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/ F. ENVIRONMENTAL SOCIAL SAFEGUARDS & GENDER & INDIGENOUS PEOPLES

Annual Performance Report (APR) - F. Environmental Social Safeguards & Gender & Indigenous Peoples

VERSION 1

DRAFT

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Guidance

This section provides an update against the Environmental and Social Safeguards (ESS) agreed as part of the Environmental and Social Action Plan (ESAP) and Environmental and Social Management Framework (ESMF), as well as Environmental and Social Management System (ESMS), Environmental and Social Impact Assessment (ESIA), Environmental and Social Management Plan (ESMP), Indigenous Peoples Plan (IPP), Indigenous Peoples Plan Framework (IPPF), Resettlement Action Plan (RAP), Resettlement Policy Framework (RPF) or any other safeguarding instrument as and when applicable.



Progress on Key Challenges and Updates regarding Environmental and Social Safeguards



Key Environmental and Social Changes *

Have there been any changes in the key environmental and social risks and impacts?

☐ Yes

☒ No

Environmental and Social Safeguarding Updates *

Has there been any change/update on environmental and social safeguarding?

☒ Yes

☐ No

Provide any change/update with precise reference to FAA covenants on environmental and social safeguarding, compared to what was specified in the baseline assessment reflected in the ESS of the Board-Approved Funding Proposal. For programmes/FIs with subprojects, please fill out information in "Sub-projects" section below (max. 300 words).

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1. The Environmental and Social Safeguards Framework (ESSF 2022) of IDCOL has been updated and approved in August 2025 and disclosed on IDCOL's website in 2025.
2. Please refer to Annexure A: IDCOL ESSF 2025

Words: 33

☒ Compliance with Laws and Regulations ⤴

Have there been any changes or updates regarding compliance with applicable laws and regulations of the country, as well as the relevant conditions or covenants pertaining to ESS, Gender or Indigenous Peoples under the FAA?

☐ Yes

☒ No



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Words: 0

☒ Yes

☐ No

The Environmental and Social Safeguards Framework (ESSF-2022) of IDCOL has been updated and approved in August 2025 and disclosed on IDCOL's website in 2025.

The following updates were made in the ESSF 2025:

- 1.National Regulatory Requirements

No

Remarks/Notes (max. 100 words)

Add any additional remarks or notes relevant to ESS implementation

Sub-projects Information

Have any subprojects been implemented?

☒ Yes

☐ No

New subproject 1



Title of the sub-project *

Karim Tex Limited

ESS management plan/instrument in place *

The project has engaged 3rd party consultant to conduct the Environmental and Social Impact Assessment Report which includes the

Stakeholder engagement plan in place (max. 300 words) *

The ESIA report contains a stakeholder engagement plan for the subproject. Additionally, local level consultations were conducted during

Activities/engagement conducted with indigenous peoples (max. 200 words) *

No Indigenous Peoples groups have been identified in the ESIA report.

Key environmental, social and gender issues, risks and impacts addressed during this reporting period (max. 300 words) *

During the reporting period, the sub-project addressed key environmental, social, and gender-related risks and impacts through

Any pending key environmental, social and gender issues needing accredited entity's actions and GCF attention (max. 300 words) *

No

+ Add new subproject

Implementation of the stakeholder engagement plan

Were any actions undertaken to increase engagement of relevant stakeholders in the project, particularly regarding environmental, social, and gender elements?

☒ Yes

☐ No

Include a description of the actions undertaken during the reporting period towards increasing the relevant stakeholders' engagement in the project environmental, social and gender elements and progress toward implementing the Stakeholder Engagement Plan according to the approved funding proposal's Annex 7 - Summary of Consultation and Stakeholder Engagement Plan.

Provide a narrative update in the Remarks/Notes column including any significant progress or co-benefits that have arisen from the activity. Please also note if the activity is not on target/delayed and what mitigation measures have been put in place in that regard.

Activities implemented during the reporting period (max. 300 words) *

During the reporting period, the sub-project actively implemented its Stakeholder Engagement Plan (SEP) through regular consultations with the

Dates and venues of engagement activities (max. 100 words) *

All the activities were conducted within the project area. Furthermore, the Annexure B includes the Attendance and Pictorial Evidence Stakeholder

Sex-disaggregated data on stakeholder engagement participants (male = ; female =) *

All the activities were conducted within the project area. Furthermore, the Annexure B includes the Attendance and Pictorial Evidence Stakeholder

i Please provide the list of CSOs, NGOs, or other platforms, initiatives, and organizations that were involved or continue to be engaged according to the approved funding proposal's

Annex 7 – Summary of Consultations and Stakeholder Engagement Plan. Please also include the list of any other stakeholders involved in the stakeholder engagement process

Information shared with stakeholders (max. 200 words)

During the identified engagement sessions, the sub-project shared information regarding Occupational Health and Safety (OHS) protocols,

Outputs including issues raised and addressed during the reporting period (max. 300 words)

The primary outputs of the stakeholder engagement activities included the successful dissemination of environmental compliance data and the

Remarks/Notes (max. 100 words)

Add any additional remarks or notes relevant to ESS implementation

ESS Forward Planning and Lessons Learned

Are there any planned ESS activities for the next reporting period or lessons learned to share from this period?

☐ Yes

☒ No

Describe any challenge or risks in planning the ESS activities for the next reporting period (max. 300 words)

No.

Provide any success stories, good practices or challenges, including those related to the engagement of indigenous peoples and local communities, promoting indigenous knowledge and benefits to Indigenous peoples and local communities (max. 200 words)

Share any relevant stories, good practices, or challenges

GRM Confirmation & Grievances

Please confirm that the project has a GRM in place and the project stakeholders including executing/implementing entities, affected communities and beneficiaries are aware of the AE's grievance redress mechanism and GCF's Independent Redress Mechanism.

☒ The accredited entity confirms the statement above at project-level, AE-level and GCF-level grievance mechanisms

☐ The accredited entity does not confirm the statement above

Have there been any grievances received during the reporting period?

☐ Yes

☒ No

i If you select "Yes", please attach Annex 3: List of grievances received in the annex section of this APR

No.

Implementation of Activities and Actions agreed in the Gender Action Plan

Are there GAP implementation activities or progress to report for this period?

☐ Yes

☒ No

This section includes an update on the activities and actions agreed in the Gender Action Plan (GAP).

Please review your GAP and include all GAP activities in the table below with an update of progress made during in the reporting period as well as cumulatively. Each activity should be aligned with its own indicator, target, budget and updates. In the event that no progress was made on an activity during the reporting period, please include the explanation in the remarks section of the activity.

Summary on Activities and Actions agreed in the Gender Action Plan (max. 200 words)

  Paragraph             **B**

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The ESMP is a project-specific implementation tool that ensures identified environmental and social risks are effectively mitigated throughout the project lifecycle. It translates assessment findings into actionable measures to maintain impacts within acceptable limits and enhance positive outcomes.

Key Components:

- Identification of adverse impacts and corresponding mitigation measures across pre-construction, construction, and operation phases
- Enhancement measures for positive environmental and social outcomes
- Monitoring plan with defined indicators, frequency, and responsibilities

- Budget allocation and institutional arrangements
- Implementation schedule aligned with project timelines
- Reporting procedures, including grievance redress mechanisms (GRM)

Key Issues & Mitigation Measures:

- **Noise & Vibration:** Use low-noise equipment, install silencers, restrict working hours, and monitor complaints
- **Air Quality (Dust & Emissions):** Implement dust suppression, maintain machinery, and control emissions
- **Waste & Resource Management:** Promote recycling, proper disposal, and efficient material use
- **Land & Livelihood Impacts:** Ensure compensation, alternative livelihoods, and CSR support
- **Soil & Water Management:** Minimize erosion, protect drainage, and regulate water use
- **Community & Traffic Safety:** Ensure controlled movement, signage, and stakeholder communication
- **Occupational Health & Safety:** Enforce PPE use, risk assessments, fire safety, and emergency response plans

Words: 166

i Provide a progress report on the gender action plan developed during project preparation stage for the reporting period. This will primarily be a report on activities undertaken and results achieved as a result of completion of an activity. Further it should also indicate if the project is on track to achieving the intended outcome(s). The reporting should be done for activities, targets and indicators already set in the action plan including on vulnerable groups (youth, poor, female heads of households, etc.) as would have been identified in the gender analysis and action plan. If activities or targets are not achieved as per plan, reasons should be provided, and recourse action should be proposed. Please include a reporting on any changes or deviations. Include a Report on implementation challenges and lessons learnt and how these will inform on-going actions and what action will be taken by when to address the challenges faced. Incorporate both quantitative data and qualitative report of the performance of such actions, and on progress on actions identified.

Please review your GAP and include all GAP activities in the table below with an update in the reporting period. In the event that no progress was made on an activity during the reporting period, please include the explanation in the remarks section of the activity.

GAP ACTIVITY 1



Activity / Action *

Activity 1.1.1: Encouragement of women entrepreneur to venture in the garment sector

Indicator *

Encourage loan application from garment units with significant participator

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

Target, including sex-disaggregation where applicable *

6

Annual progress update (Reporting Period) (max. 200 words) *

The commencement of this activity is contingent upon the readiness of the RMG credit line (Component 3) for disbursement. To facilitate this,

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)

Timeline *

Dec 31, 2031

 Planned completion of activity

Responsibility (max. 100 words) *

Implementation responsibility by LFIs

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is highlighted GREEN because the implementation period for the project is 5 years, and there is still ample time for progress to be

 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 2



Activity / Action *

Activity 1.2.1: Reducing the gender wage gap (1) Unbiased employment as per the "Labour rules (2015)" (2) Encourage similar wages for men and

Indicator *

Encouraging women participation by providing unbiased employment oppc

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

Target, including sex-disaggregation where applicable *

6

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)

Timeline *

Dec 31, 2031

Planned completion of activity

Responsibility (max. 100 words) *

LFI & End borrowers

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as LFI will submit existing pay scales ensuring equal wages for men and women, or propose time-bound plans

 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 3



Activity / Action *

Activity 1.2.2: Facilitate women participation in the sector through provision of: (1) Medical Facilities (2) Child care (3) Sanitation facilities

Indicator *

Encouraging women participation by facilitating them with medical assistance

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

Target, including sex-disaggregation where applicable *

1

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)

Timeline *

Dec 31, 2031

 Planned completion of activity

Responsibility (max. 100 words) *

LFIs & End borrowers

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as the project implementation period is 5 years, allowing sufficient time for progress. No mitigation measures or

 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 4



Activity / Action *

Activity 2.1.1: Training and skill development for machine use and operating on programming software (1) Development of training modules

Indicator *

Ensure participation in skill development trainings leading to women empov

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

Target, including sex-disaggregation where applicable *

1

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)

Timeline *

Dec 31, 2031

 Planned completion of activity

Responsibility (max. 100 words) *

Each LFI will ensure at least 01 training for their respective end borrowers & ensure targeted women participation.

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as the project implementation period spans 5 years, allowing sufficient time to achieve the target. No mitigation

 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 5



Activity / Action *

Activity 2.1.2: Safety trainings while operating on new machinery/equipment (1) Development of training Modules (2) Periodic

Indicator *

Reduction in accidents and safety issues rising from new certified machiner

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline * **Target, including sex-disaggregation where applicable ***

0

1

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)

Timeline *

Dec 31, 2031

 Planned completion of activity

Responsibility (max. 100 words) *

Each LFI will ensure at least 01 training for their respective end borrowers & ensure targeted women participation.

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as the 5-year implementation period allows sufficient time to achieve the target. No mitigation measures or

 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 6



Activity / Action *

Activity 2.1.3: Grievance Redressal (1) Formulation of a project committee for addressing grievance (2) Establishing grievance redressal process

Indicator *

Encouragement for establishment of grievance redressed system for enhan

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

Target, including sex-disaggregation where applicable *

1

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)

Timeline *

Dec 31, 2031

 Planned completion of activity

Responsibility (max. 100 words) *

LFIs & end borrowers

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as the project spans five years, allowing sufficient time for implementation. No mitigation measures or reporting

-  Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 7



Activity / Action *

Activity 3.1.1: Formulation of a project committee with women participating for monitoring of the activities under the program.

Indicator *

Gender balanced project/programme committee in each LFI

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

Target, including sex-disaggregation where applicable *

1

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays

Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

0

Currency *

USD (\$)



Timeline *

Dec 31, 2031



 Planned completion of activity

Responsibility (max. 100 words) *

LFI

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as the 5-year implementation period provides sufficient time to achieve the target. No mitigation measures or



 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

GAP ACTIVITY 8



Activity / Action *

Activity 3.1.2: Training & skill development of relevant Business Units of LFI

Indicator *

Increased women skills & participation in various management aspects of tr

Rating of Indicator *

- ☒ GREEN (on track to be met)
- ☐ AMBER (needs attention to be met)
- ☐ RED (off track and unlikely to be met)

Baseline *

0

**Target, including sex-disaggregation
where applicable ***

1

Annual progress update (Reporting Period) (max. 200 words) *

The activity has not yet commenced. The Consulting Firm under Component 04 was officially onboarded in January 2025 after delays



Cumulative progress update (Entire period) (max. 200 words) *

0

Budget *

192701

Currency *

USD (\$)

Timeline *

Dec 31, 2031

 Planned completion of activity

Responsibility (max. 100 words) *

IDCOL, along with LFI

 Stakeholder(s) responsible for delivering this activity

Remarks/Notes (max. 100 words) *

The indicator is marked GREEN as the project implementation period allows sufficient time to achieve the target. No mitigation measures or

 Briefly explain why the indicator is highlighted GREEN, AMBER or RED and what the mitigation action is. Describe the progress made during the reporting period

 Add new GAP activity

 Gender Action Plan Implementation Review

Is the gender expert for the project/programme engaged to support the implementation of the gender action plan? If engaged previously, please advise if the gender expert has been retained by the project/programme, including plans to engage another expert in the event that a previously engaged expert has left the project/programme. *

☒ Yes

☐ No

The gender expert for the project/programme has been engaged; however, no action has been taken in implementing the gender action plan. This is due to

Is the budget allocated for the implementation of gender action plan/s being implemented according to Funding Activity Agreements and GCF's Updated Gender Policy? Please ensure that the budget is included in the reporting above if it was indicated in the approved or updated gender action plan. *

☐ Yes

☒ No

The budget allocated for the implementation of the gender action plan is not yet being implemented in accordance with the Funding Activity Agreements

Are the planned activities, targets, indicators, timelines etc. on track during the reporting period? *

☐ Yes

☒ No

The planned activities, targets, indicators, and timelines are not on track during the reporting period. This is because disbursement has not yet been made,

Were there any revisions of the approved GAP during the reporting period? Please submit the updated GAP in Annex section of this APR and ensure that the updated GAP has edits in track changes. *

☐ Yes

☒ No

No revisions to the GAP was required. Once disbursement starts in the Component 03, if required there might be requirement for revisions.

Are the reported results on track to contribute to meeting the sex-disaggregated targets for the direct beneficiaries in the funding proposal, if applicable? *

☐ Yes

☒ No

The reported results are not on track to contribute to meeting the sex-disaggregated targets for the direct beneficiaries in the funding proposal. This

Has the project/programme experienced any implementation challenges that affect gender-related activities? If Yes, please include lessons learnt and how they are informing ongoing actions. *

☐ Yes

☒ No

No

Were there any best practices identified, or case studies prepared on beneficiaries/roles undertaken as agents of action by women and the most vulnerable people during the reporting period? Please provide any case studies in the text below or the project stories section (Annexes) of the APR. *

☐ Yes

☒ No

No

Provide planned activities on gender elements for the next reporting period. (max. 200 words) *

Under Activity 1.1.1, two women-led garment enterprises will be approached under the programme. Activities 1.2.1 (gender wage gap reduction) and 1.2.2