

GRIEVANCE REDRESS MECHANISM GUIDANCE NOTES FOR PARTICIPATING LENDERS

Key Terms	Definition
Complainant:	The Person filing the complaint with ECPCGC
Complaint:	An issue and concern pertaining to the Project that affects stakeholders and needs to be addressed by ECPCGC or Participating Lenders.
Grievance:	An issue of some gravity that is affecting persons as a direct result of activities from the project.

What should Participating Lenders do when a MSME has an issue or concern?

Grievance Redress Mechanism Steps	
Step 1	Determine if the MSME has a question and needs clarification on the loan facility or additional information.
Step 2	Determine if the MSME has an issue or concern with the loan application process or the staff of the participating lender.
Step 3	<p>If the MSME has a concern or issue they should submit their complaint to ECPCGC by email, letter or telephone:</p> <ul style="list-style-type: none"> • Email address: info@ecpcgc.org • Mailing address: The Eastern Caribbean Partial Credit Guarantee Corporation Bird Rock, P.O. Box 188, Basseterre, St. Kitts and Nevis • Telephone: (869) 466 8251 <p>The complainant must complete the ECPCGC Complaint Form and submit to ECPCGC at info@ecpcgc.org</p>
Step 4	<ol style="list-style-type: none"> 1) Inform the MSME that their complaint will be registered with the ECPCGC and Environmental Social Health and Safety (ESHS) Specialist will acknowledge receipt to the complainant. 2) The acknowledgement will be sent within 3-5 days informing the complainant of the next steps such as the investigation process and resolution.
Step 5	The resolution will be communicated by the Environmental Social Health and Safety (ESHS) Specialist via telephone, email or postal mail.
Step 6	The complainant signs a declaration that the issue has been resolved satisfactorily.
Step 7	If at Step 5, there is no agreement of the response with the complainant, an impartial mediator will be involved in the process. If this mediation process is unsuccessful, legal channels will be pursued for resolution. The legal fees will be the responsibility of the complainant.
Step 8	The complainant also has the option of approaching the World Bank for resolution of issues. The Grievance Redress Service complaint form can be found at: www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service#5 . The complainant should only pursue this option when the ECPCGC grievance process has been exhausted.