



Complaints Report

2022 and 2023

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Foreword

Dear readers,

As a state-owned promotional bank, it is KfW's mandate to promote the economy and society sustainably. The objective of improving economic, environmental and social living conditions worldwide can only be achieved if this goes hand in hand with the effective observance, implementation and promotion of civil, political, economic, social and cultural human rights.

Increasing demands on ourselves and growing regulatory requirements have led us to revise KfW's 2008 Declaration of Human Rights and reinforce due diligence in our own business operations. The Supply Chain Due Diligence Act (LkSG), which came into force on 1 January 2023, also underlines the importance of corporate responsibility for respecting human rights. The promotion of and compliance with human rights is of particular importance for financial cooperation with developing countries and emerging economies (KfW Development Bank). This is an essential part of our daily work. Independently of the LkSG, human rights due diligence obligations are therefore firmly anchored in the projects financed by KfW Development Bank. For example, extensive environmental and social impact assessments should be carried out in advance in order to avoid negative impacts for affected people and the local environment as far as possible.

However, despite demanding standards, extensive requirements and clearly defined processes, KfW and its partners are not always able to avoid negative impacts and risks. Offering people and communities who feel negatively affected by KfW Development Bank's projects an opportunity to express their doubts and concerns is therefore essential for the protection of human rights. For this reason, KfW Development Bank has a Central Complaints Office – a point of contact for affected people or communities to find solutions to legitimate concerns together with us. At the same time, this strengthens KfW's work, as the complaints give us valuable information about possible misconduct that would otherwise only become apparent much later.

In order to provide transparent information about complaints received by KfW Development Bank, we are now publishing our third complaints report, which maps the two financial years 2022 and 2023 combined. A total of 58 complaints were registered during this period, 47 of which were declared admissible. In both years, the majority of cases concerned governance aspects in the projects we financed and the other complaints concerned the topic of environmental and social compatibility.

People who are currently or potentially affected can also submit their complaints to our partners. Directly on site, a trusted point of contact without language or technical communication barriers is often able to solve the concerns better, and handle them quickly and impartially. The establishment of a local complaints mechanism is therefore mandatory for all KfW Development Bank projects. You can find out how such a mechanism works in an interview with an expert for a water supply project in the Democratic Republic of Congo (see page 9). It impressively shows how seriously KfW and its project partners take the issue, and it makes it clear that we do not see complaints as an annoyance, but as an opportunity for further development in cooperation.



Christiane Laibach
Member of KfW Group's Executive Board

As the Executive Board Member of KfW Development Bank, I assure you that we are aware of the importance of complaints management in safeguarding human rights. The work of the Central Complaints Office is also very important to me personally, as it is not only an integral part of KfW's accountability, but also, with its work, it contributes to ensuring that our projects meet the goals that motivate us: to sustainably promote the world's economy and society. Therefore, I am delighted that the mechanism is evolving, complaints are being handled better and better, and that legitimate concerns ultimately are having a positive effect on future projects financed by KfW.

I wish you an interesting read of our new complaints report for the 2022 and 2023 financial years.

Christiane Gubel

Complaints in figures

Registered complaints 2020–2023

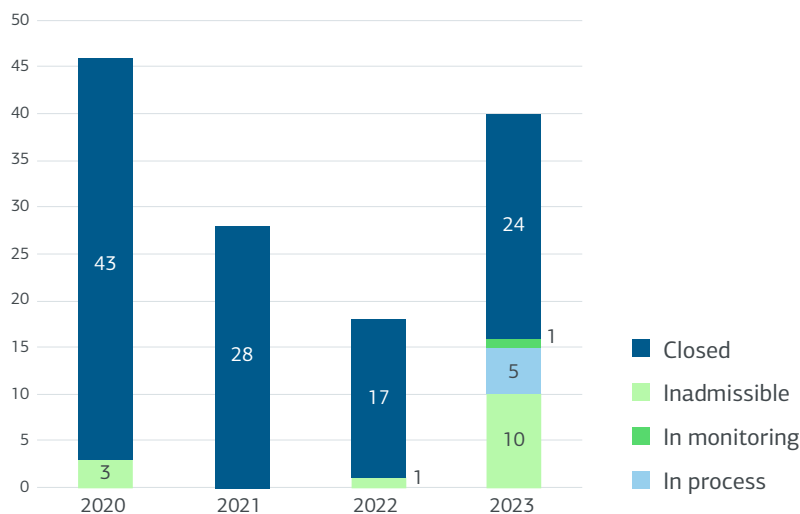


Figure 1 – Reporting date 31 December 2023

In 2022, a total of 18 complaints were registered relating to KfW Development Bank’s projects. Almost all (17) were declared admissible. Both registered and admissible complaints were down on previous years. This was partly due to restrictions imposed during the coronavirus pandemic. When comparing with 2020, it should be noted that the unusually high figures are slightly distorted by 23 complaints with similar concerns for a single project.

In 2023, there was another significant increase: a total of 40 complaints were registered, of which 30 were admissible. In addition to the lifting of pandemic restrictions, this could also be due to increased awareness of human rights as a result of global discussions on supply chain responsibilities.

Significantly more inadmissible complaints were received in 2023: while only one complaint was declared inadmissible in 2022, this category increased to 10 in 2023.

Complaints are not registered or are declared inadmissible in particular if:

- No link can be established to a KfW project
- The complainant cannot be contacted or remains anonymous even after being asked
- The complainant is not personally affected or does not represent an affected person
- The complaint is procurement related or concerns an indication of criminal offences.

We generally rate the increased number of inadmissible complaints as positive, as it shows that people are able to get in touch with KfW Development Bank’s complaints mechanism and place their trust in us.

Currently, five complaints from 2023 are still being processed and one complaint is in monitoring, i.e. agreed measures are still being implemented. In the same year, 24 complaints were able to be concluded. All 17 admissible complaints from 2022 and eight complaints from 2021 were also concluded during the period under review.

A complaint is considered to be closed when the issue has been examined and processed, and any agreed measures have been implemented. Complainants are involved accordingly and receive a response regarding their concern explaining the measures taken/not taken

Not a complaint, but indication of possible problems

Even if a complaint is classified as inadmissible, KfW will investigate the information contained therein. For example, information on criminal offences is processed by KfW’s Compliance department. If the messages contain other indications of possible problems in a project, research is carried out and attempts are made to find out possible causes. The earlier issues can be clarified, the better – this applies to every concern, whether it is handled within the complaints mechanism or whether it is handled as an “inadmissible complaint” outside the complaint mechanism.

How do complaints reach us?

Complaints about KfW Development Bank’s projects reach us through various channels: in the two financial years, the majority of admissible complaints (39%) were received directly by the Central Complaints Office, mainly by e-mail, but the online form was also widely used. Around 22% of complainants contacted one of KfW Development Bank’s external offices and 17% contacted the responsible project manager. The remaining 22% are distributed across various other channels, such as KfW Compliance and the Ombudsman.

One feature of our mechanism is that all complaints are handled – regardless of the input channel. However, in order for us to be able to deal with the concerns in a timely manner, complainants should contact the Central Complaints Office directly if possible: either via the online complaints form or by e-mail (FZ-Complaints@kfw.de). Complaints received through other channels must first be escalated internally, which can waste valuable time.

What do the complaints relate to?

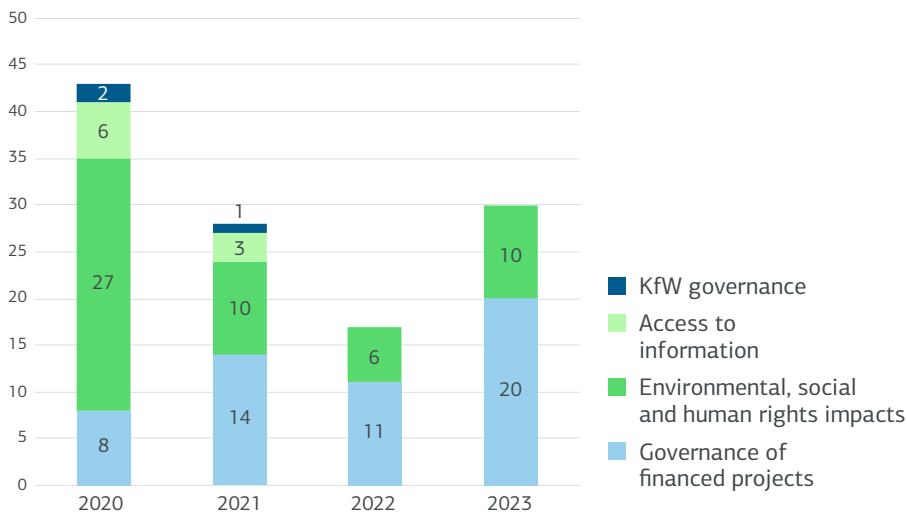


Figure 2 – Complaints by issue area, 2020–2023

During the reporting period, most of the admissible complaints related to governance aspects of financed projects – a total of 65% in 2022 and 67% in 2023. These include allegations against project-executing agencies, consultants and suppliers, such as in relation to the termination or insufficient payment of employees, as well as poor construction practices.

If we receive such complaints at the Central Complaints Office of the Development Bank, we try to contribute to a solution as quickly and unbureaucratically as possible. However, complaints about governance aspects of financed projects are usually received directly by the local grievance mechanisms and are processed there without KfW or the Central Complaints Office being involved.

In 2022, there were six admissible complaints that fall into the category of environmental and social compatibility, and all concerned the locations of (planned) projects. Of these, three complaints were directed against a project in Lebanon, which is described in more detail in the section “Complaints in practice”. The other three complaints concerned land acquisition or ownership issues relating to projects that were still in progress before the conclusion of contract negotiations with KfW. In these cases, it was possible to take the concerns into account during project preparation.

In 2023, we received ten complaints on environmental and social sustainability aspects. In most cases, they were about the amount of compensation payments in relation to land purchases. Processing such complaints is usually more complex and

Local grievance mechanism

The establishment of a project-specific grievance mechanism by our project partners is an important component of KfW’s sustainability requirements for projects financed by KfW and is based on international standards. Grievance mechanisms must be made easily accessible. This is intended to enable our partners on site to identify conflict fields and risks at an early stage and to counteract them. It is important to hold close dialogue with the potentially affected people and that they can express their concerns without linguistic, cultural or technical barriers. In addition, the grievance mechanism must be trustworthy and allow for anonymous reporting. In certain contexts, independent civil society actors, e.g. human rights NGOs, also assume functions within a grievance mechanism.

An example of a local grievance mechanism in the Democratic Republic of Congo is presented in this complaints report on page 9.

time consuming. This is also shown by the figures: all complaints from 2023 that are currently still being processed (five) or in monitoring (one) relate to environmental and social sustainability aspects.

The proportion of complaints relating to environmental, social and human rights impacts of financed projects is 36% (2022) and 33% (2023), which is comparable to 2021 (35%).

There were no complaints on the topics of “KfW governance” and “access to information” in 2022 and 2023. Complaints are categorised based on the dominant and most serious concern. However, lack of information is also a concern in many cases, and it is not uncommon for concerns about negative environmental or health effects to be addressed through information measures and the involvement of the communities concerned.

Which countries do the complaints come from?

The 47 admissible complaints from 2022 and 2023 concerned a total of 38 projects in 22 countries. We received the most complaints from Iraq (five), Jordan (five), Palestinian Territories (five), Albania (four) and Pakistan (four).

Since the start of public reporting in 2020, we have primarily received complaints about projects in North Africa and the Middle East (39%), in particular Jordan, the Palestinian Territories, Iraq and Yemen. Statistically, the proportion of projects in Asia is also high (31%). However, this is related to the above-mentioned multiple complaints regarding a project in India. The lowest proportion of complaints related to projects is in Latin America (2%).

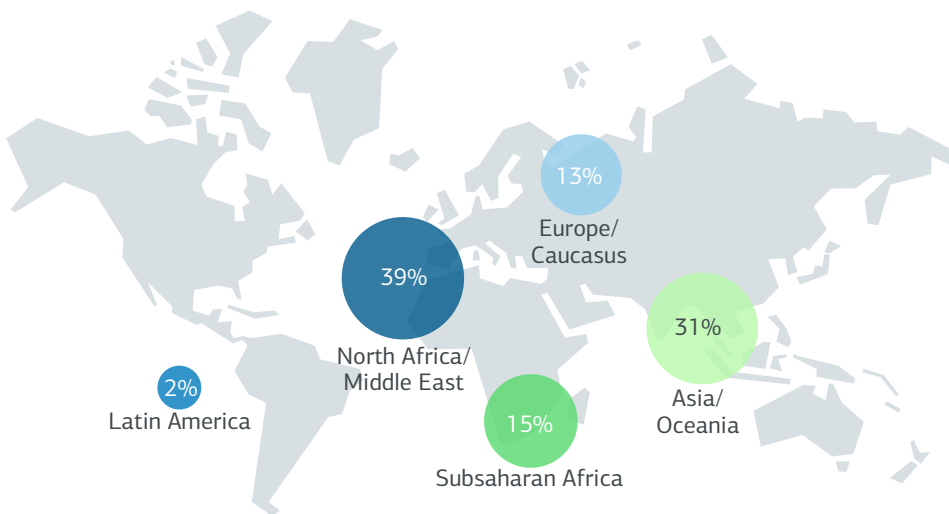


Figure 3 – Complaints 2020 to 2023 by region

Who are the complainants?

As a rule, persons affected and communities or their representatives can submit a complaint to KfW. Those affected may be represented by companies, citizens’ initiatives or non-governmental organisations (NGOs). In the 2022/2023 reporting period, private persons represented the largest group of complainants at 68%, followed by companies at 17%, citizens’ initiatives at 11% and NGOs at 4%. The high proportion of private persons suggests that the complaints mechanism imposes low formal requirements on complainants to lodge complaints.

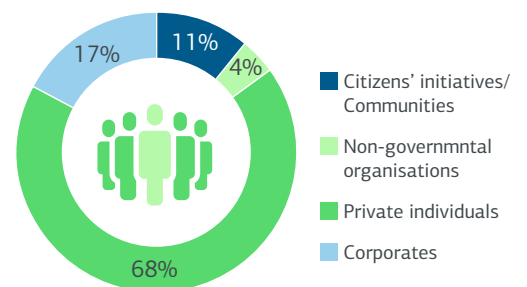


Figure 4 – Complaints 2022 and 2023 by origin

Complaints in practice

We cannot always communicate openly what complaints we have received – even if that is our intention. We take data privacy very seriously and many complainants also express a desire that the process be treated confidentially. Therefore, we only publish examples here where there are no data protection concerns.

The example of the Nabaa Al Tasseh spring from Lebanon, which concerns the development of the water and wastewater structure, shows how the Central Complaints Office handles and processes complaints. We received several complaints about the project in 2022. These centred around potentially negative impacts on the ecosystem.

Many complaints are also resolved directly and quickly through the local grievance mechanisms. An interview with a member of the local “Comité de Gestion de Conflit” (CGC) on the water supply project PROSECEAU in the Democratic Republic of Congo shows how such a grievance mechanism works on the ground and how important it is. This committee was composed of representatives from various interest groups for effective complaint management.

Example of a project-related complaint – Nabaa Al Tasseh spring in Lebanon

Country	Lebanon
Sector	Peace development and crisis prevention
Project number	47744
Project	UNICEF Lebanon: WASH IV
Contracting authority	Federal Ministry for Economic Cooperation and Development (BMZ)
Complaint	Admissible
Status	Completed

The project

In October 2022 several complaints were received about the “UNICEF Lebanon: WASH IV” project, which is financed by KfW. The project-executing agency, i.e. responsible for implementation, is the United Nations Children’s Fund, UNICEF. The project aims to improve the living conditions and prospects of needy refugees from Syria and Palestine in host communities in Lebanon. Short-term employment offers create the opportunity to earn a decent income. These measures will benefit both Syrian and Palestinian refugees and the Lebanese population in the communities that are hosting refugees.

Specifically, the project will expand or rehabilitate the water and wastewater infrastructure – with the support of the local population. This means, for example, building drinking water tanks, laying wastewater pipes and enclosing water supply sources. The latter also took place at the Nabaa Al Tasseh spring. Here, the existing spring capture has been upgraded to use part of the water to supply the surrounding communities with water during the winter months, significantly reducing the energy costs for pumping water from boreholes. The project benefits the employees involved in the construction and the population of the water-supplied communities – around 415,000 people.



The Nabaa Al Tasseh spring is located in the south of Lebanon.

The complaint

Complaints against this project were received by KfW and UNICEF. Several people from surrounding communities, as well as an environmental NGO, expressed concerns that the project could cause the Zahrani River to dry out and have a negative impact on the ecosystem and its biodiversity. It was also alleged that the project was started without waiting for the necessary approvals. Three admissible complaints were followed up by the Central Complaints Office.

How the complaint was handled

In the present case, the fears proved to be unfounded as technical solutions can prevent negative impacts on the ecosystem. For example, during the summer months when the flow from the source decreases, no water is drawn and the basic outflow of the river through the project is not affected. Water withdrawal is strictly regulated, and the water level is checked daily and reported monthly to the Ministry of the Environment.

When handling the complaints, the measures therefore focused on communication and education in order to clear up misunderstandings regarding the intention and design of the project.

For example, KfW agreed with the project-executing agency UNICEF to pursue dialogue with the complainants and other parties affected by the project, and to inform them again and comprehensively about the project. UNICEF contacted the complainants in writing via the water supplier. At the same time, the project was presented verbally to the various interest groups in various meetings and public consultations, and the planned technical solutions were presented and explained in detail.

The project has now been completed and has been in operation since 21 March 2023. No further complaints have been received since then.

In principle, it is important to clarify with the complainants exactly what the concerns are and what the reasons behind a complaint are. It is not uncommon for only some concerns to be mentioned, or for other issues to be behind the concerns mentioned.

„I think it is important that our conflict resolutions are lasting“

Interview on a local grievance mechanism – the PROSECEAU project in the Democratic Republic of Congo

With the help of the PROSECEAU project, the water supply for approx. two million people in the city of Mbuji-Mayi is being rehabilitated and expanded. The project is financed by the African Development Bank and KfW Development Bank. The “Comité de Gestion de Conflit (CGC)” was set up in September 2022 in order to resolve possible conflicts between the project participants as well as complaints from the population and various institutions as early as possible, because: “Conflicts are an integral part of project life, as they are unavoidable due to the interdependence of different actors”, emphasises Bienvenue Ntini of REGIDESO, the Democratic Republic of Congo’s urban water utility. The CGC is – as a local grievance mechanism (see page 6 Infobox “Local grievance mechanism”) – an important instrument for monitoring the implementation of international environmental and social standards at project level. The following interview with Bienvenue Ntini, who represents REGIDESO in the “Comité de Gestion de Conflit (CGC)”, shows how such a local grievance mechanism works.

Which persons or institutions are represented in the CGC?

Our comité is made up of 14 members from different institutions: REGIDESO appoints three people, with there being one person each from the construction company involved, one human rights NGO and one women’s rights NGO. One person also represents the landowners, the workers at the diamond mine and the operator of the Bakwanga mine respectively (note: representative of the economic backbone of Mbuji-Mayi). Religious bodies appoint two people, while government bodies appoint three



Nabaa Al Tasseh spring, a project led by the South Lebanon Water Establishment (SLWE) and the Ministry of Energy and Water.



Bienvenue Ntini
from REGIDESO

people. We meet quarterly, and more frequently in the event of major conflicts. The meetings take place at the project site. However, there is also telephone and electronic exchange between the members of the group. All conflicts are recorded and managed at the level of the CGC Committee, and KfW, as a co-financing institution, receives a quarterly report on our work.

What are the most common causes of conflict?

The most common conflicts revolve around the question of who owns a property when there is a lack of tangible evidence and documents such as land titles. Conflicts may also relate to the division of property between heirs or legal successors due to unfinished proceedings. However, differences of opinion and errors in the valuation of lost property in connection with expropriations and relocations also lead to conflicts, as well as different ideas about property boundaries.

What specific complaints have you received regarding your project so far?

Since September 2022 we have analysed and responded to six complaints that came exclusively from construction companies and civil movements. The Comité's first meeting took place in January 2023 and handled the following complaints, among others:

- Excavation of water pipelines by an NGO
- Damage to fibre optic cables by a construction company
- Damage to the drinking water pipeline due to road construction projects
- Cooperation with various institutions (NGOs, private companies and industry) in the drinking water supply area

These issues were discussed together and afterwards, with the help of the CGC, amicable solutions were found between the conflicting parties. There have been as of yet no further complaints about occupational safety, protection of the population and the environment.

How does the CGC handle complaints?

The CGC has established a register for all types of complaints. After review by the CGC, it is decided whether the case will be processed by the CGC or, as in the case of complaints about gender-based violence, referred to the local courts. The CGC Secretary collects the complaints and submits them to the Comité for processing and settlement.

How does the CGC specifically help to reach amicable solutions between the conflicting parties?

The CGC attempts to change the perception of the conflict among all parties involved in such a way that it is possible to deal with it in an environmentally and socially acceptable manner. In doing so, it works to filter out the essential elements of conflict in order to tackle and find a solution to them effectively. In addition, at the CGC, we examine different approaches to conflict management as well as their specific advantages and disadvantages. Furthermore, we propose alternative conflict management methods (ACMMs) in a cooperative style that aim to identify common and mutual interests without neglecting the needs of the population.

Is the CGC unique in the Democratic Republic of Congo?

Our CGC is not the only one in the Democratic Republic of Congo. The Congolese Environmental Authority has made this environmental and social impact supervision instrument mandatory for all major projects before the start of work.

What do you personally appreciate about working on the Comité, Mr Ntini?

I greatly appreciate it when all parties involved in the dispute reach an agreement. It is even better if the person or entity lodging the complaint is convinced that the dispute has been handled and resolved in a fair and appropriate manner. But it is also important that the measures taken represent a permanent solution. And finally, if the Committee requests that something be corrected, modified or changed to improve the situation and remedy the damage – and this (usually) happens! So far, all the conflicts recorded have been handled in a satisfactory manner for all parties involved.



Mbuji-Mayi has around 2.2 million inhabitants and is the capital of the province of Kasai-Oriental



New REGIDESO branch in Mbuji-Mayi, a project of Congolese-German cooperation

What challenges do you see in the work of the CGC?

As usual, the CGC of the PROSECEAU project does not have any budget. And not all members are motivated enough to attend our meetings. However, the commitment and work ethic of the members present at the work meetings gives me hope that the CGC will be able to resolve all conflict cases at an early stage and will not have to take them to court.



Heavy rush at a public standpipe in Mbuji-Mayi. These standpipes, operated by REGIDESO, are serving to supply the population with clean drinking water

How we are developing our complaints mechanism

With the entry into force of the Supply Chain Due Diligence Act (LkSG) on 1 January 2023, KfW expanded its human rights due diligence obligations in its own business operations and adopted the “Statement of Principles of KfW and its subsidiaries on Human Rights and its Human Rights Strategy”. As a result, the possibilities for whistleblowers and complainants to make their concerns heard have been further expanded. In concrete terms, this means that KfW now also investigates all complaints and reports relating to potential human rights and environmental risks or breaches of duties in the supply chain of its own procurements. Further details on the procedure can be found in the [LkSG Rules of Procedure](#).

The implementation of the LkSG also required an assessment within the Group of the extent to which the development bank’s existing complaints mechanism will be integrated into the new LkSG complaints procedure – which is the responsibility of the Compliance department for KfW. However, since the LkSG is not formally applicable to the financing business, the complaints mechanism is initially still located at KfW Development Bank. We will continue to develop it, as we take human rights due diligence obligations very seriously in our cooperation with partner countries. We are currently examining, for example, how it can be made even easier for complainants to represent their concerns and to develop good solutions for all parties involved, and which additional structures KfW can establish to strengthen the independence of the complainant body. All our measures are guided by the UN Guiding Principles on Business and Human Rights.

In addition to regular training, continuous exchange with other organizations that have established a complaints mechanism is necessary for the continuous improvement of our complaints mechanism. This is done, for example, through the Independent Accountability Mechanisms Network (IAMnet), which we have been a member of since the beginning of 2022. The exchange with other stakeholders is also to be intensified in the coming year.

Overview of complaints in 2022 and 2023

Submission	Project	Sector	Country	Type of Complaint	Status 31.12.2023
08.02.2022	Promotion of Renewable Energies and Energy Efficiency	Energy	Pakistan	Environmental, social, and human rights impacts	Closed
23.02.2022	SFD Education in rural areas	Education	Yemen	Governance of financed projects	Closed
23.03.2022	Storm Water and Renewable Energy for Wash Facilities in Gaza	Water supply and Sanitation	Palestinian Territories	Environmental, social, and human rights impacts	Closed
22.04.2022	SFD crisis response education (VPT1)	Education	Yemen	Governance of financed projects	Closed
21.04.2022	Food security through strengthening of the agricultural sector	Rural development & agriculture	Niger	Governance of financed projects	Closed
03.05.2022	Modernisation of the irrigation perimeter in the Medjerda valley	Water supply and Sanitation	Tunisia	Governance of financed projects	Closed
05.05.2022	Support Program Ukrainian banks Phase II	Financial Sector	Ukraine	Governance of financed projects	Closed
20.06.2022	Clean Energy and Energy Efficiency Measures for Host Communities in Turkey with Syrians under Temporary Protection	Energy	Turkey	Governance of financed projects	Closed
25.06.2022	German Credit Facility to Assist the Return of IDPs in Iraq (UFL)	Conflict, Peace & Security	Iraq	Governance of financed projects	Closed
08.08.2022	Promotion of Renewable Energies and Energy Efficiency	Energy	Pakistan	Environmental, social, and human rights impacts	Closed
16.08.2022	Education for all times of crisis 2	Education	Turkey	Governance of financed projects	Closed
04.10.2022	UNICEF Libanon: WASH IV	Water supply and Sanitation	Lebanon	Environmental, social, and human rights impacts	Closed
05.10.2022	UNICEF Libanon: WASH IV	Water supply and Sanitation	Lebanon	Environmental, social, and human rights impacts	Closed
05.10.2022	UNICEF Libanon: WASH IV	Water supply and Sanitation	Lebanon	Environmental, social, and human rights impacts	Closed
21.10.2022	Renewable Energies Program – Wind Farm Gulf of el Zayt	Energy	Egypt	Governance of financed projects	Closed
31.10.2022	Renewable Energies Program – Wind Farm Gulf of el Zayt	Energy	Egypt	Governance of financed projects	Closed
15.11.2022	German Credit Facility to Assist the Return of IDPs in Iraq	Energy	Iraq	Governance of financed projects	Closed

Overview of complaints in 2022 and 2023

Submission	Project	Sector	Country	Type of Complaint	Status 31.12.2023
30.01.2023	School Construction Programme	Education	Jordan	Governance of financed projects	Closed
16.02.2023	Promotion of Technical and Vocational Education and Training	Education	Mauritania	Governance of financed projects	Closed
02.03.2023	Karak and Kofranjah Wastewater	Water supply and Sanitation	Jordan	Governance of financed projects	Closed
10.03.2023	Improving Energy Efficiency through Electricity Generation from Biogas in Wastewater Treatment Plants (DKTI)	Water supply and Sanitation	Jordan	Governance of financed projects	Closed
20.03.2023	Promotion of Renewable Energies and Energy Efficiency	Energy	Pakistan	Environmental, social, and human rights impacts	In process
29.03.2023	Urban climate adaptation in Central America – Honduras component	Environmental protection	Honduras	Environmental, social, and human rights impacts	Closed
04.04.2023	Climate-Resilient Reconstruction after Flooding in Kerala	Transport & storage	India	Governance of financed projects	Closed
11.04.2023	Regional Infrastructure Development Fund (RIDF) VI	Other Multisector	Afghanistan	Governance of financed projects	Closed
12.06.2023	Regional Program for the Improvement of Living Conditions of Palestinian Refugee Camps (REPAC IX)	Other Multisector	Palestinian Territories	Environmental, social, and human rights impacts	Closed
12.06.2023	Regional Program for the Improvement of Living Conditions of Palestinian Refugee Camps (REPAC IX)	Other Multisector	Palestinian Territories	Governance of financed projects	Closed
14.06.2023	PRODIA II – Decentralised financing of infrastructure	Government & Civil Society	Mozambique	Governance of financed projects	Closed
22.06.2023	EAC Regional Corridor Mombasa-Mariakani	Transport & storage	Kenia	Governance of financed projects	Closed
17.06.2023	Energy Efficiency Sector Programme Transmission	Energy	Albania	Environmental, social, and human rights impacts	In monitoring
20.06.2023	Interconnection GET FiT	Energy	Uganda	Environmental, social, and human rights impacts	In process
19.07.2023	Geothermal Energy Programme	Energy	Indonesia	Environmental, social, and human rights impacts	In process
20.07.2023	SFD Water/Wastewater Programme	Water supply and Sanitation	Yemen	Governance of financed projects	Closed
21.07.2023	Transboundary Biosphere Reserve Prespa	Environment protection	Albania	Governance of financed projects	Closed
29.07.2023	Wastewater Reuse Project Nablus	Water supply and Sanitation	Palestinian Territories	Governance of financed projects	Closed

Overview of complaints in 2022 and 2023

Submission	Project	Sector	Country	Type of Complaint	Status 31.12.2023
21.08.2023	Self-Employment of women in the private health sector	Government & Civil Society	Pakistan	Governance of financed projects	Closed
12.09.2023	Urban water supply Secondary cities III	Water supply and Sanitation	DR Congo	Environmental, social, and human rights impacts	Closed
14.09.2023	Shelter reconstruction in Gaza	Other Social Infrastructure & Services	Palestinian Territories	Governance-Aspekte finanziert Operationen	Closed
12.10.2023	PISEAU II: Improving water resources management	Agriculture	Tunisia	Governance of financed projects	Closed
19.10.2023	Energy Efficiency Sector Programme Transmission	Energy	Albania	Environmental, social, and human rights impacts	In process
23.10.2023	Financing of salaries in support of accelerating access for Syrian refugee children in formal education	Education	Jordan	Governance of financed projects	Closed
25.10.2023	Sector Programme Water IV	Water supply and Sanitation	Albania	Environmental, social, and human rights impacts	In process
20.11.2023	German Credit Facility to Assist the Return of IDPs in Iraq	Conflict, Peace & Security	Iraq	Governance of financed projects	Closed
20.11.2023	German Credit Facility to Assist the Return of IDPs in Iraq	Conflict, Peace & Security	Iraq	Governance of financed projects	Closed
20.11.2023	German Credit Facility to Assist the Return of IDPs in Iraq	Conflict, Peace & Security	Iraq	Governance of financed projects	Closed
11.12.2023	Promotion of a loan guarantee fund for infrastructure – Infra-Credit II	Financial Sector	Nigeria	Environmental, social, and human rights impacts	Closed
22.12.2023	Sanitation Programme: Nexus and Resource Protection	Water supply and Sanitation	Jordan	Governance of financed projects	Closed



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KfW Group

KfW Development Bank

Palmengartenstrasse 5-9

60325 Frankfurt am Main, Germany

Telephone +49 69 7431-0

info@kfw-entwicklungsbank.de

www.kfw.de

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CUBE Kommunikationsagentur GmbH

Photo credits

KfW/Jonas Wresch (cover), KfW/Thomas Meyer

(p. 3), KfW/Mario Roidt (p. 9 top), KfW/

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Frankfurt am Main, May 2024