Introduction

The World Bank Group (WBG) is developing a new Country Partnership Framework (CPF), in collaboration with the Government of Myanmar. The CPF will outline the WBG’s support for Myanmar’s development over the next four years (July 2019 to June 2023). The CPF is intended to align with the national development priorities identified in the Myanmar Sustainable Development Plan and focus on areas that will have the greatest impact on eliminating poverty and promoting prosperity for all in Myanmar. Consultations with the National Government were held in June 2019, and with all stakeholders from November 2019 through January 2020 at ten locations in seven different States and Regions in Myanmar, and in Chiang Mai, Thailand. The objective of these consultations was to seek the views of a wide range of stakeholder groups on Myanmar’s key development challenges and the areas where the WBG should concentrate its support, so that this support has the greatest possible impact in promoting inclusion, sustainable poverty reduction, and shared prosperity in Myanmar.

The format of the consultations was as follows: The World Bank team opened with a two-minute video highlighting achievements under the previous CPF, followed by a presentation outlining the CPF process, lessons learned from the last CPF, as well as the proposed areas of focus for the upcoming Country Partnership Framework, which align with priorities of Myanmar Sustainable Development Plan (MSDP). The proposed CPF focus areas include: 1) building human capital and fostering peaceful communities, 2) fostering responsible private sector-led growth and inclusive economic opportunities, 3) enhancing climate and disaster resilience and sustainable natural resource and environmental management; and a cross-cutting theme of promoting social inclusion, including in conflict-affected areas. After a brief question and answer session, participants discussed three key questions posed by the Bank team. A summary of the input and feedback received is provided below:

<table>
<thead>
<tr>
<th>DATE</th>
<th>SESSION</th>
<th>LOCATION</th>
<th>ATTENDANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>06/24/2019</td>
<td>Consultation Meeting with National Government</td>
<td>Nay Pyi Taw, Myanmar</td>
<td>93</td>
</tr>
<tr>
<td>11/18/2019</td>
<td>Consultation Meeting with Development Partners</td>
<td>Yangon, Myanmar</td>
<td>44</td>
</tr>
<tr>
<td>11/20/2019</td>
<td>Consultation Meeting with Multi Stakeholders</td>
<td>Sittwe, Myanmar</td>
<td>63</td>
</tr>
<tr>
<td>11/20/2019</td>
<td>Consultation Meeting with IDP in Thet Pyin village</td>
<td>Sittwe, Myanmar</td>
<td>100</td>
</tr>
<tr>
<td>11/21/2019</td>
<td>Consultation Meeting with Civil Society</td>
<td>Maung Daw, Myanmar</td>
<td>29</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>1st Consultation Meeting with Civil Society</td>
<td>Yangon, Myanmar</td>
<td>18</td>
</tr>
<tr>
<td>11/25/2019</td>
<td>1st Consultation Meeting with International NGOs</td>
<td>Yangon, Myanmar</td>
<td>19</td>
</tr>
<tr>
<td>11/26/2019</td>
<td>Consultation Meeting with Private Sector</td>
<td>Yangon, Myanmar</td>
<td>17</td>
</tr>
<tr>
<td>11/26/2019</td>
<td>Consultation Meeting with Multi Stakeholders</td>
<td>Pathein, Myanmar</td>
<td>66</td>
</tr>
<tr>
<td>12/09/2019</td>
<td>Consultation Meeting with Multi Stakeholders</td>
<td>Mandalay, Myanmar</td>
<td>74</td>
</tr>
<tr>
<td>12/16/2019</td>
<td>Consultation Meeting with Civil Society</td>
<td>Chang Mai, Thailand</td>
<td>11</td>
</tr>
<tr>
<td>12/18/2019</td>
<td>Consultation Meeting with Multi Stakeholders</td>
<td>Taunggyi, Myanmar</td>
<td>36</td>
</tr>
<tr>
<td>12/19/2019</td>
<td>Consultation Meeting with Multi Stakeholders</td>
<td>Hpa-An, Myanmar</td>
<td>34</td>
</tr>
<tr>
<td>12/20/2019</td>
<td>Consultation Meeting with Multi Stakeholders</td>
<td>Mawlamyine, Myanmar</td>
<td>24</td>
</tr>
<tr>
<td>01/17/2020</td>
<td>2nd round consultation with (I)NGOs and CSOs</td>
<td>Yangon, Myanmar</td>
<td>18</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td></td>
<td>646</td>
</tr>
</tbody>
</table>
Summary of consultation meeting with National Government, Nay Pyi Taw, 24 June 2019
Participants: 93 representatives of Government Ministries and Departments
Top issues raised in discussion: Technical assistance, capacity building, project coordination, procurement, data processing, environment/DRR

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement (for the development priorities of Myanmar)? | • There was general agreement that the proposed objectives are aligned with those of the MSDP and reflect national priorities.  
• The framing of the focus areas is too broad to understand how they contribute to the achievement of indicators of the MSDP. The CPF consultations in State and Region should provide further detail on the scope of focus areas and objectives.  
• Some confusion was generated over the term ‘focus area’ and suggestions were made to use ‘pillar’ for stakeholders to better understand the objective framework.  
• While acknowledging the relevance of the cross-cutting theme, the CPF should envisage coverage in geographical areas that are not conflict-affected, particularly those that are likely to drive growth. The implementation challenges associated with focusing on conflict-affected areas will result in program delays and will hamper the achievement of results in the four year time-frame of the CPF.  
• Some participants welcomed the inclusion of support for institutional strengthening across the focus areas – particularly at the sub-national level.  
• Some expressed concern that the emphasis for focus area 2 ought not to be on private sector-led growth as the public sector will need to play a leading role in stimulating and fostering growth, including through infrastructure. |
| How should the WBGs program of support be structured to meets the objectives?       | • The presentation of pipeline projects caused confusion among the representatives of the departments and resulted in many questions on the details of particular projects. It was suggested that future consultations should avoid referring to pipeline projects to keep stakeholders engaged and focused on the strategic dimensions of the CPF.  
• Through the identification of the CPF program, the WBG should help the government to simplify and streamline prioritization and approval processes.  
• To enable projects that require the engagement of multiple ministries or departments to be listed in the Project Bank (e.g. disaster risk reduction project), an agency should be created to facilitate coordination across institutions.  
• The WBG needs to clearly articulate which level of government will be engaged (Union or subnational) for particular projects (e.g., Enhancing Institutional Capacity of State and Region Government). |
| Areas of WBG engagement proposed by the Departments:                               | • Irrigation infrastructure improvements including solar pumping system project.  
• The railways sector in Myanmar is under developed. Although ADB has a project for Myanmar Railways, there are still significant gaps in support for the development of the sector where the WB could play a role. Support for a Master Plan for the Railways sector was suggested.  
• Technical assistance for SMEs should be considered under Focus Area 2. For instance, Myanmar handcraft production needs TA to be competitive in the regional market. Compared with Cambodia/Thai, Myanmar local products are less attractive.  
• Eco-based tourism development requires support, possibly through the Forestry Project.  
• To improve the country’s weak environmental assessment and management systems, support for early warning systems, monitoring of biodiversity, technical assistance in “Analysis of Environmental statistics”, and technical assistance in “Analysis of land, water, forest conservation” is warranted. |
- Support for Integrated flood risk management as part of engagement on disaster risk prevention, including preventive measures for coastal resilience.
- Financing is needed for the power transmission sub-sector to link generation and distribution.
- Inclusion of Union Level in the proposed project ‘Enhancing Institutional Capacity of State and Region Governments in Myanmar project should be considered.
- Analytical work on functions of Union and subnational governments should be conducted to identify gaps and areas of overlap in governance and administrative functions.
- Technical assistance to strengthen institutional capacity to develop strategies and enforce and ensure compliance of existing and new laws was recommended. The TA should include training for staff responsible for preparing legal and regulatory texts and public awareness campaigns.
- Technical support for an organizational restructuring of government staff departments.
- The Digital Government Project ought to include a centralized data system for the President’s Office, Ministry of Foreign Affairs, Ministry of Home Affairs and Ministry of Labor, Immigration and Population.
- As the digital financial service sector is catching up with international trends, support is needed to strengthen the security of national and individual data transactions.
- A secured data platform with regulatory framework should be supported.
- The Rakhine Recovery and Development Project and the Peaceful and Prosperous Communities Project should be combined.

<table>
<thead>
<tr>
<th>How can we support the government to implement the CPF program to better achieve its objectives?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reinforcing government capacity at the subnational and Union level to collect and collate data will be critical to measuring the impact of WBG projects. Investments should be made in developing robust baselines during project preparation.</td>
</tr>
<tr>
<td>Consultation processes for project preparation and implementation need to be reinforced, ensuring the inclusion of all relevant government departments at the union and subnational level and local communities.</td>
</tr>
<tr>
<td>WBG processes related to consultant selection, procurement and approval processes should be streamlined /reduced.</td>
</tr>
<tr>
<td>Resignation of PIU staff that do not originally come from the implementing departments was high. For effective project implementation, PIU staff should be selected exclusively from the implementing departments.</td>
</tr>
<tr>
<td>The WBG should seek to align project disbursement schedules with the financial year in Myanmar.</td>
</tr>
<tr>
<td>To avoid implementation delays, lending projects should include a component for capacity building for project management focusing on financial management, procurement and safeguards.</td>
</tr>
<tr>
<td>Technical assistance to support the development of Standard Operating Procedures is needed.</td>
</tr>
</tbody>
</table>
Summary of consultation meeting with Development Partners, Yangon, 18 November 2019
Participants: 44 development partners from United Nations, embassies, bilateral and multi-lateral agencies
Top issues raised in discussion: Social inclusion, climate change, human capital index, supporting the enabling environment for business, elections

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | • Participants broadly endorsed the proposed scope for strategic engagement and acknowledged the need to be selective.  
  • The specific focus on social inclusion, including in conflict areas, was welcomed and participants highlighted that such a focus will require robust and innovative analysis and implementation mechanisms that harness the work of other partners on social inclusion.  
  • The focus on balancing support for public infrastructure with the creation of an environment conducive to private sector investment was appreciated. Participants highlighted the need to ensure support for local and domestic private sector operators, particularly SMEs.  
  • The impact of climate change on development in Myanmar requires focused World Bank engagement. A suggestion was made to incorporate a specific cross-cutting theme on climate change. |
| Which areas should we consider? | **Focus Area 1:**  
  • Acknowledging that the focus of operational engagement is on primary education, the World Bank should include analytical work on early childhood.  
  • Given the central importance of developing human capital in Myanmar, the World Bank should consider developing a holistic Human Capital project.  
  • Decentralization is an important dimension for promoting social inclusion. Beyond the specific project on Enhancing Institutional Capacity of State and Region Governments, the World Bank was encouraged to examine how support to different levels of government across the program can be constructively leveraged to support the decentralization agenda.  
  • Given the magnitude of mobility and migration in Myanmar, which affects some 9 million people, more could be done to address the drivers of migration rather than simply focusing on addressing the impact.  
  • Energy access and power supply represent urgent and high priorities.  
  • World Bank research, through the human capital index, could help to better understand how best to promote social cohesion/inclusion.  
  **Focus Area 2:**  
  • Particular emphasis should be placed upon ensuring responsible investments, not just by the private sector, but also through public funds.  
  • IFC/WB work on supporting the restructuring of state-owned bank reform has the potential to improve the lives of millions. This support should be accelerated and the potential for the restructured development and retail banks to support social investments under focus areas 1 and 3 should be harnessed.  
  • Myanmar has amongst the lowest tax collection rates. In order to sustain the support provided through development assistance over the longer term, emphasis needs to be placed on enhancing revenue mobilization capacity.  
  • The government needs to consistently apply clear and institutionalized rules to manage the private sector.  
  **Focal Area 3:** |
- Include coastal protection; there is a concern that Myanmar may face climate refugees.
- Climate change issues should be considered as cross cutting.
- Myanmar lacks prevention and early warning systems for climate disasters. The World Bank should help improve to information on weather and prevention.

### How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice?

- The World Bank needs to include a clear definition of social inclusion that incorporates multiple dimensions including gender and disability.
- It will be important to strengthen social safety nets for the most vulnerable, particularly in a context in which returnee populations will likely need support.
- Identifying metrics that allow the World Bank to measure inclusion beyond simple head counts will also be critical.
- It should be acknowledged that challenges of social cohesion apply beyond active conflict areas and World Bank engagement should systematically focus on bringing communities together through its program.
- Citizenship is an issue everywhere. The World Bank has sufficient leverage to make an impact.

### How can we support the government to implement the CPF program to better to achieve its objectives?

1) Focus on building institutions:
   - Private sector-led growth requires an enabling environment that is supported by robust institutions for land rights, rule of law, property, etc.
   - The World Bank will need to pay careful attention to the social risks associated with infrastructure and large-scale investments, including land rights. This will require a focus on institution-building.
   - Strengthen support to institutions for enforcement. For example, Myanmar does not have a river basin management authority in place, making it difficult to ensure enforcement.
   - Myanmar has plans for DRR and CCA but needs support to strengthen institutional capabilities to carry through with these.

2) Elections
   - The World Bank will need to build flexibility into the strategy to respond to changing circumstances, particularly following the upcoming elections.

---

### Summary of consultation Meeting with Multi Stakeholders, Sittwe, 20 November 2019

Participants: 63 representatives of government, CSOs, political parties, and private sector in Rakhine State

Top issues raised in discussion: social inclusion in conflict affected areas, economic development, communication, complaint handling, monitoring

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are we focusing on the right areas of engagement?</td>
<td>These are the right areas of engagement .</td>
</tr>
<tr>
<td></td>
<td>People from Rakhine state need support in all areas, including: (access to) quality health and education, livelihoods support, support to SMEs, tourism, trade, manufacturing, agriculture, fishery, forestry, electrification for rural areas, waste management, fighting drugs.</td>
</tr>
<tr>
<td></td>
<td>The agriculture sector needs specific support to foster access to finance, markets, quality seeds, irrigation techniques, adapting to climate change, disaster risk reduction and ensuring quality labor (which is under pressure due to migration).</td>
</tr>
</tbody>
</table>
| How do we best bring the cross-cutting theme—promoting social inclusion, including in conflict areas into practice? | • An attractive environment is needed to encourage industries to invest in manufacturing factories, while an international seaport to would help to drive economic development and trade.  
• SME development is a priority and could be facilitated through micro level grants and credits development.  
• Information on access to grants and how to apply for them for CSOs needs to be improved.  

| How can we support the government to implement the CPF program to better to achieve its objectives? | • The proposed approach of the World Bank to work in conflict-affected areas is appreciated and welcomed.  
• Questions were asked on the definition of conflict areas (ARSA, AA, actual fighting taking place).  
• In any investment project in conflict-affected areas in Rakhine, IDPs need to be included in development initiatives, with appropriate mid and long-term support strategies.  
• The World Bank needs to take a bottom-up approach, supporting change of mindsets and behaviors in communities, combined with livelihood opportunities for the conflict-affected communities, and psychological support.  
• Facilitate emergency support to conflict-affected communities.  
• The World Bank should use its leverage with government to ensure access for NGOs and CSOs to conflict-affected areas. It should also provide financial support and collaborate closely with them.  
• World Bank communications at the grassroots level need to be improved. Communities need to be engaged regularly throughout the project cycle, ensuring that people feel their voices count.  
• Ensure inclusion of people with disabilities.  

Summary of consultation meeting with Internally Displaced Persons (IDPs), Thet Pyin village, 20 November, 2020  
Participants: 100 Internally Displaced Persons in Thet Pyin village, the restricted area of Sittwe Township, Rakhine State  
Top issues raised in discussion: Freedom of movement, citizenship, access to health and education services  

| Areas of discussion | Key points raised  
Are we focusing on the right areas of engagement? | Priority needs for IDPs include:  
• Mobility. Restrictions on movement are severely affecting livelihoods and wellbeing of IDPs. Few people have the chance to go outside of the camps and get employment at nearby farms. The curfew is from 10pm to 5am but already hard and unsafe to go/be out after 6pm. The curfew is a major barrier for fishermen to continue their livelihood, since they can’t fish at night. Most households rely on food rations from WFP.  
• Improvement of the access road, especially to enable timely access to health services.  

(Focus on livelihoods needs of IDPs) |
- Electricity in the camp.
- Professional teachers are urgently needed, since teachers assigned by the Government are often absent and voluntary teachers are not qualified.
- Training for livelihoods: NGOs have provided vocational training such as motorbike repair and dress-making. People are interested in more opportunities for training, i.e. language courses in English and Chinese, computer courses, agriculture, and in cash-for-work programs.

### How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice?

**Focus on rights**

- Participants expressed desperation – they see no future for their confined community, especially the younger generation, after 7 years in the camp. Children who in 2012 were 12 now are adults with no place to go. They have never been allowed to associate with others outside the camp and others have never associated with them.
- Participants indicated a desire to return to their own places in Sittwe Town, get freedom of movement, and citizenship. They understand that only government can make this happen, and that the influence of World Bank in this regard is limited.
- Participants encouraged the World Bank not to delay engagement to support IDPs or make it conditional on government progress on rights being secured. IDPs have particularly acute immediate needs to improve their living circumstances, in particular better roads, electricity, access to health services and enabling students after finishing high school to continue at a university.
- The World Bank should visit the camp(s) more frequently to continue this dialogue, and should also bring government representatives to these meetings to engage and understand the community.
- Participants expressed hope that by accompanying the World Bank, the government may take its commitment to deliver services more seriously.

To ensure that the voices of women were captured, a separate consultation with 13 Rohingya women was conducted in Rakhine language. The session was led by a female World Bank social protection specialist. Six out of 12 participants were IDPs, the rest were residents within the restricted Muslim area of Sittwe township.

**Key Discussion Points:**

Participants reiterated the importance of ultimately returning to their places of origins and having freedom of movement. They indicated that they have urgent and immediate needs that need to be addressed. The current humanitarian relief assistance is not sufficient and can sometimes come as an affront to their dignity. Basic services are poorly designed and delivered – shelters and latrines are not adapted to the needs of women, for example. Road conditions and electricity supply are extremely poor. Health care services are very limited in the whole area, especially in the camps. There is only one, newly constructed station hospital, to serve a population of over 200,000, and the women say it is empty with no facilities and no doctors or nurses. The hospital needs support to see it functioning with adequate facilities and services.

There is only one High School in Thet Kae Pyin for the whole Muslim restricted area with few qualified school teachers, mostly recruited locally and some are not even trained as teachers. The women want the government to deploy well-trained teachers or to train the current school teachers well enough to teach the students in line with the government’s teaching and learning policies.

Students from the camps are not allowed to go to university after high school. Instead they are allowed access to distance university learning and are restricted to courses on Myanmar language and History only. The education level of students who in 2012 before the conflict attended university but have no citizenship card, or lost their official documents such as birth registration, student ID and transcripts or certificates is not officially recognized.
For over three years, women in IDP camps have been receiving vocational training by different INGOs. There are around 300 women trained in sewing, handicrafts, soap and shampoo-making in the area. However, there is no demand for their produce; no market to sell the materials and no supply of raw materials at a reasonable price. The women requested the government and the World Bank to bring buyers to the area and provide access to external markets, along with livelihoods support. Without a market to sell, traditional vocational skills trainings such as sewing, hand-made materials production have limited impact.

Participants indicated that bribery and extortion by police and military at the multiple check points within the restricted area is common. Small scale IDP vendors are only able to transport their trading goods such as vegetables between the Muslim villages and the IDP camps after they pay cash or diesel at the check points. Police torture of a minor was also raised.

Drugs are easily available in the camps and drug abuse by young men is rife. Participants linked an increase in domestic violence and theft cases to the drug abuse.

Summary of consultation meeting with Civil Society, Maung Daw, 21 November 2019
Participants: 29 representatives of CSOs representing Rakhine communities (40%), Muslim communities (30%) and Hindu/other communities (30%) in Maung Daw, Rakhine State

Top issues raised in discussion: Freedom of movement, land issues, social inclusion, access to health and education services

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? *(Focus on Northern Rakhine)* | Focus areas 1 and 2 were considered by many participants as the most relevant for Rakhine.  
- The World Bank should consider investing in the construction of roads and bridges to enhance mobility.  
- Focus should be placed on providing income generating activities to populations in Rakhine. Participants highlighted the paucity of job opportunities in Maung Daw and Northern Rakhine that could constitute an additional driver for migration and loss of skilled labor moving forward.  
- Support for health facilities ought to focus on equipping health clinics in Northern Rakhine and Maung Daw with qualified staff.  
- Water supply represents a key concern, with many households and schools having no access to reliable water supply.  
- The World Bank should engage in supporting land reform in a way that promotes productive use of agricultural land. |
| How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice? | Given the immediate needs of the populations in Maung Daw, the World Bank needs to invest in communities now, rather than waiting for government progress on rights issues.  
- The focus on social inclusion needs to cover all communities (not only Rakhine and Rohingya people).  
- World Bank engagement should be anchored in supporting communities to build trust and relationships by local residents working together with shared responsibility for specific economic development projects.  
- Establish communal places, such as women and/or youth centers and community libraries.  
- Limited freedom of movement places a heavy toll on Muslim communities, but it also makes life difficult for all residents, especially in Northern Maung Daw, where mobility is impeded by a multitude of checkpoints. |
The World Bank needs to place a greater emphasis on supporting service delivery for all. Some participants suggested that existing health projects did not adequately reach all communities.

Focus on facilitating “the peaceful co-existence of communities” rather than “trust building”.

### Summary of 1st consultation meeting with Civil Society Organizations, Yangon, 25 November 2019

**Participants:** 18 members of CSOs based in Yangon

**Top issues raised in discussion:** agriculture, EAO collaboration, technology, public private partnerships, tertiary education

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Are we focusing on the right areas of engagement?</strong></td>
<td>There was general endorsement of the areas of engagement.</td>
</tr>
<tr>
<td></td>
<td>Targeting of underserved areas, including those that are conflict-affected, is an appropriate strategy for addressing inclusion.</td>
</tr>
<tr>
<td><strong>Which areas should we consider?</strong></td>
<td><strong>Focus Area 1:</strong></td>
</tr>
<tr>
<td></td>
<td>There should be a stronger focus on vocational training in the education sector so that students that drop out from formal education are given alternative skill development opportunities.</td>
</tr>
<tr>
<td></td>
<td>For job-creation, focus on employment and youth development.</td>
</tr>
<tr>
<td></td>
<td>Curriculum for basic education should include lessons on how to deal with conflict.</td>
</tr>
<tr>
<td></td>
<td>Tertiary education and textbooks tend to be in English, but primary and secondary education do not equip students with the ability to constructively engage in English. There is a need to strengthen linkages between education streams in terms of language of instruction.</td>
</tr>
<tr>
<td></td>
<td><strong>Focus Area 2:</strong></td>
</tr>
<tr>
<td></td>
<td>In the agriculture sector, emphasis should be placed on creating sustainable livelihoods for poor farmers, e.g. supporting small businesses for the production of organic agricultural products.</td>
</tr>
<tr>
<td></td>
<td>To level the playing field for the private sector and create an appropriate enabling environment, the World Bank needs to support the government in developing more transparent and inclusive law reform and policy-making processes, ensuring that consultations on new laws, regulations and policies are meaningful and broad-based and that government transactions are not kept secret.</td>
</tr>
<tr>
<td></td>
<td>The World Bank also has an important role to play in building government capability to ensure that private sector operators act responsibly. Particular focus needs to be placed on the structuring and implementation of PPPs and the promotion of corporate social responsibility.</td>
</tr>
<tr>
<td></td>
<td>Focus on technology.</td>
</tr>
<tr>
<td></td>
<td>Land reform is a critical area that is a binding constraint to private sector investment and a source of local conflict. The World Bank should engage in supporting this sector.</td>
</tr>
<tr>
<td>Focus Area 3:</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td></td>
</tr>
<tr>
<td>• World Bank needs to place a greater emphasis on renewable energy.</td>
<td></td>
</tr>
<tr>
<td>• Engagement in agriculture should incorporate climate smart agriculture/CSV.</td>
<td></td>
</tr>
<tr>
<td>• World Bank projects in agriculture will need to mitigate risks associated with the distribution of fake fertilizer and pesticide and will need to protect consumer rights.</td>
<td></td>
</tr>
<tr>
<td>How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice?</td>
<td></td>
</tr>
<tr>
<td>• The World Bank needs to clearly define social inclusion. Consultations for the CPF ought to provide more time for stakeholders to collectively identify solutions. Support for the development of a social inclusion law should be considered.</td>
<td></td>
</tr>
<tr>
<td>• Broad-based consultations will require the World Bank to better engage and involve the right CSOs.</td>
<td></td>
</tr>
<tr>
<td>• Meaningful consultation with ethnic groups will be critical in ethnic areas.</td>
<td></td>
</tr>
<tr>
<td>• Working in areas in which EAOs are in control will carry particular risks and will require the World Bank to change its operating processes. Some participants reinforced the need for the World Bank to proactively address concerns raised by local groups that are against projects in conflict-affected areas.</td>
<td></td>
</tr>
<tr>
<td>• Gender inclusion should be a specific area of focus in the CPF.</td>
<td></td>
</tr>
<tr>
<td>• Support effective coordination mechanisms to allow the government to better interact with the private sector, EAOs and ethnic groups.</td>
<td></td>
</tr>
<tr>
<td>• Projects and programs need to build in flexibility and scope for adjustment. This is particularly the case for engagement on IDP issues, where the situation of IDPs changes rapidly.</td>
<td></td>
</tr>
<tr>
<td>• Address limited access to information between government departments and by communities.</td>
<td></td>
</tr>
<tr>
<td>• Capacity building at MONREC for EIA/SIA should be supported.</td>
<td></td>
</tr>
<tr>
<td>• Business opportunities for the IDPs, especially for women should be provided.</td>
<td></td>
</tr>
<tr>
<td>• Social cohesion can best be addressed by creating community spaces to resolve disputes and find common ground.</td>
<td></td>
</tr>
<tr>
<td>How can we support the government to implement the CPF program to better to achieve its objectives?</td>
<td></td>
</tr>
<tr>
<td>• World Bank loans should be accompanied by conditions that require non-discrimination.</td>
<td></td>
</tr>
<tr>
<td>• Agri inputs imported from China border areas should be strictly regulated. Support for coordination among different government departments is needed in this regard.</td>
<td></td>
</tr>
<tr>
<td>• Capacity building for information management and data sharing among government departments should be supported.</td>
<td></td>
</tr>
<tr>
<td>• Focus on getting government to be more transparent – including through public dissemination of PPP agreements (apply EITI approach in PPPs) and improving the consultation process around passing legislation and regulations.</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Process of consultations:</td>
<td></td>
</tr>
<tr>
<td>• Concern was raised that the SCD was not published and the CPF consultation invitation was not distributed in time for participants to review and prepare for the CPF consultations. Participants however acknowledged the World Bank’s efforts to respond to concerns by opening a second round of consultations.</td>
<td></td>
</tr>
</tbody>
</table>
### Summary of 1st consultation meeting with INGOs, Yangon, 25 November 2019

Participants: 19 members of INGOs based in Yangon

Top issues raised in discussion: environment, social inclusion and conflict, engagement with non-state actors and EAOs, government capacity

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | • Participants endorsed the areas of focus and cross-cutting theme, but indicated that it was challenging to assess the full extent of proposed engagement without further detail on proposed investments and financing envelopes.  
• Focus areas are inter-linked and it will be important for the World Bank to ensure linkages are made between focus areas, objectives and investments to optimize impact.  
• Given the richness, but also the fragility of Myanmar’s natural environment, environmental protection and sustainable natural resource management (particularly by private sector) ought to feature as a cross-cutting theme for the CPF. |
| How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice? | • Social inclusion is of central importance and the World Bank will need to develop new and adapted approaches to ensuring the effective identification of support for excluded groups.  
• Given the highly heterogenous context, recognize that one size does not fit all and so a granular approach to finding solutions may be necessary for social inclusion.  
• World Bank support in conflict-affected areas will require facilitating substantive engagement and linkages between EAOs and the government. It will be critical that any engagement does not negatively disrupt fragile equilibria. In-depth upstream political and social analysis will be necessary. |
| How can we support the government to implement the CPF program to better to achieve its objectives? | • Conduct thorough capacity assessments upstream. Where possible facilitate deconcentrated and decentralized decision-making and empowerment of local government.  
• Apply strict conditionalities to ensure compliance with environmental, social, human rights and fiduciary safeguards in projects.  
• Coordinate closely with development partners to support the government in the implementation of the MSDP. |

### Summary of consultation meeting with Private Sector, Yangon, 26 November 2019

Participants: 17 members of private companies in Yangon

Top issues raised in discussion: (1) Complex, burdensome, unpredictable and opaque legal and regulatory environment, (2) Lack of coordination between government agencies; (3) Lack of skills in private and public sector, (4) Access to and titling of land, (5) Access to finance; (6) Cumbersome and penalizing tax system; (7) Opaque government procurement.

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | • Participants endorsed the proposed areas of intervention.  
• World Bank engagement in the Extractives and Insurance sectors was suggested.  
• To promote responsible private sector investments, need to focus on improving the regulatory environment, removing bottlenecks |
### Which areas should we consider?

- IFC should consider less burdensome requirements for investments in countries like Myanmar where capacity is limited.
- Support for systematic investor after-care is needed as investors are facing difficulties dealing with line ministries and agencies during their investment term.
- Tax system is cumbersome and burdensome. World Bank should engage with the government to develop a more effective tax system. It is a skewed policy to let large companies that haven’t complied get tax holidays while SMEs aren’t given the same benefit even though compliance is even more challenging for them. Need to support reform of the current commercial tax system where businesses are buying stamps upfront, which is burdensome, especially for SMEs.
- Myanmar should introduce a one-stop-shop to facilitate all the required licensing procedures for investors.
- Land is a major problem in terms of acquisition and transfer. This also has an effect on securing finance.

### How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice?

- Securing land title and security are priorities for encouraging private sector development.
- The cost of doing business in conflict-affected areas is higher as firms face extra payments to various EAOs. Helping to bring areas out of conflict is a critical part of promoting responsible private sector engagement.

### How can we support the government to implement the CPF program to better to achieve its objectives?

- World Bank needs to invest heavily in capacity building for union level and state and regional governments.
- Particular focus ought to be placed upon strengthening cross-sector and cross-ministry coordination and communication, which is weak.
- To promote more transparency, human resource management and delegation of authority within governmental departments is needed.

---

**Summary of consultation meeting with Multi Stakeholders, Pathein, 26 November 2019**

Participants: 66 representatives of government, CSOs, political parties, and private sector in Ayeyarwady Division

Top issues raised in discussion: Social inclusion, community participation and development in conflict affected areas, drugs, project monitoring

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are we focusing on the right areas of engagement?</td>
<td>Participants endorsed the areas of engagement.</td>
</tr>
<tr>
<td></td>
<td>World Bank needs to pay special attention to poverty reduction activities (NCDDP), (access to) water and sanitation and large infrastructure projects such as road construction, electrification.</td>
</tr>
<tr>
<td></td>
<td>In Focus Area 1, priority should be given to supporting informal education for those who are not able to attend school in the formal system. It is important to change the mindset and attitudes of out-of-school children and open opportunities for them.</td>
</tr>
<tr>
<td></td>
<td>In Focus Areas 2, priority should be given to facilitating access to finance and improving the business environment for SMEs, as well as</td>
</tr>
</tbody>
</table>
| How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice? | World Bank should incorporate a special focus on disabled persons, i.e. access to public transport, hospitals, schools.  
- Create livelihoods opportunities and access to basic services and infrastructure for minority groups in conflict areas.  
- Support the peace process through establishing mutual understanding and trust with all stakeholders (communities, CSOs, EAOs, local, regional and national Governments). Consider the participation of third-party organizations in this process.  
- Improve telecommunications/transportation as these are vital to end conflicts.  
- For IDP communities/conflict-affected communities, provide psycho-social support and provide education, health, sport activities. |
| How can we support the government to implement the CPF program to better to achieve its objectives? | Support data collection and data analysis.  
- Support Training of Trainers, arrange mobile training programs that reach to all states and regions.  
- Support government staff at all levels with technical assistance, capacity building (e.g.; scholarship program) and long-term socio-economic benefits (e.g.; pension).  
- Support platforms/forums that connect CSOs and government. |

**Summary of consultation meeting with Multi Stakeholders, Mandalay, 9 December 2019**

Participants: 74 representatives of government, CSOs, political parties, and private sector in Mandalay Division

Top issues raised in discussion: Gender, education and training/capacity building, empowerment of communities, health in conflict affected areas

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | Focus areas were broadly endorsed, with suggestions to focus on:  
1. Gender: Participants acknowledged that gender is mentioned in the CPF, but more can be done to improve women’s development, particularly in conflict areas.  
2. Education and training:  
   - Promote early-childhood development and parenting education  
   - Work on private education centers  
   - Update the curriculum  
   - Invest more on higher education  
   - Increase budget for research  
   - Support training in universities and strengthen links between universities and ministries and industries  
3. Sustainable energy and renewable energy  
4. Agriculture focus  
   - Invest in adoption of good variety of crops and breeds  
   - Make Food Drug Administration more efficient to reduce time to get paperwork to export producers |
5. Banking sector: ease access to loans with lower interest rates  
6. Cross-border trades: facilitate government-to-government discussions with India and China  
7. Quality of data and information  
8. Develop small and medium enterprises  
9. Advocate the Government to include National heritage as an area of policy priority in MSDP and link it with tourism  
10. Homelessness and social protection  
11. Technology to increase productivity and introduce technological manufacturing

| How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice? | • Empowerment of communities  
• Small assessments ought to be conducted at the village-level during project design to ensure community buy-in and sustainable development in the project area.  
• CSOs ought to be better engaged in helping to monitor implementation of projects at the community-level.  
• Facilitate access to finance: interest rates are too high and exclude the poorest.  
• Focus on supporting the development of skilled labor through vocational education in sectors and support for SMEs (technical and value-added training, simple financial investment process, International market).  
• Better training for private sector operators working in conflict areas.  
• Develop adapted strategies for promoting education in conflict areas, especially for children ‘on the move’ and in camps.  
• Support efforts to improve the health of people in conflict-affected areas and in camps.  
• Focus on women in conflict and disaster areas.  
• Work with EAOs to monitor project implementation in conflict-affected areas, i.e. improvement of infrastructure and social cohesion. |
|---|---|
| How can we support the government to implement the CPF program to better achieve its objectives? | • World Bank projects can play a catalytic role in promoting good governance and anti-corruption.  
• Enhance engagement with CSOs, including as third-party monitors of project implementation.  
• Promote transparency by insisting on public disclosure of information related to World-Bank supported reforms and investments.  
• Promote decentralization, including providing investments directly to local governments.  
• Strengthen capacity for policy formulation and adoption, including on trade.  
• Employ professional technical experts in different sectors, especially on regulatory matters. |

---

**Summary of consultation meeting with Civil society Organizations, Chiang Mai, 16 December 2019**  
**Participants:** 11 representatives of CSOs based in Thailand  
**Top issues raised in discussion:** Social inclusion, community participation and development in conflict affected areas, drugs, project monitoring

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | • The selected areas are important for the development of the people of Myanmar. Particular focus ought to be placed on engagement in education, electricity, health and environment  
• Peace and conflict are priority areas of engagement, given that there are ongoing conflicts in significant parts of the country. Conflict-affected ethnic communities lag behind the rest of the country on development. In part this is due to restrictions placed upon development organizations to work in these areas. |
Specific attention is needed to address drug abuse in conflict areas, which is widespread even in schools and among children as young as 9 years old. Illicit drugs are widely available and can be bought for as little as 500 Kyat. Solutions to this problem cannot wait until conflicts are resolved.

### How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice?

- To benefit the people of Myanmar and ensure community participation in development, the World Bank needs to work in all 3 focus areas – the selection of social inclusion as a cross-cutting theme is therefore appropriate.
- Focus on gender in a context in which discrimination occurs across multiple dimensions – from traditional and customary practices, religious practices and constitutional and policy level provisions.
- Support migrant workers in returning to their communities through job creation.
- There is sometimes a disconnect between development policies and support and the actual needs of communities. WB needs to work more closely with communities, CSOs and Ethnic Organizations, including religious organizations and cultural organizations, to better understand and respond to the needs of the people.

### How can we support the government to implement the CPF program to better to achieve its objectives?

- Support the government in setting up an efficient, effective and functioning complaints/grievance handling mechanism, to collect data and information and to monitor the progress of project implementation.
- Clearly defined World Bank policies need to be put in place to manage government implementation of large WB supported infrastructure projects, such as road construction, in EAO controlled areas.
- The World Bank needs to support the government in enhancing transparency around tax collection and in explaining how tax is used for the development of the country.
- Both World Bank and the government need to better communicate with communities and involve them in the preparation and implementation of projects throughout the project cycle.

---

**Summary of consultation meeting with Multi Stakeholders, Taunggyi, 18 December 2019**

Participants: 36 representatives of government, CSOs, political parties, and private sector in Shan State

Top issues raised in discussion: Social inclusion, community participation, communication, capacity building

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | Most participants agreed with the priorities. Suggested areas for particular attention included:  
  ▪ EIA/SIA assessments,  
  ▪ Development of forestry, health, education and agriculture sectors for livelihoods and human development  
  ▪ Support for small hydropower projects,  
  ▪ Focus on sustainability of extractive industries sector, e.g. coal mining, gems mining, teak production etc. which is a key sector in Shan State but is plagued by weak governance.  
  ▪ Financial inclusion through the provision of loans and credits to SMEs  
  ▪ Participants also recommended that the World Bank support the Shan State 10-year development planning process and consider projects that complement the Shan State development plan. |
| How do we best bring the cross-cutting theme – | To support the peace process, the World Bank needs to ensure that all stakeholders are included in development decisions by government.  
  ▪ For Shan state and others, balance protection of identities and creation of a sense of national unity. |
| **promoting social inclusion, including in conflict areas into practice?** | Support and include local CSOs in reaching out to, and consulting communities regularly, especially in non-government-controlled area (NGCA), since the government does not reach them.  
For inclusiveness, the World Bank needs to ensure proper planning for regular visits to NGCA, and it also needs to provide feedback on the project implementation status based on inputs from consultation and put in place effective tracking tools.  
Given the World Bank’s experience internationally, it could better disseminate success stories and good practices of how other countries have promoted social inclusion.  
Create a forum for consultation using advanced technologies to reach out to people in non-state actors-controlled areas.  
Consider incorporating measures relating to social cohesion in social inclusion programs.  
Invest in developing the capacity of stakeholders so that they can substantively contribute to participatory processes. |
| **How can we support the government to implement the CPF program to better to achieve its objectives?** | The World Bank’s objectives can be achieved only when the government takes full responsibility and is accountable for the implementation of the strategy.  
The World Bank should encourage government departments to hire professionals and consultants to implement projects, e.g. to implement e-government reform initiatives.  
Public disclosure and dissemination of M&E and implementation results are of utmost importance.  
Though the CPF is in line with the MSDP, it will also be important to factor in the practical implementation challenges that might affect achievement of outcomes.  
Government has various strategies but there are failures in implementation, so the World Bank needs to support the government with the entire cycle of reform – from strategy formulation to public consultation to implementation and sharing of results and reports with communities.  
Encourage partnerships between the government and the private sector through capacity building.  
Provide technical support for the regulation and monitoring of all ministries similar to a mechanism such as EITI for the extractive industries: i.e. accreditation mechanisms for education and health sector.  
Regulate access to market for agriculture products to protect local farmers.  
Help improve the credibility of the banking system in Myanmar. |

---

**Summary of consultation meeting with Multi Stakeholders, Hpa-An, 19 December 2019**

Participants: 34 representatives of government, CSOs, political parties, and private sector in Kayin State

Top issues raised in discussion: Social inclusion, community participation and development in conflict affected areas, transparency, social protection

<table>
<thead>
<tr>
<th><strong>Areas of discussion</strong></th>
<th><strong>Key points raised</strong></th>
</tr>
</thead>
</table>
| **Are we focusing on the right areas of engagement?** | The three focus areas and cross-cutting theme are appropriate. As a conflict affected state, Kayin needs a lot of support in many areas. Specific focus out to be placed on:  
Agriculture & livestock sector support to improve income generation for poor farmers;  
Health and nutrition, especially for youth, including at schools and in IDP camps;  
Access to clean water and sanitation;  
Better electrification/ electricity supply; |
<table>
<thead>
<tr>
<th>How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice?</th>
</tr>
</thead>
</table>
| • Although the World Bank is not a political organization it is important to clearly assess its role and the impact of its engagement in fostering peace when investing in the development of conflict areas. Participants called on the World Bank to respect the interim arrangements of the peace process and conduct evidence-based research on needs to best determine where to invest, in what and how, and come to agreements with communities, not only with the Government. People perceive World Bank-financed projects as government support, so EAOS and CSO receive less recognition from local communities for their efforts in development and this risks creating tensions. It is important to strengthen the function of local organizations in communities. 
• Local, ethnic people are not involved in decision-making. The World Bank should place a greater focus on consulting the right stakeholders and people – this involves moving out of the centers and into rural areas, consulting with communities that live in conflict areas and engaging with EAOS. 
• Community forests get grabbed by cronies, powerful (foreign) businesses, creating further land issues and social conflicts. There is a need to support communities in the protection forestry resources and include them in forest restoration and plantations 
• Focus on promoting the local culture, ethnic literacy, ethnic rights and ownership, empower local communities by prioritizing them for human resource development. 
• EAOS, CSOs, local communities also need to work more closely together to ensure alignment on service provision / development activities. |

<table>
<thead>
<tr>
<th>How can we support the government to implement the CPF program to better achieve its objectives?</th>
</tr>
</thead>
</table>
| • Enable development activities that have ownership and reflect local priorities (development activities that nurture the essence of federalism.) 
• Support local human resource development. 
• Support a stable local market by restricting external imports and supporting local businesses (i.e. rules and regulations for imported food, lower interest rates for loans for local companies/communities. 
• Provide technical support to develop an economic development mechanism that allows for close collaboration between local people and State Governments. 
• Support capacity development of all stakeholders, and inclusion of local representation in government departments. 
• Support the development of a mechanism for collaboration and cooperation in disaster response & management. 
• Prevent politicization of development activities. 
• Focus on ensuring that participants in consultations are indeed representative of the relevant constituents / stakeholder groups. 
• Awareness-raising and information on social and environmental standards, impacts, objectives, strategies, etc. of projects. 
• Focus on transparency and accountability. |
<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Are we focusing on the right areas of engagement? | • The three focus areas reflect real, clear needs.  
• Myanmar, as an agrarian-dependent country, needs technology to increase production, technical and financial support for farmers, better access for local farmers to local markets and protection against large-scale importation of food products that are produced locally.  
• Help to introduce low or no interest rates for development loans and individual (SME) loans.  
• Support increasing not only access but also the quality of education by introducing specific targets.  
• Prioritize supporting the country to reach the SDG 2030 target of 100% electricity access.  
• Offer prevention programs for drug abuse. |
| How do we best bring the cross-cutting theme – promoting social inclusion, including in conflict areas into practice? | • Focus on local development and ensure that projects are aligned closely with peace process progress and that they do not negatively impact upon the process.  
• Clearly identify ethnic minorities and their real needs, inclusive of mental health support, trauma counseling etc.  
• Support education/awareness-raising programs for rule of law, programs that promote cultures, traditions of ethnic people, capacity building for MPs and government officials.  
• Provide (more) in-kind grants directly to communities (as in NCDDP).  
• Take more time for project preparation and public consultations with all stakeholders, especially at community levels and with all EAOs and CSOs active on the ground in project areas.  
• Coordinate and involve EAOs, CSOs and communities throughout the project, encourage them to actively participate, and invest in properly informing the public through local media. |
| How can we support the government to implement the CPF program to better to achieve its objectives? | • Support good governance by building the overall capacity and specific skills of government staff at all levels, especially in management, administration and finance, monitoring and transparency.  
• Some suggested that the World Bank should not over-indebt the country through loans for development activities.  
• Selection and implementation of projects need to take into account the real needs of people.  
• World Bank should build better and more transparent monitoring mechanisms for use during the project cycle, with clear indicators and the involvement of independent specialists and representatives from communities in quality control and compliance with safeguards. |
Facilitating requests from several INGOs and CSOs to have more time to prepare and ask questions on the draft CPF, a 2nd round consultation was organized in Yangon to address consolidated comments and inputs as shared by INGOs and CSOs prior to the session. An overview of key points raised during the session is provided below:

<table>
<thead>
<tr>
<th>Areas of discussion</th>
<th>Key points raised</th>
</tr>
</thead>
</table>
| Conflict and social inclusion | • Participants sought clarity on the geographic targeting of World Bank engagement, raising concerns that an exclusive focus on conflict-affected areas might not enable support for other impoverished and under-served populations. The World Bank clarified that geographic targeting will focus on supporting underserved populations, including, but not exclusively in conflict areas.  
• Participants also encouraged the World Bank to incorporate a holistic definition of social inclusion, focusing on religious, ethnic, gender, identity and disability dimensions.  
• Comments and questions also focused on ensuring inclusive and substantive engagement with representative non-government actors, including CSOs, EAOs and local communities throughout project cycles and the need to strengthen World Bank mechanisms to monitor and address issues raised by non-state actors during project preparation and implementation and to enforce government transparency and accountability, including through project conditionality. |
| (Focus Area 1) Decentralization and Federalism | • Participants encouraged the World Bank to address the missing middle in the process of decentralization and promote local governance, moving beyond large-scale capability issues and working with the diversity of actors at the subnational and local levels to build capacity. They highlighted the criticality of focusing on human development and service delivery in this context.  
• They raised questions regarding the linkages between support for the decentralization process and the broader federalism agenda.  
• Participants encouraged the World Bank to use its engagement to ensure that support and funds are channeled equally and inclusively amongst the different levels of governance, particularly where formal processes have not enabled such a distribution of resources and support.  
• They encouraged the World Bank to invest in strengthening executive level policymaking?  
• Capacity building for CSOs and local communities is also needed to strengthen their voice in communicating with government and to enhance good governance.  
• There needs to be a greater focus on human development, improving access to public services and providing quality universal basic services, enhancing working conditions etc. |
| (Focus Area 2) Responsible private sector Banking | • Participants sought clarity on how the World Bank will create an environment that encourages responsible private sector development, and deal with companies listed in the UN Fact finding Mission report. Emphasis was placed on incorporating meaningful human rights due diligence processes into private sector loan activities.  
• Participants encouraged the World Bank to extend support to local companies, particularly SMEs. Access to finance is a key priority. World Bank support for the restructuring of State-Owned Banks should be accelerated and leveraged to support development objectives in the SME and agriculture sectors.  
• Participants also sought clarity on how the World Bank could address the risk-aversion of the private banking sector and stressed
| Energy | the importance of educating private banks to serve communities and business sectors more efficiently and more inclusively  
• Participants emphasized the importance of supporting renewable energy solutions and sought clarity on whether the World Bank would support coal (the World Bank confirmed that it will not support coal-powered plants and will apply strict international compliance standards on hydropower investments). |
| Focus Area 3) Climate change | • Questions related to Focus Area 3 centered around the need for the World Bank to include climate change, the environment, disaster risk reduction and resilience as high priority areas.  
• The SCD should include climate change and environmental conservation as a HIGH priority area for policy.  
• Robust mechanisms are needed to ensure that the impact of interventions on the climate are prevented or mitigated even from the project design phase and that these plans are communicated and feature in consultations with the public, especially the local communities who will be affected by impact on the environment. The World Bank confirmed that all projects are screened for climate risks, climate risks are proactively addressed in design projects, and environmental safeguards and consultations are embedded in standard project preparation.  
• Participants sought clarity on World Bank engagement to ensure access to water is efficiently addressed in the context of climate change, particularly in the central dry zone. They stressed the importance of aligning World Bank engagement with national strategies on WASH, waste management and supporting implementation of these strategies. |
| Consultation processes, lessons learned, monitoring and evaluation | • Participants encouraged the World Bank to incorporate lessons learned and share case studies on past engagement.  
• Questions also focused on which modalities and mechanisms will be used for financing, project implementation and oversight to ensure that projects are viable and that government capacity to implement projects transparently and accountably is reinforced (including through third party monitoring).  
• Participants encouraged the World Bank to invest in upstream analysis of local contexts and dynamics and to strengthen inclusive consultation and complaints handling mechanisms throughout the CPF and project cycles, particularly with local communities (and including in local languages). |