

THE UNITED REPUBLIC OF TANZANIA



**FINANCIAL ACCESS FOR SUSTAINABLE AND TRANSFORMATIONAL (FAST)
GROWTH
(P500471)**

DRAFT STAKEHOLDER ENGAGEMENT PLAN (SEP)

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TABLE OF CONTENTS

1	<i>Introduction</i>	1
1.1	Project Context	1
1.2	Project Description	2
2	<i>Objective/Description of SEP</i>	4
2.1	National Requirements on Stakeholder Engagement	4
2.2	World Bank Requirements	5
2.3	Principles for Stakeholder Engagement.....	6
3	<i>Stakeholder identification and analysis per project component</i>	6
3.1	Introduction	6
3.1.1	Affected Parties	7
3.1.2	Other Interested Parties	8
3.1.3	Disadvantaged / Vulnerable Individuals or Groups	9
4	<i>Stakeholder Engagement Program</i>	10
4.1	Summary of stakeholder engagement done during project preparation	10
4.2	Stakeholder Information Needs.....	11
4.3	Summary of methods, tools and techniques for stakeholder engagement.	12
5	<i>Resources and Responsibilities for Implementing Stakeholder Engagement</i>	19
5.1	Implementation Arrangements and Resources	19
6	<i>Grievance Mechanism</i>	20
6.1	Objectives of the Grievance Mechanism	20
6.2	Description of Grievance Mechanism.....	20
6.3	Grievance related Gender-Based Violence (GBV) issues.....	21
7	<i>Monitoring and Reporting</i>	22
7.1	Reporting back to stakeholder groups	23
	Annex 1. Minutes of Stakeholder Engagement Activities	24
	Annex 2: Template to Capture Consultation Minutes	31
	Annex 3: Complaints form	32
	Annex 4: SEA/SH Reporting Form	33
	Annex 5. Monitoring and Reporting on the SEP.....	35
	Annex 6: Detailed List of Stakeholders (Tanzania Mainland)	37

1 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.

1.1 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.

1.2 Project Description

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

Component 1: Commercial Credit Guarantees

The objective of this component is to facilitate access to finance to MSMEs through provision of partial credit guarantees to financial institutions under a newly established and licensed financial institution.

The IDA funding will be disbursed for partial credit guarantees (PCGs) only. Disbursement of the PCGs will be done through an independent commercial Credit Guarantee Corporation (CGC), that will be established by the Bank of Tanzania (BoT) to offer partial credit guarantees to eligible registered financial institutions (FIs) (Tier 1, Tier 2) to de-risk lending to MSMEs. The BoT will provide counterpart funding to support the set up, and operations of the newly established CGC and development of credit guarantees' regulatory framework.

The BoT will fund and implement the following sub-activities to inform and support the proper set up of the CGC:

- a) Development of a business plan including governance, management, operating model, financial projections and resource mobilization strategy for setting up of the CGC.
- b) Securing the license for the CGC.
- c) Making the new CGC operational including putting up the minimum capital requirements, appointing the Board members, the key management staff and other requirements as stipulated in the Banking and Financial Institutions (Licensing) Regulations of 2014.
- d) Establishing the legal and regulatory guidelines for credit guarantees.

The BoT funded components are:

Component 2: Strengthening the Credit Infrastructure System

The objective of this activity is to narrow the information and collateral gap by potential borrowers to help lower their perceived risk and enable their access to bank credit. The BoT will fund and implement the activities under this component.

Sub-component 2.1 – Enhanced credit reporting system

- a) Upgrade of credit data platform focusing on enhancing credit reporting systems with establishment of interoperable data platforms including Savings Associations and Credit

- Cooperatives (SACCOs) and micro finance institutions (MFIs) and other agencies to submit credit relevant data.
- b) Supporting legal and regulatory reforms to enable use of alternative data, open banking to expand credit scoring capacity for individuals and MSMEs.

Sub-component 2.2- Reform of the collateral regime:

- a) Establishment of the Collateral Registry: Developing a collateral registry to include moveable collateral at the BoT under the revised Secured Transaction Law.
- b) Development of collateral registry regulations.

Component 3: Promoting MSMEs Ecosystem Support Capacity

The objective is to strengthen capacity-building efforts for MSMEs seeking financing from banks and MFIs. The BoT will fund and implement this component through the BoT Academy. The BoT Academy will train strategic focal points appointed by the MoF in every regional governorate to provide financial literacy and other support to firms seeking to formalize and obtain bank financing. As the internal capacity of MSMEs improves, these firms will be able to register in the credit reference system including registration of their assets for collateral, rendering them more attractive to financial institutions and potentially benefiting from the credit guarantees under the project. MSMEs will be trained in financial literacy and credit, business plan development, market assessment, cashflow projections, meeting quality standards, and acquiring firm registration and licensing. The Academy can also integrate MSME financing and green financing in training for FIs. Some organizations are already implementing similar trainings for FIs in Tanzania, such as the Global Center for Adaptation (GCA), and the Gates Foundation and they are willing to partner with the Project.

Component 4: Project Management and Oversight

The objective of this component is to ensure the proper administration, management and oversight of the project in achieving the development objective. The BoT will fund and implement this component through the (GAS) Department which currently manages the existing CGS. The GAS Department will be the Project Implementing Unit (PIU). The PIU will coordinate with other BoT departments such as the Banking Supervision, Financial Inclusion, and the BoT Academy who will be responsible for implementing components 2 and 3 respectively. The PIU will also coordinate with the Accounting/Auditing department and the Credit Risk department on financial management and social and environmental risks management, respectively. The PIU responsibilities include coordination, oversight, monitoring, and reporting on project indicators, financial reporting on the IDA loan, and social and environmental safeguards.

In terms of Project high level oversight, the PIU will operate under guidance of the existing CGS Steering Committee led by the BoT. The CGS SC is chaired by the MoF and includes the:

BoT, Tanzania Private Sector Foundation (TPSF), Attorney General, Ministry of Livestock and Fisheries, Ministry of Agriculture, Planning Commission, Small Industry Development Organization (SIDO), Agriculture Inputs Trust Fund (AITF), Cereal and other Produce Regulatory Authority. The CGS SC will meet once a year and will have broad oversight of the Project and provide strategic advice regarding the Project's overall direction and impact within the broader national development agenda.

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

2 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 BoT 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.

2.1 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

- a) **The Environmental Management Act, 2004:** This legislation requires Environmental Impact Assessments (EIAs) for proposed projects. The Act requires soliciting stakeholder's views on environmental issues. Section 89(1) of the Act directs the National Environmental Management Council (NEMC) to prepare guidelines on ways of ensuring 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.
- b) **The Land Act, 1999:** This law stipulates that communities must be consulted and compensated appropriately before land acquisition or resettlement for development projects.
- c) **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:

- a) **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.
- b) **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.
- c) **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.
- d) **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.

2.2 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:

- a) 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.
- b) 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.
- c) 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.
- d) 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.
- e) To provide project-affected parties with accessible and inclusive means to raise issues and grievances, and to respond to and manage such grievances.

2.3 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.

3 Stakeholder identification and analysis per project component

3.1 Introduction

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

- i) Are affected or likely to be affected by the project (project-affected parties); and
- ii) 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).

3.1.1 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		Affected Parties	Interests / How They Are Affected
Component 1: Commercial Credit Guarantees		MSMEs (including women-, youth-, and vulnerable-group-led MSMEs)	Access to affordable finance; clear eligibility rules; support to meet ESMS requirements; fair and transparent loan appraisal; access to grievance mechanisms.
		PFI	Access to partial credit guarantees to reduce lending risk; clarity on ESMS obligations; predictable reporting and supervision requirements; operational guidance from CGC and BoT.
		CGC	Efficient operationalization of the guarantee scheme; regulatory guidance; alignment with BoT requirements; support to ensure PFI comply with ESMS and reporting.
Component 2: Strengthening Credit Infrastructure System		MSMEs (including women-, youth-, and vulnerable-group-led MSMEs)	Ability to build credit history; improved credit scoring; smoother access to collateral-based lending; reduced barriers to formal credit.
		MoF	Oversight of reforms to credit reporting and collateral regimes; ensuring alignment with national financial policies.
		Financial Institutions, SACCOs, MFIs (data-submitting entities)	Clarity on reporting requirements; interoperability of data platforms; improved tools for risk assessment and loan appraisal.
Component 3: Promoting Ecosystem Support Capacity		MSMEs (including women-, youth-, and vulnerable-group-led MSMEs)	Access to training on financial literacy, business planning, market assessment, and formalization; improved chances of obtaining bank financing.
		PFI	Better-prepared borrowers; improved loan applications; reduced credit risk due to improved MSME capacity.

Project Component	Affected Parties	Interests / How They Are Affected
Component 4: Project Management and Oversight	MoF	Strategic oversight; alignment of Project with national priorities; participation in CGC Steering Committee.
	World Bank	Ensuring compliance with ESF and fiduciary requirements; timely reporting and risk management.
	GAS, Banking Supervision, Financial Inclusion, BoT Academy, Credit Risk, Accounting/Audit)	Effective implementation, coordination, monitoring, and reporting; ESMS operationalization; ensuring quality control across components.

3.1.2 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	List of stakeholders
Component 1: Commercial Credit Guarantee	Ministry of Finance Ministry of Industry and Trade (MIT) 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 of Credit Infrastructure <u>2.1 Enhanced credit reporting systems (CRS).</u> <u>2.2 Reform of the Collateral Regime</u>	<ul style="list-style-type: none"> • 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 MSME ecosystem support capacity	<ul style="list-style-type: none"> • SME Development Agencies, Chambers of Commerce, Business and Professional Associations,

Project component	List of stakeholders
	<ul style="list-style-type: none"> • Cooperatives • Local Government Authorities (LGAs)

3.1.3 Disadvantaged / Vulnerable Individuals or Groups¹

These groups face more challenges in benefiting from the project, such as MSMEs 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.

To ensure equitable participation, the project will implement tailored strategies to engage vulnerable or disadvantaged groups, including women-led MSMEs, youth, people with disabilities, informal businesses, and marginalized communities. Measures will include:

- Conduct separate focus group discussions for women, youth, and people living with disabilities to ensure their views are captured without barriers.
- Schedule meetings at times that do not conflict with caregiving responsibilities or market hours.
- Use community-based facilitators to reach informal enterprises and financially excluded groups.
- Provide information in simplified Swahili, with visual aids, audio formats, and oral briefings for low-literacy participants.
- Ensure meeting venues are physically accessible and located close to public transport.

- Partner with disability organizations, women's networks, and youth associations to mobilize participation.
- Establish dedicated GM entry points for vulnerable groups, such as mobile phone-based submissions.

4 Stakeholder Engagement Program

4.1 Summary of stakeholder engagement done during the project preparation

During the 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 MSMEs	Several locations in Tanzania	Project design and objectives Challenges faced by MSMEs in accessing finance and achieving growth	<ul style="list-style-type: none"> • Need for regulatory reforms • Building capacity of MSMEs • Digital financial services and fintech • Priority sectors • Apex fund and micro finance service providers
April 19, 2024	MSMEs 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	<p>Questions related to project duration, sectors, target beneficiaries of the project, inclusion of people with disability.</p> <p>Suggestions to clearly define MSMEs, creating enabling environment for MSMEs to grow, identify policy areas to be reformed, use of existing systems for information on MSMEs.</p>

4.2 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, MSMEs 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 (MSMEs)	<ul style="list-style-type: none"> • 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
PFIs	<ul style="list-style-type: none"> • 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 MSMEs • Initial Terms and Conditions for PCG • The flow of funds and channel to institutions that are engaged in lending to MSMEs 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.)	<ul style="list-style-type: none"> • 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 associations	leaders	a	<ul style="list-style-type: none"> • Project inclusion and communication strategy. • Types of financing available to MSMEs and farmers • Eligibility criteria for MSMEs and farmers • Project SEP and grievance mechanism
NGOs			<ul style="list-style-type: none"> • 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

4.3 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
MSMEs	As key beneficiaries and recipients of project funds, the MSMEs play a key role in achieving project objectives	High	<ul style="list-style-type: none"> • Targeted meetings • Through Chambers of Commerce • Focused group discussions • Village leaders and association (especially for smaller and informal MSMEs) • 	<ul style="list-style-type: none"> • Project eligibility • Kinds of activities that will be supported under the project • Types of financing available • E&S safeguards requirements 	<p>Once during project preparation</p> <p>Semi-annually during implementation</p>
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	<ul style="list-style-type: none"> • 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 MSMEs) 	<ul style="list-style-type: none"> • These groups may not participate in village meetings or be represented in village leadership. • Eligibility criteria • Kinds of support and 	<p>Once during project preparation</p> <p>Semi-annually during implementation</p>

Stakeholder	Role	Interest	Tools of engagement	Issues to Consider	Frequency
				financing available <ul style="list-style-type: none"> • How to avail it? • Information/ documents required for participating in the project 	
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	<ul style="list-style-type: none"> • Meeting and consultation, training, information sharing and gathering, disseminate information and influence villagers 	<ul style="list-style-type: none"> • 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 MSMEs, disadvantaged group, farmers to participate, local knowledge, support to sensitise groups they represent	High	<ul style="list-style-type: none"> • Meeting, training, information sharing and gathering, disseminate information and influence MSMEs, 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 Investment	Formulate and monitor implementation of	Medium	Information sharing, updates on project implementation	Project implementation and meeting national priorities	Semi-annually

Stakeholder	Role	Interest	Methods of engagement	Issues	Frequency
	policies on investment		through reports and presentations		
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 labor 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 MSMEs 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 MSMEs, outreach activities	At least once during preparation Semi-annually during implementation
Ministry of Agriculture	Supporting MSMEs 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 MSMEs, outreach activities	At least once during preparation Semi-annually during implementation
Ministry of Community Development, Gender, Women and	Promoting social welfare and gender equality, including empowerment of	Medium	Meetings, consultation, workshops, information sharing	Project objectives, delivery mechanism and activities, dissemination of information about the	At least once during preparation

Stakeholder	Role	Interest	Methods of engagement	Issues	Frequency
Special Groups	women and marginalized groups. Ensuring that SME programs include measures to empower women and marginalized groups, fostering inclusive economic growth.			project, identification of MSMEs, inclusion strategy and outreach activities	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 implementation progress	Semi-annually
Small Industries Development Organization (SIDO)	A government agency tasked with promoting the growth and development of small industries, including MSMEs, 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 MSMEs, 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 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
Tanzania Bureau of Standards	Setting and enforcing quality standards for products and services. Ensuring that MSMEs 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	Regulates and oversees the capital markets, including	Low	Meetings, consultation, workshops,	Project objectives, delivery mechanism and activities,	At least once during preparation

Stakeholder	Role	Interest	Methods of engagement	Issues	Frequency
Authority (CMSA)	activities related to SME financing through capital markets and securities issuance.		training and information sharing	dissemination of information about the project	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 MSMEs, 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	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

Stakeholder	Role	Interest	Methods of engagement	Issues to discuss	Frequency
	encourage business growth.				
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 National Microfinance Bank (ZNMB)	State-owned financial institution providing banking services and credit facilities tailored to the needs of MSMEs.	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 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,	Medium	Meetings, consultation, workshops, training and information sharing	Project objectives, delivery mechanism and activities, dissemination of information about the project, identification of	At least once during preparation Annually during implementation

Stakeholder	Role	Interest	Methods of engagement	Issues to discuss	Frequency
	including financing initiatives.			MSMEs, outreach activities	
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

4.4 Information Disclosure Arrangements

The Project will disclose relevant information to stakeholders in a timely, accessible, and culturally appropriate manner. Disclosure will occur before key decisions are made and throughout the project life cycle. Information will be shared in formats adapted to stakeholder needs, including women, youth, people living with disabilities, and informal MSMEs.

Information to be disclosed:

- Project description, objectives, and components
- Eligibility criteria for MSMEs and PFIs
- Environmental and Social (E&S) requirements
- Grievance Mechanism (GM) process and contact points
- Updates on project progress and results
- SEP updates and summaries of consultations

Disclosure channels:

- Bank of Tanzania (BoT) and Ministry of Finance websites
- Local Government Authority notice boards
- Print and radio media (in Swahili and English)
- Social media platforms (MoF, BoT, MSME associations)
- Brochures, posters, and leaflets distributed through PFIs, SIDO offices, Chambers of Commerce, and community centers
- MSME cluster networks, SACCOs, cooperatives, and women's groups

Languages and formats:

- All public-facing materials will be disclosed in both Swahili and English.
- Information for vulnerable groups will be simplified, visual, and available through oral briefing sessions led by trained facilitators.

The project will maintain an updated disclosure log documenting what information was disclosed, to whom, and when.

5 Resources and Responsibilities for Implementing Stakeholder Engagement

5.1 Implementation Arrangements and Resources

The BoT will be in charge of all stakeholder engagement activities. The overall responsibility for SEP implementation lies with the PIU Commissioners/Directors. The E&S Safeguards Officers 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.

5.2 Budget for SEP Implementation

In accordance with ESS10 requirements, BoT will allocate adequate financial resources to ensure effective implementation of the Stakeholder Engagement Plan. The budget will cover costs associated with stakeholder consultations, information disclosure, the GM, training, travel, and monitoring activities. The budget will be reviewed annually and adjusted as needed based on implementation experience.

5.3 Roles and Responsibilities for SEP Implementation

Clear roles and responsibilities are essential for effective stakeholder engagement. Overall, the responsibility of SEP implementation rests with the BoT's E&S Officer with following responsibilities:

- Lead implementation of the SEP
- Maintain the stakeholder database
- Disclose project information
- Document all engagement activities
- Manage the Grievance Mechanism
- Report on SEP indicators to PIU management and the World Bank

6 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.

6.1 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, MSMEs, 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.

6.2 Description of Grievance Mechanism

Steps involved in GM

Steps	Details	Timeframe
Reporting of grievances	<p>Grievances can be submitted via the following channels</p> <ul style="list-style-type: none">• Toll-free telephone hotline: 1 Office Number: 2 Phone Number: 3 Phone number:• E-mail to <i>Office Email:</i>• Letter to: []	

Steps	Details	Timeframe
	<ul style="list-style-type: none"> In-person at a physical facility: [] Grievance or suggestion boxes located: [] Social media: Online form on the following website: <p>Complaints can be submitted anonymously.</p> <p>Refer Annex 3 for grievance form</p>	
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	<p>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.</p> <p>An anonymous complaint will be investigated and handled in a confidential manner.</p> <p>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.</p>	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

6.3 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.

7 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.

7.1 Reporting back to stakeholder groups

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

Quarterly summaries 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

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), MSMEs, Banks and Financial Institutions and Non-Governmental Organisations (NGOs). Detailed list of participants is attached as **Annex 1**.

2. STAKEHOLDERS COMMENTS'

S/N	NAME	ORGANISATION	AREA OF INTEREST	CONCERN	RESPONSE
1	Chacha Isack	Kenani Global Ltd	SME	What is the project duration?	The project duration is Five years however it is expected to serve MSMEs beyond the project and contribute to growth over the long term
				Which productive sector will be considered	Industry value chains in which MSMEs 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	The project provides opportunities to

S/N	NAME	ORGANISATION	AREA OF INTEREST	CONCERN	RESPONSE
				considered in the project?	people of all groups including people with special needs.
2	Edward B Saimo	KIOO Kigoma	NGO	Requested to share the Project Appraisal Document	<p>The team promised to share the project documents.</p> <p>The power point presentation of the project, SME Financing Strategy and the draft SECP were shared via email on 19th April, 2024 for comments.</p>
3	Bennet	TASSIM	MSMEs Association Chambers	<p>Challenges to transform loans into bigger revenue is a challenge. People may use the loans to solve their challenges.</p> <p>Recommends to push the money into activities which will create enabling environment for MSMEs to produce more</p>	Apart from component 1 which provides access to finance, other components focus on Strengthening the Credit Infrastructure and Value Chain Financing and Strengthening MSMEs clusters and competitiveness in select value chains
4	Florentina Mutafungwa	Planning Commission	Government Ministries and agencies	<p>There should be focus on the project in terms of targeted activities and MSMEs. The project seems too broad .</p> <p>There should be clear definition of MSMEs</p>	<p>The project has focused on Industry value chains in which MSMEs are expected to be supported include: agro-processing, construction, fisheries, garment, ICT/Fintech, leather, livestock, manufacturing, minerals, tourism, and transport. The definition of MSMEs is according to the</p>

S/N	NAME	ORGANISATION	AREA OF INTEREST	CONCERN	RESPONSE
					National MSMEs 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 address other issues rather than access to finance facing MSMEs	Apart from component 1 which provides access to finance, other components focus on Strengthening the Credit Infrastructure and Value Chain Financing and Strengthening MSMEs clusters and competitiveness in select value chains
5	Queen Masiko	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 MSMEs? if yes I think there should be integration of the systems since we	The implementation of this component will utilize existing systems in place.

S/N	NAME	ORGANISATION	AREA OF INTEREST	CONCERN	RESPONSE
				have some existing systems contains the related information.	
				Also it should be stated clearly which subsector to be involved.	Subsectors involved are clearly stated in the project which are

3. 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.

4. QUESTIONNAIRES

Apart from the meeting, the Ministry had provided stakeholders with questionnaires to get their responses on matters concerning MSMEs 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

A. MSMEs and MSME Associations

	NAME	ORGANISATION	POSITION
1.	Bennet Kakorozya	Tanzania Association of Small-Scale industries and Manufacturers (TASSIM)	Secretary
2.	Paschal Nchunda	Wakulima Agri-Food Company Ltd,	CEO
3.	Fiona Marchades Rwamkina	FiFY FOOD PRIDUCTS and Marketing Manager of KARAGWE ESTATE LIMITED	Founder
4.	Zena Migila	QUICKSTEP INVESTMENT LTD	
5.	Chacha Isack	Kenani Global Ltd	Managing Director
6.	Aziza Mgambo	Lec Food Enterprises- Njombe	Director
7.	Naomi Byamungu	Tanzania Association of Small-Scale industries and Manufacturers (TASSIM)	

	NAME	ORGANISATION	POSITION
8.	RUTH HASSANI	Jacaranda Inc T Ltd.	Managing director
9.	FADHILI SAID MTENDA	Individual SME	
10.	Fredson David Mwakalonge	Rukwa Regional Priso	HRO-
11.	Patricia Kakorozya	Farm Wise	
12.	Joan Msuya,	Kenani Global Ltd,	Technical Director
13.	Agnes Mshana	Individual SME	

B. GOVERNMENT MINISTRIES AND AGENCIES

S/N	NAME	ORGANISATION	POSITION
1.	Manyama Bwire Bukori	Ministry of Industry and Trade	Ag. Assistant Director
2.	Happy Amri	Tanzania Bureau of Standards (TBS)	Planning Officer
3.	David Kijazi	Bank of Tanzania BOT	Economist
4.	Jacob Bulemo	Vice President's Office	
5.	Mohamed S. Ninje	BRELA	Planning Officer
6.	Alpha Temu	Planning Commission	Economist
7.	Casmiry Ntoloki	Ministry of Industry and Trade	
8.	Peter Riwa	BRELA	
9. 10.	Constansia Stanslaus Akaro	Ministry of Industry and Trade	Ag.Assistant Director Enterprises Development Department of MSMEs
11.	Sadiki Maneno Nyanzowa	Bank Of Tanzania	Manager Government Agency Services
12.	Ritta Magere	Ministry of Industry and Trade	Head of Projects and Programmes Coordination Unit
13.	Needpeace Wambuya	Ministry of Industry and Trade	Director of Policy and Planning
14.	DENIS KAGOMBORA	Ministry of Industry and Trade	Economist
15.	QUEEN MASIKO	MINISTRY OF AGRICULTURE REPRESENTING DIRECTOR PLANNING AND BUDGET	Economist
16.	Ridhiwani Matange	Tanzania Bureau of Standards (TBS)	Acting Director Testing and Metrology services

17.	Florentina Mutafulungwa	Planning Commission	Trade & Private Sector
18.	Grace Samwel	MOF	FMO

C. ZANZIBAR

S/N	NAME	ORGANISATION	POSITION
1.	Omar Juma	Planning	
2.	Ahmed Ali Said	President's Office Finance and Planning Zanzibar	Head of Monitoring and Evaluation
3.	Hashim Iddi Simba	Zanzibar Economic Empowerment Agency	Head of Division of Economic Empowerment Fund
4.	Mussa Hamad Mussa	PBZ Bank	Kaimu Mkurugenzi huduma za Benki
5.	Muzne Mohamed	PBZ Bank	MCE
6.	Suleiman Salim Ahmada	National Council for People with Disabilities Zanzibar	

D. BANKS

S/N	NAME	ORGANISATION	POSITION
1.	Zainab Maalim	I&M bank	
2.	Julius R	Access Microfinance Bank	
3.	Patricia Chuwa	NMB BANK	REG affairs
4.	Sophia Mmbuji	Tanzania Bankers Association (TBA)	
5.	Caroline Yambesi	CRDB	Head of Strategy
6.	Hamid	Tanzania Bankers Association (TBA)	
7.	Jonathan Bitababaje	NBC Bank	

E. TANZANIA MORTGAGE REFINANCE COMPANY

S/N	NAME	ORGANISATION	POSITION
1.	Oscar Mgaya	TMRC	CEO
2.	Tuntufye Laston Mwaiteleke	Tanzania Mortgage Refinance Co. Ltd	Finance Manager
3.	Oswald Urassa	Tanzania Mortgage Refinance Co. Ltd	Director of Finance
4.	Anna-Maria Shija	Tanzania Mortgage Refinance Co. Ltd	Head of Risk and Compliance

5.	Olympia Nangela	Tanzania Mortgage Refinance Company Limited	Head of Human Resource Management
6.	Shabani Salum Mande	Tanzania Mortgage Refinance Tanzania Ltd	Head of Operations Department
7.	Monica Mushi	TMRC.	Head of Legal Services & Company Secretary

F. NON-GOVERNMENTAL ORGANISATIONS (NGOs)

S/N	NAME	ORGANISATION	POSITION
1.	Esther Masawe	YOUTH VDT Mwanza	Managing Director
2.	Edward B Saimon	KIOO	Director
3.	Moses Julius Muganga	Alpha and Omega Reconciliation and Peace Building (AREPEB) Kibaha	Managing Director
4.	Moses Mkemwa	RLabs	Managing Director

G. MINISTRY OF FINANCE (MOF)

S/N	NAME	ORGANISATION	POSITION
1.	Dr. C. A. Mwamwaja	MOF	Commissioner For Financial Sector Development Division
2.	Dionisia Mjema	MOF	Assistant Commissioner For Financial Sector Development Division
3.	Habel Lisasi	MOF	Principal Economist
4.	Thobias Kanyoki	MOF	Principal Economist
5.	Atupele Edward	MOF	Senior Economist
6.	Eliza Mnzava	MOF	Principal Trade Officer
7.	Stanley Kibakaya	MOF	Principal Trade Officer
8.	Grace Samwel	MOF	Principal Cooperative Officer
9.	Gibson Sabayo	MOF	Senior Economist
10.	Kelvin Kangelela	MOF	Financial Management Officer
11.	William Mhehe	MOF	Financial Management Officer
12.	Alfred Muumba	MOF	Accountant
13.	Felista Malibate	MOF	Economist
14.	Mary Mihigo	MOF	Financial Management Officer
15.	Farida Makao	MOF	Economist
16.	Reuben Mikilindi	MOF	Senior Procurement Officer

Zanzibar

S/N	NAME	ORGANISATION	POSITION
1.	Omar Juma	Planning Commission Zanzibar	Planning officer
2.	Rukaiya Wakif Mohd	Planning Commission Zanzibar	Human Resource Planning and Development
3.	Suleiman Ali Hamad	Zanzibar Economic Empowerment Authority	Senior Officer
4.	Sheha Mjaja Juma	Zanzibar Environmental Management Authority	Director General
5.	Ahmed Ali Said	President's Office Finance and Planning Zanzibar	Head of Monitoring and Evaluation
6.	Hashim Iddi Simba	Zanzibar Economic Empowerment Agency	Head of Division of Economic Empowerment Fund
7.	Mussa Hamad Mussa	PBZ Bank	Kaimu Mkurugenzi huduma za Benki
8.	Muzne Mohamed	PBZ Bank	MCE
9.	Suleiman Salim Ahmada	National Council for People with Disabilities Zanzibar	Director General

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 (please give a summary of your complaint and attach all supporting documents [Note to indicate all the particulars of <i>what</i> happened, <i>where</i> it happened, <i>when</i> it happened and by <i>whom</i>]:	
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 (please give a summary of your complaint and attach all supporting documents [Note to indicate all the particulars of <i>what</i> happened, <i>where</i> it happened <i>when</i> it happened and by <i>whom</i>]:	
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:	

SEA/SH Incident Reporting Form	
Date of complaint:	
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
<p>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?</p>	<ul style="list-style-type: none"> Are affected parties raising issues and grievances? How quickly/effectively are the grievances resolved? 	<ul style="list-style-type: none"> 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. 	<p>Records from the implementing agency and other relevant agencies</p>
<p>Stakeholder engagement impact on project design and implementation. How have engagement activities made a difference in project design</p>	<ul style="list-style-type: none"> 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? 	<ul style="list-style-type: none"> 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 	<p>Stakeholder Consultation Attendance Sheets/Minutes</p> <p>Evaluation forms</p> <p>Structured surveys</p>

and implementation?		<p>and public discussions where the feedback and recommendation received is reflected in project design and implementation.</p> <ul style="list-style-type: none"> • Number of disaggregated engagement sessions held, focused on at-risk groups in the project. 	
<p>Implementation effectiveness. Were stakeholder engagement activities effective in implementation?</p>	<ul style="list-style-type: none"> • Were the activities implemented as planned? Why or why not? • Was the stakeholder engagement approach inclusive of disaggregated groups? Why or why not? 	<ul style="list-style-type: none"> • 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. 	<p>Communication Strategy (Consultation Schedule)</p> <p>Periodic Focus Group Discussions</p> <p>Face-to-face meetings and/or Focus Group discussions with Vulnerable Groups or their representatives</p>

Annex 6: Detailed List of Stakeholders (Tanzania Mainland)

1. MSMEs:

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 KARAINA 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 KIBERENG	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

S/No.	NAME	REGION
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

S/No.	NAME	REGION
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

2. 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

S/No.	NAME
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.