

UZBEKISTAN

PROGRAM-FOR-RESULTS (PforR)

EduImkon: Redesigning Opportunity, Delivering Educational Equity

(P513279)

ENVIRONMENTAL AND SOCIAL SYSTEMS ASSESSMENT

(ESSA)

Final

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The Environmental and Social Systems Assessment (ESSA) of the Edulmkon: Redesigning Opportunity, Delivering Educational Equity Program-for-Results (PforR) (P513279) was prepared by a Bank team composed of Akbarjon Khamraliev (Social Development Specialist), and Nodira Akhmedkhodjaeva (Environmental Specialist) in close coordination with the Task Team Leaders, Yves Jantzen (Senior Education Specialist) and Victoriya Babakhodjaeva (Education Specialist).

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Abbreviations and Acronyms

DLI	Disbursement Linked Indicator
E&S	Environmental and Social
EIA	Environment Impact Assessment
EIS	Environmental Impact Statement
ESSA	Environment and Social Systems Assessment
ESMS	Environmental and Social Management System
GoU	Government of Uzbekistan
GRM	Grievance Redress Mechanism
MCA	Mahalla Citizens' Assembly
MEF	Ministry of Economy and Finance
MoEEPC	Ministry of Ecology, Environmental Protection and Climate Change
NASP	National Agency for Social Protection
OHS	Occupational Health and Safety
PAD	Project Appraisal Document
PAP	Program Action Plan
PBF	Performance Based Financing
PwD	Persons with Disabilities
PCO	Program Coordination Office (national level)
PEF	Program Expenditure Framework
PforR	Program for Results
POM	Program Operation Manual
PPE	Personal Protective Equipment
RA	Results Areas
SEA/SH	Sexual Exploitation and Abuse/Sexual Harassment
SEE	State Environment Expertise
SEP	Stakeholder Engagement Plan
SOP	Standard Operation Procedure

Executive Summary

PforR Description.

1. **The proposed Program for Results (PforR, the Program)** aims to support the Government of Uzbekistan (GoU) to increase the sustainability, equity, efficiency, and labor-market alignment of Uzbekistan's student financing support system. Through the Higher Education Concept 2030, the GoU is prioritizing the establishment of an equitable, sustainable and labor market aligned student financing system while the Uzbekistan 2030 Strategy places human capital development through education at the center of socio-economic transformation. The Program's focus on improving the student financing system will increase equitable access to higher education and ensure fiscal and institutional resilience while responding to the needs of the economy. The PforR is particularly well suited to support the government in achieving these objectives, given its strong emphasis on building national systems and strengthening institutions and governance.

ESSA Objective and Methodology.

2. The objectives of ESSA are to: (a) examine the scope, context, and potential impacts of the Program from an E&S perspective; (b) assess in detail the different E&S effects under the Program activities, including indirect and cumulative effects, contextual and political risks related to the E&S issues; (c) assess the capacity of national bodies in addressing related E&S risks and identify any complex risks in implementing E&S measures; (d) compare the borrower's systems (laws, regulations, standards, procedures, and implementation performance) against the PforR's E&S core principles; and (e) formulate recommended measures to address capacity for and performance on policy issues and specific operational aspects relevant to managing program risks. As part of the PforR appraisal process, inclusive consultations are conducted with key stakeholders. The PforR's six E&S core principles are summarized as follows:
 - I. **Promote environmental and social sustainability** in the PforR Program design; **avoid, minimize or mitigate adverse impacts**, and promote informed decision-making relating to the PforR Program's E&S impacts;
 - II. **Avoid, minimize or mitigate adverse impacts on natural habitats and physical cultural resources** resulting from the PforR Program;
 - III. **Protect public and worker safety** against the potential risks associated with: (i) construction and/or operations of facilities or other operational practices under the PforR Program; (ii) exposure to toxic chemicals, hazardous waste, and other dangerous materials under the PforR Program; and (iii) reconstruction or rehabilitation of infrastructure located in areas prone to natural hazards;
 - IV. **Manage land acquisition and loss of access to natural resources** in a way that avoids or minimizes displacement, and assist the affected people in improving, or at the minimum restoring, their **livelihoods** and living standards;
 - V. Give due consideration to the cultural appropriateness of, and equitable access to, PforR Program benefits, **giving special attention to the rights and interests of the Indigenous Peoples and to the needs or concerns of vulnerable groups**;
3. **Avoid exacerbating social conflict**, especially in fragile states, post-conflict areas, or areas subject to territorial disputes.
4. The methodology includes three distinct elements: (i) interviews with concerned agencies and other key stakeholders; (ii) review of documents, literature and data available at key agencies on the legal and regulatory frameworks related to environment and social risk management including grievance

management systems; and (iii) inclusive public consultations with key stakeholders to assess possible E&S impacts on different categories of stakeholders.

Anticipated E&S Benefit

5. **Environmental Benefits:** While the program is environmentally benign—since it focuses on financial, administrative, and capacity-building activities rather than infrastructure—it supports broader environmental objectives. The digitalization and integration of data systems make the student financing system more resilient to climate shocks, ensuring continuity of support for vulnerable students even during disruptions. Climate co-benefits are captured through sectoral targeting and transparent data disclosure.
6. **Social Benefits:** The program increases access to tertiary education for low-income and underserved students, helping to reduce poverty and inequality. It specifically targets vulnerable groups, such as women, persons with disabilities, rural and low-income students, and those registered in social protection registries. Interest-free loans are provided for female students and those from disadvantaged backgrounds, removing financial barriers to higher education. The application process is accessible and transparent, available through online platforms, mobile applications, and participating banks' offices/branches, which helps reach students in remote areas and ensures fairness in selection.

Potential E&S Risks and Impacts and Risk Classification

Key Environmental Risks and Impacts

- The education loan program is environmentally benign. The program primarily involves financial, administrative, and capacity-building activities within the education sector, which are inherently unlikely to generate direct environmental impacts. As a result, no specific environmental mitigation measures are required. The program's design and activities do not pose significant risks to the environment, and its environmental risk rating is classified as low.

Key Social Risks and Impacts

- The key social risks and impacts of the proposed Program in relation to the Core E&S Principles of the PforR Policy include Barriers for Disadvantaged Students and Low-Income Families, Gender Inequality, Fragmented or Inadequate Grievance Mechanisms, Limited Awareness Among Potential Beneficiaries, Bureaucratic Hurdles and Complex Procedures, and Stakeholder Disagreements and Public Resistance. Due to risks mentioned, the social risks rating is classified as moderate.

Legal and Regulatory Framework.

7. The borrower's E&S management system for Edulmkon is based on key Uzbek legal documents that set the rules for risk-sharing and loan provision. The institutional framework involves the Ministry of Economy and Finance, a central Education Credit Financing Fund, a new Project Implementation Team, twelve commercial banks, and oversight by the Central Bank. While there is foundational capacity from past student loan programs, there have been no fairness audits, and the ability to require changes in banks' E&S systems is limited.

Institutional Capacity Assessment

8. The Ministry of Economy and Finance (MEF) is the lead coordinating agency for the program, responsible for economic strategy, financial management, and overseeing grievance redress through its Appeals Department. The Education Credit Financing Fund, under MEF, is the central implementing agency, with a new Project Implementation Team managing the World Bank-supported operation.

The Fund must establish its own Environmental and Social Management System (ESMS) which in case of this program will consist of Equity and Access Guidelines and GRM manual(as part of POM), endorsed by the senior management of the Fund. Twelve commercial banks act as participating financial intermediaries (PFIs), originating and servicing student loans, following their own procedures and subject to regular audits. The Fund shall cause the PFIs to adopt the same Equity and Access Guidelines and GRM manual to disburse student loans under the program. Details about the banks' involvement are available online.

Core Principle 1: General Principle of Environmental and Social Management

9. MEF has an established People's Reception/GRM at national and regional levels that could be used for the PforR GRM. There are dedicated appeals departments and a data collection mechanism from regional offices. MEF has an internal implementation guideline. However, E&S capacity is limited at MEF and some commercial banks where lack dedicated, qualified E&S specialists. E&S responsibilities may be assigned to staff without relevant training or experience, or handled as an additional duty rather than a core function. Also, Frequent changes in E&S personnel disrupt continuity and institutional memory, affecting the implementation and monitoring of E&S measures. Beneficiaries and staff may be unaware of available grievance mechanisms or how to access them, reducing their effectiveness.

Core Principle 3: Public and Worker Safety

10. The Labor Code prohibits child and forced labor, and the Ministry of Employment and Poverty Reduction's State Labor Inspectorate is the enforcement body. The program states that most interactions are online, reducing direct contact, and commercial banks have internal safety regulations. However, absence of a definition of Sexual Harassment at Workplace, prohibition provisions resulting in non-compliance and State Labour Inspectorates are not empowered to seek compliance with Labor Code and other labor laws through surprise on-site inspections.

Core Principle 5: Indigenous Peoples and Vulnerable Groups

11. The newly emended Constitution and the program explicitly target vulnerable groups, including women and low-income families through the "Social Protection Single Registry." The program uses an online system with transparent criteria to promote equitable criteria. However, The program has not conducted consultations with key beneficiary groups such as students or disability organizations. The assessment of vulnerability is limited to a single national registry, which may exclude other marginalized groups. No independent audit of the fairness of selection processes has been conducted.

Core Principle 6: Social Conflict

12. The program uses clear, online-based criteria to ensure a transparent application process and remove "human factors" from selection. The new Constitution aims to address systemic issues that could lead to grievances. However, The lack of independent verification and the fragmented GRM could lead to a perception of inequity or favoritism, potentially eroding public trust and causing localized social friction. The current system for handling complaints is reactive and not designed to identify systemic issues.

Conclusion and Recommendations

- **Institutional Strengthening:** The Project Implementation Team (PIT) must formalize roles and responsibilities to include dedicated E&S oversight. A Social/Stakeholder Engagement E&S specialist should be appointed to lead the implementation of the Program Action Plan (PAP). The PIT must cause each participating commercial bank to implement a fit-for-purpose elements of an Environmental and Social Management System (ESMS) focused on equitable access to loans, Code of Conduct and GRM.

- **Grievance Redress Mechanism (GRM) Enhancement:** A single, unified, and transparent GRM must be established, publicly disclosed, and easily accessible. It should have clear procedures for handling complaints, including those related to eligibility, discrimination, and payments. A confidential referral pathway for sensitive issues such as gender-based violence (GBV), sexual exploitation and abuse (SEA), and sexual harassment (SH) must be developed, with links to support services.
- **Procedural and Performance Audits:** An independent, external audit should be commissioned to assess the fairness and equity of the student loan selection process, focusing on vulnerable groups. The audit findings must be publicly disclosed.
- **Stakeholder Engagement:** A formal, ongoing stakeholder engagement plan must be developed and implemented, including regular consultations with diverse groups such as students, civil society organizations, and organizations representing persons with disabilities.
- **Labor and GBV/SEA/SH:** A program-specific Code of Conduct must be created and disseminated to all staff and agents, including those at participating banks. This code should clearly define acceptable behavior and establish a zero-tolerance policy for harassment, exploitation, and abuse.

1) Introduction

1.1 Program Description

13. **The proposed Program for Results (PforR, the Program)** aims to support the Government of Uzbekistan (GoU) to increase the sustainability, equity, efficiency, and labor-market alignment of Uzbekistan’s student financing support system. Through the Higher Education Concept 2030, the GoU is prioritizing the establishment of an equitable, sustainable and labor market aligned student financing system while the Uzbekistan 2030 Strategy places human capital development through education at the center of socio-economic transformation. The Program’s focus on improving the student financing system will increase equitable access to higher education and ensure fiscal and institutional resilience while responding to the needs of the economy. The PforR is particularly well suited to support the government in achieving these objectives, given its strong emphasis on building national systems and strengthening institutions and governance. Disbursements are tied to independently verified indicators, creating clear incentives for institutions to perform, while the instrument’s flexible and adaptive funding allows for responding to emerging needs and promote accountability:

Table 1 PforR Program Boundaries

	GoU program	EduImkon	Reasons for non-alignment
Outcomes	Modernize tertiary education by training highly qualified graduates with modern knowledge and strong values; align with social and economic development needs through advanced educational technologies; strengthen financing framework for the sector.	Strengthen students financing support in tertiary education that benefits students and tertiary education institutions; promote equity and alignment with labor-market needs.	The PforR aligns with the Government’s tertiary education program by focusing on student financial support as the foundation for broader sector modernization.
Objective	To modernize tertiary education and align the system with social and economic development needs.	To improve access to tertiary education through an effective and sustainable student loan system.	The PforR focuses on student financial support as a first step toward broader sector modernization.
Duration	2020–2030	2025–2028	The PforR is a targeted intervention within the broader government program, supporting the next engagement.
Geographic coverage	National	National	No significant difference; both are national in scope.
Results areas	9 priorities (including modernization, governance, equity, digitalization, etc.)	2 results areas: (1) Improving governance and efficiency; (2) Expanding access and improving targeting.	The PforR incentivizes targeted results in student financing as an initial step toward the government’s longer-term vision.
Overall Financing	Government program cost: \$808.2 million	World Bank PforR financing: \$250 million	The PforR lays the foundation for a sustainable support system, complementing the larger government program.

14. **At the core of the WB-supported operation** is a Performance-Based Financing (PBF) mechanism. The PforR approach is particularly well suited to supporting the government’s student loan program and

strengthening the financial support system for tertiary education. It emphasizes building country systems, enhancing institutional and governance arrangements, and achieving measurable results. By tying funding to the delivery of results, the PforR creates strong incentives for institutions to perform effectively and efficiently.

15. Additionally, the PforR mechanism is designed to be flexible and adaptive, allowing the program to respond to evolving needs, embed accountability, and lay the groundwork for future reforms or multi-phase engagements. It also encourages the government to engage with the private sector, aiming to better align the supply of skills with labor market demand. This results-based approach supports the government's desire to intensify a systems approach to education financing and reform. The two results areas are as follows:
16. **Results Area 1: Expanding Equitable Access and improving the relevance of student financing support mechanism.** RA1 is dedicated to strengthening the foundations of Uzbekistan's student financial support system. This involves finalizing key elements of the system and developing a comprehensive roadmap for reforming tertiary education financing, with a particular focus on student financial support. The roadmap will be crafted through close consultation with a broad range of stakeholders, including the private sector, banking sector, universities, student representatives, and relevant ministries, and will be informed by ongoing analytical work. A major component of this area is the digitalization of the student loan system, establishing an integrated digital platform to manage applications, disbursements, and repayments. Additionally, the governance mechanisms of the Fund for Financing Educational Loans (FFEL) will be strengthened, and an operational plan will be defined to guide the sequencing and implementation of long-term reforms
17. **Results Area 2: Strengthening Sustainability of the student financing system** RA2 is especially for those from low-income backgrounds, women, and those pursuing studies in priority sectors—can continue to access tertiary education by reducing financial barriers. The program aims to maintain the overall volume of student loans and scholarships, while also improving the targeting of financial support so that assistance reaches those who need it most. By combining expansion with more effective targeting, the program seeks to make the student financing system more inclusive and sustainable. This area also addresses persistent gender and socio-economic gaps, adapts the system to meet the growing demand for tertiary education, and lays the foundation for a more equitable system that enables a greater number of students to pursue their studies and successfully transition into employment.

1.2 Objectives, Scope and Methodology of the ESSA

1.2.1 ESSA Objectives and Scope

18. The objectives of ESSA are to: (a) examine the scope, context, and potential impacts of the Program from an E&S perspective; (b) assess in detail the different E&S effects under the Program activities, including indirect and cumulative effects, contextual and political risks related to the E&S issues; (c) assess the capacity of national bodies in addressing related E&S risks and identify any complex risks in implementing E&S measures; (d) compare the borrower's systems (laws, regulations, standards, procedures, and implementation performance) against the PforR's E&S core principles; and (e) formulate recommended measures to address capacity for and performance on policy issues and specific operational aspects relevant to managing program risks. As part of the PforR appraisal process, inclusive consultations are conducted with key stakeholders. The PforR's six E&S core principles are summarized as follows:

- I. **Promote environmental and social sustainability** in the PforR Program design; **avoid, minimize or mitigate adverse impacts**, and promote informed decision-making relating to the PforR Program's E&S impacts;
- II. **Avoid, minimize or mitigate adverse impacts on natural habitats and physical cultural resources** resulting from the PforR Program;
- III. **Protect public and worker safety** against the potential risks associated with: (i) construction and/or operations of facilities or other operational practices under the PforR Program; (ii) exposure to toxic chemicals, hazardous waste, and other dangerous materials under the PforR Program; and (iii) reconstruction or rehabilitation of infrastructure located in areas prone to natural hazards;
- IV. **Manage land acquisition and loss of access to natural resources** in a way that avoids or minimizes displacement, and assist the affected people in improving, or at the minimum restoring, their **livelihoods** and living standards;
- V. Give due consideration to the cultural appropriateness of, and equitable access to, PforR Program benefits, **giving special attention to the rights and interests of the Indigenous Peoples and to the needs or concerns of vulnerable groups**;
- VI. **Avoid exacerbating social conflict**, especially in fragile states, post-conflict areas, or areas subject to territorial disputes.

1.2.2 ESSA Methodology

19. The methodology includes three distinct elements: (i) interviews with concerned agencies and other key stakeholders; (ii) review of documents, literature and data available at key agencies on the legal and regulatory frameworks related to environment and social risk management including grievance management systems; and (iii) inclusive public consultations with key stakeholders to assess possible E&S impacts on different categories of stakeholders. The key steps followed for preparing the ESSA are the following:

- **Review of the baseline** environmental and social information to understand the context under which the Program activities are undertaken.
- **Analysis of environmental and social benefits and risks** of the Program activities.
- **Assessment of the borrower's systems** for environmental and social management for planning and implementing the Program activities for consistency with the applicable Core Principles.
- **Identification of procedural and policy gaps** with Bank Policy and Directive for Program-for-Results Financing (notably the six Core Principles) as well as performance constraints in carrying out environmental and social management processes.
- **Development of a set of viable actions to strengthen the systems** and improve environmental and social performance outcomes of the Program.

2) Expected Environmental and Social Effects

2.1 Salient E&S Characteristics of the Proposed Program:

20. The proposed program aims to initiate the modernization of the student financial support system by strengthening its strategic framework, governance, and targeting to promote equity and alignment with labor-market needs. The program also supports financial inclusion and economic empowerment by enabling individuals to acquire skills and qualifications that improve their employment prospects. Students are given sufficient time to find employment before loan repayment begins, supporting their transition into the workforce.
21. Overall, the program is designed to be inclusive, equitable, and sustainable. It fosters human capital development, supports disadvantaged groups, and contributes to Uzbekistan's green growth and climate resilience goals. The emphasis is on expanding access to education, ensuring fairness, and providing robust support mechanisms, with environmental benefits achieved indirectly through sectoral targeting and operational resilience.
22. The ability to submit applications through the program is established by the Cabinet of Ministers of the Republic of Uzbekistan in Resolutions No. 527 (dated August 18, 2021) and No. 457 (dated August 18, 2022). The official platform for this process is available at <https://talim-kredit.mf.uz>, which supports users in Uzbek, Russian, and English. Figure 1.
23. This system is designed to streamline access to educational credit programs, supporting the government's commitment to expanding educational opportunities and making administrative procedures transparent and user-friendly. The education loan is offered for a term of seven years, with repayment beginning from the seventh month after the end of the academic year. The loan amount corresponds to the sum specified in the payment contract between the student and the educational institution.
24. A notable feature of the program is that education loans for women are provided at a 0% interest rate, making higher education more accessible and affordable for female students. To apply, candidates must submit an application, documents confirming their identity, and evidence of their ability to repay the loan. Additionally, a payment contract with the higher educational institution is required. As part of the surety guarantee, applicants may need to provide a pledge of property or securities, or obtain a credit default insurance policy.
25. The following banks, including all their regional and districts branches, will be financing education loans under this program:
 - 1) Microcredit Bank,
 - 2) Asaka Bank,
 - 3) Agrobank,
 - 4) Ipoteka Bank,
 - 5) Bank for Business Development,
 - 6) Turon Bank,
 - 7) Orient Finance Bank,
 - 8) National Bank,
 - 9) Uzsanoatqurilish Bank,
 - 10) Hamkor Bank,
 - 11) Aloqa Bank,
 - 12) Xalq Bank.

26. Loan processing is carried out online through the OneID¹ system. Figure 2.

Figure 1 Loan Process <https://talim-kredit.mf.uz>

There are 6 steps to verify your student identity:

NOTE! It is verified that it is registered in the unified register of social protection

- Register with OneID**
For quick identification of all information
- Information from the Ministry of Higher Education**
Receiving information about the student from the Ministry of Higher Education
- Unified register of social protection**
The presence of the student in the single register of social protection is checked
- State Personalization Center**
Check from the system to get a fixed 0% loan for women
- Nearest branch bank**
Availability of a nearby bank for student loan processing
- Complete form of loan application**
The student should send all the information for processing the loan

Figure 2 Pain page of OneID

my.gov.uz - the ability to use government services without leaving home!

For more information, subscribe!

ONE ID Special opportunities

1242 Help English

Redirect to the system

Login Mobile-ID E-sign QR-code

Login
Enter login

Password
Enter password

Forgot your [username or password?](#)

Sign In

No account in the system? [Sign up now](#)

* By logging in, you agree to the transfer of your personal data to this system.

¹ The "Digital Government" system is a unified information system for identifying users, which is a form of system that provides simple and secure access to the information systems of government bodies and non-governmental non-profit organizations to receive various government, educational, banking, commercial and other services in an electronic interactive mode..

2.2 Overall E&S Benefits

27. **Environmental Benefits:** While the program’s is environmentally benign—since it focuses on financial, administrative, and capacity-building activities rather than infrastructure—it supports broader environmental objectives. The digitalization and integration of data systems make the student financing system more resilient to climate shocks, ensuring continuity of support for vulnerable students even during disruptions. Climate co-benefits are captured through sectoral targeting and transparent data disclosure.
28. **Social Benefits:** The program increases access to tertiary education for low-income and underserved students, helping to reduce poverty and inequality. It specifically targets vulnerable groups, such as women, persons with disabilities, rural and low-income students, and those registered in social protection registries. Interest-free loans are provided for female students and those from disadvantaged backgrounds, removing financial barriers to higher education. The application process is accessible and transparent, available through online platforms and mobile applications, which helps reach students in remote areas and ensures fairness in selection.

2.3 Classification of key E&S risks and impacts

29. This section provides a summary of potential key E&S risks and impacts associated with (A) each Disbursement Linked Indicator (DLI) and (B) the expenditure program, which the Bank team has identified through feedback from key stakeholders, analysis of available information/statistics and site visits (see Table 1). Based on the assessment of (i) likely E&S effects, (ii) contextual risk factors, (iii) institutional capacity and complexity risks and (iv) political and reputational risks undertaken by the Bank team (which are presented in this ESSA and the PAD), the overall E&S risks are considered “Moderate” as per the WB ESSA Guidance.

Table 1 Potential E&S risks and impacts anticipated under each DLI

Results Areas (RA)	DLIs	Key Environmental Risks and Impacts	Key Social Risks and Impacts
Results Area 1: Expanding Equitable Access and improving the relevance of student financing support mechanism.	<ul style="list-style-type: none"> DLI 1: Improvement of the student financial support system through better targeting DLI 2: Establishment of a quality education financing data system to inform data driven decision-making 	Direct environmental risks from a loan program are generally low.	DL 1: <ul style="list-style-type: none"> Potential resistance from groups who perceive the targeting mechanisms as unfair or exclusionary, such as students from certain regions or socio-economic backgrounds. If "better targeting" leads to exclusion of previously supported vulnerable groups, this could exacerbate inequalities or create new ones. Prioritizing "key economic sectors" may disadvantage students in non-prioritized fields, potentially limiting their employment opportunities

Results Areas (RA)	DLIs	Key Environmental Risks and Impacts	Key Social Risks and Impacts
			<p>and contributing to social stratification.</p> <p>DL 2:</p> <ul style="list-style-type: none"> • Challenges in effectively reaching and verifying eligibility for low-income families and women, especially in remote areas, could result in under-service or exclusion. • Increased support may not fully address underlying systemic barriers (e.g., cultural norms, lack of access to information, inadequate prior education). • The definition and measurement of "increased support" must be monitored to ensure it leads to tangible improvements in access and completion rates, not just higher numbers without addressing quality or equity.
<p>Results Area 2: Strengthening Sustainability of the student financing system</p>	<ul style="list-style-type: none"> • DLI 3: Formulation and execution of the Tertiary Student Financing Reform Strategy 	<p>Direct environmental risks from a loan program are generally low.</p>	<p>DL 3:</p> <ul style="list-style-type: none"> • Data privacy concerns regarding the collection and use of student information; compliance with data protection regulations is essential to prevent misuse or breaches. • If data collection and analysis are not appropriately disaggregated (e.g., by gender, region, socio-economic status), decisions may inadvertently reinforce inequalities or fail to address specific needs. • Data-driven decisions could result in policy changes that negatively impact certain student groups if equity is not carefully considered. • Policy shifts resulting from the strategic framework could lead to social unrest or resistance if not inclusive of all stakeholders, especially disadvantaged students.

Results Areas (RA)	DLIs	Key Environmental Risks and Impacts	Key Social Risks and Impacts
			<ul style="list-style-type: none"> • The "costed roadmap" and "governance arrangements" should include mechanisms for stakeholder consultation and feedback to ensure reforms are socially acceptable and equitable. • Increased autonomy of the Education Credit Financing Fund and private sector participation must be managed to ensure profit motives do not override equity objectives, particularly for vulnerable student populations.

2.3.1 Key Environmental Risks and Impacts

30. The education loan program is environmentally benign. The program primarily involves financial, administrative, and capacity-building activities within the education sector, which are inherently unlikely to generate direct environmental impacts. As a result, no specific environmental mitigation measures are required. The program's design and activities do not pose significant risks to the environment, and its **environmental risk rating is classified as Low**.

2.3.2 Key Social Risks and Impacts

31. The key social risks and impacts of the proposed Program in relation to the Core E&S Principles of the PforR Policy include Barriers for Disadvantaged Students and Low-Income Families, Gender Inequality, Fragmented or Inadequate Grievance Mechanisms, Limited Awareness Among Potential Beneficiaries, Bureaucratic Hurdles and Complex Procedures, and Stakeholder Disagreements and Public Resistance. Due to risks mentioned, **the social risks rating is classified as Moderate**.

32. **Barriers for Disadvantaged Students and Low-Income Families.** The existing student financing framework may insufficiently serve low-income, rural, and marginalized students, who continue to encounter significant financial and social obstacles in accessing tertiary education. Stringent eligibility requirements and complicated application procedures can further diminish their participation, deepening existing inequalities.

33. **Fragmented or Inadequate Grievance Mechanisms.** When grievance redress systems lack robustness or accessibility, students and other stakeholders may be left without effective, transparent, and timely channels to resolve complaints or address issues. This can result in unresolved concerns, diminished trust in the program, and missed opportunities for feedback that could improve project implementation. Inadequate mechanisms may particularly disadvantage vulnerable groups, who often face additional barriers to accessing information or lodging complaints.

34. **Gender Inequality.** While overall female enrollment in higher education slightly surpasses that of males, women remain underrepresented in critical disciplines such as Science, Technology,

Engineering, and Mathematics (STEM). Persistent gender disparities, if left unaddressed, risk widening over time and may restrict women's opportunities in the labor market.

35. **Inefficient Subsidy Targeting.** There is a concern that financial subsidies and support mechanisms may disproportionately benefit wealthier households rather than those with the greatest need. Ineffective targeting undermines the program's equity objectives and can perpetuate social disparities.
36. **Limited Awareness Among Potential Beneficiaries.** A significant number of prospective participants, particularly those from disadvantaged backgrounds, may lack awareness of the program and its benefits. This information gap can impede equitable access and reduce overall participation rates.
37. **Bureaucratic Hurdles and Complex Procedures.** Cumbersome and bureaucratic processes for applying and qualifying for student loans and financial assistance can discourage or exclude eligible students, especially those from vulnerable groups who may lack the resources or support to navigate these systems.
38. **Restricted Access Due to Complex Loan Requirements.** Complicated loan eligibility criteria and administrative procedures may limit access for students who lack the necessary resources, information, or support to successfully complete the process.
39. **Stakeholder Disagreements and Public Resistance.** The rollout of a new student loan system may encounter resistance from the public, implementing agencies, and government authorities. Divergent views and disagreements among stakeholders could hinder reform efforts and restrict the program's overall impact.
40. **Likely E&S Effects:** The primary E&S effects are social, and these are predominantly positive benefits related to access and equity. The program provides interest-free loans for female students and waives collateral for low-income women, directly addressing gender and poverty-related barriers to education. The digital platform and mobile app increase accessibility for students in remote areas. The identified adverse social effects, such as potential exclusion of some low-income groups or a fragmented grievance mechanism, are localized and can be addressed through specific, well-defined mitigation measures, such as a consolidated GRM and an independent audit of the selection process. These issues do not represent a systemic failure of the program but rather areas for strengthening.
41. **Contextual Risk Factors:** The program operates within a national context of profound and deliberate reform aimed at enhancing social protection and environmental governance. The government has established a National Agency for Social Protection and a "Social Protection Single Registry" to identify and support vulnerable groups, which the program is actively using. This strong policy foundation and institutional commitment provide a favorable context for the program's E&S objectives. The newness of some laws and institutions, while noted, represents a transitional phase rather than a fundamental flaw. The borrower's willingness to engage in a PforR operation suggests a commitment to aligning with international best practices and building a more robust system over time.
42. **Institutional Capacity and Complexity Risks:** The implementing agency, c, has a "proven track record" from successfully implementing the student loan mechanism for the past four years. This provides a solid foundation for the program. While the institutional structure involving a central fund and 12 commercial banks is complex, the borrower states that each bank has internal procedures and is subject to regular internal and external audits. The Central Bank of Uzbekistan provides a regulatory framework for these financial institutions, providing a level of external oversight. The establishment of a dedicated Project Implementation Team (PIT) for this operation, with specialized roles including M&E and procurement, demonstrates an intent to manage complexity and risks effectively. These factors collectively suggest that while challenges exist, the borrower has the capacity and commitment to manage them, which is a hallmark of a Moderate risk rating.

43. **Reputational and Political Risks:** The program's core objective to promote equitable access to education and support vulnerable groups is highly aligned with national development priorities, including the "Uzbekistan 2030" strategy. This strong political support reduces the risk of controversy or dissent. While there is a risk of complaints due to the fragmented GRM, the program provides multiple channels for redress, including phone hotlines and regional public reception offices, which shows a degree of responsiveness. The program's transparent, online-based selection process is also designed to minimize the risk of human-factor bias and reduce reputational risk. The identified risks are therefore less likely to lead to "significant complaints and grievances" and are considered manageable within the program's framework.

Table: 2 Summary of Expected E&S Effects and Associated Risks

Effect Category	Description of Effect	Responsible Parties	Potential Impact on Program Objectives
Benefits	Increased access to education loans for female students and those from vulnerable families via a digital-first, accessible platform.	Education Credit Financing Fund, Ministry of Economy and Finance, participating commercial banks.	Supports achievement of the PDO related to equity and access. Enhances program credibility and social impact.
Eligibility & Exclusion Risks	Potential for exclusion of low-income applicants who do not fit into specific registries. Lack of independent audits to verify fairness and transparency of selection criteria.	Education Credit Financing Fund.	Undermines equity objectives. Leads to reputational damage and potential social conflict due to perceived or actual discrimination.
Data Privacy & Cybersecurity Risks	The collection and sharing of sensitive personal and financial data across multiple agencies and commercial banks via online systems.	Education Credit Financing Fund, commercial banks. ¹	Risks of data breaches, fraud, and loss of public trust. Potential for legal non-compliance and reputational harm.
Grievance Redress Mechanism (GRM) Risks	Fragmented and non-transparent GRM with different channels for different types of complaints, lacking a central, public-facing dashboard or a clear escalation process.	Ministry of Economy and Finance, Education Credit Financing Fund, commercial banks.	Complaints may go unresolved. Prevents identification of systemic issues and undermines accountability and trust.

<p>Labor Management & GBV/SEA/SH Risks</p>	<p>Inconsistent labor management procedures and a lack of a unified Code of Conduct for all staff and agents, particularly those at commercial banks. Absence of a formal, Program-specific referral pathway for GBV/SEA/SH complaints.</p>	<p>Education Financing commercial banks. Credit Fund,</p>	<p>Puts staff and applicants at risk. Exposes the Program and the World Bank to serious reputational and legal consequences.</p>
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3) Legal and Regulatory Framework for Managing the Program's Environmental and Social Impacts

44. The borrower's E&S management system, as it relates to this Program, is primarily defined by a series of legal and regulatory documents. These include the Decree of the President of the Republic of Uzbekistan No. PQ-5203 (July 30, 2021), Decree No. PQ-323 (July 18, 2022), and the Resolution of the Cabinet of Ministers No. 457 (August 18, 2022). These documents establish the legal basis for the loan program and define key aspects such as risk-sharing between the Ministry of Finance and commercial banks and the provision of interest-free loans to specific groups.
45. The institutional framework is multi-layered. The Education Credit Financing Fund, as part of the Ministry of Economy and Finance, acts as the central implementing entity. A Project Implementation Team (PIT) is being established to manage the Bank-financed portion of the Program. On a wider scale, the Program relies on the policies and internal regulations of a number of commercial banks, with the Central Bank of Uzbekistan providing overarching oversight of these financial institutions.
46. The borrower's past performance in implementing the student loan mechanism over the past four years demonstrates a capacity to implement such Program. However, as noted by the borrower, no audit assessments have been conducted to date regarding the fairness of the selection processes. The borrower states that some commercial banks have environmental and social management systems (ESMS) in place, but these may not cover social risks specific to the Program.
47. **Overview of the country's E&S framework:** Since the country's independence, the Republic of Uzbekistan has developed national environmental legislation, and adopted new laws and regulations together with a number of programs and action plans to address environmental issues and promoted sustainable use of natural resources. The country has adopted several subsidiary laws and legislation on environmental management and is a party to series of international and regional environmental agreements and conventions. The country also has the nature protection policy and the implementation of measures in the field of rational use of natural resources and environmental protection are ongoing. On the social side, the country has developed relevant legal and regulatory frameworks which cover key social issues, including land acquisition and resettlement, and social inclusion and sustainability. Below is the concise assessment of the country's E&S legal and regulatory framework on the six core principles under WB's PforR Policy, which are deemed applicable to the proposed Program. Annex 1 provides detailed analyses of these E&S frameworks, including its strengths and challenges.
48. In the context of this ESSA, Core Principle 2, which pertains to Natural Habitats and Physical Cultural Resources, and Core Principle 4, which addresses Land Acquisition, are deemed not relevant. This determination is based on the fact that the activities being assessed do not involve any allocation of land, nor do they have any impact on natural habitats. As such, the safeguards and requirements outlined under these two core principles are not applicable to the current scope of the assessment.

Management of E&S Sustainability, Risks and Impacts (relevant to Core Principle 1)

49. The Law on Environmental Protection No 754 (1992, amended 2021) establishes the legal and organizational framework for environmental protection in Uzbekistan. It covers issues such as environmental impact assessments, waste management, and pollution control. Article 24 of this law states that the State Environmental Expertise (SEE) is a mandatory measure for environmental protection, preceded to decision making process. In addition, the law prohibits the implementation of any Project without approval from SEE. The national Environmental Impact Assessment (EIA) procedure is principally required and regulated by the Law on Environmental Expertise No.73-II of

2000 (as amended 2021, currently in transition period to the revised EIA law from 2024). The Uzbekistan EIA requirements are set forth within the Resolution № 541 of the Cabinet of Ministers on Procedure of EIA Mechanism that function as regulations. The Resolution serves as the key regulation supporting the Law on State Environmental Expertise (SEE) that provides for mandatory expert assessment of impacts on the environment and human health, as well as a legal basis for conducting assessments. Uzbekistan has recently adopted a new law No. 1036 'On State Environmental Expertise, Environmental Impact Assessment, and Strategic Environmental Assessment', signed on February 24, 2025 and is set to come into effect on August 25, 2025.

50. Although environmental considerations are embedded in Uzbekistan's legal codes and mostly aligned with the requirements of the core principles, there is scope to ensure that social risks inherent in project development are well assessed and appropriately managed. The regulatory requirements are potentially constrained by institutional capacity challenges and, due to a large number of infrastructure investments subject to environmental and social due diligence, the review of documents and the issuance of environmental permits gets delayed, or their quality is compromised.
51. There is a need for conducting more rigorous social impact assessments, monitoring environmental and social risks and impacts, and setting out definitive methodological requirements within law for the same. Development of procedures for E&S impact assessments, particularly suitably prescriptive methodologies for social assessment, is recommended in line with international best practices. Another area requiring attention is monitoring adherence to the established E&S mitigation measures in the country and using the monitoring outcomes for adaptive risk management. In addition, an institutional review of the capacity of the SEE is required to assess their responsibilities vis-à-vis their staff and consider ways to strengthen their ability to function effectively. This particularly applies to the capacity to assess and adjudicate on the management of social risks.

Public and Worker Safety (Relevant to Core Principle 3)

52. Legislation related to Labor, Working Conditions, and Occupational Health and Safety exists in Uzbekistan, including core legislative acts, such as the Constitution of the Republic of Uzbekistan, Labor Code, Law on Occupation Safety. Uzbekistan is also a signatory to several international treaties and has ratified various **International Labor Organisation (ILO)** conventions including the Convention on Forced Labor, Freedom of Associations and Protection of the Right to Organize, Collective Bargaining, Equal Pay, Discrimination, Minimum Working Age and Child Labor. In recent years, Uzbekistan has undertaken regulatory labor and occupational health and safety reforms, including introduction of amendments to the Labor Code of Uzbekistan.
53. **The use of forced and child labor** has traditionally been high in the country, although in recent years the country has done commendable work to eliminate such labor from the cotton sector where their use was rampant. However, there are other sectors and industries where child labor persists even though legally prohibited. There is lack of orientation on the social-legal aspects related to use of forced and child labor among the enforcement agencies and their capacities to identify their deployment is weak; this combined with the lack of real powers to take disciplinary action against such employers means that their use goes unchecked.
54. **The Constitution (1992, latest amendment in 2023)** of Uzbekistan stipulates basic principles of employment. Everyone has a right to decent work, freedom of choice of their occupation, fair working conditions in terms of safety and hygiene, fair remuneration not below the established minimum wage and without discrimination. (Article 42) Women are expressly protected from refusal of being hired or paid less due to their gender, pregnancy or the fact of having a child (Article 42). The Constitution also sets out the requirement for the workers to have rest time during the working hours as well as paid annual leave. (Article 45) Forced labor is prohibited, except for instances when it is part of the punishment as per the court decisions or other instances specified by the law. (Article 44) It

also stipulates that trade unions express and protect the social and economic rights and interests of workers. Membership in trade unions is voluntary. (Article 73). Labor Code (1995, latest amendments in 2022) of Uzbekistan sets out the core principles regulating individual labor relations and labor rights. The Labor Code covers basic labor standards by setting requirements to have written contracts in place, regulation of normal working hours, defining overtime and its respective remuneration, establishing a minimum wage and equal payment without discrimination. It also provides for the annual leave, daily and weekly rest for workers as well as prohibition against forced labor, including forced child labor, by setting a minimum age for employment.

Inclusion of Vulnerable Groups (relevant to Core Principle 5)

55. **Gender gaps:** In the last few years, Uzbekistan has managed to close some gender gaps in social and political participation, but several significant gaps still persist. The gender gap in labor force participation is still about 33 percent (WDI, 2022); participation of women in employment and their achievement on human development indicators still lags behind comparable middle-income countries. The existing definition of sexual exploitation and abuse and sexual harassment (SEA/SH) at workplace and does not provide for prohibition of discrimination based on sexual orientation or gender identity, which leads to poor identification of such risks and their prevention. Sexual harassment at a workplace is also not covered by the existing Labor Code. While various laws prohibit sexual harassment against women, there is no overarching prohibition on sexual harassment against women and men, and legal or other remedies are not easily accessible to the victims. Lack of state-sponsored skilling support to women also denies them access to livelihood earning opportunities and skills relevant to the markets. Recognition of women as a distinct constituency, with their own unique needs is absent from most national policies and hence remains invisible within the operating policy environment. Women also face obstacles in accessing justice, particularly in cases of gender-based discrimination. Barriers such as lack of legal awareness, limited access to legal aid, and societal stigma hinder women from seeking redress through the legal system.
56. The Constitution of the Republic of Uzbekistan establishes comprehensive guarantees for economic, social, and cultural rights, as well as protections for vulnerable groups. According to Article 42, every individual is entitled to decent work, free choice of profession, favorable working conditions, and fair remuneration without discrimination, with the minimum wage set to ensure a decent standard of living. Article 42 also explicitly prohibits discrimination against women in employment, including during pregnancy or child-rearing. Article 43 further stipulates that the state is responsible for providing unemployment protection and taking measures to ensure employment and reduce poverty, as well as organizing and promoting vocational training and retraining.
57. In terms of social and educational rights, Article 50 affirms that everyone has the right to education, with the state guaranteeing free and compulsory general secondary education and basic vocational education. The state provides inclusive education for children with special needs and supervises pre-school and general secondary education, while recognizing and supporting both state and non-state educational organizations.
58. Article 57 mandates the protection of vulnerable populations, including incapacitated and lonely elderly persons, persons with disabilities, and other socially vulnerable groups. The state takes measures to improve their quality of life, enable full participation in social and public life, and enhance their ability to provide for their basic necessities independently. Furthermore, the state ensures full access for persons with disabilities to social, economic, and cultural services, promotes their employment and education, and guarantees unhindered access to necessary information.

Avoidance of exacerbating social conflict (relevant to Core Principle 6)

59. Uzbekistan's gradual transition from a centrally planned system to one that emphasizes transparency and community involvement is significant and reflects a broader global trend towards participatory governance. Initiatives to empower local institutions, like Mahalla Committees, to foster community-driven development are welcome, but Uzbekistan needs to take steps to embrace fully proactive engagement with public stakeholders. In recent years there has been a positive change in this direction through the introduction of several laws and resolutions mandating public participation, conducting open meetings and public hearings before roll-out of development projects and keeping the community informed about upcoming projects.
60. However, most country laws and policies do not provide for full stakeholder participation or seek meaningful engagement. As a result, stakeholder engagement, in most cases, remains limited to the token presence of community representatives in meetings/ hearings, and their feedback is not necessarily considered during project design or site selection, while developing project strategies or when assessing impacts and their mitigation measures. Public awareness about the state law on appeals and public grievances and procedures for accessing grievance mechanisms needs to be improved so that people can widely benefit from it.
61. The requirement for public engagement needs to be expanded to cover all categories of projects that may have adverse environmental or social impacts, including those risks to community health and safety, gender-based violence (GBV), sexual exploitation and abuse (SEA) and SH, use of child labor, as well as risks due to labor influx.
62. The capacity among most implementing agencies to systematically engage with local communities, identify different stakeholders (based on impacts and interests), assess their needs, and build relations with them is currently weak. Capacity building of implementing staff in the areas of stakeholder identification, participatory planning, development of strategies for continuous citizens engagement, proactive information disclosure and for assessing the engagement needs of the vulnerable, disadvantaged groups and women is needed.

4) Institutional Capacity Assessment for Managing the Program's Environmental and Social Effects

Implementation Agencies

64. **The Ministry of Economy and Finance (MEF)** will serve as the lead coordinating agency for the Program-for-Results (PforR) initiative in Uzbekistan. MEF's broad mandate encompasses both economic development and financial management, positioning it as a central institution in the country's policy landscape. Its responsibilities include the formulation and implementation of national economic strategies, which are critical for driving sustainable growth and development.
65. To ensure effective public engagement and accountability, MEF has established the Appeals Department at both national and regional levels. This department is tasked with implementing the Grievance Redress Mechanism (GRM), also known as the People's Reception. The GRM provides a structured process for citizens to submit complaints, feedback, and appeals related to program activities, thereby promoting transparency and responsiveness in government operations.
66. MEF also has relevant experience working with the World Bank on environmental and social (E&S) safeguards. Notably, the Ministry played a key role in the implementation of the Uzbekistan Financial Sector Reform Project (FSRP), which required adherence to the Bank's E&S standards. This experience has helped MEF build institutional capacity and familiarity with international best practices, which will be instrumental in managing the E&S aspects of the PforR program.
67. The central implementing agency for the PforR is the Education Credit Financing Fund, which operates under the authority of MEF. To manage the World Bank-supported operation, a new Project Implementation Team (PIT) is being established within the Fund. This team will comprise a Project Coordinator, a Financial Management Specialist, a Procurement Specialist, a Monitoring and Evaluation (M&E) Specialist, and an Administrative Assistant. The PIT will be responsible for overseeing day-to-day project activities, ensuring compliance with Bank requirements, and facilitating coordination among stakeholders to achieve the program's objectives.
68. The education loan program in Uzbekistan is supported by twelve commercial banks, each serving as a key financial intermediary. These banks—Microcredit Bank, Asaka Bank, Agrobank, Ipoteka Bank, Bank for Business Development, Turon Bank, Orient Finance Bank, National Bank, Uzsanoatqurilish Bank, Hamkor Bank, Aloqa Bank, and Xalq Bank—work in close partnership with the Ministry of Economy and Finance to ensure that students across the country have access to financial support for their studies.
69. Each participating bank is responsible for originating and servicing education loans to eligible students, operating according to its own internal procedures for loan allocation. Their activities are subject to regular oversight through both internal and external audits, ensuring transparency and accountability in the management of funds. The list of participating banks and details about their involvement are maintained in the "talim-kredit.mf.uz" information system and are also available on the MEF's website.
70. Through this collaborative approach, the banks administer and manage the student loan mechanism established by the government. Their responsibilities include processing loan applications, disbursing funds to eligible students, and ensuring compliance with program guidelines. By pooling their expertise and resources, these financial institutions contribute to the effective delivery of financial assistance, making higher education more accessible to students from diverse regions and backgrounds. The involvement of multiple banks broadens the reach of the program, allowing a wider

range of students to benefit from the available support. This coordinated effort not only strengthens the financial infrastructure behind the student loan scheme but also reinforces the government's commitment to expanding educational opportunities and investing in the nation's future workforce.

5) Comparative Analysis of Borrower E&S System and World Bank Core Principles

71. Based on the key findings of the borrower’s E&S systems assessment highlighted in the previous chapters, this chapter presents the comparative analysis organized by each of the six Core Principles outlined in Bank Policy and Directive for Program-for-Results Financing. More specifically, this section: (i) examines the relevance of each Core Principle to the proposed Program; (ii) highlights key findings from the E&S systems assessment (including legal/regulatory framework and institutional capacity) presented in the previous chapter, including on the strengths and weaknesses of the current system; and (iii) proposes gap-filling/mitigation measures to ensure that the Program is managed in a manner consistent with the Core Principles of the Bank’s PforR Policy.

Core Principle 1: General Principle of Environmental and Social Management

Bank Policy for Program-for-Results Financing: *Environmental and social management procedures and processes are designed to (a) promote environmental and social sustainability in Program design; (b) avoid, minimize or mitigate against adverse impacts; and (c) promote informed decision-making relating to a program’s environmental and social effects.*

Bank Directive for Program-for-Results Financing: *Program procedures will:*

- *Operate within an adequate legal and regulatory framework to guide environmental and social impact assessments at the program level.*
- *Incorporate recognized elements of environmental and social assessment good practice, including*
 - (a) early screening of potential effects;*
 - (b) consideration of strategic, technical, and site alternatives (including the “no action” alternative);*
 - (c) explicit assessment of potential induced, cumulative, and trans-boundary impacts;*
 - (d) identification of measures to mitigate adverse environmental or social impacts that cannot be otherwise avoided or minimized;*
 - (e) clear articulation of institutional responsibilities and resources to support implementation of plans; and*
 - (f) responsiveness and accountability through stakeholder consultation, timely dissemination of program information, and responsive grievance redress measures.*

Relevance to the proposed Program: Relevant

Findings from E&S Systems Assessment	Proposed Gap-filing/Mitigation Measures
<p data-bbox="232 233 358 260"><u>Strengths:</u></p> <ul data-bbox="232 268 829 512" style="list-style-type: none"> <li data-bbox="232 268 829 512">• MEF has an established People’s Reception/GRM at national and regional levels that could be used for the PforR GRM. There are dedicated appeals departments and a data collection mechanism from regional offices. MEF has an internal implementation guideline. <p data-bbox="232 520 688 548"><u>Weaknesses/Areas for improvement:</u></p> <ul data-bbox="232 556 829 1003" style="list-style-type: none"> <li data-bbox="232 556 829 764">• E&S capacity is limited at MEF and some commercial banks where lack dedicated, qualified E&S specialists. E&S responsibilities may be assigned to staff without relevant training or experience, or handled as an additional duty rather than a core function. <li data-bbox="232 772 829 905">• Frequent changes in E&S personnel disrupt continuity and institutional memory, affecting the implementation and monitoring of E&S measures <li data-bbox="232 913 829 1003">• Beneficiaries and staff may be unaware of available grievance mechanisms or how to access them, reducing their effectiveness 	<ul data-bbox="854 233 1421 873" style="list-style-type: none"> <li data-bbox="854 233 1421 478">• Recruit and Train Dedicated E&S Specialists. MEF and commercial banks should hire qualified environmental and social specialists, and provide regular, targeted training on E&S risk management, World Bank requirements, and sector-specific issues. <li data-bbox="854 487 1421 657">• Clarify Roles and Centralize Oversight. Establish clear lines of responsibility for E&S management, ideally through a central E&S unit or focal point, to improve coordination and accountability. <li data-bbox="854 665 1421 873">• Enhance Stakeholder Engagement and GRM Functionality. Improve the dissemination and accessibility of grievance mechanisms, and conduct meaningful stakeholder consultations throughout program cycles.

Core Principle 2: Natural Habitats and Physical Cultural Resources

Bank Policy for Program-for-Results Financing: *Environmental and social management procedures and processes are designed to avoid, minimize and mitigate against adverse effects on natural habitats and physical cultural resources resulting from program.*

Bank Directive for Program-for-Results Financing: *As relevant, the program to be supported:*

- *Includes appropriate measures for early identification and screening of potentially important biodiversity and cultural resource areas.*
- *Supports and promotes the conservation, maintenance, and rehabilitation of natural habitats; avoids the significant conversion or degradation of critical natural habitats, and if avoiding the significant conversion of natural habitats is not technically feasible, includes measures to mitigate or offset impacts or program activities.*
- *Takes into account potential adverse effects on physical cultural property and, as warranted, provides adequate measures to avoid, minimize, or mitigate such effects.*

Relevance to the proposed Program: Not Relevant

Core Principle 2 is not applicable in this context. The factors and criteria associated with this principle do not align with the characteristics or requirements of the current assignment. As such, Core Principle 2 does not need to be considered further in this review.

Core Principle 3: Public and Worker Safety

Bank Policy for Program-for-Results Financing: *Environmental and social management procedures and processes are designed to protect public and worker safety against the potential risks associated with (a) construction and/or operations of facilities or other operational practices developed or promoted under the program; (b) exposure to toxic chemicals, hazardous wastes, and otherwise dangerous materials; and (c) reconstruction or rehabilitation of infrastructure located in areas prone to natural hazards.*

Bank Directive for Program-for-Results Financing:

- *Promotes community, individual, and worker safety through the safe design, construction, operation, and maintenance of physical infrastructure, or in carrying out activities that may be dependent on such infrastructure with safety measures, inspections, or remedial works incorporated as needed.*
- *Promotes use of recognized good practice in the production, management, storage, transport, and disposal of hazardous materials generated through program construction or operations; and promotes use of integrated pest management practices to manage or reduce pests or disease vectors; and provides training for workers involved in the production, procurement, storage, transport, use, and disposal of hazardous chemicals in accordance with international guidelines and conventions.*
- *Includes measures to avoid, minimize, or mitigate community, individual, and worker risks when program activities are located within areas prone to natural hazards such as floods, hurricanes, earthquakes, or other severe weather or climate events.*

Relevance to the proposed Program: Relevant

Findings from E&S Systems Assessment	Proposed Gap-filing/Mitigation Measures
<p>Strengths:</p> <ul style="list-style-type: none"> The Labor Code prohibits child and forced labor, and the Ministry of Employment and Poverty Reduction's State Labor Inspectorate is the enforcement body. The program states that most interactions are online, reducing direct contact, and commercial banks have internal safety regulations. <p>Weaknesses/Areas for improvement:</p> <ul style="list-style-type: none"> Absence of a definition of Sexual Harassment at Workplace, prohibition provisions resulting in non-compliance. State Labour Inspectorates are not empowered to seek compliance with Labor Code and other labor laws through surprise on-site inspections 	<ul style="list-style-type: none"> Adoption of a clear definition of Sexual Harassment at Workplace to prevent workplace exploitation- abuse & raise awareness about it. Stronger enforcement of labor laws through empowerment of State Labour Inspectorate to undertake surprise, on-site inspections

Core Principle 4: Land Acquisition

<p>Bank Policy for Program-for-Results Financing: <i>Land acquisition and loss of access to natural resources are managed in a way that avoids or minimizes displacement, and affected people are assisted in improving, or at least restoring, their livelihoods and living standards.</i></p>
<p>Bank Directive for Program-for-Results Financing: <i>As relevant, the program to be supported:</i></p> <ul style="list-style-type: none"> <i>Avoids or minimizes land acquisition and related adverse impacts;</i> <i>Identifies and addresses economic and social impacts caused by land acquisition or loss of access to natural resources, including those affecting people who may lack full legal rights to assets or resources they use or occupy;</i> <i>Provides compensation sufficient to purchase replacement assets of equivalent value and to meet any necessary transitional expenses, paid prior to taking of land or restricting access;</i> <i>Provides supplemental livelihood improvement or restoration measures if taking of land causes loss of income-generating opportunity (e.g., loss of crop production or employment); and</i> <i>Restores or replaces public infrastructure and community services that may be adversely affected.</i>
<p>Relevance to the proposed Program: Not Relevant</p> <p>Not applicable to this financial program. Core Principle 4 does not apply to the current situation. The requirements and conditions outlined under this principle are not pertinent to the scope of work or the specific circumstances at hand. Therefore, consideration of Core Principle 4 is not necessary for this assessment.</p>

Core Principle 5: Indigenous Peoples and Vulnerable Groups

<p>Bank Policy for Program-for-Results Financing: <i>Due consideration is given to cultural appropriateness of, and equitable access to, program benefits giving special attention to rights and interests of Indigenous Peoples and to the needs or concerns of vulnerable groups.</i></p>	
<p>Bank Directive for Program-for-Results Financing:</p> <ul style="list-style-type: none"> • Undertakes free, prior, and informed consultations if Indigenous Peoples are potentially affected (positively or negatively) to determine whether there is broad community support for the program. • Ensures that Indigenous Peoples can participate in devising opportunities to benefit from exploitation of customary resources or indigenous knowledge, the latter (indigenous knowledge) to include the consent of the Indigenous Peoples. • Gives attention to groups vulnerable to hardship or disadvantage, including as relevant the poor, the disabled, women and children, the elderly, or marginalized ethnic groups. If necessary, special measures are taken to promote equitable access to program benefits. 	
<p>Relevance to the proposed Program: Relevant</p>	
<p><u>Findings from E&S Systems Assessment</u></p> <p><u>Strengths</u></p> <ul style="list-style-type: none"> • The newly emended Constitution and the program explicitly target vulnerable groups, including women and low-income families through the "Social Protection Single Registry." • The program uses an online system with transparent criteria to promote equitable criteria. <p><u>Weaknesses/Areas for improvement:</u></p> <ul style="list-style-type: none"> • The program has not conducted consultations with key beneficiary groups such as students or disability organizations. The assessment of vulnerability is limited to a single national registry, which may exclude other marginalized groups. No independent audit of the fairness of selection processes has been conducted. 	<p><u>Proposed Gap-filing/Mitigation Measures</u></p> <ul style="list-style-type: none"> • Conduct regular consultations and outreach with students, disability organizations, and families to ensure their input informs program design and implementation. Use partnerships and accessible channels for feedback • Strengthen targeting by using multiple criteria and data sources to identify vulnerable groups. Periodically review and update assessment methods for greater inclusivity • Mandate independent audits of selection processes, ensure transparency, and establish a grievance redress mechanism to address complaints and improve accountability

Core Principle 6: Social Conflict

<p>Bank Policy for Program-for-Results Financing: <i>Avoid exacerbating social conflict, especially in fragile states, post-conflict areas, or areas subject to territorial disputes.</i></p>	
<p>Bank Directive for Program-for-Results Financing: <i>Considers conflict risks, including distributional equity and cultural sensitivities.</i></p>	
<p>Relevance to the proposed Program: Relevant</p>	
<p><u>Findings from E&S Systems Assessment</u></p> <p><u>Strengths:</u></p> <ul style="list-style-type: none"> • The program uses clear, online-based criteria to ensure a transparent application process and remove "human factors" from selection. The new Constitution aims to address systemic issues that could lead to grievances. <p><u>Weaknesses/Areas for improvement:</u></p> <ul style="list-style-type: none"> • The lack of independent verification and the fragmented GRM could lead to a perception of inequity or favoritism, potentially eroding public trust and causing localized social friction. The current system for handling complaints is reactive and not designed to identify systemic issues. 	<p><u>Proposed Gap-filing/Mitigation Measures</u></p> <ul style="list-style-type: none"> • Establish Clear, Accessible, and Independent GRM Processes <ul style="list-style-type: none"> ○ Develop and publicize clear procedures for submitting and addressing grievances ○ Strengthen institutional-level mechanisms and provide for anonymous and confidential reporting ○ Introduce independent oversight or third-party monitoring • Proactive and Systemic Issue Identification <ul style="list-style-type: none"> ○ Regular reporting and public disclosure of GRM performance ○ Integrate feedback mechanisms into project monitoring and evaluation • Capacity Building and Training <ul style="list-style-type: none"> ○ Train project staff, GRM focal points, and committee members

6) Stakeholder Engagement

72. An initial consultation session was held on August 26 with the Education Credit Financing Fund under the Ministry of Economy and Finance (MEF), marking the beginning of a collaborative engagement for the ESSA process. During this meeting, participants from both sides actively discussed the structure and functioning of the country system, identifying areas of strength as well as potential Environmental and Social (E&S) gaps.
73. Following the initial consultation, a series of discussions continued through September 13. These meetings provided an opportunity to delve deeper into the specifics of the country system, explore possible mitigation measures, and clarify any outstanding questions. The ongoing engagement with MEF was characterized by openness and a shared commitment to strengthening the system and ensuring alignment with ESSA requirements.
74. To support the consultation process and gather comprehensive feedback, a questionnaire was distributed to MEF stakeholders. This instrument was designed to capture their perspectives on key issues and inform the assessment. The responses received have been instrumental in shaping the analysis and recommendations. For reference, the questionnaire and the collected responses are included in Annex 2.
75. On October 2, a public consultation was conducted in an online format via the Zoom platform as part of the Environmental and Social Systems Assessment (ESSA) process. The session brought together a total of 22 participants, representing a diverse range of stakeholders, including 12 commercial banks (including: Microcredit Bank, Asaka Bank, Agrobank, Xalk Bank, Ipoteka Bank, Bank for Business Development, Turon Bank, Orient Finance Bank, National Bank, Uzsanoatqurilish Bank, Hamkor Bank, and Aloqa Bank), the Ministry of Employment and Poverty Reduction, the Ministry of Economy and Finance, Ministry of Higher Education, Science & Innovation, Agency for the Youth Affairs, and the National Agency for Social Protection. The consultation began with an introduction to the Program-for-Results (PforR) financing instrument and the ESSA methodology. Participants were provided with an overview of the objectives, scope, and expected outcomes of the PforR operation, as well as the role of ESSA in identifying and addressing environmental and social risks.
76. The main discussion focused on identifying key gaps in existing systems and practices relevant to the program. Stakeholders highlighted several areas for improvement, including the need for enhanced coordination among government agencies, improved mechanisms for stakeholder engagement, and strengthened capacity for monitoring and reporting on environmental and social impacts. Participants also emphasized the importance of ensuring inclusive access to program benefits, particularly for vulnerable groups and GRM. Annex 3 provides a list of stakeholders participated in the public consultation. Annex 4 has photos from stakeholder engagements and presentation. The consultations produced several key results that have informed the project design:
 - Stakeholders emphasized the need for enhanced coordination among government agencies, indicating that existing mechanisms require strengthening to ensure effective project implementation.
 - There was a call for improved mechanisms for stakeholder engagement, suggesting that the project should adopt more robust and systematic approaches to involve stakeholders throughout its lifecycle.
 - The consultations highlighted the necessity to strengthen capacity for monitoring and reporting on environmental and social impacts, pointing to the need for better systems and skills to track and report on the project's environmental and social (E&S) performance.
 - Ensuring inclusive access to program benefits, particularly for vulnerable groups, was a major concern. Stakeholders stressed the importance of making sure that all intended recipients,

especially vulnerable populations, can access the program's benefits. Additionally, the effectiveness and accessibility of the grievance redress mechanism (GRM) were underscored.

77. **Document Dissemination and Public Disclosure:** The Executive summary of the draft ESSA was shared with the stakeholders before the public consultations. The draft ESSA will be disclosed in-country and on the World Bank's website before appraisal. The final ESSA will be disclosed before the board approval.

7) Recommendations and Actions

78. Based on the assessment, the following actions are essential to strengthen the borrower's E&S management systems and mitigate identified risks. These measures are required for the Program to proceed and will be formalized in the Program Action Plan (PAP).
79. **Institutional ESMS:** A fit-for-purpose Environmental and Social Management System (ESMS) should be established within the Education Fund. This system must include:
- Social Inclusion (or Access & Equity) guidelines,
 - A comprehensive Code of Conduct,
 - A Grievance Redress Mechanism (GRM) Manual, all endorsed by senior management. Additionally, a dedicated Social/Stakeholder Engagement Specialist should be appointed to the Project Implementation Team (PIT) to lead E&S oversight, coordinate implementation of the PAP, and facilitate capacity building and compliance monitoring at all levels.
80. **Grievance Redress Mechanism Enhancement:** The borrower must establish a single, unified, and transparent GRM that is publicly disclosed and easily accessible through multiple channels (e.g., online, hotline, in-person, QR, and complaint boxes). The GRM should have clear, documented procedures for receiving, recording, tracking, and resolving complaints, including those related to eligibility, discrimination, and payments. For sensitive issues such as gender-based violence (GBV), sexual exploitation and abuse (SEA), and sexual harassment (SH), the GRM must include a formal, confidential referral pathway and linkages to appropriate support services. Regular training and awareness-raising activities should be conducted to ensure all stakeholders are informed about the GRM and its procedures.
81. **Procedural and Performance Audits:** The borrower must commission an independent, external audit to assess the fairness and equity of the student loan selection process, with a particular focus on outcomes for vulnerable and disadvantaged groups. Audit findings should be publicly disclosed to promote accountability, learning, and continuous improvement.
82. **Stakeholder Engagement:** A formal, ongoing stakeholder engagement plan must be developed and implemented, moving beyond institutional-level discussions. This plan should include regular, direct consultations with a diverse range of stakeholders, such as student groups, civil society organizations, and organizations representing persons with disabilities. Engagement activities should be inclusive, culturally appropriate, and accessible, with feedback mechanisms to inform project adaptation and ensure that the voices of vulnerable groups are heard and acted upon.
83. **Labor and GBV/SEA/SH:** A program-specific Code of Conduct must be developed and disseminated to all staff and agents, including those at participating commercial banks. This document must clearly define acceptable behavior and establish a zero-tolerance policy for harassment, exploitation, and abuse. The Code of Conduct should be supported by regular training and awareness campaigns, and all project workers should be required to sign and adhere to it. The GRM should be equipped to receive and address labor-related grievances and SEA/SH complaints, with dedicated channels and trained personnel.

Program Action Plan (PAP)

Action	Responsibility	Timeline	Monitoring Indicator
1. Appoint a Social/Stakeholder	Education Credit Financing Fund and	Within 1 month after effectiveness.	PIT organogram and terms of reference

<p>Engagement Specialist to the Project Implementation Team (PIT) and recruit and train Social focal points at participating banks.</p>	<p>Participating commercial banks</p>		<p>revised to include a Social/Stakeholder Engagement Specialist.</p> <p>As well as:</p> <ul style="list-style-type: none"> • Number of E&S focal points recruited at MEF and banks. • Number and percentage of E&S focal points trained. • Existence of E&S management systems. • Number of E&S monitoring reports submitted. • Number of E&S-related grievances resolved. • Percentage of women among E&S focal points.
<p>2. Develop and implement Social Inclusion (or Access & Equity) guidelines for this Program as a core document of a fit-for-purpose an Environmental and Social Management System (ESMS).</p>	<p>Education Credit Financing Fund, Participating commercial banks</p>	<p>Within 1 month after effectiveness.</p>	<p>Some participating commercial banks have already established ESMS, while others are in the process of developing and implementing such systems. The Program doesn't require full-fledged ESMS, however Social Inclusion guidelines, Code of Conduct and GRM must be implemented.</p>

3. Strengthening an existing GRM system	Education Credit Financing Fund, Ministry of Economy and Finance	Before negotiation and throughout implementation	Establishment of dedicated contact details, including a hotline and an email address, specifically for the PforR initiative
4. Implement a unified, publicly disclosed Program GRM.	Education Credit Financing Fund, Ministry of Economy and Finance	Within 1 month after effectiveness.	(i) Conduct GRM outreach to raise stakeholder awareness; (ii) monitor outreach and engagement indicators (e.g., sessions held, stakeholders reached, feedback); and (iii) provide training for GRM focal points and staff to ensure effective grievance management.
5. Establish a Code of Conduct for all Program staff and agents, including those at the participating commercial banks.	Education Credit Financing Fund, participating banks	Within 6 months of effectiveness	Code of Conduct document approved and disseminated to all staff. Training on the Code of Conduct is documented.
6. Formalize a confidential reporting and referral pathway for sensitive complaints, including GBV/SEA/SH.	Education Credit Financing Fund, participating banks	Within 6 months of effectiveness	Protocol for handling sensitive complaints established and integrated into the GRM. Referral partnerships with local support services documented.
7. Commission an independent audit on the fairness and equity	Ministry of Economy and Finance	Within 18 months of effectiveness	Audit report submitted to the Bank and publicly

of the loan selection process.			disclosed on the Program website.
8. Conduct formal, documented consultations with student groups, women's associations, and organizations for persons with disabilities.	Education Credit Financing Fund	Within 9 months of effectiveness	Minutes and a consultation matrix demonstrating engagement with target groups submitted to the Bank.
9. Implement ongoing stakeholder engagement plan.	Education Credit Financing Fund	Throughout implementation	Program progress reports include a section on stakeholder feedback and how it informs program changes.
10. Incorporate stakeholder feedback mechanisms into the Monitoring and Evaluation (M&E) framework to ensure that inputs from affected parties, beneficiaries, and other stakeholders are systematically collected, analyzed, and used to inform program implementation and decision-making	Education Credit Financing Fund	Throughout implementation	Regular stakeholder consultations, accessible channels for submitting feedback and grievances, and periodic review of feedback received to adjust program activities as needed
11. Strengthen data privacy and cybersecurity protocols for the student loan system	Education Credit Financing Fund, Commercial Banks.	Within 6 months of effectiveness	- Development and implementation of a comprehensive data privacy and cybersecurity policy and procedures manual.

			<ul style="list-style-type: none">- Evidence of regular training for staff on data protection and cybersecurity best practices. - Successful completion of a data security audit, with findings and remediation plans document
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8) Annexes

Annex 1: Relevant E&S legal and regulatory framework in Uzbekistan

Management of E&S risks and Impacts (Core Principle 1)

To access the gaps in social impact assessment procedures in the country, it is important to understand the country's environmental legislation which is based on the regulations of the **Constitution of Uzbekistan**, which was accepted in 1992, amended in accordance with the Law of Uzbekistan dated 28.12.1993 (and as amended on 30.04.2023) No. 989-XII, and the Law of Uzbekistan dated 24.04.2003 No. 470-II. There is a requirement that Government, departments, public officers, social associations, and citizens act in accordance with the relevant Constitution and laws (Article 15). None of the regulations of Constitution can be interpreted to the prejudice of rights and interests of Uzbekistan and none of the laws or other normative-legal acts can contradict norms and principles of the Constitution (Article 16). In accordance with the Constitution of Uzbekistan, land, its resources, flora and fauna, and other natural resources are national wealth and are subjected to rational usage and protected by government. Article 68 of the Constitution of the Uzbekistan states, "... *land, its resources, flora and fauna and also other nature resources are the national wealth and should be rationally used and protected by state*".

Since the country's independence, the Republic of Uzbekistan has developed, revised and improved national environmental legislation, adopted new laws and regulations, developed programmes and action plans to address environmental issues. The country has adopted several subsidiary laws and legislation on environmental management and is a party to series of international and regional environmental agreements and conventions.

The Law "On Protection of the Atmospheric Air" of December 27, 1996 (as amended on September 14, 2017) defines the issues of preservation of the natural state of the atmospheric air; legal regulation of the activity of state bodies, enterprises, institutions, organizations, public associations and citizens in the field of protection of the atmospheric air.

The Law "On Water and Water Use" of 6 May 1993 (as amended on 23 July 2018) provides for the rational use of water resources, protection of water resources, prevention and mitigation of negative impacts and compliance with national legislation; the Law provides for the responsibility of all natural and legal persons for the prevention of pollution of watersheds, reservoirs, snow and ice cover, glaciers, permanent snow cover with industrial, domestic and other wastes and emissions that may lead to the deterioration of ecological balance of the environment. State management of water protection and use is carried out through accounting, monitoring, licensing, control and supervision.

The Law "On Environmental Expertise" (2001) (as amended on 14.09.2018) provides for mandatory expertise on environmental and human health impacts, and serves as the legal basis for expertise;

The Law "On Waste" (2002, as amended on 10.10.2018) - deals with waste management, excluding emissions and air and water pollution, and gives the State Committee for Ecology and Environmental Protection the power to inspect, coordinate, environmental expertise and set certain parameters for waste treatment. Enterprises are responsible for their waste but, in the case of recycling, the state may provide assistance from its budget, the National Environmental Protection Fund or voluntary payments. The main purpose of this law is to prevent the negative impact of solid waste on human life and health and on the environment, to reduce the amount of waste and to encourage the use of rational household waste reduction methods.

Project Categories. According to the Resolution of the Cabinet of Ministers of Uzbekistan № 541 of

07.09.2020: "On Approval of the Regulation on State Environmental Expertise". All environmental protection activities are divided into 4 categories with varying degrees of impact:

- Category I – “high risk” of environmental impact (SEE is conducted by SUE "Center of State Environmental Expertise" within 20 days, all stages of EIA are required);
- Category II - "average risk of environmental impact" (SEE is conducted by the Center of State Environmental Expertise within 15 days, all stages of the EIA are required);
- Category III - "low risk of impact" (SEE is conducted by regional branches of SUE "Centre of State Environmental Expertise" within 10 days, all stages of EIA are required);
- Category IV - "minor impact, local" (SEE is conducted by the regional branches within 5 days, only the first stage is required, Draft EIS).

All other projects that do not fall into the various categories are treated as projects with no environmental impact and do not require a state environmental expertise.

According to point 24 "SEE regulations", the positive conclusion of SEE is a mandatory document for the opening of financing by banking and other credit institutions and the execution of legal entities and individuals of the implementation of the object of state environmental impact assessment. The SEE conclusion is valid for three years from the date of its issue. SEE conclusion is sent to the relevant district (city) inspectorates for ecological and environmental control. The EIA procedure for this project is described in more detail in Section 6 of this document.

The **Law on Environmental Protection No 754 (1992 and amended 2021)** establishes the legal and organizational framework for environmental protection in Uzbekistan. It covers issues such as environmental impact assessments, waste management, and pollution control. Article 24 of this law states that the State Environmental Expertise (SEE) is a mandatory measure for environmental protection, preceded to decision making process. In addition, the law prohibits the implementation of any Project without approval from SEE.

The national Environmental Impact Assessment (EIA) procedure is principally required and regulated by the **Law on Environmental Expertise No.73-II of 2000 (as amended 2021)**. The Uzbekistan EIA requirements are set forth within the **Resolution № 541 of the Cabinet of Ministers on Procedure of EIA Mechanism (07 September 2020) that function as regulations.**² The EIA process is known as *Otsenka Vliyaniya na Okrzhayushchuyu Sredu* (OVOS) within the local context.

The Resolution serves as the key regulation supporting the Law on Ecological Expertise that provides for mandatory expert assessment of impacts on the environment and human health, as well as a legal basis for conducting assessments. It also supports the **Decree on Approval of the Concept of Environmental Protection of the Republic of Uzbekistan for the Period until 2030** (2019). The Resolution 541 uses the term Environmental Impact Assessment (EIA) and defines Environmental Impact Assessment as “the procedure aimed at determining the features and extent of the potential impact of the proposed and planned activities on the environment, the expected environmental and related socio-economic consequences and the development of measures for rational use of natural resources and environmental protection”. As such the term EIA is used it set out an integrated ESIA approach.

² Also translated as “On Further Improvement of the Environmental Impact Assessment Mechanism”.

Protection of public and worker safety (Core Principle 3)

Legislation of the Republic of Uzbekistan in the field of labor, health and safety.

Labor legislation

The Constitution of the Republic of Uzbekistan (adopted on December 8, 1992) includes a chapter on Economic and Social rights of the citizens. According to it everyone is entitled to:

- “Have the right to work, free choice of work, fair conditions of labor and protection against unemployment in the procedure specified by law. Any forced labor shall be prohibited except for punishment under the sentence of a court or some other instances stipulated by law” (Chapter IX, Article 37);
- The right to rest is included in the Article 38: “Citizens, working on hire, shall be entitled to a paid rest. The number of working hours and paid labor leave shall be specified by law;
- Social security in old age in the event of disease, disability, loss of breadwinner and in other cases stipulated under the law (Article 39);
- Have the right to skilled medical care (Article 40); and
- Equal rights of men and women is guaranteed by the law (Article 46).
- “Have the right, both individually and collectively, to submit applications and proposals, and to lodge complaints with competent state bodies, institutions or public representatives. Applications, proposals and complaints shall be considered in the procedure and within the time-limit specified by law” (Chapter VIII, Article 35).

The Labor Code of the Republic of Uzbekistan introduced on April 1, 1996 incorporates the interests of the employees, employers and the state and fair and safe labor conditions and the protection of the labor rights and health of the workers. This Code governs employment relationships and other relations, directly related, directed to protection of the rights and freedoms of the parties of employment relationships, establishment of the minimum guarantees of the rights and freedoms in the sphere of work. Article 6 of the Labor Code prohibits discrimination and guarantees that all citizens have equal rights to work; discrimination in labor relations is prohibited. Any differences, non-admission or preference, denial of employment, regardless of nationality, race, gender, language, religion, political beliefs, social status, education, property, leading to a violation of equality of opportunities in the field of labor, are prohibited. A person who considers that he/she has been subjected to discrimination at work may apply to the court for the elimination of discrimination and compensation for material and moral damage caused to him.

According to Labor Code, labor-management relations should be formalized in a fixed-term or temporary employment contract. The maximum length of a single fixed-term contract is 5 years (with the exception of few specific positions).

The Ministry of Employment and Labor Relations of the Republic of Uzbekistan is the main state institution responsible for labor, employment, and social protection policy making. The ministry is tasked with the development and regulation of labor market and ensuring employment of population, regulation of labor relations and labor protection, provision of social services for population and medical-social rehabilitation of persons with disabilities.

The supervision and monitoring of compliance with Labor Code requirements and protection of labor

rights of citizens is implemented by the State Labor Inspection under the Ministry of Employment and Labor Relations, and its territorial subordinate structures according to the Statement on the State Labor Inspection, Appendix 3, Resolution of the Cabinet of Ministers №1066 of 31.12.2018 “On measures to improve the performance of the Ministry of Employment and Labor Relations of Uzbekistan”.

Forced labor and child labor. Article 7 of the Labor Code states that Forced labor, i.e., forced to perform work under the threat of any punishment (including as a means of labor discipline) is prohibited. The right to work is permitted for persons aged 16 and older. However, for internship, it is allowed to hire students from secondary schools, secondary special, professional educational institutions to perform light work that does not harm their health and moral development, and does not interfere with the learning process, in their free time, when they reach the age of 15 with written consent of one of the parents or their legal guardians (Article 77). No one under the age of 15 is allowed to work under the Labor Code.

Young people aged between 15 and 18 years old have the right to work based on the local legislation, and have the same rights as adult workers with some benefits due to their age (Labor Code, Article 240). People under age of 18 can be employed only after medical examination and further until reaching the age of eighteen are subject to mandatory annual medical examination. People under age of 18 can be employed only for works which have no risk to their health, safety and moral, they are not allowed to lift and move heavy objects (Labor Code Article 241).

Employees aged 15-16 are allowed to work no more than 24 hours a week, and employees aged 16-18 are allowed to work no more than 36 hours a week. Students can be employed only when they are free of study, and their working time may not exceed half of the maximum working time set for the respective age groups, i.e. students aged 15-16 can work only 12 hours a week and students aged 16-18 allowed to work no more than 17.5 hours a week (Article 242).

Articles 49 and 51 of Administrative Code of Uzbekistan impose fines for violation of above-mentioned regulations on forced and child labor. The amended law on 23.08.2019 significantly increases fines for using administrative measures to attract employees to forced labor, which has been practiced previously in the country involving public workers, mostly teachers, health workers and students. The new law imposes fines ranging from 10 to 30 times the minimum wage for using such practices. If the same offence is committed repeatedly, responsible persons will face fines from 30 to 100 times the minimum wage, according to the ministry.

Wages and deductions. Contracts and collective agreements establish the form and amount of compensation for work performed. It is forbidden to pay in kind, except in cases established by the Government of the Republic of Uzbekistan (Labor Code Article 153). The Government establishes a minimum wage (Article 155). From September 2019, minimum wage payment was introduced, hence being the lowest national wage for a full-time position, cannot be less than 634,880 UZS (or \$67,40 per month). In areas with adverse climatic and living conditions, district coefficients and allowances for wages are established. There is no established minimum wage for seasonal and daily workers (minimum payment for hour of work).

Employers are obligated to pay workers at least once per half-month (Article 161). Compensations for the payment delays can be included in the collective agreement. Employers also must pay for work-related damage to health or property and families are compensated in case of death. Deductions are allowed mainly for taxes and other obligatory payments set by the Government of Uzbekistan, as well as for specific reasons, but may not exceed 50 percent of the amount owed to the employee, and payment after deductions may not be less than the minimum rate determined by the government

(Article 164).

Women. Night time work, overtime work, work on weekends and business trips for pregnant women and women with children under the age of 14 (with disabled children up to 16 years old), are allowed only on voluntary basis.. Herewith, recruitment of pregnant women and women with children under 3 years of age for night works is allowed only if there is a medical certificate confirming that such work does not threaten the health of the mother and child (Article 228).

Pursuant to the Presidential Decree № PP - 4235 of March 7, 2019 , men have received the same package of rights related to the childcare since 1 May 2019, only one of the parents (male or female) can decide to take maternity leave. Additionally, the President ordered to revoke the prohibitions on the use of female workers. As a corollary, the list of the professions that excluded the females' presence has been given recommendatory status only (amendment to Article 225).

Working hours. The standard work week is 40 hours, with less allowed for those under 18 and for women who have children up to 3 years old. The number of hours per day, and days per week, is established in the contract/agreement between the employer and employee. Employers must provide time off each workday for "rest and food", and also paid time off in case time is needed to cool off, to warm up, or to breastfeed children. Details of time off are established in contracts/agreements.

Leave. In addition to national holidays, employees have to receive at least 15 working days of paid leave per year, with workers under 18 years of age receiving at least 30 calendar days and disabled employees receiving 30 calendar days (Article 134-135). In addition, those who work in unhealthy and unfavorable working conditions receive an additional seven days and those who work in unfavorable climate conditions receive an additional eight days. The list of jobs, professions and positions at enterprises that give the right to additional leave, the duration of vacations, the procedure and conditions for their provision are determined by sectoral agreements, a collective agreement (and if it is not concluded by the employer in agreement with the trade union committee or other representative body of workers) on the basis of methodology for assessing working conditions, approved by the Ministry of Employment and Labor Relations of the Republic of Uzbekistan and the Ministry of Health of the Republic of Uzbekistan. Leave without pay may also be taken by certain groups of people and may also be covered in contracts. At termination of employment, employees are paid for unused leave, or they may use the leave as their last days of employment.

Women are provided maternity leave for up to 70 calendar days, and then are provided 56 days leave after giving birth, in case of complications or giving birth to 2 or more children up to 70 days, with benefits paid from the state social insurance (Article 233). Maternity leave is calculated in total and is paid in a lump sum, regardless of the actual number of days off before giving birth. After giving birth, a mother may take additional leave until the child is six months old, again paid by social insurance. She may take unpaid leave until the child is three years of age. Her position is guaranteed upon her return from all these types of leave.

Overtime work. Overtime compensation as specified in employment contracts or agreed to with an employee's trade union, which can be implemented in the form of additional pay or leave. The law states that overtime compensation should not be less than 200 percent of the employee's average monthly salary rate (broken down by hours worked). Additional leave time should not be less than the length of actual overtime work (Article 157).

Layoffs and staff reductions. The Labor Code and subordinate labor legislation differentiate between layoffs and firing. Employees can terminate their employment by filing two-week prior written notice, or apply for leave without pay. Layoff or temporary leaves without pay can be initiated by an employer

due to worsening of the economic situation as below. For firing (severance), the employer should personally give two months' advance notice in the case of corporate liquidation or optimization, two weeks' advance notice in the case of an employee's incompetence, and three days' advance notice in the case of an employee's malpractice or unacceptable violations. In case of severance caused by corporate liquidation or optimization, an employee should receive compensation, which should not be less than two average monthly salaries paid during their employment plus payment for unused leave (if another form of compensation was not agreed to in the employment contract).

Labor disputes. The general court system, where civil and criminal cases are tried, is responsible for resolving labor-related disputes. This can be done on a regional or city level. Formally, workers can file their complaints through the Prosecutor General's Office. The Ministry of Employment and Labor Relations should provide legal support to employees in their labor disputes.

Disputes may be adjudicated by commissions that are created "on a par with employer and agencies representing the interests of employees..." (that is, with equal representation of employee/employees and employer), if such commissions are provided for in labor agreements/contracts (Article 262). Commissions must consider issues within 10 days. If the employer, employee, or their representatives disagree with decisions by a commission, or if the commission does not consider applications within 10 days, any of the parties may appeal to the courts, but that must be within 10 days of the decision (or no decision).

Enforcement of Labor Code is implemented by the State Labor Inspection under the Ministry of Employment and Labor Relations, and its territorial subordinate structures according to the Statement on the State Labor Inspection, Appendix №3, Resolution of the Cabinet of Ministers №1066 of 31.12.2018 "On measures to improve the performance of the Ministry of Employment and Labor Relations of Uzbekistan.

Occupational Health and Safety

Occupational Health and Safety (OHS) legislation comprises the Labor Code, the Law on Occupational Health and Safety, the decrees of the President of the Republic of Uzbekistan, Occupational Health and Safety standards, decisions of executive government agencies taken within their competence in the form of decrees, executive orders, regulations, directives, rules, etc.

More than 30 articles of the Labor Code are directly linked with issues of occupational health and safety. They include:

- Occupational safety and health requirements (Article 211); Compliance with occupational health and safety regulations, rules and instructions (Article 212);
- Provision of instruction and training to workers in labor protection (Article 215);
- Regulation of working hours in hazardous industries for workers performing special work and workers under the age of 18 (Articles 116, 117 and 118);
- Conditions for the employment of disabled persons in various jobs (Article 220);
- Provision of milk, therapeutic and prophylactic food and personal protective and hygiene equipment to workers (Article 217);
- Provision of first aid to workers and their transportation to medical and preventive treatment facilities (Article 221); and
- Registration and investigation of accidents at work (Article 222) etc.

The Law “On Labor Protection” in the new edition was signed by the President of Uzbekistan on September 22, 2016. The law is aimed at further improvement of labor protection system, strengthening responsibility of employer and workers to execute requirements in this area, defining public authorities’ powers to ensure proper monitoring of working conditions and safety, increasing efficiency of public control in this field, bringing certain provisions of the current law in accordance with the requirements of the newly adopted legislative acts in modern market economy.

The Law introduces new concepts, regulates clearly issues of certification of workplaces on working conditions, audit of the OHS management system, investigation and registration of accidents at work and occupational diseases. It establishes specific mechanisms for public and trade unions participation in implementation of public control in this field, secures their rights related directly to OHS activities.

Inclusion of Vulnerable Groups (Core Principle 5)

In the last few years, Uzbekistan has managed to close some **gender gaps** in social and political participation, but several significant gaps still persist. The gender gap in labor force participation is still about 33 percent (WDI, 2022); participation of women in employment and their achievement on human development indicators still lags behind comparable middle-income countries. This gap in key attainments not only leads to a high degree of exclusion, but also contributes to slow growth of the economy, with a significant population not being able to participate in its economic development.

The existing definition of sexual exploitation and abuse and sexual harassment (SEA/ SH) at workplace and does not provide for prohibition of discrimination based on sexual orientation or gender identity, which leads to poor identification of such risks and their prevention. Sexual harassment at a workplace is also not covered by the existing **Labor Code**. While various laws prohibit sexual harassment against women, there is no uniform prohibition on sexual harassment against women and men, and legal or other remedies are not easily accessible to the victims.

This poses a higher risk for women at workplace, since legal provisions related to gender-based discrimination in employment have only recently been introduced and awareness related to them is still quite low. As a result, the country experiences high incidences of Gender Based Violence (GBV) due to inadequate enforcement and also owing to existing social norms due to which much of this is accepted, goes unreported and uncontested. Women also face many barriers to accessing economic opportunities- both in the form of paid employment and as entrepreneurs.

Lack of state-sponsored skilling support to women also denies them access to livelihood earning opportunities and skills relevant to the markets. Recognition of women as a distinct constituency, with their own unique needs is absent from most national policies and hence remains invisible within the operating policy environment. As a result, whether it is public consultations to plan resettlement for those impacted by physical or economic displacement or ensuring grievance redress systems responsive to their needs, in most policies, women are not acknowledged as important stakeholders. Women also face obstacles in accessing justice, particularly in cases of gender-based discrimination. Barriers such as lack of legal awareness, limited access to legal aid, and societal stigma hinder women from seeking redress through the legal system.

Citizens’ engagement in development projects tends to be low, and wherever such public engagement is required by procedures, women’s needs are not sufficiently analysed or addressed. For example, **the**

national Environmental Impact Assessment policy does not require consultations with women at the time of the SEE. The Public Environmental Expertise, while provisioned and allowed, is rarely used, and the extent of women's involvement in it depends on the orientation of the civil society organisation leading it. Similarly, **appeals/grievance redress systems** – both national and sector specific – do not create procedures for handling GBV-related grievances, creating referral pathways, and ensuring anonymity of the complaints. The capacity of the staff managing to identify and address various forms of vulnerabilities and their inter-sectionality in specific contexts, and adopting inclusive and participatory processes, is quite limited.

Persons with disabilities experience challenges in accessing employment due to stigma, lack of accessibility, and possible discriminatory attitudes among employers. While there are specific policies in place to ensure inclusive employment especially with regards to women and persons with disabilities (PwDs), the enforcement and its monitoring is weak.

The use of **informal workers**, especially in the agriculture and private sector, is very widespread. Most informal workers belong to the poor and vulnerable groups (often rural communities) and due to weak regulatory mechanisms to secure compliance with labor laws their use is rampant. This includes sectors and industries considered hazardous and with high OHS risks where use of informal workers is high. Job insecurity, lack of awareness and effective provisions to safeguard workers from exploitation and abuse tends to push them towards informal labor markets.

The use of **forced and child labor** has traditionally been high in the country, although in recent years the country has done commendable work to eliminate such labor from the cotton sector where their use was rampant. However, there are other sectors and industries where child labor their engagement persists even though legally prohibited. There is lack of orientation on the social-legal aspects related to use of forced and child labor among the enforcement agencies and their capacities to identify their deployment is weak; this combined with the lack of real powers to take disciplinary action against such employers means that their use goes unchecked.

Avoidance of Exacerbating Social Tension (Core Principle 6)

Overview

Uzbekistan's navigation from its post-Soviet trajectory has been eventful, particularly in terms of community engagement and governance. The gradual transition from a centrally planned system to one that emphasizes transparency and community involvement is significant. The acknowledgment of the importance of involving communities in development planning and implementation reflects a broader global trend towards participatory governance.

Efforts to empower local institutions like Mahalla Committees are crucial for fostering community-driven development initiatives. By providing these institutions with resources and authority, the government can better address the diverse needs of its citizens and ensure that development projects are more responsive to local realities. While Uzbekistan may still need to take steps to fully embracing proactive engagement with public stakeholders, the recent initiatives aimed at enhancing governance and accountability are

promising steps forward. Building trust between the government and its citizens is essential for fostering a more inclusive and responsive society.

Since 2017, there has been a perceptible change in the legal environment related to public participation and citizen engagement through the introduction of several laws and resolutions that mandate public participation, make provisions for the conduct of open meetings and public hearings in matters related to the roll-out of development projects that have beneficial or adversarial impact on local communities to inform the community about the proposed projects and seek their feedback and suggestions. People's Reception Offices of the President of Uzbekistan have been opened at various tiers of the government as well as Virtual Reception to receive appeals and grievances from the citizens and to ensure their consideration by various state bodies and organisations. However, despite all these steps, most laws and policies do not provide for full participation and seek meaningful and effective engagement. As a result, stakeholder engagement, in most cases, remains limited to an exercise of token presence of community representatives in meetings/ hearings, and their feedback is not necessarily considered during project design or site selection, and the impacts are not adequately scoped during the identification of mitigation measures.

PEOPLE'S PARTICIPATION AND CONSULTATION

- a) **Constitutional Provisions** – The Constitution of the Republic of Uzbekistan through Chapter VII on Personal Rights and Freedoms protects the right of freedom and inviolability (Article 27) and under Chapter VIII on Political Rights provides all citizens the right to participate in the management and administration of public affairs directly, through representation, referendums or other democratic formations (Article 36). Under Chapter X on Guarantees of Human and Civil Rights and Freedoms it protects the rights of people with disabilities and elderly and other socially vulnerable categories and promises to improve their quality of life and enable them to fully participate in social and public life, have full access to services and obtain information without hinderance (Article 57). Article 58 goes on to declare equal rights for women and men and provide equal rights and opportunities for them in administration of public and state affairs and in other spheres of social and state life.
- b) **Civil Code** – The code is based on recognition of the inviolability of ownership, freedom of contract, impermissibility of arbitrary interference by anyone in one's private affairs and guarantees restoration of any violated rights and their judicial protection and allows citizens and legal entities to exercise their civil rights as per their will, in their interest (Article 1).

INFORMATION DISCLOSURE

- a) **Constitutional Provisions** – Article 33 guarantees freedom of thought, speech, and convictions and recognises their right to seek, obtain and disseminate any information. It restricts citizens right to seek, obtain and disseminate information, if it comes in the way of public safety and public order. It also provides that state entities and self-governing bodies allow everyone access to documents, resolutions, and other materials, relating to their rights and legitimate interests (Article 34).
- b) **Law on Guarantees and freedom of access to information (April 1997 amended in April 2021)** – This law regulates a person's constitutional right to freely seek, receive, study, pass on and disseminate information and guarantees access to information (Article 3, 5) which can be done both in writing and orally. The written enquiry needs to be duly registered and responded to within 15 days (subject to

its permissibility) from its receipt, while oral requests need to be answered without delay. In case the organization does not deal with the subject they are obliged to share name of the organization or official dealing with the subject matter with the applicant within 7 days (Article 6). All State and self-government bodies, public establishments are obliged to ensure that everybody has an opportunity to familiarise themselves with documents and information related to their rightful interests and access to this information shall be provided through publication and dissemination of materials (Article 7). In case of its violation, or inaction by state agencies/ bodies, citizens have the right to appeal in court (Article 12).

- c) **Presidential Decree on” Additional Measures to Ensure Transparency of State Bodies and Organisations and Effective Implementation of Public Oversight” (June 2021, as amended June 2022)** – Through this decree, the President has approved a” List of Socially Significant Information” to be posted on portals and websites as open data by all state authorities and is a move towards improved transparency. The decree brings banks, courts, and organisations with public participation under its purview and specifies which data is to be subject to proactive disclosure.

GRIEVANCE REDRESSAL

- a) **Constitutional Provisions** – Chapter VIII of the Constitution on Political rights provides that everyone shall have the right, both individually and collectively, to submit applications, proposals, and to lodge complaints with competent state bodies and organizations, citizens’ self-governing bodies, officials and public representatives and they shall be considered by the latter in accordance with the procedure and within the time-limit prescribed by law (Article 40).
- b) **Law No. ZRU-445 On Appeals of Individuals and Legal Entities (August 2017)** – As per ZRU-378 On Appeals of Individuals and Legal Entities, the President’s Office has been made the overall nodal office for its implementation and the People’s Reception offices are operated under direct supervision and as representatives of the President’s Office. Article 12 of the law provides that Reception offices of the President coordinate with the state bodies, request and receive documents and information from them on issues within their powers, make site visits to assess the implementation of the decisions made based in response to the grievances, help improve procedures for consideration of appeals, remove roadblocks in the redressal and take action against persons violating procedures or posing barriers to redressal. The President’s Office needs to ensure compliance with the law, while ensure public order, safety and national security and also ensure uninterrupted implementation and also track the status of redressal by their categories and relevant areas. Through Virtual Reception the President’s Office allows for real time appeals and their consideration with the presence of the aggrieved individuals and legal entities and the subject matter experts for prompt redressal (Article 13).
- c) This extensive legislation covers conditions under which citizens can file appeals for redressal of grievances and seek public accountability based on principles of legality, timeliness, uniformity of consideration, recognition of the rights and interests of individuals, and transparency by state bodies (Article 4). The head of each institution has to organise systems for receipt (reception) of such appeals and designate officials for it (Article 9). It also provides for the creation of People’s Reception offices of the President for effective consideration of such appeals in President’s Office, Karakalpakstan, regions, Tashkent city, districts, and cities as well as a Virtual Reception at the President’s Office to receive, systematize appeals and monitor their timely and satisfactory consideration (Article 10). The

Reception Offices are expected to a) organize full, objective, and timely consideration of appeals, b) ensure systematic monitoring (Article 34). It guarantees citizens a right to appeal to state bodies, individually or collectively and covers non-citizens, stateless persons, minors, people with disabilities (PwDs), and prevents discrimination on the basis of gender, race, nationality, language, location, religion, social origin, beliefs or social status (Article 15,16) and puts the onus of officials of state bodies to restore the violated rights and mandatorily accept appeals (Article 18).

Additional clarification from the petitioner can be sought within 5 days or be asked to physically present their position/ opinion on the appeal in the presence of specialists and representatives of concerned organizations (Article 25, 26). Such appeals are to be considered within 15 days, and when additional information/ investigation is required, up to 30 days (Article 28). Any additional clarification on the response sought by petitioner needs to be provided within 10 days of its receipt. In case of unlawful refusal to consider the petition, an individual can appeal to their higher authority or go to court (Article 32). State entities can also seek court intervention for recovery of expenses incurred on verification of an appeal containing false information (Article 33), while the individual impacted by unlawful decisions are to be compensated for damages and costs incurred related to the complaint or seek compensation for moral damages in court (Article 37).

- d) **Miscellaneous laws related to Environmental Assessment related to participation and information access** – The Law “On nature protection” (2018) regulates the right of citizens to unite for nature protection, to request and receive information about the status of environment and measures taken for its protection. It provides for environmental protection as a right for citizens, self-governing bodies and through Non-Governmental Organizations (NGOs). The Law on Environmental Expertise requires developers to publish details of the project after the environmental assessment and allow for its public review, directly, or through NGOs (Article 23). It also provides for public hearings and needs to document in the Environmental Impact Statement how people’s suggestions and objections were addressed. In case of Category I and II projects, as per Environmental screening, Law “On State Environmental Expertise” (2001, revised law signed in February 2024, but not yet made effective) makes public consultation mandatory. It also allows for Public Environmental Expertise to be carried out by civil society at their own cost and provide recommendations for the consideration of State Expertise.

Annex 2: Distributed questionnaire and response by MEF

QUESTION	ANSWER
Environmental and Social Systems (PforR ESSA-relevant) and capacity	
<p>1. What policies, laws, and procedures govern social risk management for the program, and where are the gaps versus PforR core principles (e.g., inclusion, safety, community engagement, grievance)?</p>	<p>In this program, there are no social risks present; all risks have been mitigated through the relevant normative and legal documents.</p> <p>The Decree No. PQ-5203 dated July 30, 2021, by the President of the Republic of Uzbekistan outlines the procedure for sharing credit risk related to education loans between the Ministry of Finance and commercial banks, as well as the acceptance of a portion of the funds allocated from the Fund by commercial banks as collateral deposits. (https://lex.uz/docs/5540437).</p> <p>Additionally, according to this decree, education loans are granted in accordance with the established procedure based on the consent of the guarantors.</p>
<p>2. What capacity strengthening actions are planned (training, manuals, data systems) and how will they be tracked (PAP, DLIs, milestones)?</p>	<p>In our program, there is a video manual for citizens that explains the application submission processes in detail. The video manual provides a detailed explanation of all the actions that must be performed by students and guarantors. (https://talim-krediti.mf.uz/guide).</p> <p>Additionally, under the program, articles and updates about the program's benefits are regularly published on the Telegram channel of legal expert Khushnudbek Khudoyberdiev. (https://t.me/xushnudbek).</p> <p>Additionally, the program provides daily statistical data on applications and allocated credits.</p>
<p>3. Which workers are engaged by implementing entities and agents (in-house staff, call centers, field officers, IT contractors, collector firms)? Are Labor Management Procedures-equivalent provisions in place (terms, non-discrimination, Occupational Health and Safety, code of conduct, child/forced labor prohibition, workers' GRM)?</p>	<p>Currently, the Fund has 3 staff positions: Head of Department, Chief Economist, and Senior Specialist. Two employees hired for these positions carry out all the functional duties of the Fund, including implementing the program, managing call centers for inquiries, and other tasks related to the Fund's activities.</p> <p>Additionally, a project implementation team is being established with 5 allocated staff positions:</p> <ol style="list-style-type: none"> 1. Project Coordinator – Responsible for overall project management and cooperation with the World Bank. 2. Financial Management Specialist – Responsible for accounting of grant funds and preparation of financial reports. 3. Procurement Specialist – Responsible for organizing procurement processes in accordance with World Bank rules. 4. Monitoring & Evaluation Specialist – Responsible for monitoring and evaluating project results.

	5. Administrative Assistant – Responsible for office work and providing organizational support.
4. Who is eligible for loans and bursaries (by income, gender, disability, location, field of study)? How are means and vulnerability assessed and verified?	According to Resolution No. 457 dated August 18, 2022, of the Cabinet of Ministers of the Republic of Uzbekistan, interest-free education loans are provided for female students studying at higher and vocational education institutions located in the Republic of Uzbekistan. (https://lex.uz/docs/6163025). Additionally, according to the Decree No. PQ-5203 dated July 30, 2021 (https://lex.uz/docs/5540437
5. What evidence shows current selection processes are equitable? Any recent audits or evaluations?	Human factors do not influence the selection processes; the entire procedure is conducted transparently through the program based on clear criteria (https://talim-kredit.mf.uz). To date, no audit assessments have been conducted regarding the fairness of the selection processes.
Targeting, eligibility, and equity	
1. Do criteria explicitly include priority/vulnerable groups (women, persons with disabilities, rural/low-income students, refugees/IDPs, Indigenous/minority groups)? If not, why—and can they be added?	According to the Decrees of the President of the Republic of Uzbekistan No. PQ-5203 dated July 30, 2021 (https://lex.uz/docs/5540437) and No. PQ-323 dated July 18, 2022 (https://lex.uz/docs/6116203) education loans allocated to women from families registered in the "Unified Social Protection Registry" information system or the "Poor Families Registry" information module do not require collateral or guarantors. Currently, the "Unified Social Protection Registry" or "Poor Families Registry" includes low-income families and individuals, families living in poverty, citizens in need of social protection (for example, persons with disabilities, those with limited work capacity), youth, children, young families in need of assistance, and other vulnerable groups identified by mahallas and social communities.
2. How will you identify and reach students at risk of exclusion (e.g., rural, first-generation, students with disabilities)?	Currently, through the "talim-kredit.mf.uz" platform, applications for loans can be submitted from any region of Uzbekistan. Additionally, it is also possible to apply for loans by visiting the commercial banks participating in the loan issuance process. Most commercial banks have branches in all remote areas. The People's Bank has launched the "Xazna" mobile application, which allows students to obtain education loans online without visiting a commercial bank. This ensures that there are no barriers for students studying in remote areas.
Outreach, information, and application support	
1. How will prospective applicants learn about the program (channels, languages, accessibility)?	The opportunity to submit applications through the program is mentioned in the resolutions of the Cabinet of

	<p>Ministers of the Republic of Uzbekistan No. 527 dated August 18, 2021, and No. 457 dated August 18, 2022 (https://talim-krediti.mf.uz) This system operates in three languages: Uzbek, Russian, and English.</p> <p>Additionally, information about these systems is regularly covered on the Telegram channel of lawyer Khushnubek Khudoyberdiev (https://t.me/xushnubek) as well as on the official websites of commercial banks.</p>
2. What assistance is provided to complete applications (hotlines, in-person support, disability accommodations)?	<p>Applications can be submitted directly through the information system at https://talim-krediti.mf.uz the Public Services Centers, or commercial banks.</p> <p>Additionally, there are extra hotline phone numbers available for applicants to contact the staff of the Education Credit Financing Fund and commercial banks in case any issues arise during the application process.</p>
3. What are typical reasons applications are rejected or abandoned, and what will you change to reduce these barriers?	<p>Applications are mainly rejected when the income level of guarantors or collateral providers does not meet the requirements, or when the repayment term of an existing contract has expired. To reduce such barriers, measures are being taken to send SMS notifications to students and guarantors regarding the status of their applications.</p>
Gender, GBV/SEA/SH risk management	
1. Have you assessed gender gaps in access, fields of study, completion, employment, and repayment? What measures address them (targets, mentoring, childcare support)?	<p>Sufficient time is provided for students and learners to find employment before repaying their loans. Specifically, repayment begins from the seventh month after graduation and continues for seven years. This is outlined in the Cabinet of Ministers' resolutions No. 527 dated August 18, 2021, and No. 457 dated August 18, 2022.</p>
2. What codes of conduct and referral pathways exist if program staff or agents interact directly with students (GBV/SEA/SH risk mitigation), and how are grievances handled sensitively?	<p>In this program, students primarily submit their applications online without visiting commercial banks. Only for those students who do not have the option to apply online, a service system through commercial banks has been established. Each commercial bank has internal regulations on client safety ensured by security services and codes of conduct for interacting with citizens.</p> <p>Additionally, the People's Bank has launched the "Xazna" mobile application, which allows education loans to be obtained online without visiting a commercial bank. Through this method, the safety of clients is fully ensured, and no direct interaction takes place between the commercial bank employee and the applicant.</p>
3. What safeguards govern in-person visits or phone communication with students/families to avoid harassment, intimidation, or SEA/SH? Do you track incidents and referrals?	<p>In addition to the above, as of today, no complaints have been received from students or their families regarding threats, intimidation, or sexual violence.</p>
Grievance redress and feedback	

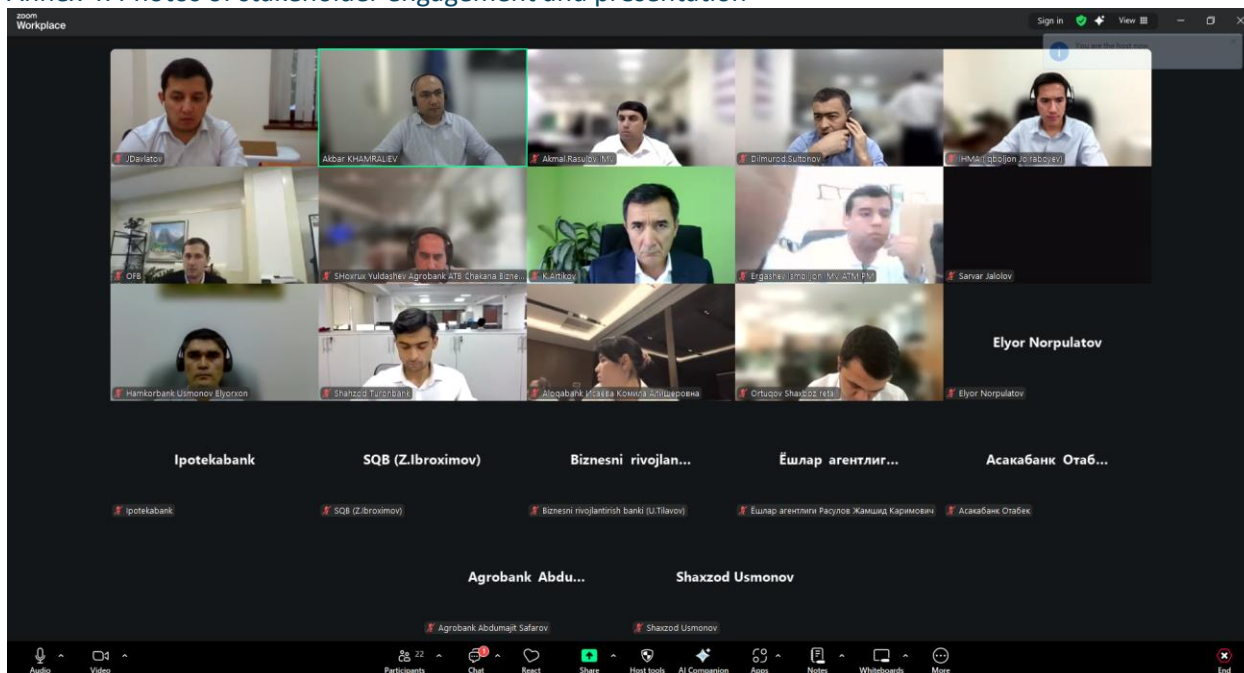
<p>1. What is the program’s grievance (complaints) redress mechanism (GRM) for applicants/borrowers (channels, anonymity options, escalation)?</p>	<p>At the Ministry of Economy and Finance, the department responsible for handling inquiries and complaints receives applications and forwards them to the relevant specialists based on the subject matter.</p> <p>In addition, citizens can contact the Education Credit Financing Fund by phone and receive answers to their questions through the following numbers: 71-203-50-50 (extensions: 01540, 01549, 01550).</p>
<p>2. Is the GRM accessible to people with disabilities and those in remote areas? In what languages?</p>	<p>Yes, applicants can submit their complaints either by phone or in writing, including those living in remote areas. Public reception offices have been established in all regions to receive and process citizen appeals. These offices forward complaints and suggestions to the relevant authorities when necessary.</p> <p>In addition, the “talim-krediti.mf.uz” platform also provides the call center numbers of the Ministry of Economy and Finance. The platform operates in three languages: Uzbek, Russian, and English.</p>
<p>3. How are complaints about eligibility, discrimination, payment issues, and collections handled and reported (public dashboards, annual reports)?</p>	<p>Issues related to payments and loan collections are handled by commercial banks, as the Ministry of Economy and Finance does not work directly with citizens. In cases where complaints arise regarding such matters, the commercial banks are responsible for conducting internal investigations.</p>
<p>Data systems, privacy, and interoperability</p>	
<p>1. How will you protect personal data (consent, purpose limitation, retention, cybersecurity)? Which legal framework applies?</p>	<p>Personal data is protected based on the consent of each individual, and this approach is applied both within the program and by commercial banks.</p> <p>Personal data protection also includes cybersecurity measures to prevent unauthorized access, data breaches, and misuse. Additionally, data retention periods are strictly regulated according to applicable laws and are limited to the duration necessary for the program’s purposes.</p>
<p>2. Will you link to tax, social security, or labor databases for income contingent repayment? Under what legal and privacy safeguards?</p>	<p>Through this program, only students and learners can submit applications, while income data is analyzed solely by commercial banks. These banks have internal regulations ensuring the confidentiality and privacy of such information.</p>
<p>Stakeholder engagement and consultations</p>	
<p>1. What ongoing engagement processes exist (public consultations, helplines, outreach campaigns)? Languages, formats, and accommodations for accessibility?</p>	<p>The program (talim-krediti.mf.uz) provides information on which organizations students can contact in writing if they encounter any problems. It also displays the “call center” phone numbers of those organizations. Additionally, the program is available in three languages: Uzbek, Russian, and English.</p>

<p>2. Which stakeholders were consulted (students, parents, Higher Education Institutions, employers, disability organizations, women's groups)? What did you learn and how did it change the design?</p>	<p>"The last time, during the development of the Decree No. PF-82 dated May 27, 2024, of the President of the Republic of Uzbekistan, roundtable discussions were held with the Ministry of Higher Education, Science and Innovation, heads of several state and non-state higher education institutions, the Central Bank, and relevant employees of the Ministry of Economy and Finance."</p>
<p>3. What is your ongoing engagement plan (frequency, feedback loops, transparency of changes)?</p>	<p>As part of the ongoing engagement plan, international best practices are being studied, and additional conveniences for students are being adapted and integrated into the system.</p>
<p>Financial Intermediaries (FIs)</p>	
<p>1. Please list the names of banks or microfinance institutions that you are planning to originate or service student loans under the Program?</p>	<p>Currently, 12 commercial banks participate in providing education loans. These are Microcredit Bank, Asaka Bank, Agrobank, Xalk Bank, Ipoteka Bank, Bank for Business Development, Turon Bank, Orient Finance Bank, National Bank, Uzsanoatqurilish Bank, Hamkor Bank, and Aloqa Bank.</p> <p>Also, this list of banks is provided in the information system "talim-krediti.mf.uz" as well as on the website of the Ministry of Economy and Finance, "imv.uz".</p>
<p>2. Participating FIs need to have an ESMS in place to manage social risks (exclusion, ethics policy, consumer protection), stakeholder engagement, outreach program and a Grievance (Complaints) Redress Mechanism? Any exclusion lists? Oversight and reporting requirements?</p>	<p>Certainly, each commercial bank has clearly defined internal procedures for allocating education loans. Additionally, both internal and external audits regularly oversee the activities of these commercial banks.</p>
<p>3. If they don't have ESMS, will you be able to require FIs to establish such practices (by letter, by contract, etc) clearly listing the requirements and monitoring the compliance?</p>	<p>Some commercial banks have an environmental and social management system in place. Additionally, the policies of commercial banks are overseen by the Central Bank, which implements any necessary changes. Currently, the Ministry of Economy and Finance has no objections regarding the environmental and social management systems of commercial banks.</p>

Annex 3: The list of stakeholders participated in public consultation

Name	Title and Organization
Mr. Ergashev Ismoiljon	Ministry of Economy and Finance
Mr. Dilmurod Sultonov	Ministry of Economy and Finance
Mr. Akmal Rasulov	Ministry of Economy and Finance
Mr. Usmonov Shahzod	Ministry of Economy and Finance
Mr. Artikov Kurbonnazar	Ministry of Higher Education, Science & Innovation
Mr. Ikboldjon Juraboev	National Agency for Social protection
Mr. Rasulov Djamshid	Agency for the Youth Affairs
Mr. Davlatov Djamshid	National Bank
Mr. Rahimov Otabek	Asaka Bank
Mr. Ibrohimov Zafar	O'zsanoatqurilish Bank
Mr. Usmonov Elyor	Hamkor Bank
Mrs. Shukurova Gulnoza	Aloqa Bank
Mr. Yuldashev Shohruh	Agro Bank
Mr. Tillaev Ulugbek	Bank for Business Development
Mr. Ortuqov Shahboz	Xalq Bank
Mr. Eshonkhudjaev Sirojiddinkhuja	Orient Finance Bank
Mr. Shahzod	Turon Bank
Mr. Ibrohimov Z.	Uzsanoatqurilish Bank
Mr. Avazbek	Ipoteka Bank
Mr. Djalolov Sarvar	Mikrokredit Bank
Mr. Norpulatov Elyor	

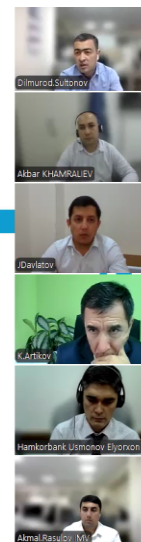
Annex 4: Photos of stakeholder engagement and presentation



Asosiy potensial ijtimoiy xavflar va ta'sirlar

- Zaif guruhlarni istisno qilish
- Tizimlashmagan shikoyatlarni ko'rib chiqish mexanizmlari
- Ma'lumotlarning maxfiyligi bilan bog'liq muammolar
- Amalga oshirish muammolari
- Manfaatdor tomonlarning kelishmovchiligi yoki qarshiligi
- Xususiy sektor bilan zaif aloqalar

Dasturning ijtimoiy xavf darajasi O'rtada darajadagi deb baholandi



Edulmkon: Imkoniyatni qayta loyihalash, ta'lim tengligini ta'minlash" (PforR)

Edulmkon: Imkoniyatni qayta loyihalash, ta'lim tengligini ta'minlash" (PforR)

- **Maqsadlar:** Talabalarni moliyaviy qo'llab-quvvatlash tizimini strategik asoslarini, boshqaruvini va tenglikni ta'minlash va mehnat bozori ehtiyoqlariga moslashtirishni kuchaytirish orqali modernizatsiya qilishni boshlash.
- Ta'lim kreditlari berishda 12 ta tijorat banklari ishtirok etadi. Talabalarni moliyaviy qo'llab-quvvatlash o'rta muddatli rejalashtirish va fiskal barqarorlikni ta'minlagan holda respublika byudjetiga to'liq kiritiladi. Talabalar uchun o'z vaqtida, bahaorat qilinadigan mablag' bilan ta'minlash uchun to'g'ri vazirliklar kuchaytiriladi.
- **Natijalarning ikkita sohasi (NS):**
 - ◊ **NS1: Boshqaruv va samaradorlikni oshirish**
 - Talabalar krediti birlimini raqamlashtirish
 - Boshqaruv tizimini mustahkamlash va islohotlarning yo'l xaritasini ishlab chiqish
 - ◊ **NS2: Foydalanish imkoniyatlarini kengaytirish va maqsadlilikni yaxshilash**
 - Maqsadli kreditlar/stipendiyalarni saqlash va yaxshilash
 - Kam ta'minlangan talabalar, ayollar va ustuvor sektorlarga e'tibor qaratish

Ta'lim kreditini moliyalashtiruvchi banklar



PforR quyidagilarni moliyalashtirmaydi

- **Yuqori yoki sezilarli xavfga ega faoliyat,** jumladan O'zbekiston Atrof-muhitni muhofaza qilish qonunchiligida I yoki II toifaga (mos ravishda yuqori yoki o'rta xavfli) kiritilgan va milliy darajada Davlat ekologik ekspertizasini (DEE) talab qiladigan faoliyat
- **Elektr ishlab chiqarish stansiyalari;** to'g'onlar; avtomagistral; shahar metro tizimlari; temir yo'llar va portlar; muhandislik chiqindi poligonlari, yoqish qurilmalarini qurish va o'rnatish; qattiq chiqindi poligonlarini boshqarish bilan bog'liq faoliyat; yoki chiqindi poligonlari faoliyatini tugatish
- Quyidagilarni o'z ichiga olgan faoliyat: **majburiy yer olib qo'yish va jismoniy/iqtisodiy ko'chirish, shu jumladan yerlarni majburan topshirish**

PforR quyidagilarni moliyalashtirmaydi

- **Qo'riqlanadigan hududlar yoki milliy parklarga sezilarli xavf tug'dirishi mumkin bo'lgan** loyihalari; va ishlab chiqarish yoki sanoat qayta ishlash ob'ektlari.
- Quyidagilarni sotib olish yoki ulardan foydalanish: **taqiqlangan/cheklangan pestitsidlar, insektitsidlar, gerbisidlar** va boshqa xavfli kimyoviy moddalar (milliy qonunchilik va Jahon sog'liqni saqlash tashkiloti (JSS) tomonidan 1A va 1B toifadagi pestitsidlar sifatida taqiqlangan moddalar).
- **Jismoniy madaniy merosga ta'sir ko'rsatadigan** har qanday faoliyat, masalan, qabrlar, ibodatxonalar, cherkovlar, tarixiy yodgorliklar, arxeologik joylar yoki boshqa madaniy inshootlar.
- **Nizoli hududda** yoki belgilanmagan chegara chizig'larida joylashgan har qanday faoliyat.

PforR quyidagilarni moliyalashtirmaydi

- Vaqtinchalik xususiyatga ega deb hisoblangan **investitsiyalar**, masalan, shag'alli yo'llar, vaqtinchalik ko'chirish joylari.
- **Investitsiya rejalarga kiritilmagan** investitsiya loyihalari.
- Quyidagilarga investitsiyalar: **kreditlar, boshqa mikrocredit sxemalari** va boshqa qimmatli qog'ozlar.
- **Davriy xarajatlar**, jumladan, ish haqi, kommunal to'lovlar (masalan, elektr energiyasi va suv) hamda ijara to'lovlari.
- Boshqa rivojlanish hamkorlari dasturlari/grantlari **to'monidan moliyalashtiriladigan infratuzilma xarajatlari**

Ekologik va ijtimoiy tizimlarni baholash (EITB)

Maqsadlar va metodologiya

"Edulmkon: Imkoniyatni qayta loyihalash, ta'lim tengligini ta'minlash" DASTURI (PforR)

Ekologik va ijtimoiy tizimlarni baholash (EITB)

Mundarija

- A. Kirish - PforR haqida qisqacha ma'lumot
- B. ETB maqsadi va metodologiyasi
- C. PforR ning kutilayotgan ekologik va ijtimoiy (E&I) ta'sirlari
- D. PforR ning ehtimoliy E&I ta'sirlarini boshqarishga oid O'zbekistonning huquqiy va me'yoriy asoslari
- E. PforR ning ehtimoliy E&I ta'sirlarini boshqarishda institutsional salohiyatni baholash
- F. Tavsiyalar va chora-tadbirlar

ETB maqsadlari

- PforR moliyalashtirish uchun Jahon banki ETB tayyorlashi shart.
- ETBning maqsadlari quyidagilardan iborat:
 - (a) E&I nuqtai nazaridan dasturning ko'lami, konteksti va potensial ta'sirini o'rganish;
 - (b) Dastur faoliyati doirasidagi turli E&I ta'sirlarini, shu jumladan bilvosita va kumulyativ ta'sirlarni, E&I masalalari bilan bog'liq kontekstual va siyosiy xatarlarni batafsil baholash;
 - (c) E&I bilan bog'liq xatarlarni bartaraf etishda milliy organlarning salohiyatini baholash va E&I choralarini amalga oshirishda har qanday murakkab xatarlarni aniqlash;
 - (d) Qarz oluvchining tizimlarini (qonunlar, qoidalar, standartlar, tartib- qoidalar va amalga oshirish samaradorligi) PforR ning E&I asosiy tamoyillari bilan taqqoslash; va
 - (e) Dastur xatarlarini boshqarishga aloqador bo'lgan siyosat masalalari va muayyan operasion jihatlar bo'yicha salohiyat va samaradorlikni oshirish uchun tavsiya etilgan chora-tadbirlarni ishlab chiqish.

PforR ning oltita asosiy E&I tamoyili

1. PforR dasturi loyihada ekologik va ijtimoiy bargazorlikni ta'minlash; salbiy ta'sirlarni oldini olish, kamaytirish yoki yumshatish va PforR dasturining E&I ta'siriga oid asosiy qarorlar qabul qilishni rag'batlantirish;
2. PforR dasturi natijasida tabiiy yashash joylari va moddiy madaniy resurslarga salbiy ta'sirlarni oldini olish, kamaytirish yoki yumshatish;
3. **Jamoa va ishchilar xavfsizligini** quyidagi potensial xavflardan himoya qilish: (i) PforR dasturi doirasida inshootlarni qurish va/yoki ulardan foydalanish yoki boshqa operasion amaliyotlar; (ii) PforR dasturi doirasida zaharli kimyoviy moddalar, xavfli chiqindilar va boshqa xavfli materiallarga chalinish; va (iii) tabiiy ofatlarga moyil hududlarda joylashgan infratuzilmani qayta qurish yoki tiklash;
4. **Yer olishni va tabiiy resurslardan foydalanish imkoniyatining yo'qolishini** ko'chirishning oldini oladigan yoki kamaytiradigan tarzda boshqarish hamda ta'sirlangan odamlarga ularning **tumush tarzi** va yashash sharoitlarini yaxshilash yoki hech bo'lmaganda tiklashda yordam berish;
5. PforR dasturi foydalarining madaniy muvofiqligini va ulardan teng foydalanishni mahalliy xalqlarning huquq va manfaatlariga hamda zill guruhlarining ehtiyojlari yoki tashvishlariga alohida e'tibor qaratgan holda tegishli darajada hisobga olish;
6. **Ijtimoiy ziddiyatlarni kuchaytmaslik**, ayniqsa, mo'rt davlatlar, mojarolardan keyingi hududlar yoki hududiy nizolar mavjud bo'lgan joylarda.

ETB metodologiyasi

- Dastur faoliyati amalga oshiriladigan vaziyatni tushunish uchun asosiy ekologik va ijtimoiy ma'lumotlarni **ko'rib chiqish**.
- **Dastur faoliyatining ekologik va ijtimoiy foyda hamda xavflarini** tahlil qilish.
- **Qarz oluvchining** Dastur tadbirlarini rejalashtirish va amalga oshirish uchun ekologik va ijtimoiy boshqaruv tizimlarini amaldagi Asosiy tamoyillarga muvofiqligini **baholash**.
- Bank siyosati va PforR moliyalashtirishi bo'yicha direktiva (ayniqsa oltita asosiy tamoyil) bilan bog'liq **tartiblar va siyosatdagi bo'shliqlarni aniqlash**, shuningdek, ekologik va ijtimoiy boshqaruv jarayonlarini amalga oshirishdagi samaradorlik to'siqlarini aniqlash.
- **Tizimlarni mustahkamlash** va Dasturning ekologik hamda ijtimoiy samaradorlik natijalarini yaxshilash uchun **amaliy chora-tadbirlar to'planini ishlab chiqish**.

ETB metodologiyasi (davomi)

Metodologiya uchta o'ziga xos elementni o'z ichiga oladi:

- (I) **Tegishli idoralar va boshqa asosiy manfaatdor tomonlar bilan suhbatlar o'tkazish**;
- (II) **Atrof-muhit va ijtimoiy xavflarni boshqarish bilan bog'liq huquqiy va me'yoriy hujjatlar, jumladan, shikoyatlarni ko'rib chiqish tizimlari bo'yicha asosiy idoralarda mavjud hujjatlar, adabiyotlar va ma'lumotlarni tahlil qilish**; va
- (III) **Turli toifadagi manfaatdor tomonlarga E&I ning ehtimoliy ta'sirini baholash uchun asosiy manfaatdor tomonlar bilan inklyuziv jamoatchilik maslahatlari o'tkazish**.

PforR dasturining kutilayotgan E&I ta'sirlari

PforR dasturining kutilayotgan E&I foydalari hamda xavf-xatarlari/ta'sirlari

- Atrof-muhitga oid asosiy potensial xavf va ta'sirlar
- Asosiy potensial ijtimoiy xavflar va ta'sirlar

Atrof-muhitga oid asosiy potensial xavf va ta'sirlar

Ta'lim krediti dasturi ekologik jihatdan qulaydir. Dastur birinchi navbatda ta'lim sektoridagi moliyaviy, ma'muriy va salohiyatni oshirish tadbirlarini o'z ichiga oladi, ular tabiatdan atrof-muhitga bevosita ta'sir ko'rsatishi dargumon. Natijada, atrof-muhit ta'sirini yumshatish bo'yicha maxsus choralar talab qilinmaydi. Dastur loyihasi va faoliyati atrof-muhit uchun jiddiy xavf tug'dirmaydi va uning ekologik xavf darajasi past deb tasniflanadi.

Asosiy potensial ijtimoiy xavflar va ta'sirlar

- Kam ta'minlangan talabalar va kam ta'minlangan oilalar uchun to'siqlar
- Gender tengsizligi
- Subsiyalarining samarasiz yo'naltirilganligi
- Dastur haqida cheklangan xabardorlik
- Byurokratik to'siqlar
- To'lov kontrakt narxining oshishi;
- Murakkab kredit talabani tufayli cheklanish

Asosiy potensial ijtimoiy xavflar va ta'sirlar

- Zaf guruhlarni istisno qilish
- Tizimlashmagan shikoyatlarni ko'rib chiqish mexanizmlari
- Ma'lumotning maxfiyigi bilan bog'liq muammolar
- Amalga oshirish muammolari
- Mafaaaldor tomonlarning kelishmovchiligi yoki qarshiligi
- Xususiy sektor bilan zaf aloqalar

Dasturning ijtimoiy xavf darajasi O'ra darajadagi deb baholandi

PforR ning E&I ta'sirini boshqarishning huquqiy va me'yoriy asoslari

Huquqiy-me'yoriy asos

- O'zbekiston hukumati milliy **ekologik** qonunchilikni ishlab chiqdi hamda ekologik muammolarni hal etish va tabiiy resurslardan barqaror foydalanishni rag'batlantirish bo'yicha bir qator dasturlar va harakat rejalarini qabul qildi. Mamlakat atrof-muhitni boshqarish bo'yicha bir qancha qo'shimcha qonun va me'yoriy hujjatlarni qabul qilgan, shuningdek, ko'plab xalqaro va mintaqaviy ekologik bitimlar hamda konvensiyalarga a'zo bo'lgan. Mamlakatda tabiatni muhofaza qilish siyosati ham mavjud bo'lib, tabiiy resurslardan oqilona foydalanish va atrof-muhitni muhofaza qilish sohasidagi chora-tadbirlar izchil ravishda amalga oshirib kelinmoqda.
- **Ijtimoiy** jihatdan, mamlakatda asosiy ijtimoiy masalalarni, jumladan, ta'lim kreditiga oid, mehnat va ish sharoitlari, ijtimoiy integratsiya va barqarorlikni qamrab oluvchi tegishli huquqiy va me'yoriy-huquqiy asoslar ishlab chiqilgan. ETB taklif etilayotgan Dasturga nisbatan qo'llanilishi mumkin bo'lgan Jahon bankning PforR siyosati doirasidagi oltita asosiy tamoyil, shu jumladan uning kuchli tomonlari va muammolari bo'yicha mamlakatning ekologik va me'yoriy-huquqiy bazasini qisqacha baholaydi.

PforR ning E&I ta'sirini boshqarish uchun institusional salohiyatni baholash

Institusional salohiyatni baholash

- **Ijtimoiy va moliya vazirligi (IMV)** PforR uchun yetakchi muvofiqlashtiruvchi tashkilot bo'ladi. Vazirlik qoshida Ta'lim kreditini moliyalashtirish jang'armasi mavjud. Jang'armada 2 nafar xodim ishlaydi; 5 kishidan iborat loyiha jamoasi tuzilmoqda.
- Barcha arizalar <https://taim-kreditli.ml.uz> saytidan foydalangan holda, one ID tizimi orqali qabul qilinadi
- Yuqoridagi sanab o'tilgan 12 tijorat banklari ishtirok etadi

Xulosa va tavsiyalar

Asosiy xulosa va tavsiyalar

- Ijtimoiy qamrab olish bo'yicha ko'rsatmalar, O'zbekiston kodeksi, SHKCHM qo'llanmasi va maxsus mutaxassis bilan Atrof-muhit va ijtimoiy boshqaruv tizimini yaratish.
- Barcha a'loqalar, jumladan, jinsiy zo'ravonlik yoki taziyq masalalar (GBV/SEA/SH) uchun yagona, foydalanish mumkin bo'lgan SHKCHMni o'rnatish.
- Adolat va tenglik bo'yicha mustaqil audit komissiyasini jabb qilib; natijalarni oshkor qilish.
- Turli guruhlar bilan doimiy manfaatdor tomonlar ishtirokini amalga oshirish.
- Barcha xodimlar, shu jumladan banklar uchun tolerantlik qoidalarini qo'llash.

Bo'shliqlarni to'ldirish chora-tadbirlari –
Dastur harakatlari rejasini (DHR)

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