

TABLE OF CONTENTS

| | |
|--|----------|
| 1. Commitment to Social and Environmental Issues..... | 2 |
| 2. Social and Environmental Policy Statement | 3 |
| 3. Social and Environmental Management Systems and Procedures | 4 |
| 4. Issues to be addressed..... | 6 |
| 5. Regulatory Requirements | 7 |

1. Commitment to Social and Environmental Issues

The world over, there is increasing awareness and sensitivity to the social and environmental implications of development. This has led to the strengthening of legislation and enforcement as well as increased public pressure on projects and promoters to demonstrate the social and environmental soundness of projects. The emerging trends in [Country], such as tightening social and environmental laws & enforcement, increased public pressures and litigation all indicate that social and environmental risks are assuming significance.

Over the past years, the business case for social and environmental management at financial institutions has been made: Social and environmental (including labor) risks with clients translate into credit and reputation risks for financial institutions financing such clients. In general, businesses served by microfinance are not associated with the same scale and types of social and environmental risks as larger corporate clients and projects served by other financial institutions. Moreover, the focus in microfinance lies on the development of positive social impact (and identifying ways of measuring this).

Nevertheless, when considering the broad spectrum of micro-entrepreneurs, specific social and environmental risks should not be overlooked. Examples of such risks are the use of child labor, groundwater pollution by use of agrochemicals and soil pollution by an automotive repair workshop. The adverse social and environmental impacts of a single micro-entrepreneur may be considered minimal, but as the number of clients served is usually large there is a significant cumulative effect.

[XXXX] recognizes the importance and relevance of social and environmental risk management in micro finance institutions. In this regard, [XXXX] is committed to identifying and addressing all short, medium and long-term social and environmental risks associated with its activities by effecting sound social and environmental risk management at the microfinance client level.

[XXXX] has assigned the responsibility of the execution of the Social and Environmental Management Plan to Ms/r _____.

[XXXX's] focus is:

- To develop a Social and Environmental Management System (ESMS) which screens investments against the IFC microfinance exclusion list¹, and is in line with the applicable [Country] environmental legislative requirements and Relevant International Best Practices, where applicable.
- To assist its clients in identifying, mitigating and managing social and environmental risks.
- To monitor, supervise and assist in the effective implementation of the ESMS.

¹ Appendix 1

2. Social and Environmental Policy Statement

[XXXX] endeavors to ensure and enhance effective social and environmental management practices in all its activities with a special focus on the following:

- Ensuring that social and environmental safeguards as defined by the applicable [Country] social and environmental legislation are adequately integrated by the client prior to its financing and in its implementation.
- Ensure that Relevant International Best Practices are integrated by the client prior to/soon after its financing and in its implementation.
- Integrating social and environmental risk management into its internal risk management analysis.
- Influencing interested parties, especially clients and other domestic financial institutions, to be more socially and environmentally responsible.
- Ensuring transparency in its Social and Environmental Management System & Procedures (ESMS & P)

Date

(ESMS Officer)

3. Social Environmental Management System and Procedures

To be able to undertake these initiatives in a structured and systematic manner on a continual basis, [XXXX] has adopted a Social and Environmental Management System and Procedures (ESMS & P), the different aspects of which are addressed in this section.

Major Features of the ESMS & P:

- ESMS & P integrates social and environmental thinking into [XXXX's] main line function, i.e. Lending operations, and other staff functions.
- ESMS & P aims to integrate social and environmental aspects in [XXXX's] existing loan cycle as appropriate.
- ESMS & P is not documentation-intensive. Simple documentation structures have been adopted so that the focus of the ESMS & P remains implementation-oriented.

Integration of Social and Environmental Management Systems

[XXXX] aims to integrate social and environmental aspects in existing loan appraisal systems and standard operating procedures. The table below describes how this will be done followed by a detailed description of each process:

| Loan Cycle | Existing formats/ documents | S&E aspects |
|------------------------------|------------------------------------|--|
| Application | Loan Application | Exclusion list |
| Appraisal | Loan Appraisal format | Activity Assessment Tool ² / Fact Sheets ³ |
| Contracting and Disbursement | Loan Contract | Contract Clauses |
| Recovery and monitoring | MIS format | Monitoring specifics |
| Reporting | Reports | Reporting formats |

- a) Application – at the time of application, the purpose of loan is usually asked. The exclusion list should be used at this point to reject applications whose stated purpose falls within activities in the exclusion list.
- b) Appraisal – in addition to existing items in the appraisal format, information on possible social and environmental risks associated with the said activity should be included. The activity Assessment Tool and sector Fact sheets will be used here.

There are three possible outcomes of social and environmental appraisal depending on the risk level and size of loan:

- Raise client's awareness about social and environmental aspects
 - Educate the client regarding social and environmental improvements
 - Include specific clauses in the loan contract to mitigate social and environmental risks
- c) Loan contracting and disbursement – in general standard clauses like proper disposal of waste, hygienic working and living conditions etc. should be introduced in the loan agreement. If a specific risk is identified at the time of appraisal, a special clause should be included in the loan agreement to mitigate the risk.
 - d) Recovery and monitoring – for effective monitoring social and environmental aspects pertaining to a loan will be recorded in the organization's MIS. Some examples are:
 - Details with regard to the S&E appraisal performed

² Appendix 2

³ Appendix 3

- Key S&E aspects considered
- Additional clauses to contract, if any
- Any improvements made, value added

This information will be used for analysis of improvements and reporting.

e) Reporting – Reporting formats have been developed. Some examples regarding information that will be tracked and reported on are as follows:

- Total loans disbursed for the year
- Number of applications
- Number of rejections based on exclusion list
- Number of S&E interventions (awareness raising, contract clauses included)
- Most common risks identified
- Most risky sectors financed

4. Issues to be addressed

While evaluating the social and environmental risks associated with potential clients, [XXXX] considers the general environmental and social issues that are common to all sectors that may be financed. Social and environmental factors that [XXXX] considers are:

| Factor | Objective |
|--------------------------------|--|
| Air Management | Ensure potential air pollutants are contained and activities do not impact the natural environment. |
| Noise Management | Ensure noise/ vibration levels meet statutory requirements and acceptable standards |
| Water Management | Maintain or improve quality of surface water. Maintain or improve quality of ground water. |
| Wastewater Management | Protect aquatic ecosystems, reuse treated wastewater on site. |
| Waste Management | Ensure wastes are disposed of in a proper manner and do not pollute the immediate environment. |
| Hazardous Materials Management | Ensure chemicals are stored and disposed of carefully. Ensure pest control chemicals are used safely. |
| Contaminated Land | Ensure land is not contaminated through financed activities |

5. [Indian] Regulatory Requirements [Please note: this is an indicative list provided for the sake of illustration. This should be customized based on country specifics]

List of applicable [Indian] regulations/guidelines

The list of Applicable Indian legislation is provided below.

- Air (Prevention and Control of Pollution) Act, 1981 (as amended in 1987)
- Air (Prevention and Control of Pollution) Rules, 1983
- Ancient Monuments and Archaeological sites and Remains Act, 1958
- Ancient and Historical monuments and Archaeological Sites and Remains Rules, 1971
- Building and Other Construction Workers Act, 1996
- Bureau of Indian Standards on safety and health
- Coastal Regulation Zone (CRZ) Notification, December 1990 (as amended in June 1997)
- Constitution of India, 42nd Amendment, Articles 48A and 51A(g)
- Dangerous Machines (Regulation) Act, 1983
- Dock Workers (Safety, Health & Welfare) Act, 1986
- Dock Workers (Safety, Health & Welfare) Rules, 1989
- Emergency Planning, Preparedness and Response for Chemical Accident Rules, 1996
- Environment (Protection) Act, 1986
- Environment (Protection) (Amendment) Rules, 1996
- Environmental Impact Assessment Notification, January 1994 (as amended in May 1994)
- Environmental Standards Notification for specific industrial and other sources, December 1998
- Factories Act, 1948
- Factories Rules
- Factories (Amendment) Act, 1987
- Factories (Amendment) Act, 1987 - Model Rules
- Fly Ash Utilization Draft Notification, May 1998
- Forest Conservation Act, 1927
- Forest Conservation Act 1980 (as amended in 1988)
- Forest Conservation Rules 1981 (as amended in 1992)
- Gas Cylinder Rules, 1981
- Hazardous Waste Management Rules, 1989
- Hazardous Wastes (Management and Handling) Amendment Draft Rules, 1999
- Indian Boilers Act, 1923
- Indian Electricity Act, 1910
- Indian Electricity Rules, 1956
- Indian Explosives Act, 1884
- Indian Explosive Rules, 1983
- Indian Roads Congress, IRC 104:1988 – Guidelines for Environmental Assessment of Highway Projects
- Insecticides Act, 1968 and the Insecticide Rules, 1971
- Land Acquisition Act, 1989
- Land Compensation Act, 1894 (as amended in 1984)
- Manufacture, Storage and Import of Hazardous Chemical (MSIHC) Rules, 1989
- Manufacture, Storage and Import of Hazardous Chemical (Amendment) Draft Rules, 1999
- Merchant Shipping Act, 1954 and Merchant Shipping Amendment Act, 1970
- MoEF's Consolidated Guidelines for Diversion of Forest Land under the Forest (Conservation) Act, 1980
- MoEF's EIA Questionnaires, 1999
- MoEF's Environmental Guidelines for Rail / Road / Highway Projects (1986-1989)
- MoEF's Handbook of Environmental Procedures and Guidelines, 1994
- Motor Vehicles Act, 1988
- Motor Vehicles (Central) Rules, 1989
- National Environment Appellate Authority Act, 1997
- Petroleum Act, 1934
- Petroleum Rules, 1976
- Public Hearing Notification, April 1997
- Public Liability Insurance Act

- Rehabilitation & Resettlement [Central and State Legislation]
- Static and Mobile Pressure Vessels (Unfired) Rules, 1981
- Thermal Power Plants Notification, April 1997
- Thermal Power Plants Notification on Ash Content of Coal, September 1997
- Town and Country Planning Act 1971
- Water Cess (Prevention and Control of Pollution) Act, 19?? (as amended 1988)
- Water Cess (Prevention and Control of Pollution) Rules, 19??
- Water (Prevention and Control of Pollution) Act, 1974 (as amended 1988)
- Water (Prevention and Control of Pollution) Rules, 1983
- Wild Birds and Animals Act 1912
- Wildlife (Protection) Act, 1972

Appendix 1

The Microfinance Excluded List

[IFC exclusion list]

- Production or activities involving harmful or exploitative forms of forced labor⁴/harmful child labor.⁵
- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements.
- Production or trade in weapons and munitions.⁶
- Production or trade in alcoholic beverages (excluding beer and wine).⁷
- Production or trade in tobacco.⁸
- Gambling, casinos and equivalent enterprises.⁹
- Trade in wildlife or wildlife products regulated under CITES (Convention on International Trade in Endangered Species of Wild Fauna and Flora).¹⁰
- Production or trade in radioactive materials.¹¹
- Production or trade in or use of unbonded asbestos fibers.¹²
- Purchase of logging equipment for use in primary tropical moist forest.
- Commercial logging operations for use in primary tropical moist forest.
- Production or trade in wood or other forestry products from unmanaged forests.
- Production or trade in products containing PCBs.¹³
- Production or trade in pharmaceuticals subject to international phase outs or bans.¹⁴

⁴ Forced labor means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty.

⁵ Harmful child labor means the employment of children that is economically exploitive, or is likely to be hazardous to, or to interfere with, the child's education, or to be harmful to the child's health, or physical, mental, spiritual, moral, or social development.

⁶ These activities are prohibited only if a client is substantially involved in such activities, i.e. the activity is not considered ancillary to a client's primary operations.

⁷ These activities are prohibited only if a client is substantially involved in such activities, i.e. the activity is not considered ancillary to a client's primary operations.

⁸ These activities are prohibited only if a client is substantially involved in such activities, i.e. the activity is not considered ancillary to a client's primary operations.

⁹ These activities are prohibited only if a client is substantially involved in such activities, i.e. the activity is not considered ancillary to a client's primary operations.

¹⁰ A list of CITES listed species is available from IFC's Environment and Social Development Department.

¹¹ This does not apply to the purchase of medical equipment, quality control (measurement) equipments and any equipment where IFC considers the radioactive source to be trivial and/or adequately shielded.

¹² This does not apply to the purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.

¹³ PCBs: Polychlorinated biphenyls – a group of highly toxic chemicals. PCBs are likely to be found in oil-filled electrical transformers, capacitors and switchgear dating from 1950-1985.

¹⁴ A list of pharmaceutical products subject to phase outs or bans is available from IFC's Environment and Social Development Department.

- Production or trade in pesticides/herbicides subject to international phase outs or bans.¹⁵
- Production or trade in ozone depleting substances subject to international phase out.¹⁶
- Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals.¹⁷
- Drift net fishing in the marine environment using nets in excess of 2.5 km. in length.
- Production or activities that impinge on the lands owned, or claimed under adjudication, by indigenous peoples, without full documented consent of such peoples.

[Examples of additional excluded items an MFI may choose to adopt as part of its exclusion list]

- Businesses involved in the production, processing or distribution of illegal drugs
- Pornography or the provision of products or services of a substantially similar nature

¹⁵ A list of pesticides and herbicides subject to phase outs or bans is available from IFC's Environment and Social Development Department.

¹⁶ Ozone Depleting Substances (ODSs): Chemical compounds which react with and deplete stratospheric ozone, resulting in the widely publicized 'ozone holes'. The Montreal Protocol lists ODSs and their target reduction and phase out dates. A list of the chemical compounds regulated by the Montreal Protocol, which includes aerosols, refrigerants, foam blowing agents, solvents, and fire protection agents, together with details of signatory countries and phase out target dates, is available from IFC's Environment and Social Development Department.

¹⁷ A list of hazardous chemicals is available from IFC's Environment and Social Development Department. Hazardous chemicals include gasoline, kerosene and other petroleum products.

Appendix 2

Activity Assessment Tool

| | | Sector > | | Agril/Aquaculture | | Service | | Prod / Manufact | | | | | | | | | | | | | |
|--|--|----------|--|-------------------|--|---------|--|-----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|
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Appendix 3

Sector Fact Sheet

FACTSHEET

[Environment] [Health & Safety] [Labour]

Agriculture – Crop Growing A1

| 1. OBSERVE | 2. ANALYSE | 3. EXPLAIN | 4. ACT | 5. Evaluate |
|--|--|---|--|---|
| The client is: | Whether there is a risk: | What it important: | Tell the client to: | <p>Discuss improvements during repeating client visits</p>  <p>Suggestion: Mark in the MIS when the risk is eliminated</p> |
| ... using (a) machine(s) | <ul style="list-style-type: none"> ☒ [H&S] Machines look unsafe, ill maintained, have dangerous parts ☒ [H&S] No safeguards are available and/or used when necessary ☒ [E] Leakages, disposals, liquid waste or wastewater drains to stream/river/pond/soil | <ul style="list-style-type: none"> ✎ Well maintained machines are safe, not dangerous and cheaper in use ✎ Operating a machine with proper safeguards prevents accidents ✎ Machines can leak oil/lubricants and that will spoil drinking water | <ul style="list-style-type: none"> ① Take up maintenance routine ① Keep machines in good shape and clean ① Experience operators only ① Provide and use safeguards (goggles, gloves, mask) ① Re-use disposals ① Stop leakages ① Stop draining liquid waste | |
| ... using pesticides/fertilizers | <ul style="list-style-type: none"> ☒ [H&S] No safeguards are used when necessary ☒ [H&S] No relevant Material Safety Data Sheets are available ☒ [H&S] Storage is unsafe, since unlocked, near sleeping/ eating | <ul style="list-style-type: none"> ✎ Applying/handling toxic substances with proper safeguards prevents illness ✎ Safe storage prevents from chemical reactions, explosions, fire, leakages and intoxication | <ul style="list-style-type: none"> ① Provide and use safeguards when working with chemicals (mask, goggles, gloves, overall) ① A separate storage is created, locked away from children and living/eating rooms | |
| ... clearing forest for land cultivation | <ul style="list-style-type: none"> ☒ [E] Forest is managed unsustainable (illegal and/or without reforestation plan) | <ul style="list-style-type: none"> ✎ Deforestation, if not performed carefully and in a sustainable way causes land erosion and degradation, and eventually mud streams and water floods | <ul style="list-style-type: none"> ① Agree only on permitted and sustainable forms of use of pristine land | |

Relevant legislation and minimal requirements:

- Waste(water)disposal without permit (e.g. Prevention and Control of Pollution Act, 1974)
- Don't install diesel generator sets without approval certificate
- Have MSDS available when working with chemicals

Solutions and Tips:

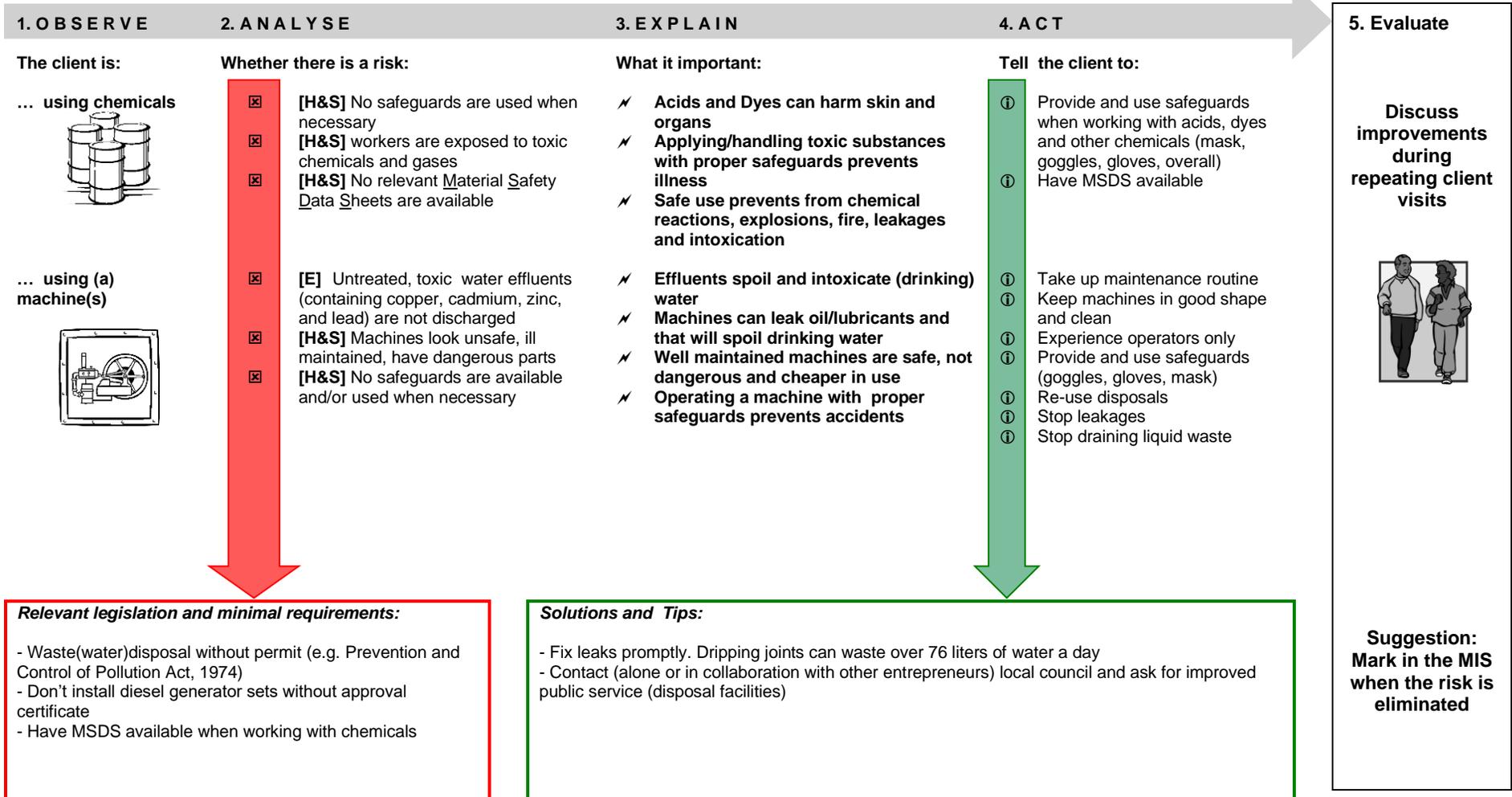
- Fix leaks promptly. Dripping joints can waste over 76 liters of water a day
- Contact (alone or in collaboration with other entrepreneurs) local council and ask for improved public service (disposal facilities)

FACTSHEET

[Environment] [Health & Safety] [Labour]

P1

Production & Manufacturing – Leather Tanning



FACTSHEET

[Environment] [Health & Safety] [Labour]

S2

Service – Restaurant / Tea Stall

| 1. OBSERVE | 2. ANALYSE | 3. EXPLAIN | 4. ACT | 5. Evaluate |
|--|---|--|--|---|
| <p>The client is:</p> <p>... handing food products</p>  <p>... employing kids</p>  <p>... generating waste</p>  | <p>Whether there is a risk:</p> <ul style="list-style-type: none"> ☒ [H&S] perishable ingredients (especially meat, poultry and fish) are not kept fresh and cool ☒ [H&S] basic hygienic practices are not enforced (washing hands, clean tools, clean water) ☒ [L] children support in the restaurant / tea stall while they should be in school ☒ [E] Waste is left around the property or in public spaces. | <p>What it important:</p> <ul style="list-style-type: none"> ⚡ Unclean workspace is a source for diseases and germs ⚡ Contaminated food can cause serious illness and can harm your business ⚡ Underage children are not allowed to work ⚡ Work must be scheduled outside school hours and pupils must have time and designated place to do homework. ⚡ Discharging any waste (including organic waste) in rivers, streams or pools can lead to contamination and diseases | <p>Tell the client to:</p> <ul style="list-style-type: none"> ① Keep the working area clean ① Wash hands and tools at all times ① Use clean water only ① Send their children to school ① Have dustbins available and separate waste where possible | <p>Discuss improvements during repeating client visits</p>  <p>Suggestion: Mark in the MIS when the risk is eliminated</p> |
| <p>Relevant legislation and minimal requirements:</p> <ul style="list-style-type: none"> - [India's] main child labor law is the Child Labor (Prohibition and Regulation) Act 1986. IPEC (the International Programme for the Elimination of Child labor), the worldwide child labor programme of the ILO, is also active in several parts of [India]. - Waste(water)disposal without permit (e.g. Prevention and Control of Pollution Act, 1974) | | <p>Solutions and Tips:</p> <ul style="list-style-type: none"> - Fix leaks promptly. Dripping joints can waste over 76 liters of water a day - Contact (alone or in collaboration with other entrepreneurs) local council and ask for improved public service (disposal facilities) - No child labor and if children do work, it should not affect their education negatively. All employees work under safe working conditions. | | |