collaboration among stakeholders throughout the project lifecycle. The following table highlights the information needs for each stakeholder category.

|  |  |
| --- | --- |
| **Stakeholder group** | **Information needs** |
| Affected parties (SMEs and Farmers) | * Project scope, project’s information and targeting for vulnerable groups. * Types of financial products available under the project * PFIs that can be approached under the Project for funding * Eligibility criteria * Sub-loans terms and conditions. * Project communication strategy * E&S requirements for the project |
| TMRC and PFIs | * Selection criteria and minimum eligibility criteria required by the World Bank for the PFIs. * Types of financial products PFIs can offer under the Project to SMEs * Initial Terms and Conditions for Component 1 on line of credit * The flow of funds and channel to institutions that are engaged in lending to SMEs and where value could be added. * Sub-loans terms and conditions * Communication strategy * ESMS and the E&S requirements for PFIs |
| Government agencies (ministries, departments, authorities, etc.) | * Project scope and its objectives and activities including information on target beneficiaries, geographic coverage, and expected outcomes * Project's implementation strategy, including timelines, activities, responsible parties, and budget allocation * Updates on performance indicators and project outcomes * Details on stakeholder engagement activities, including consultation processes, grievance mechanisms * Potential risks and mitigation strategies related to project * E&S safeguards requirements * Collaboration with other government initiatives, agencies, and ministries involved in SME development, entrepreneurship support, and economic empowerment to leverage synergies and avoid duplication of efforts * Inclusion and communication strategy * Support expected from government departments and ministries. |
| Community leaders and associations | * Project inclusion and communication strategy. * Types of financing available to SMEs and farmers * Eligibility criteria for SMEs and farmers * Project SEP and grievance mechanism |
| NGOs | * Project scope and objectives * Project implementation schedule and activities * Information on how E&S risks will be managed in the Project * Project SEP and grievance mechanism * Inclusion and communication strategy of the Project |

## Summary of methods, tools and techniques for stakeholder engagement.

The Stakeholder Engagement Plan below outlines the engagement process, methods, including sequencing, topics of consultations and target stakeholders. The World Bank and the Borrower do not tolerate reprisals and retaliation against project stakeholders who share their views about Bank-financed projects.

**Table 5: SEP Summary Table**

| **Stakeholder** | **Role** | **Interest** | **Tools of engagement** | **Issues to Consider** | **Frequency** |
| --- | --- | --- | --- | --- | --- |
| SMEs | As key beneficiaries and recipients of project funds, the SMEs play a key role in achieving project objectives | High | * Targeted meetings * Through Chambers of Commerce * Focused group discussions * Village leaders and association (especially for smaller and informal SMEs) | * Project eligibility * Kinds of activities that will be supported under the project * Types of financing available * E&S safeguards requirements | Once during project preparation  Semi-annually during implementation |
| Marginalised groups including women, the youth, people living with disabilities, people living with albinism etc | Form part of the community but may not be part of the decision-making structure or may not easily get information about the project | High | * focus group discussions * village meetings – where facilitators will be trained to draw out the views of women * Village leaders and association (especially for smaller and informal SMEs) | * These groups may not participate in village meetings or be represented in village leadership. * Eligibility criteria * Kinds of support and financing available * How to avail it? * Information/ documents required for participating in the project | Once during project preparation  Semi- annually during implementation |
| Local leaders (village and ward) | Responsible for village administration, organize villagers to participate village meetings, communal events and knowledge sharing about govt schemes and projects | High | * Meeting and consultation, training, information sharing and gathering, disseminate information and influence villagers | * Role in establishing community acceptance and participation in the project * Require comprehensive awareness of all aspects of the Project to provide complete support during implementation. * Represent the views of the community on many issues, have local knowledge | Once during project preparation  Semi-annually during implementation |
| NGOs | Facilitate and organize SMEs, disadvantaged group, farmers to participate, local knowledge, support to sensitise groups they represent | High | * Meeting, training, information sharing and gathering, disseminate information and influence SMEs, disadvantaged groups, farmers, etc. | Require comprehensive awareness of all aspects of the Project to provide complete support during implementation.  Inclusion strategy | Once during project preparation  Semi-annually during implementation |

**Government Stakeholders in Mainland Tanzania**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Stakeholder** | **Role** | | **Interest** | **Methods of engagement** | **Issues** | **Frequency** |
| President’s Office Planning and Investiment | Formulate and monitor implementation of policies on investment | | Medium | Information sharing, updates on project implementation through reports and presentations | Project implementation and meeting national priorities | Semi-annually |
| The Vice President’s Office | Ensuring alignment of SME growth programs with national priorities including environmental issues and coordinating inter-ministerial efforts for effective implementation. | | Medium | Information sharing, updates on project implementation through reports and presentations | Project implementation and meeting national priorities | Semi-annually |
| Prime Minister’s Office  Labour, Youth, Employment and Persons with Disabilities | Coordinating government activities and policies. Addressing labour issues, youth employment, and disability inclusion.  Facilitating access to employment opportunities for youth and persons with disabilities through SME development initiatives. | | Medium | Information sharing, updates on project implementation through reports and presentations | Inclusion of persons with disabilities and generation of employment | Semi-annually |
| Ministry of Industry and Trade | Focuses on promoting industrial development, including support for SMEs through policies and programs. | | High | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of SMEs, outreach activities | At least once during preparation  Semi-annually during implementation |
| Ministry of Agriculture | Supporting SMEs in the agricultural sector, promoting value addition, and enhancing food security and rural development. | | Medium | Meetings, consultation, workshops, information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of SMEs, outreach activities | At least once during preparation  Semi-annually during implementation |
| Ministry of Community of Development, Gender, Women and Special Groups | Promoting social welfare and gender equality, including empowerment of women and marginalized groups.  Ensuring that SME programs include measures to empower women and marginalized groups, fostering inclusive economic growth. | | Medium | Meetings, consultation, workshops, information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of SMEs, inclusion strategy and outreach activities | At least once during preparation  Semi-annually during implementation |
| National Planning Commission | Supporting SME growth aligning with national development goals and priorities outlined in strategic plans. | | Medium | Information sharing, updates on project implementation through reports and presentations | Project implemention progress | Semi-annually |
| Bank of Tanzania (BOT) | Central bank responsible for regulating and overseeing financial institutions, including those involved in SME financing. | | High | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of SMEs, outreach activities | Frequently during preparation  Quarterly during implementation |
| Small Industries Development Organization (SIDO) | A government agency tasked with promoting the growth and development of small industries, including SMEs, by providing support services and access to financing. | | High | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of SMEs, outreach activities | At least once during preparation  Semi-annually during implementation |
| Tanzania Revenue Authority (TRA) | Responsible for tax administration and compliance, including tax incentives and exemptions for SMEs. | | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Tanzania Bureau of Standards | Setting and enforcing quality standards for products and services.  Ensuring that SMEs comply with quality standards to enhance market competitiveness and consumer protection. | | High | Meetings, consultation, workshops, training and information sharing | Project activities with regards to standards | At least once during preparation  Quarterly during implementation |
| Capital Markets and Securities Authority (CMSA) | Regulates and oversees the capital markets, including activities related to SME financing through capital markets and securities issuance. | | Low | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Local Government Authorities (LGAs) | | Maintain law, order and good governance; promote economic and social welfare of the people and to ensure effective and equitable delivery of quality services to the people | High | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of SMEs, outreach activities | At least once during preparation  Annually during implementation |

**Government Stakeholders in Zanzibar**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Stakeholder** | **Role** | **Interest** | **Methods of engagement** | **Issues to discuss** | **Frequency** |
| Ministry of Trade, Industry, and Marketing | Responsible for formulating policies and strategies to promote trade and industry development, including initiatives to support MSMEs. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Zanzibar Investment Promotion Authority (ZIPA) | Facilitates investment promotion and provides advisory services to MSMEs seeking financing and investment opportunities. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Zanzibar Revenue Board (ZRB) | Ensures compliance with tax regulations and provides support and incentives for MSMEs, including tax breaks and exemptions to encourage business growth. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Zanzibar Industrial Research and Development Institute (ZIRDI) | Conducts research and development activities to support industrial growth and innovation, including initiatives to enhance MSME financing mechanisms. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Zanzibar Small and Medium Enterprises Authority (ZASMEA) | Implements government programs to support the growth and development of small and medium-sized enterprises, including access to finance initiatives. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Zanzibar Chamber of Commerce, Industry, and Agriculture (ZCCIA) | Represents the interests of MSMEs and advocates for policies and programs to support their growth and development. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of MSMEs, outreach activities | At least once during preparation  Annually during implementation |
| Zanzibar Ministry of Finance and Planning | Oversight of financial regulations and budgetary allocations for MSME development programs, including financing initiatives. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of MSMEs, outreach activities | At least once during preparation  Annually during implementation |
| Zanzibar Ministry of Economic Planning, Development, and Investment Promotion | Formulates policies and strategies to promote economic development and investment, including initiatives to support MSMEs. | Medium | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project | At least once during preparation  Annually during implementation |
| Local Government Authorities (LGAs) |  | High | Meetings, consultation, workshops, training and information sharing | Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of MSMEs, outreach activities | At least once during preparation  Annually during implementation |

# Resources and Responsibilities for Implementing Stakeholder Engagement

## Implementation Arrangements and Resources

The MOF-FSDD in Mainland and the POFP will be in charge of stakeholder engagement activities. The overall responsibility for SEP implementation lies with the PIU Commissioners/Directors. The E&S Safeguards will have the operational responsibility for information disclosure, planning and organizing stakeholder engagement activities, maintaining records of all engagement activities and ensuring that feedback is provided to all stakeholders.

All stakeholder engagement activities will be documented and reported to the World Bank as part of agreed reporting frequency. The format for documenting stakeholder engagement activities is provided in Annex 2.

# Grievance Mechanism

A Grievance Mechanism (GM) is a system that allows not only grievances, but also queries, suggestions, positive feedback, and concerns of project-affected parties related to the environmental and social performance of a project to be submitted and responded to in a timely manner.

## Objectives of the Grievance Mechanism

The objectives of the Project GM are to:

* Facilitate the receipt, documentation, analysis, and resolution of complaints and grievances that may arise during project implementation, while keeping complainants updated on the progress of grievance resolution.
* Foster transparency and accountability with stakeholders involved in project implementation, including project beneficiaries.
* Address any emerging environmental, social, health, and safety grievances within the project.
* Ensure equitable access to grievance redress for vulnerable groups and survivors of Sexual Exploitation and Abuse/ Sexual Harassment (SEA/SH), with a focus on survivor-centered responses to grievances related to SEA/SH.

The GM will be widely publicized among stakeholder groups such as the affected parties, e.g., governments, government agencies, SMEs, NGOs, women, youth, etc. The two PIUs will disclose the GM on their website and will require all agencies involved in the project implementation to develop and disclose their respective GMs.

## Description of Grievance Mechanism

**Steps involved in GM**

|  |  |  |  |
| --- | --- | --- | --- |
| **Step** | **Mainland Tanzania** | **Zanzibar** | **Timeframe** |
| Reporting of grievances | Grievances can be submitted via the following channels   * Toll-free telephone hotline: +255-26-2963109 * E-mail to: ps@hazina.go.tz * Letter to: Permanent Secretary,   P.O. BOX 2802, DODOMA.   * In-person at a physical facility: Treasury Square Buliding, Jakaya Kikwete Road, Dodoma. * Social media:   Instagram: urtmof; X: mofURT   * Online form on the following website: mof.go.tz   Complains can be submitted anonymously.  Refer Annex 3 for grievance form | Grievances can be submitted via the following channels   * Toll-free telephone hotline:   1 Office Number 255 24 2230061  2 Phone Number +255776298161] operated by [Suleiman Ali Hamad.  3 Phone number +255774383838 operated by Hakim Kimara.   * E-mail to   [1 Office Email:info@zeeasmz.go.tz  2 [suleiman.hamad@zeeasmz.go.tz](mailto:suleiman.hamad@zeeasmz.go.tz)]   * Letter to: Director General, Zanzibar Economic Empowerment Authority * In-person at a physical facility: Mwanakwerekwe Zanzibar * Grievance or suggestion boxes located: Zanzibar Economic Empowerment Agency 9 kificho street, P BOX 884, 70474 town west Zanzibar] * Social media https://m.facebook.com/profile.php?id=100087611382845&locale=hr\_HR] * Online form on the following website: [https://zeeasmz.go.tz/]   Complains can be submitted anonymously.  Refer Annex 3 for grievance form |  |
| Acknowledgement and follow-up | Receipt of the grievance is acknowledged to the complainant by the E&S Safeguards coordinator of the PIU | | Within 2 days of receipt |
| Verification, investigation, action | The grievances will be assessed and allocated to respective departments and officials for resolution. After determining the validity of the grievance, it will be investigated, and a resolution will be proposed to the complainant.  An anonymous complaint will be investigated and handled in a confidential manner.  If there is no corrective action required and if the solution is acceptable to the complainant, then PIU will implement the solution(s) and settle the issue(s) and the complaint should be considered closed. | | Within 10 working days of acknowledgment |
| Monitoring and evaluation | Should corrective actions be necessary to resolve the grievance, their implementation will be monitored and reported back to the complainant. | | Corrective actions to be implemented within the agreed timeline |

## Grievance related Gender-Based Violence (GBV) issues

The GM adopts a survivor-centered approach for grievances related to Gender-based Violence (GBV). It is aimed at ensuring the safety and confidentiality of survivors, while fostering a supportive, protective, and empowering environment for their rights. Training will be provided to PIU staff involved in implementing the GM to effectively report, receive, and document cases of sexual and GBV.

GBV complaints will be thoroughly investigated in accordance with the laws of the respective countries and the requirements set forth by the World Bank. Addressing GBV issues during the project's implementation stage is paramount to prevent disruption and delays in the process, making it a top priority for the institution.

Recognizing the potential stigma, rejection, and reprisals faced by GBV survivors, the project will engage service providers to ensure adherence to proper GM procedures, protocols, and tools, prioritizing confidentiality, and a survivor-centered approach. The GM offers multiple channels for registering complaints in a safe and confidential manner, with strict confidentiality measures in place to protect the identity of complainants. Annex 4 includes a format for reporting SEA/SH related complaints.

# Monitoring and Reporting

The SEP will be monitored based on both qualitative reporting (based on progress reports) and quantitative reporting linked to results indicators on stakeholder engagement and grievance performance.

Monitoring and evaluating the implementation of the SEP is essential for ensuring its effectiveness and identifying areas for improvement. Monitoring will focus on regular assessment of stakeholder interactions, feedback mechanisms, and the achievement of engagement objectives. The stakeholder feedback will be sort on the SEP and this will inform the revision of SEP.

More specifically, monitoring of SEP implementation will include:

* Analysis of stakeholder feedback and input received through various channels, such as surveys, meetings, and consultations.
* Tracking of stakeholder satisfaction levels and perceptions of engagement effectiveness.
* Evaluation of the responsiveness of project teams to stakeholder concerns and grievances, including the timeliness and appropriateness of responses.
* Monitoring of communication channels and platforms to ensure accessibility and transparency for all stakeholders.
* Documentation of stakeholder engagement outcomes and impact on project outcomes and success.
* Progress reporting on the ESS10- Stakeholder Engagement commitments under the Environmental and Social Commitment Plan (ESCP)

Performance will be evaluated bi-annually by tracking:

* Place and time of formal engagement events and level of participation by specific stakeholder categories and groups with due consideration for gender disaggregated (e.g., participation in engagement events);
* Numbers and type of grievance and the nature and timing of their resolution;
* Materials disseminated i.e., type, frequency, and location;
* Number of comments by issue/ topic and type of stakeholders, and details of feedback provided; and
* Community attitudes and perceptions towards the Project based on media reports and stakeholder feedback.

## Reporting back to stakeholder groups

The SEP will be revised and updated as necessary during project implementation.

Quarterlysummaries and internal reports on public grievances, enquiries, and related incidents, together with the status of implementation of associated corrective/preventative actions will be collated by responsible staff and referred to the project managers or PIU Commissioner/Directors. The reports will present all activities, including stakeholder engagement activities, for the period and summarize the issues. The report and its annexes will also detail the measures taken to address the issues, timeline of responses, as well as corrective and mitigation measures to address grievances and analysis of trends.

The SEP will be periodically revised and updated as necessary to ensure that the information and the methods of engagement remain appropriate and effective in relation to the project context. Any major changes to the project related activities and to its schedule will be duly reflected in the updated SEP.

**Annexes**

* Annex 1. Minutes of Stakeholder Engagement Activities
* Annex 2: Template to capture minutes/records of consultation meetings
* Annex 3: Grievance Form
* Annex 4: SEA/SH Reporting Form
* Annex 5. Sample Table: Monitoring and Reporting on the SEP
* Annex 6: Detailed List of Stakeholders in Tanzania Mainland

Other Annexes can include:

* Visual summaries such as stakeholder mapping or stakeholder diagrams
* Grievance submission form
* Project maps (if applicable)

## Annex 1. Minutes of Stakeholder Engagement Activities

**MINUTES OF FAST GROWTH PROJECT STAKEHOLDERS’ CONSULTATION HELD ON**

**19th APRIL 2024**

1. **INTRODUCTION**

The stakeholders' consultation on FAST Growth project was held virtually on Friday, 19th April 2024, from 10:00 a.m. Participants included Government Ministries and Agencies (Tanzania Mainland and Zanzibar), SMEs, Banks and Financial Institutions and Non-Governmental Organisations (NGOs). Detailed list of participants is attached as **Annex 1 (names have been removed for confidentiality purposes**).

1. **STAKEHOLDERS COMMENTS’**

| **S/N** | **NAME** | **ORGANISATION** | **AREA OF INTEREST** | **CONCERN** | **RESPONSE** |
| --- | --- | --- | --- | --- | --- |
|  |  | Kenani Global Ltd | SME | What is the project duration? | The project duration is Five years however it is expected to serve SMEs beyond the project and contribute to growth over the long term |
| Which productive sector will be considered | Industry value chains in which SMEs are expected to be supported include: agro-processing, construction, fisheries, garment, ICT/Fintech, leather, livestock, manufacturing, minerals, tourism, and transport |
| Are private companies and individuals targeted beneficiaries of the project? | The project has considered private companies and individuals |
| How are people with disabilities considered in the project? | The project provides opportunities to people of all groups including people with special needs. |
|  |  | KIOO Kigoma | NGO | Requested to share the Project Appraisal Document | The team promised to share the project documents.  The power point presentation of the project, SME Financing Strategy and the draft SECP were shared via email on 19th April, 2024 for comments. |
|  |  | TASSIM | SMEs Association of Chambers | Challenges to transform loans into bigger revenue is a challnge. People may use the loans to solve their challenges. Recommends to push the money into activities which will create enabling enviroment for SMEs to produce more | Apart from component 1 which provides access to finance, other components focus on Strengthening the Credit Infrastructure and Value Chain Financing and Strengthening SMEs clusters and competitiveness in select value chains |
|  |  | Planning Commission | Government Ministries and agencies | There should be focus on the project in terms of targeted activities and SMEs. The project seems too broad .  There should be clear definition of SMEs | The project has focused on Industry value chains in which SMEs are expected to be supported include: agro-processing, construction, fisheries, garment, ICT/Fintech, leather, livestock, manufacturing, minerals, tourism, and transport. The definition of SMEs is according to the National SMEs Policy, 2003. |
| It is important to identify Legal and regulatory frameworks constraints identified. Clear identification of policy areas to be addressed | There are legal and regulatory frameworks which are identified prior such as to update the existing SME policy; development of the venture capital and private equity (PE/VC) Act and development the Start Up Act. There will also be stakeholder consultations and deliberations to identify legal and regulatory constraints to be addressed. |
| To adress other issues rather than access to finance facing SMES | Apart from component 1 which provides access to finance, other components focus on Strengthening the Credit Infrastructure and Value Chain Financing and Strengthening SMEs clusters and competitiveness in select value chains |
|  |  | Ministry of Agriculture | Government Ministries and agencies | Component 2 are we expecting to develop a digital  which will be used for collection of information of SMEs? if yes I think there should be integration of the systems since we have some existing systems contains the related information. | The implementation of this component will utilize existing systems in place. |
| Also it should be stated clearly which subsector to be involved. | Subsectors involved are clearly stated in the project which are |

1. **GENERAL COMMENTS**

Stakeholders requested the Ministry to share project documents for better understanding of the project.

It was also pointed out the Project is in line with Government priorities, policies and Guidelines. Hence, Project implementation is essential for economic development through targeted beneficiaries.

**Response:**

The power point presentation of the project, SME Financing Strategy and the draft SECP were shared via email on 19th April, 2024.

1. **QUESTIONNAIRES**

Apart from the meeting, the Ministry had provided stakeholders with questionnaires to get their responses on matters concerning SMEs and project. The questionnaires were customized to cater for the different types of stakeholders. Responses are attached as **Annex 2**.

**ATTENDANCE REGISTRY FOR FAST GROWTH PROJECT STAKEHOLDERS’ CONSULTATION 19th APRIL, 2024**

## Annex 2: Template to Capture Consultation Minutes

|  |  |  |  |
| --- | --- | --- | --- |
| **Stakeholder (Group or Individual)** | **Summary of Feedback** | **Response of Project Implementation Team** | **Follow-up Action/Next Steps** |
|  |  |  |  |
|  |  |  |  |

## Annex 3: Complaints form

| **GRIEVANCE FORM** | |
| --- | --- |
| **Date of complaint:** | |
| **Name:** | |
| **Region:** | **District:** |
| **Phone no. and email id:** | |
| **Postal address:** | |
| **Details of grievance (p**lease give a summary of your complaint and attach all supporting documents [Note to indicate all the particulars of *what* happened, *where* it happened, *when* it happened and by *whom*]**:** | |
| **Name and designation of the person recording grievances (in case of verbal grievances):** | |
|  |  |
| **Signature of recording person (in case of verbal grievances)** | **Signature of complainant** |

## Annex 4: SEA/SH Reporting Form

| **SEA/SH Incident Reporting Form** | |
| --- | --- |
| **Date of complaint:** | |
| **Name of the complainant:** | |
| **Name of victim/survivor (if different from complainant):** |  |
| **Region:** | **District:** |
| **Age of the victim:** | **Sex of the victim:** |
| **Phone no. and email id of the complainant:** | |
| **Postal address of the complainant:** | |
| **Name (s) & address of parents/legal guardian, if under 18:** | |
| **Has survivor given consent for completion of this form? YES: NO:** | |
| **Details of incident including location (p**lease give a summary of your complaint and attach all supporting documents [Note to indicate all the particulars of *what* happened, *where* it happened, *when* it happened and by *whom*]**:** | |
| Physical and emotional state of the victim/survivor (Describe any cuts, bruises, lacerations, behaviour and mood, etc): | |
| Witness’ Name & Contact Information: | |
| Briefly describe service provided to survivor: | |
| **Name of Accused Person (s) and their job title and the organization the Accused Person (s) Works for:** | |
| **Address of Accused Person:**  **Age: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Sex: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **Physical Description of Accused Person:** | |
| **Name and designation of the person recording complaint (in case of verbal grievances):** | |
|  |  |
| **Signature of recording person (in case of verbal grievances)** | **Signature of complainant** |

## Annex 5. Monitoring and Reporting on the SEP

|  |  |  |  |
| --- | --- | --- | --- |
| **Key evaluation questions** | **Specific Evaluation questions** | **Potential Indicators** | **Data Collection Methods** |
| **GM.** To what extent have affected parties been provided with accessible and inclusive means to raise issues and grievances? Has the implementing agency responded to and managed such grievances? | * Are affected parties raising issues and grievances? * How quickly/effectively are the grievances resolved? | * Usage of GM and/or feedback mechanisms * Requests for information from relevant agencies. * Use of suggestion boxes placed. * Number of grievances raised by workers, disaggregated by gender of workers and worksite, resolved within a specified time frame. * Number of Sexual Exploitation, and Abuse/Sexual Harassment (SEA/SH) cases reported, which were referred for health, social, legal and security support according to the referral process in place. (if applicable) * Number of grievances that have been (i) opened, (ii) opened for more than 30 days, (iii) resolved, (iv) closed, and (v) number of responses that satisfied the complainants, during the reporting period disaggregated by category of grievance, gender, age, and location of complainant. | Records from the implementing agency and other relevant agencies |
| **Stakeholder engagement impact on project design and implementation.**  How have engagement activities made a difference in project design and implementation? | * Was there interest and support for the project? * Were there any adjustments made during project design and implementation based on the feedback received? * Was priority information disclosed to relevant parties throughout the project cycle? | * Active participation of stakeholders in activities * Number of actions taken in a timely manner in response to feedback received during consultation sessions with project affected parties. * Number of consultation meetings and public discussions where the feedback and recommendation received is reflected in project design and implementation. * Number of disaggregated engagement sessions held, focused on at-risk groups in the project. | Stakeholder Consultation Attendance Sheets/Minutes  Evaluation forms  Structured surveys |
| **Implementation effectiveness.** Were stakeholder engagement activities effective in implementation? | * Were the activities implemented as planned? Why or why not? * Was the stakeholder engagement approach inclusive of disaggregated groups? Why or why not? | * Percentage of SEP activities implemented. * Key barriers to participation identified with stakeholder representatives. * Number of adjustments made in the stakeholder engagement approach to improve projects’ outreach, inclusion and effectiveness. | Communication Strategy (Consultation Schedule)  Periodic Focus Group Discussions  Face-to-face meetings and/or Focus Group discussions with Vulnerable Groups or their representatives |

## Annex 6: Detailed List of Stakeholders (Tanzania Mainland)

1. **SMEs:**

|  |  |  |
| --- | --- | --- |
| **S/No.** | **NAME** | **REGION** |
| 1 | JAMALI HUSEIN & ANDERSON MWAIZINGA | ARUSHA |
| 2 | COSMAS MAPUNDA & BENJAMIN MKINDA | ARUSHA |
| 3 | FREEMAN MMARY & AUDA EDWARD | ARUSHA |
| 4 | CHRISTOPHER MALOPE | ARUSHA |
| 5 | CHRISTINA NGOTI | ARUSHA |
| 6 | MZIBAZ EMPIRE INVESTMENT | DAR ES SALAAM |
| 7 | STANLEY CHANDE | DAR ES SALAAM |
| 8 | RAHMANURU KATTANGA | DAR ES SALAAM |
| 9 | CHAPI O SEMKIWA | DAR ES SALAAM |
| 10 | LIOYO J SAKAYA | DAR ES SALAAM |
| 11 | SEBASTIAN ABDALLAH MSOLA | DODOMA |
| 12 | ABDALLAH MIGILA | DODOMA |
| 13 | ALFRED YORAM PHODOGO | DODOMA |
| 14 | ALLY ABUBAKARI MOHAMED | DODOMA |
| 15 | ANGELA P. AWEDA & WILLFREDIW M | DODOMA |
| 16 | RAZIA BAKERY | GEITA |
| 17 | GOLDEN ROCK BAKERY | GEITA |
| 18 | KAYILA FOOD AND SUPPLY | GEITA |
| 19 | NFF MWATULOLE | GEITA |
| 20 | HAGA BAKES AND BITES | GEITA |
| 21 | WAKULIMA AGRI CO LTD | KAGERA |
| 22 | PELE PLANTATIONS | KAGERA |
| 23 | GODNOWS TEGGA ENTERPRISES | KAGERA |
| 24 | MARRYNSA WOMEN GROUP | KAGERA |
| 25 | BUSINDE DISTILLERS | KAGERA |
| 26 | Emmanuel Hape | IRINGA |
| 27 | Chico Festo Lwila | IRINGA |
| 28 | Karen karaine kuney | IRINGA |
| 29 | Alex Ambrose Magere | IRINGA |
| 30 | Flora Ng’umbi | IRINGA |
| 31 | FREDRICK KIBONA | KATAVI |
| 32 | GODFREY MWASHITETE | KATAVI |
| 33 | JAMES JUSTIN MTEMI | KATAVI |
| 34 | AZALIA KIBERENGE | KATAVI |
| 35 | JOHARI MOHAMED JUMA | KATAVI |
| 36 | MARIETH PATRICK | KIGOMA |
| 37 | JELLY FABIANO | KIGOMA |
| 38 | TANSOAP Company | KIGOMA |
| 39 | ADIEL KAAYA | KIGOMA |
| 40 | TROOLE MEESLES | KIGOMA |
| 41 | CHOICE COFFEE COMPAY LTD | KILIMANJARO |
| 42 | RAFIKI MINI SUPERMARKET | KILIMANJARO |
| 43 | PRESS, FORGE AND METAL WORKS 2000 | KILIMANJARO |
| 44 | YAYA BAKERIES | KILIMANJARO |
| 45 | MOSHI COMMON FACILITY COMPANY LTD | KILIMANJARO |
| 46 | MARY EFREM MGALLA | MANYARA |
| 47 | NEEMA PETER SHIJA | MANYARA |
| 48 | JETRIDA C. KYEKAKA | MANYARA |
| 49 | ESTER J. MAJIJA | MANYARA |
| 50 | AMINA HASSAN SAIDI | MANYARA |
| 51 | FAUSTINE LUGATTA - MUSOMA BAKERY | MARA |
| 52 | Thomas Michael Kweka – LALEO CO. LTD | MARA |
| 53 | JUDITH LUGEMBE - LUBASU SOAP | MARA |
| 54 | MARIAM AMAS SELEMA – NYAMONGO BAKERY | MARA |
| 55 | JESCA MWERA – CLAVY SWEET CANDY | MARA |
| 56 | SAT HOLISTIC GROUP LTD | MOROGORO |
| 57 | NEEMA THOMAS NGOWI | MOROGORO |
| 58 | ROZALIA NICODEMUS TARMO | MOROGORO |
| 59 | RUTH PACANJO HASSAN | MOROGORO |
| 60 | SIXTUS JOHN ASSEY | MOROGORO |
| 61 | John Joseph | MTWARA |
| 62 | John Julius Bakari | MTWARA |
| 63 | Mariamu Mapunda | MTWARA |
| 64 | Sophia Mtamah | MTWARA |
| 65 | BenadethaChibwana | MTWARA |
| 66 | Orestus K. Kinyero | NJOMBE |
| 67 | FRANK LWIWA | NJOMBE |
| 68 | AGNESS EMILIAN TEMU | NJOMBE |
| 69 | NJOLECU | NJOMBE |
| 70 | THEODORITY MLOWE | NJOMBE |
| 71 | INNOCENSIA MFURU | PWANI |
| 72 | DUOPACK INDUSTRIES CO. LTD | PWANI |
| 73 | PETER NASHON MHAGAMA | PWANI |
| 74 | IRAMO AUTOWORKS (T) CO | PWANI |
| 75 | DITRIC MSEMWA | PWANI |
| 76 | GODFREY KAYANGE | RUKWA |
| 77 | FREDSON MWAKALONGE | RUKWA |
| 78 | SOPHIA MAKANDO | RUKWA |
| 79 | FADHILI MTENDA | RUKWA |
| 80 | ALBERTHO CHIPAKULA | RUKWA |
| 81 | LIMBU MUGEMA BUGAL | SIMIYU |
| 82 | SAMWEL MADUHU | SIMIYU |
| 83 | MASHAKA SENGO | SIMIYU |
| 84 | JOHN MKUMBO | SIMIYU |
| 85 | LILIANI KUNYEMI | SIMIYU |
| 86 | PRISCA MALETA | SINGIDA |
| 87 | CHIKU YUSUPH MGANA | SINGIDA |
| 88 | REKEMA SIMON | SINGIDA |
| 89 | PAUL KABEYA | SINGIDA |
| 90 | THOBIAS KAVISHE | SINGIDA |
| 91 | MWAJABU IZINA | TANGA |
| 92 | KHATIBU NZOMBE | TANGA |
| 93 | SEVERINI SHEMBOKO | TANGA |
| 94 | ROSE MMBELWA | TANGA |
| 95 | RAHIMU MTANI | TANGA |
| 96 | HILDER LYATU | SHINYANGA |
| 97 | RODA MPUNGWA | SHINYANGA |
| 98 | EVA NKO | SHINYANGA |
| 99 | SOPHIA KISHERE | SHINYANGA |
| 100 | GLORIA NKIA | SHINYANGA |
| 101 | Sameera Nawaz (Neema Brands) | TABORA |
| 102 | Ashura Mwazembe (Asli Nuru Honey, Food & Wax Batiki Processors | TABORA |
| 103 | Leonard Kushoka (Kuja na Kushoka Tools Manufactures) | TABORA |
| 104 | Winfrida W. Mkombe (Holy Kitchen Enterprises) | TABORA |
| 105 | Mohamed S. Mohamed | TABORA |

1. **FINANCIAL INSTITUTIONS AND CREDIT REFERENCE BUREAUS**

|  |  |
| --- | --- |
| **S/No.** | **NAME** |
| 1 | Access Microfinance Bank Tanzania Limited |
| 2 | Akiba Commercial Bank Limited |
| 3 | Amana Bank Limited |
| 4 | Azania Bank Limited |
| 5 | African Banking Corporation Limited  (BancABC) |
| 6 | ABSA Bank Tanzania Limited |
| 7 | Bank of Africa Tanzania Limited |
| 8 | Bank of Baroda Tanzania Limited |
| 9 | Bank of India Tanzania Limited |
| 10 | Canara Bank (Tanzania) Limited |
| 11 | Citibank Tanzania Limited |
| 12 | CRDB Bank Plc |
| 13 | DCB Commercial Bank Plc |
| 14 | Diamond Trust Bank Tanzania Limited |
| 15 | Ecobank Tanzania Limited |
| 16 | Exim Bank Tanzania Limited |
| 17 | Equity Bank (T) Limited |
| 18 | FINCA Tanzania M.F.C Limited |
| 19 | Guaranty Trust Bank (Tanzania) Limited |
| 20 | Habib African Bank Tanzania Limited |
| 21 | I & M Bank Tanzania Limited |
| 22 | International Commercial Bank Tanzania Limited |
| 23 | KCB (Tanzania) Limited |
| 24 | Kilimanjaro Co-operative Bank Limited |
| 25 | Letshego Bank Tanzania Limited |
| 26 | Maendeleo Bank Plc |
| 27 | Mwalimu Commercial Bank plc (MCB). |
| 28 | Mkombozi Commercial Bank Plc |
| 29 | National Bank of Commerce Limited |
| 30 | National Microfinance Bank Plc |
| 31 | NCBA Bank Tanzania Limited |
| 32 | Stanbic Bank Tanzania Limited |
| 33 | Standard Chartered Bank Tanzania Limited |
| 34 | People’s Bank of Zanzibar Limited |
| 35 | Tanzania Agriculture Development Bank Limited |
| 36 | Tanzania Commercial Bank |
| 37 | TIB Development Bank Limited |
| 38 | United Bank for Africa Tanzania Limited |
| 39 | UMOJASWITCH Limited |
| 40 | Credit Info |
| 41 | Dun & Bradstreet Credit Bureau Tanzania Limited |
| 42 | Tanzania Bankers Association |

**Government Agencies**

|  |  |
| --- | --- |
| **S/No.** | **NAME** |
| **1** | The Vice President’s Office, |
| 2 | Prime Minister's Office  Labour, Youth, Employment and Persons with Disability |
| 3 | Ministry of Industry and Trade |
| 4 | Ministry of Agriculture |
| 5 | Ministry of Community Development, Gender, Women and Special groups |
| 6 | National Planning Commission |
| 7 | Bank of Tanzania |
| 8 | Tanzania Mortgage Refinance Company Limited (TMRC) |
| 9 | Small Industries Development Organization (SIDO) |
| 10 | Tanzania Bureau of Standards (TBS) |
| 11 | Tanzania Revenue Authority (TRA) |

**MSME Associations and Chambers of Commerce:**

|  |  |
| --- | --- |
| **S/No.** | **NAME** |
| 1 | Tanzania Chamber of Commerce, Industry And Agriculture (TCCIA) |
| 2 | Tanzania Association of Small Scale Industries And Manufacturers |

**Non-Governmental Organizations (NGOs):**

|  |  |
| --- | --- |
| **S/No.** | **NAME** |
| 1 | Tanzania Association of Non-Governmental Organizations |
| 2 | WIFO |
| 3 | KIOO Kigoma |
| 4 | Aplha Omega Reconciliation and Peace Building (AREPEB) |
| 5 | Matumaini Centre |
| 6 | Husna Foundation |
| 7 | RLabs Tanzania |
| 8 | Light for Marginalized Development |
| 9 | Youth Vocational Development and Transformation |
| 10 | Women and Children Welfare Support |

1. It is particularly important to understand whether project impacts may disproportionately fall on disadvantaged or vulnerable individuals or groups, who often do not have a voice to express their concerns or understand the impacts of a project and to ensure that awareness raising and stakeholder engagement with disadvantaged or vulnerable individuals or groups are adapted to take into account such groups or individuals particular sensitivities, concerns and cultural sensitivities and to ensure a full understanding of project activities and benefits. The vulnerability may stem from person’s origin, gender, age, health condition, economic deficiency and financial insecurity, disadvantaged status in the community (e.g., minorities or fringe groups), dependence on other individuals or natural resources, etc. Engagement with the vulnerable groups and individuals often requires the application of specific measures and assistance aimed at the facilitation of their participation in the project-related decision making so that their awareness of and input to the overall process are commensurate to those of the other stakeholders. [↑](#footnote-ref-2)