



# Swisscontact's work focuses on inclusive growth driven by an innovative private sector that creates employment and income.



### Skills Development

Productive employment and earning an income through market-oriented vocational training and improved labour market access.



#### **Enterprise Promotion**

Strengthening productivity and competitiveness of small and medium sized enterprises through sustainable value chain interventions, improved market access and local economic development.



### **Inclusive Finance**

Empowering entrepreneurial people by improving their access to financial products, services and financial literacy trainings.



### Climate-Smart Economy

Creating green jobs through efficient use of natural resources and clean production.

In this way, Swisscontact creates the conditions for a socially and ecologically responsible private sector, contributing to poverty reduction.

As an expert organisation, Swisscontact carries out high-quality project work. The cost-effectivness and efficiency of its services is proven by well-documented, transparent monitoring and quantification procedures. Recurring internal and external checks provide proof of continued, sustainable development of expertise, skills and practical know-how.

Swisscontact was established in 1959 as an independent organisation by prominent individuals from the worlds of commerce and science in Switzerland. It is exclusively involved in international cooperation and since 1961 has carried out its own and mandated projects. Since it was founded, Swisscontact has maintained close ties with the private sector. Swisscontact is active in 36 countries with a workforce of over 1100 people. The organisation is based in Zurich.

I've been growing onions for a decade but repeatedly suffered huge losses due to inadequate storage at my warehouse. When it rained heavily, water leaked through the roof and my onions would rot. Fortunately, Swisscontact - through the FAR Project - helped me build a new processing unit with a capacity of 30 tonnes. I'm now able to properly store my garlic and onions and have considerably increased my income. I'm extremely grateful for the support.

### Sebastião Mentira Manica Province in Mozambique

As a single mother, I dream of giving my daughter the very best. My determination has seen me join Shine Water Harvesters mavuno group, a local savings group, which has allowed me to take several loans and pay back within my capacity. I have used the money borrowed to buy an Ayrshire cow for dairy farming, take up medical insurance for my family, buy a water tank and a small plot, which I intend to build my stone house on. I have managed to enrol my daughter in a private boarding school and pay CHF 345 a term. I can proudly say that I am doing the best within my means to give her a good foundation.

### 35-year-old Rehab Nyaguthii Mavuno Beneficiary in Nyandarua County in Kenya

As a council, we're thrilled that the Taka ni Mali Project began in our municipality. It has been a great few years of learning about proper solid waste management systems. Our people have also benefited a lot because they are now able to not only identify but also exploit the economic opportunities of the sector. We plan to continue collaborating with the different stakeholders and to use the skills imparted to us and the lessons learned during implementation for a long time to come.

### Dauson Jeremiah Project Partner and Ag. Municipal Environmental Officer in Morogoro

I've always been enthusiastic about wood work and have been working in the sector with self-taught skills for the past four years. I heard about the Recognition of Prior Learning scheme where holders of informally acquired skills were trained and recognized. This was an initiative by Kayanza Craftsmen Promoting Centre and the Ministry of Education and was facilitated by Swisscontact through the PROMOST project. I did not think twice and signed myself up. Today, I hold a professional certificate in carpentry which allows me to legally work in different parts of the country and increase my income flow.

31-year-old Uwizeyimana Joel Kayanza Province in Burundi



### Contents

Towards More Opportunities		
Key Highlights 2018 Swisscontact Working Areas		
		Projects
Skills Development		
Local Skills Development for the Youth (LSDY)   Uganda	12	
Promoting Life Skills and Livelihoods (Skills 4 Life)   Kenya	14	
<ul> <li>Promoting Market Skills Training and Employment Creation in the Great Lakes Region (PROMOST)   Rwanda, DR Congo &amp; Burundi</li> </ul>	16	
Enterprise Promotion		
<ul> <li>Improving Markets for Cocoa and Honey in Uganda - Inclusive Markets Uganda   Uganda</li> </ul>	20	
<ul> <li>Northern Uganda – Transforming the Economy through Climate Smart Agriculture Market Development (NU-TEC MD)   Uganda</li> </ul>	22	
■ Improving Market Systems for Agriculture in Rwanda (IMSAR)   Rwanda	24	
Inclusive Finance		
<ul> <li>Inclusive Finance Programme (IFP)   Kenya, Tanzania and Uganda</li> </ul>	26	
Projects Overview	28	
Central, East & Southern Africa Team	35	

### **Towards More Opportunities**



2018 was both fulfilling and successful for the Central, East and Southern Africa region. We aimed to deliver opportunities and improve markets for marginalised and underserved populations through the implementation of projects related to climate-smart economy, enterprise promotion, skills development and inclusive finance.

### Accomplishments in Spite of Challenges

The geopolitical situation in the region remained volatile, with some countries facing unrest, which affected our interventions. We mitigated these challenges through dynamic diversification strategies. Despite the difficulties faced, realised significant accomplishments transforming the socio-economic status amongst our clients. We made this possible through the provision of relevant skills and the guidance into self or waged employment, by building market competitiveness amongst SMEs and smallholder farmers and enhancing access to financial services.

### **New Projects**

The project portfolio of our region grew from 12 projects in 2017 to 14 projects in 2018 with new projects in Tanzania and Rwanda. In Tanzania, the Skills for Employment Tanzania (SET) Project aims to improve the prospects of gainful youth self-employment through a sustainable and systemic contribution by addressing three pertinent issues in vocational skills development. These are the relevance in relation to labor market needs, the quality of trainers in the formal TVET system and the access to innovative, demand-driven training to involve youth in agriculture. The Improving Market Systems for Agriculture Project in Rwanda (IMSAR) will help commercialise agriculture by refining the way agricultural market systems function, making them more effective and competitive participatory by including poor farmers and other disadvantaged groups.

### Management Transition in the Region

Towards the end of the year, the region's management went through important changes. Ms. Veronique Su moved on after serving in the organisation for 13 years. A new Regional Director, Mr. Alexandre Boin was appointed to the position and will assume his new responsibility on the 1st of April 2019. Mr. Boin has been working at Swisscontact for the past six years and currently holds the position of Director Rwanda, DR Congo and Burundi. He is also the Director of the largest regional skills development programme, called PROMOST, in the Great Lakes region. In the meantime, I have taken up the role of Interim Regional Director until 31st March 2019. I'm pleased to inform you that the transition is running according to plan. We look forward to receiving our new Regional Director.

### **Innovation and Impact**

Inclusivity is a key success factor for sustainable growth. Beneficiary inclusion and empowerment will continue to underpin our operations. Continuous development of new businesses and funding in the areas of innovation, replication and scalability are paramount in ongoing projects. In addition, gender equality will be given high priority with specific gender led interventions expected to be rolled out in all projects in 2019.

### **Inclusive Finance**

The Inclusive Finance Programme (IFP) introduced automation into two of interventions dealing with Savings and Credit (SACCOs) and Community Cooperatives Savings & Lending Groups, commonly referred to as "mavuno". The digitisation exercise seeks to standardise operations through an easy-to-use secure system, improving transaction recordings and giving users a real-time and transparent record-keeping experience. Swisscontact will continue to support innovative technological components like this.

### **Skills Development**

The skills development project "Skills for Life" implemented in Kenya, continued improving livelihoods by empowering various refugees and the host community in Kakuma with the relevant life and technical skills, business start-up support and a community-based financial saving system.

### **Climate-Smart Programming**

The only project with a sole climate focus within the region, Taka ni Mali, was phased out in December. The project implemented in Tanzania performed fairly well with over 2,000 individuals in Mwanza and Morogoro municipalities trained on proper solid waste management processes. Over 50% of these beneficiaries were women.

Through the capacity-building exercises, 90 new jobs in the recycling sector were created and an additional 207 in the solid waste management sector. Since the project applied an inclusive markets system approach, it influenced several households and residents to practice waste separation at source for effective recycling. An exit strategy was developed collaboratively that highlighted specific activities to be executed by the private sector and the local government for the unceasing management of solid waste.

### **Knowledge Transfer**

Knowledge-sharing remains a key focus within the region. In this regard, a regional staff seminar was held in April in Kigali, where our project leaders from seven countries shared their field experiences and learnings with the aim of improving the overall project outputs within the region. Two regional workshops were also held separately in Entebbe and Nairobi, where project teams were trained on the inclusive markets approach; a market systems approach that ensures inclusivity and sustainability of projects. All teams are now better equipped to design practical market interventions that will truly support the unserved target.

I would like to extend my sincere appreciation to the project teams for their hard work, as well as all our partners and donors for their unwavering support in helping us facilitate and improve the livelihoods of many. We still have a lot of work to do, but we are confident that our ambitious goals will be achieved in 2019.

CANALITATION

Tania Haidara

Acting Regional Director Swisscontact Central, East and Southern Africa



## Highlights 2018

A total of 12 projects comprising

5 Skills Development, 1 Inclusive Finance,5 Enterprise Promotion and 1 Climate-Smart Economy

were implemented in eight countries - Rwanda, Kenya, Uganda, Tanzania, Burundi, DR Congo, Mozambique and South Africa.



7,949 trainees (3,010 female) in skills development projects gained technical, entrepreneurial and life skills in Rwanda, Burundi, DR Congo, Mozambique, Kenya, Uganda and Tanzania.



4,091 beneficiaries (2,492 female) from Kenya and Kilimanjaro mobilised total savings of CHF 642,695 and accessed CHF 2,384,974 worth of loans from banks and MFIs/SACCOs.



53,160 smallholder farmers (22,370 female) from Uganda and Mozambique accessed improved agricultural production technologies and markets for their produce.



18,250 tons of organic waste were collected and traded by 297 waste collectors (132 female), who earned a total income of CHF 135,543.

## Swisscontact Working Areas

### Burundi (Province)

Kayanza

### Democratic Republic of Congo (Province)

Bukavu

### Kenya (Counties)

Nyeri Laikipia Nairobi Kilifi Nakuru Bungoma Makueni Turkana Nyandarua Baringo Nyamira

### South Africa (Provinces)

Gauteng KwaZulu-Natal Eastern Cape Western Cape

### Mozambique (Provinces)

Cabo Delgado Maputo Maputo City Sofala Manica Nampula

### Rwanda (Districts)

Karongi Nyabihu Nyamasheke Ngororero Rubavu Rusizi Rutsiro

### Tanzania (Districts)

Kilosa II
Mvomero II
Morogoro II
Kilombero II
Ulaga
Same
Gairo

Rorya Geita
Bunda Ukerewa
Batiama Misungwi
Sengerema Ilemela
Mwanza City Kwimba
Musoma Magu

Nyamagana Serengeti Busega

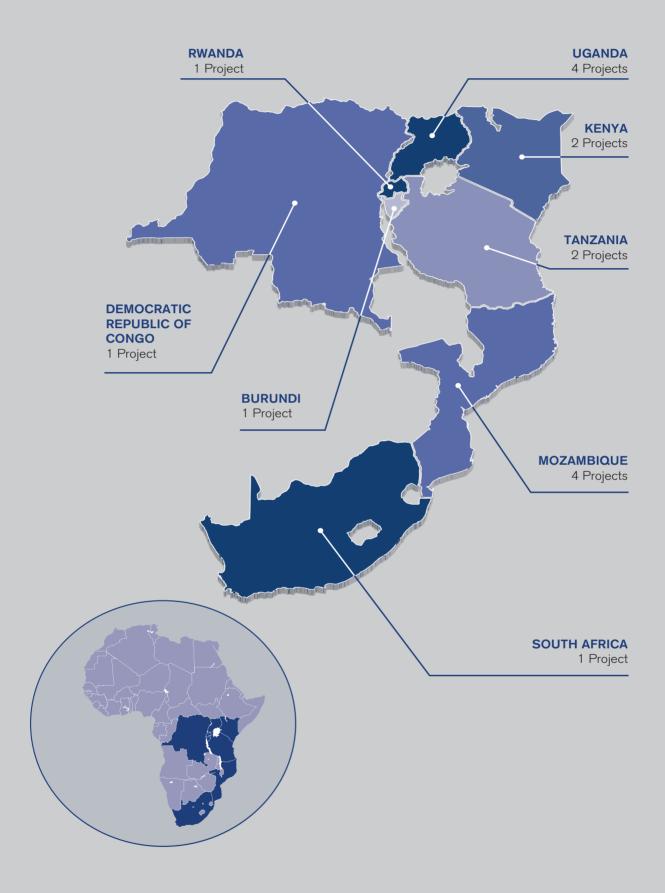
### Uganda (Districts)

Mayuge Mubende Kasanda Kibuku Kyankwanzi Yumbe Rubirizi Buikwe Jinja Masindi Namisindwa Kakumiro Namayingo Acholi Mukono Bugiri Busia Tororo Buteleja Namutumba Kikuube Manafwa Luwero Nakaseke

Kiboga Kagadi Bundibugyo Hoima Kibaale Budaka Wakiso Masaka

Iringa

West Nile Lango



### SKILLS DEVELOPMENT

### **UGANDA**

# Local Skills Development for the Youth (LSDY)



Happy farmer havests passion fruit for sale to an off taker.

The LSDY Project contributes to poverty alleviation through the creation of employment opportunities for youth, in close collaboration with public and private sector stakeholders for economic sustainability. The Swisscontact project is funded by the Swiss Agency for Development and Cooperation (SDC) and the Happel Foundation.

It targets out-of-school youths aged between 18 and 30 years, from families living below or slightly above the \$1.25 a day poverty line. It contributes to sustainable poverty alleviation through the provision of skills development training, which eventually creates employment opportunities for young men and women.

The project seeks to raise 4,000 young people (50% female) out of poverty by increasing their competitiveness in the job market and improving their self-employment opportunities. It enables market actors to deliver relevant training to the youth, with a specific focus on women. It uses the learning group methodology and links the youth to trainers with sufficient skills who empower them and increase their employment chances with companies, local organisations, vocational and financial institutions. The trade-based model provides a holistic approach, which includes workforce development, business support services, market access and linkages, social and life skills, and financial services. The approach focusses on the problem or shared interest as the starting point. It is shadowed by a group solution, designed by the learning groups themselves.

Similar learning groups within the same trade or value chain often evolve into business associations, which enhance knowledge-exchange and access to extensive services from the private and public sector. The LSDY Project focusses on three main sectors.

These are agribusiness, building and construction and hospitality.

### Highlights 2018

- 620 youths (207 female) accessed and completed skills training in the agribusiness, construction and hospitality sectors.
- 234 youths engaged in agribusiness earned a total income of CHF 152,407 from hot pepper, white garden eggs, passion fruit, ground nuts and fish. This translates to an average of CHF 55 per youth, per month.
- 157 youths involved in building and construction earned a total income of CHF 245,361, which translates to CHF 130 per youth, per month.
- 73 young entrepreneurs earned a total of CHF 112,717 from welding, phone repair, hairdressing and poultry rearing. This translates to an average income of CHF 128 per youth, per month.
- 55 youths were hired by business companies to work in the provision of extension services, technical training, sorting and produce transportation.
- 70 youths were employed by their fellow youths to provide labour services in their gardens. This includes but is not limited to planting, weeding, spraying, harvesting and sorting produce.

As a primary school dropout, I was very idle and depended on my husband to provide for our family. In 2017, the local sub-county had a youth mobilisation campaign where I learnt about my options if I engaged with the LSDY Project. We formed learning groups based on our interests and met representatives from the Budaka Evergreen Commercial Farmers, who showed us the possible incomes we could earn from passion fruit farming. I am glad I participated in the training sessions facilitated by Swisscontact, which empowered me with various technical, life and social skills. Today, I earn CHF 228 a month from a ½ acre of passion fruit. I have used this income to improve my livelihood, transferred my children from public to private schools and even installed a solar system in our house. My husband now respects me and together, we have hired an additional 1-acre piece of land to expand the passion fruit business.

### SKILLS DEVELOPMENT

### **KENYA**

# Promoting Life Skills and Livelihoods (Skills 4 Life)



Trainee concentrates during a practical tailoring lesson.

Skills 4 Life is a Swiss Agency for Development and Cooperation (SDC) project implemented by Swisscontact that seeks to strengthen the income-generating capabilities of youths from the host and refugee communities in Kakuma by enhancing their technical, financial, life and literacy skills.

The project seeks to catalyse systemic change in skills development and employment creation by facilitating flexible, low-cost, market-oriented and competency-based skills training, which serve to create pathways to decent employment for the youth.

The project uses the Learning Group model to deliver non-formal technical skills training, which is complemented by structured apprenticeships, life skills and business development support. This provides youths with well-rounded skills that improve their competitiveness as they transition into the local labour market. The Learning Groups are homogenous, self-selected, self-managed and comprise of people with similar interests.

The project is implemented in partnership with other stakeholders and seeks to achieve an increase in market-driven skills for 2,500 youths, an increase in financial and business management capabilities for 2,000 youths and an enhancement in resilience and livelihood

coping for 3,000 members. Furthermore, it aims to formulate a skills development model for replication in similar fragile contexts.

### Highlights 2018

- 48 business groups were formed and realised revenue of CHF 41,013 and a total profit of CHF 25,618.
- 82 mavuno groups mobilised savings of CHF 49,048.05 and disbursed loans worth CHF 138,782.94.
- 42 learning groups (19 from the refugee community, 22 from the host community and 1 mixed group) were formed and 752 trainees (494 female) accessed the skills training.
- 595 trainees (383 female) successfully completed the training sessions.
- An end-term project evaluation was carried out and results presented to the donor.
- Presented a digital intervention to successfully train literacy and numeracy skills together with Avallain Foundation at the e-learning Africa conference.

I was initially struggling to make ends meet and provide for my four children. My eagerness to be self-reliant led me to participate in the financial literacy and management skills training organised by Swisscontact. We were taught about the group savings and lending model and encouraged to form mavuno groups. That was the best decision I made. After four months of saving, I took a loan of CHF 191, which I used as capital to establish my charcoal business. I stopped being dependent on others and have been able to provide a good foundation for my children by enrolling them into private school. I love that the mavuno groups are localised and finance is easily accessible once you pay back your loans. I plan to borrow more money from the group soon to put up permanent rental houses.

33-year-old Christine Emanikor | Member of Akurwaun Yok Mavuno Group in Kakuma, Kenya.

### RWANDA, DR CONGO AND BURUNDI

# Promoting Market Skills Training and Employment Creation in the Great Lakes Region (PROMOST)

PROMOST is a Swiss Agency for Development and Cooperation (SDC) funded project that seeks to contribute to increased employment and income generation for the rural population within the Great Lakes Region. Swisscontact is implementing the project in Rwanda, DR Congo and Burundi.

The project implements a systemic approach and works closely with formal and informal Technical and Vocational Education and Training (TVET) sectors and the local rural population to achieve five main outcomes:

- i) Improved access to more equitable and diversified training;
- ii) Improved quality and relevance of the training offered:
- iii) Support the development of a Recognition of Prior Learning and Experience (RPL/E) system;
- iv) Support the joint management of local training systems and improved professional placement; and
- v) Improved access of target beneficiaries to financial and nonfinancial services.

PROMOST facilitates the provision of several market-driven skills which are selected based on the demand of the local economy.

Being born with a malformation in my feet hindered me from being formally employed like many of my peers. Luckily, I got a job in a construction site, crushing stones to rubble. This was a challenging and inconsistent role due to my restrictions in movement and I often found myself begging my neighbors for support. My husband mocked me because I could not chip in to maintain our family needs. One day, my fellow stone crusher informed me of a project that was helping people acquire hands-on skills in tailoring. I was interested but had my reservations because I did not have normal shaped feet to pedal the sewing machine. I declared my interest, followed my gut and joined the 12-month apprenticeship that was made possible by Swisscontact. I'm now a true testimony that disability is not inability, as the skills I have gained have helped me support my three children. My life is no longer the same and I'm indeed grateful.

36 -year-old Bonfried Bayagambe | Rwanda.



Carpentry apprentice in DR Congo during a training session.

### Highlights 2018

- 2,837 trainees (1,152 female) completed skills training in various market-driven sectors.
- 499 youths (25% female) graduated from six Technical and Vocational Education and Training (TVET) schools constructed under the PROMOST Project.
- 952 trainees (314 female) graduated from the apprenticeship programmes. 85% of the apprentices are now earning decent incomes through waged/self-employment.
- 1,885 trainees from vulnerable groups within the Great Lakes region (735 female) graduated from short term training courses.
- 26 curricula were developed for 24 sectors in Burundi. 16 for short-term training courses

- and 10 for tutored apprenticeships.
- A Recognition of Prior Learning and Experience (RPL/E) System was developed for the Great Lakes region in collaboration with the local actors in charge of skills development and employment. 916 among 985 professionals successfully passed their RPL Assessment (283 in auto mechanics, 541 in hairdressing, 52 in carpentry and 40 in tailoring).
- 382 craftsmen (161 from Rwanda, 171 from DR Congo and 50 from Burundi) went through gender inclusiveness and equality capacity building.





### **UGANDA**

# Improving Markets for Cocoa and Honey in Uganda - Inclusive Markets Uganda (IMU)

With the IMU Project, Swisscontact aims to increase the incomes of smallholder farmers and micro-enterprises within the cocoa and honey market systems. It does this by increasing farmers accessibility to markets, enhanced production technologies and agricultural value chain financing mechanisms. The project is funded by the Swiss Agency for Development and Cooperation (SDC) and the Medicor Foundation.

The project applies the Inclusive Markets system approach in which the private sector is the driver. It facilitates partnerships between smallholder farmers and business companies through innovative business models to trigger increased production and productivity. The business models are built on interventions that address the market constraints for both smallholder farmers and private sector players. The project also collaborates with the public sector and other actors in the market who play a supportive role.

IMU seeks to increase incomes of 15,000 smallholder cocoa farmers (30% female) and 8,000 beekeepers (30% female and 10% youths) from 12 districts of South-Western, Central, Mid-Western, Eastern and West Nile. In the cocoa sector, the project anticipates that by 2020, 12,000 smallholder cocoa farmers will have increased their productivity and production by 40%. Consequently, their household incomes will increase by 30%. In the beekeeping sector,

the project anticipates that 6,400 beekeepers will have increased their household incomes by 30% by 2020.

### Highlights 2018

### Cocoa Market

- 3,515 smallholder cocoa farmers (1,081 female) were reached in Hoima, Mukono, Mayuge, Bundibugyo and Kibaale-Kagadi districts.
- 2,990 cocoa farmers (949 female)
  harvested and sold 1,447,160 kgs of
  conventional cocoa and earned CHF
  2,687,582 through 45 new collection
  centres, leading to an increase of 101 tons
  worth CHF 188,797. The smallholders
  increased their income by 7.5% from CHF
  835 to CHF 898.
- 26 new jobs were created by ICAM (U) Chocolates Ltd., Bunyoro Cooperative Society Ltd., and Gourmet Gardens Ltd., in

### ENTERPRISE PROMOTION



A beekeeper inspects his aparies before harvesting.

Bundibugyo and Kibaale-Kagadi districts.

 119 youths and women were supported with nursery bed inputs, specifically, potting bags and technical skills to enable them to invest in seven new commercial cocoa nurseries in Hoima, Mukono and Mayuge districts.

### **Honey Market**

- 3,090 smallholder beekeepers (789 females and 209 youths) were reached in Kyankwanzi, Kiboga, Yumbe, Mubende, Nakaseke and Rubirizi districts.
- Smallholder beekeepers registered an increase of 67% in the sale of beehive products. They earned

- CHF 16,822 from honey and CHF 58,599 from other beehive products.
- 2,944 beekeepers (789 females and 146 youths) sold 212,970 kgs of honey through 25 collection centres and earned CHF 608,488.
- 165 jobs were created by Ntwetwe Area Bee Cooperative Society Ltd., Delta Bees (U) Ltd., Bee Natural (U) Ltd. and Ssingo Beekeepers Cooperative Society Ltd.
- 1,923 smallholder beekeepers (683 females and 209 youths) accessed 15,167 hive inputs to increase beehive productivity in Kyankwanzi, Kiboga, Mubende and Rubirizi districts.

I spent most of my days looking for casual jobs and supporting my family on our farm, which was very monotonous and unmotivating. I had tried beekeeping but did not succeed because I lacked the adequate skills to guarantee a good harvest. One day, I heard about my peer who had made good money from this venture. This aroused my curiosity and I saw an opportunity to improve my life. I formed a group of like-minded youths and the IMU Project through Delta Bees (U) Ltd., facilitated training sessions on various topics, including proper apiary management, beehive making, quality assurance of beehive products and leadership skills. The training sessions enabled us to increase our harvest and Delta guaranteed our market. I now have 25 colonised hives and have managed to harvest 211 kgs of honey which has earned me CHF 603. I have used this to start up a shop, purchase a handset, support my family and secure a deposit for a motorcycle. I hope to own 100 hives and build my own permanent house in future.

24-year-old Ivan Nuwamanya | Rubirizi District in Uganda.

### ENTERPRISE PROMOTION

### **UGANDA**

Northern Uganda – Transforming the Economy through Climate Smart Agriculture Market Development (NU-TEC MD)



Farmer admires the sunflowers she planted using inputs recommended by the programme.

22

NU-TEC MD is a Department for International Development (DFID) Programme that is implemented primarily by Palladium International, with technical support from a consortium of organisations, including Swisscontact. The programme seeks to increase the incomes and climate resilience of poor men and women in Northern Uganda.

The programme seeks to facilitate the transition of Northern Uganda from an isolated region that is highly vulnerable to climate change and has previously been affected by a long conflict, into a dynamic, resilient, wealth-creating economy, supplying great value products into local markets and global supply chains. With the application of the inclusive markets' methodology, the programme does not work directly with beneficiaries, but rather offers technical assistance designed to improve market actor incentives to encourage collaborations that increase smallholder farmer access to selected key markets. It works on the premise that deepened and improved market functioning will increase incomes for poor men and women.

NU-TEC MD deals with smallholders and market actors in the sunflower, soya bean, sesame seed and rice sectors. The programme seeks to reach 250,000 households with the adoption of new practices, products and climate-resilient markets. Additionally, it hopes to achieve measurable increases in the incomes of 150,000 households.

### Highlights 2018

- 26,400 smallholders (9,884 female) accessed products and services facilitated by the project.
- 45,752 farmers (18,006 female) experienced increased resilience to climate change through improved use of inputs, practices, post-harvest handling or through better access to output markets.
- 196,732 household members (commonly referred to as indirect beneficiaries) increased their resilience to climate change.
- CHF 6,771,031 was invested in business plans developed in conjunction with Palladium for Palladium supported businesses.
- CHF 25,029,642 worth of gendered investment plans were developed in collaboration with supported businesses.
- 38 Palladium supported businesses agreed to the formation and implementation of high-quality gendered business plans.
- 40% of business models supported by NU-TEC MD had a systemic effect.

The above are results from April to September 2018, as the programme only reports bianually.

The NU-TEC MD programme has really had a positive impact on our activities. As a cooperative, it is our mandate to ensure that smallholder famers have access to high quality and high-yielding rice seed, which has been a challenge in Northern Uganda. Previously, we focussed on the supa rice variety and were doubtful when the programme approached us with the namche variety for seed multiplication, because we knew little about it and many farmers had in the past been adversely affected by the sporadic weather patterns. We piloted the variety and were very happy with the results. The variety took less time to mature, could withstand harsh weather patterns and had great yields. Many smallholders have now begun embracing it and are destined to improve their standards of living. We are proof that sometimes all you need is a solid business idea for strategic growth rather than money.

Collins Komakech | Business Manager at Panyimur ACE; a NU- TEC MD Programme Partner.

### **RWANDA**

# Improving Market Systems for Agriculture in Rwanda (IMSAR)

IMSAR is funded by the Department for International Development (DFID) and is implemented primarily by Palladium International with technical backstopping support from Swisscontact. It focuses on stimulating changes in practice among market actors in order to inspire growth and reduce poverty in Rwanda.

The project employs the market systems approach and aims to improve the long-term efficiency and inclusiveness of the systems that matter most to the poor - the systems upon which their livelihoods depend and those that provide access to basic services. It seeks to increase the income of poor households by supporting market actors (including the poor) to adopt new practices like business models, products, services, rules, behaviours and norms that improve the way markets work for the poor.

IMSAR brings agribusinesses, lenders and investors together to design new financing products and mechanisms, testing and scaling them in the Rwandan market, with the aim of

driving inclusive growth. It also provides expertise and assists in the designing and testing of interventions, accessibility to credit, mitigation of risks and linkages to agribusinesses. Moreover, the project works efficiently with the Government of Rwanda, remaining independent but influential in improving government policy-making and investments in key agricultural sectors.

The IMSAR project seeks to contribute to achieve a rise in the average incomes of poor farmers in targeted agricultural market systems, sales among farmers and agro-enterprises, the percentage of agricultural produce that has value addition, export diversification and the number of off-farm jobs created.

### ENTERPRISE PROMOTION

Longlist
7 cross-cutting
markets listed.
These include land,
finance, inputs, aggregation,
agro-processing, irrigation &
mechanisation and transport
& logistics.

Profiling
Developed short profiles of the 7 cross-cutting markets to give insights in trends, gaps and opportunities within each market.

Shortlist
Applied a framework to filter the markets according to their market opportunities, intervention feasibilities and pro-poor impact.

Described the core market actors, their support functions and transaction rules to rigorously understand the current market structure, performance and weaknesses.

Constrains
Analysis

Highlighted the major constraints driving underperformance and identified the root causes behind the continued existence of these constraints.

Articulated a vision of how the market system will work to serve the poor post IMSAR interventions. A market level theory of change and intervention areas were formed.

IMSAR's Market Selection and Analysis Process.

### Highlights 2018

- The inception phase was completed by the end of September 2018.
- The implementation phase began immediately with three interventions. One financial intervention focussed on product development by commercial banks and aimed to promote the development and delivery of innovative and tailored financial products for farmers and agribusinesses in Rwanda. A solid partnership was formed with Equity Bank Rwanda.
- Two agricultural interventions focused on the adoption of crop specific fertilisers and the development of key market infrastructure through the Kigali Wholesale Market. Partners like Yara International, City of Kigali, National Agricultural Export Development Board (NAEB) and Rwanda Development Board (RDB) were engaged.

### KENYA, TANZANIA AND UGANDA

# Inclusive Finance Programme (IFP)

Swisscontact's Inclusive Finance Programme (IFP) is funded by the Swiss Agency for Development and Cooperation (SDC), the Foundation ESPERANZA and the Canton of Basel-Landschaft. It aims to empower entrepreneurial people at the bottom of the pyramid by improving their access to financial products and services through financial literacy training and linkages to formal financial institutions.

The programme targets the integration of financial services in a growing number of projects and diversifying the product and client mix in collaboration with partners. IFP strives to integrate financial services into Swisscontact Development Projects and Mandates in Kenya, Tanzania and Uganda while globally acting as a Competence Centre for other regions. The key interventions and activities seek to:

- i) Support the capacity building of savings and lending groups (mavuno), SACCOs and housing cooperatives so as to increase access to financial products and services by the unbanked population.
- ii) Integrate micro-leasing into Swisscontact Development Projects and Mandates within the region by promoting solutions to the accessibility of productive assets by smallholders, MSMEs and the youth, thereby increasing and diversifying income streams.
- iii) Develop a demand-driven curriculum to improve service delivery of the financial services industry and productivity through skilled human resource.

iv) Innovate and test new products i.e. warehouse receipt system, microinsurance and contract farming by engineering, testing and rolling out new solutions together with financial institutions. The collaborations underpin the crafting of the crafting of new market-driven products that respond to the specific needs of smallholder farmers and small and micro entrepreneurs.

### Highlights 2018

- 4,091 beneficiaries (2,492 female) in Kenya and Kilimanjaro region in Tanzania benefitted from the different IFP interventions.
- 45 Community-Based Trainers (30 female) in Kenya and Kilimanjaro region in Tanzania went through Training of Trainer (ToT) sessions to equip them with the adequate skills needed to link mavuno groups to formal financial institutions.

### INCLUSIVE FINANCE



Beneficiary loads milk for sale on the motorcycle he acquired through microleasing.

- 2,711 smallholders (1,246 female) in Kenya and Kilimanjaro region in Tanzania mobilised a total of savings of CHF 455,629 and accessed CHF 2,078,954 worth of loans from MFIs/SACCOs.
- 1,925 smallholders in Kenya and Kilimanjaro region in Tanzania grew their businesses through using micro-leasing products. 2,750 smallholders (1,492 female) accessed leases valued at CHF 1,708,261.
- 18 mavuno groups in Kenya and five SACCOs (four in Kenya and one in Mwanza region in Tanzania) improved their operations through automation.
- 2,822 smallholders (1,724 female) in Kenya and Kilimanjaro region in Tanzania increased their annual net income by CHF 291 per smallholder.
- 60 MSMEs (29 female-owned) in Kenya acquired housing units through loans and 96 MSMEs (46 female-owned) are in the process of acquiring loans for low-cost houses from the housing cooperative.

Our cooperative has benefitted tremendously from the partnership. We were clutching at straws before our engagement and had many dormant accounts and high credit delinquency. The project team facilitated various training sessions on topics like credit and risk management, customer service, credit appraisals, strategic management, leadership and even policy development. Together, we reviewed our product offering and came up with tailored, market-driven products that have not only been embraced by our members but have also seen us grow in membership. Initially, our microleasing product had a low uptake, but after adapting the model they introduced us to, we saw a great change. Many of our members are now using productive assets which they never once thought they would own to support their lives. The interactive training sessions cut across the management board, to staff and the members and have seen us improve our collections from non-performing loans. Our general image within our community has greatly improved.

Gloria Mumo | Centre Manager at Kilimo SACCO Makueni County in Kenya.

# Projects Overview

### **SKILLS DEVELOPMENT**

### Learn, Earn and Save (U-LEARN)

Country	Tanzania and Uganda	Results in 2018
Donors/ Partners	Mastercard Foundation	<ul> <li>3,305 unemployed youths (1,044 female) accessed skills training in th agribusiness, construction and hospitality sectors.</li> <li>1,428 youths successfully completed training and acquired skills.</li> </ul>
Duration	July 2016 – June 2021	<ul> <li>751 youths (192 female) from 42 learning groups were trained in entrepreneurship. Each learning group developed a business plan.</li> <li>4,500 youths were introduced to mavuno lending and saving methodology and financial literacy. 455 youths opened bank accounts mainly with Centenary Bank in Uganda and the National Microfinance Bank in Tanzania.</li> <li>The 2018 National Agribusiness Innovation Challenge was organised in Uganda by Swisscontact, in partnership with the Consortium for enhancing University Responsiveness to Agribusiness Development (CURAD). 25 winners were awarded cash prizes ranging between CHF 544 and CHF 1,767 across eight innovative agribusiness categories.</li> </ul>

### **Local Skills Development for the Youth (LSDY)**

Country	Uganda	Results in 2018
Donors/ Partners	Swiss Agency for Development and Cooperation (SDC), Happel Foundation	<ul> <li>620 youths (207 female) accessed and completed skills training in the agribusiness, construction and hospitality sectors.</li> <li>391 youths (118 female) gained additional income through wage self-employment and each earned CHF 2,504 on average.</li> <li>55 youths were hired by business companies to work in the provision of the provis</li></ul>
Duration	January 2017 – December 2020	extension services, technical training, sorting and produce transportation.  70 youths were employed by their fellow youths to provide labour services like weeding and harvesting in their gardens.

### **Promoting Market Skills Training and Employment Creation in the Great Lakes Region (PROMOST)**

Country	Rwanda, DR Congo and Burundi	Results in 2018  • 2,949 youths (1,199 female) accessed skills training in various market
Donors/ Partners	Swiss Agency for Development and Cooperation (SDC)	<ul> <li>-driven sectors.</li> <li>2,837 trainees (1,152 female) successfully completed the training.</li> <li>2,027 youths (831 female) gained additional income of CHF 614 per youth per year from wage/ self-employment.</li> <li>382 craftsmen (161 from Rwanda, 171 from DR Congo and 50 from Burundi) went through training on gender equality and inclusiveness.</li> </ul>
Duration	February 2016 – January 2019	

### **SKILLS DEVELOPMENT**

### **Promoting Life Skills and Livelihoods (Skills 4 Life)**

		•
Country	Kenya	Results in 2018  750 handiciarios (404 famala) from 40 learning groups (10 from the
Donors/ Partners	Swiss Agency for Development and Cooperation (SDC)	<ul> <li>752 beneficiaries (494 female) from 42 learning groups (19 from refugee community, 22 from the host community and one rigroup) received technical skills training in various trades.</li> <li>595 trainees (383 female) successfully completed the training.</li> <li>634 beneficiaries (355 female) were engaged in waged/</li> </ul>
Duration	July 2016 – June 2019	<ul> <li>employment as a result of the training.</li> <li>48 business groups were formed and realised revenue of CHF 41,013 and a total profit of CHF 25,618.</li> </ul>

### Skills to Build (S2B)

Country	Mozambique	Results in 2018
Donors/ Partners	Medicor Foundation, Hilti Foundation, Swiss Agency for Development and Cooperation (SDC)	<ul> <li>313 unemployed youths (61 female) attained various construction skill sets, e.g. plumbing, masonry, painting, glass cutting and civil electricity.</li> <li>31 youths who were previously unemployed gained income from formal or self-employment following the training completion.</li> <li>52 beneficiaries realised an average additional income increase of CHF 671 per year.</li> </ul>
Duration	January 2017 – December 2020	

### **ENTERPRISE PROMOTION**

### Increasing Incomes of Horticultural Smallholder Farmers (Horti-Sempre)

Country	Mozambique	Results in 2018
Donors/ Partners	Swiss Agency for Development and Cooperation (SDC)	<ul> <li>6,778 smallholder farmers (1,627 female) accessed improved agricultural inputs and good horticultural production practice training.</li> <li>4,898 subsistence smallholder producers (882 female) grew improved bean varieties.</li> </ul>
Duration	January 2017 – December 2020	<ul> <li>958 kgs of improved horticultural seed varieties were produced locally with the project's support.</li> <li>4,500 farmers (1,080 female) gained an additional average income of between CHF 10 and CHF 78 per year.</li> </ul>

# Projects Overview

### **ENTERPRISE PROMOTION**

### Food security through climate Adaptation and Resilience (FAR)

Country	Mozambique	Results in 2018
Donors/ Partners	Swedish Embassy	• 13,377 smallholder farmers (8,989 female) accessed improved agricultural inputs and irrigation solutions, as well as training in production, post-harvest techniques and business management.
Duration	November 2017 – October 2022	<ul> <li>The six Implementing Organisations (IOs) began project activities and are working with seven value chains, namely maize, rice, beans, diverse vegetables, fruit trees, turkey and ducks.</li> <li>Six hub agro-dealers and 24 retailers in Sofala province (six female-owned) were trained in technical and business skills and began establishing improved business linkages that facilitated access to improved inputs by smallholders.</li> <li>Two processing units for garlic and onion were built in Chicueia and Penhalonga.</li> </ul>

### Improving Markets for Cocoa and Honey in Uganda (IMU)

Country	Uganda	Results in 2018
Donors/ Partners	Swiss Agency for Development and Cooperation (SDC), Medicor Foundation	<ul> <li>6,605 smallholder farmers (1,870 female) went through capacity building facilitated by the project - 3,090 in beekeeping and 3,515 in cocoa farming.</li> <li>191 jobs (26 in the cocoa market and 165 in the beekeeping market system) were created.</li> </ul>
Duration	January 2017 – December 2020	• 6,186 beneficiaries (1,738 female) gained additional income. 2,944 were engaged in cocoa farming and each earned CHF 63 on average per year while 3,242 were engaged in beekeeping and each earned CHF 96 on average per year.

### Northern Uganda -Transforming the Economy through Climate Smart Agriculture Market Development (NU-TEC MD)

Country	Uganda	Results in 2018
Donors/ Partners	UK Department for International Development (DFID)	<ul> <li>26,400 smallholders (9,884 female) accessed products and serv facilitated by the project.</li> <li>45,752 farmers (18,006 female) experienced increased resilienc climate change through improved use of inputs, practi post-harvest handling or through better access to output markets</li> </ul>
Duration	May 2015 – April 2020	<ul> <li>196,732 household members increased their resilience to climate change.</li> </ul>

### **ENTERPRISE PROMOTION**

### **Swiss Import Promotion Programme (SIPPO)**

Country	South Africa	Results in 2018
Donors/ Partners	Swiss State Secretariat for Economic Affairs (SECO)	<ul> <li>Three Business Support Organisations (BSOs) and eight South African suppliers of organic certified products participated in a Study Tour to Biofach Trade Fair for organic food in Germany. SIPPC provided capacity building training to the BSOs prior to the fair.</li> </ul>
Duration	April 2017 – December 2020	<ul> <li>Four BSOs supported 38 companies from South Africa at the Salon International de l'Alimentation (SIAL) food fair in Paris. SIPPO provided capacity building training to the BSOs in preparation for the trade fair and promoted the country pavilion.</li> <li>Two BSOs were capacitated by SIPPO before their participation in the Natural Products Scandinavia Trade Fair held in Sweden. SIPPO also supported the booth promotion and organised site visits for participants.</li> <li>Two BSO partners and their companies were engaged in capacity building workshops on Market Entry Strategies for Processed Foods which were facilitated by SIPPO.</li> </ul>

### Improving Market Systems for Agriculture in Rwanda (IMSAR)

Co	ountry	Rwanda	Results in 2018
	onors/ artners	UK Department for International Development (DFID)	<ul> <li>The inception phase was completed by the end of September 2018.</li> <li>Three interventions (One financial and two agricultural) were implemented.</li> </ul>
Du	uration	April 2018 – March 2022	

# Projects Overview

### **CLIMATE-SMART ECONOMY**

### Taka ni Mali

Country	Tanzania	Results in 2018
Donors/ Partners	Canton of Geneva, Swiss Agency for Development and Cooperation (SDC)	<ul> <li>207 waste collectors (112 female) increased their average income by CHF 333 per year, per waste collector.</li> <li>90 waste recyclers (57 female) were capacitated to work in a profitable way and increased their net income by an average of CHF 280.</li> </ul>
Duration	January 2017 – December 2018	<ul> <li>80 waste collectors (47 women) were trained in organic waste treatment i.e. compost making.</li> <li>63,400 residents (12,680 households) properly sorted and disposed solid waste including compost.</li> <li>180,750 residents (36,150 households) paid their monthly waste collection fees.</li> </ul>

### **INCLUSIVE FINANCE**

### **Inclusive Finance Programme (IFP)**

Country	Kenya, Tanzania and Uganda	<ul> <li>Results in 2018</li> <li>4,091 beneficiaries (2,492 female) in Kenya and Kilimanjaro region in Tanzania benefitted from the different IFP interventions.</li> <li>2,711 smallholders (1,246 female) in Kenya and Kilimanjaro region</li> </ul>
Donors/ Partners	Swiss Agency for Development and Cooperation (SDC), Foundation ESPERANZA, Canton of Basel-Landschaft	in Tanzania mobilised a total of savings of CHF 455,629 and accessed CHF 2,078,954 worth of loans from MFIs/SACCOs.  1,925 smallholders in Kenya and Kilimanjaro region in Tanzania grew their businesses through using micro-leasing products. 2,750 smallholders (1,492 female) accessed leases valued at CHF 1,708,261.
Duration	January 2017 – December 2020	18 mavuno groups in Kenya and five SACCOs (four in Kenya and one in Mwanza region in Tanzania) improved their operations through automation.

20 years ago, I was involved in an accident that left me paralysed. I didn't want to be a burden to my family and proactively looked for a profession I could engage in. I liked shoemaking as it required minimal movement and enrolled for an apprenticeship to learn the skill. I managed to open my own workshop and three years later was able to integrate furniture upholstery as an additional service. I founded a centre to give hope to other disabled people within my community. Swisscontact identified and appreciated my efforts and approached me to provide training to other aspiring artisans through the PROMOST Project. They trained me on entrepreneurship, and I was able to strengthen my skills in product development, marketing and administration. Recently, I was privileged to attend a pedagogical course facilitated by the project that empowered me to better train my apprentices. Today, I live as proof that disability is definitely not inability.

Wilson Balya N'omwanzi Ziganira Bukavu Province in DR Congo

I earned around CHF 3 a week as a casual labourer; this could not fulfil my family needs. I heard about the Skills 4 Life Project through an awareness campaign and was eager to enrol and learn a new skill that would help me earn more money. I chose to pursue catering as I have always had a passion for it. I could not read or write, but the literacy and numeracy classes the project provided were very helpful. I can now proudly write my name. My learning group, comprising 25 members, has been able to save CHF 400 so far as profit from sales. We plan to form our business group soon and believe the entrepreneurship skills we have attained will come in handy. I hope to own my own eatery in future.

29-year-old Anjeline Ekuyen Ekaal Kakuma Refugee Camp in Kenya

I never knew how to install a faucet, but I do now thanks to the training sessions facilitated by the Skills to Build Project. I'm now being considered for several casual jobs and have managed to increase my income.

21-year-old Goncalves Zaqueu Manguele Skills to Build Beneficiary

I used to farm maize, but did not make enough to sustain my family's needs. I was introduced to cocoa farming and was excited about the decent harvest it promised. I eagerly began farming it but didn't have any experience in managing my garden. My crops were infested by pests and I eventually managed to harvest 2,100 kgs and earned CHF 1,200. This was far below what I envisioned. I heard about a capacity-building session on good agronomic practices that was facilitated by Swisscontact's IMU Project and was interested. Since ICAM chocolates, the off-taker, was only willing to train groups, I mobilised my fellow cocoa farmers, formed a group and went through the training sessions on pruning, intercropping, pest and disease management. I applied the skills to my 3-acre farm and was able to double my harvest to 4,500 kgs and earned CHF 2,828. I have used the additional income to open a grocery store and have employed my eldest daughter to manage it. I plan to expand my cocoa plantation to 5 acres, educate all my children up to university and build a commercial building for rent in town.

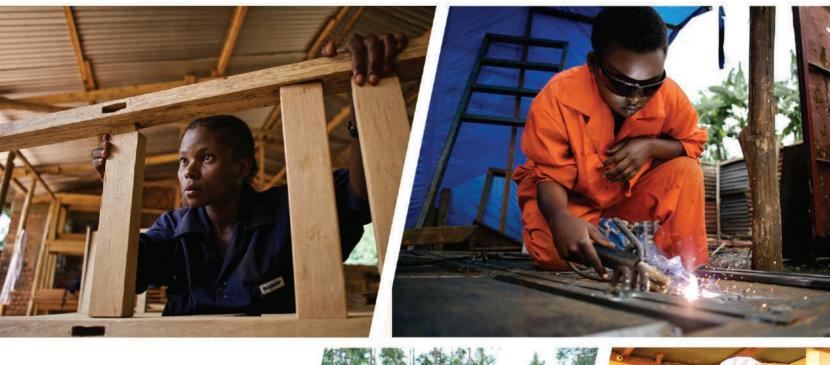
> 37-year-old Godfrey Byamukama Hoima District in Uganda

In our community, no one knew how to prepare and disinfect substrates with the intention of producing quality seedlings. The Horti-Sempre Project enlightened us and we are now confident we will reap better harvests and ultimately better incomes for our families.

Antonieta Rabia
Project Partner & President of the Novos Horizontes
Women's Association

I dropped out of school in grade seven as my parents could not afford to pay my fees. I got married at 18 and now have one child. I heard about the U-Learn Project and was thrilled when I was selected to participate. Swisscontact facilitated our training on good agronomic practices in sunflower farming and pre-financed the seeds for our use. My group practically applied the lessons on our 2-acre piece of land and successfully harvested 14 bags of sunflower, which related to CHF 323 for the farming season. We split the proceeds and I was relieved to be able to cater to my family's immediate needs.

20-year-old Datubi Mkama Sengerema District in Tanzania







# Staff in Central, East & Southern Africa in 2018

	INTERNATIONAL PERSONNEL		LOCAL PERSONNEL		TOTAL
				A	PERSONNEL
BURUNDI	1	0	6	3	10
DRC	1	0	5	3	9
KENYA	0	2	14	14	30
MOZAMBIQUE	1	2	15	9	27
RWANDA	1	0	13	8	22
TANZANIA	0	0	12	5	17
UGANDA	0	1	14	13	28
SOUTH AFRICA	0	0	0	1	1
TOTAL PERSONNEL	4	5	79	56	144

### We create opportunities

#### www.swisscontact.org

### **Democratic Republic of Congo**

90, Avenue Lundula Ibanda, Bukavu, RDC Tel: +243 970 283 344

### Burundi

Rohero 1 Avenue Muramvya No. 5 P.O. Box 684 Bujumbura, Burundi Tel: +257 22 28 00 65

#### Uganda

19/20 Off Martyr's Way, Ntinda P.O. Box 21153 Kampala, Uganda Tel: +256 414 222 431

### Kenya

6th Floor, Victoria Plaza, Westlands P.O. Box 47996 00100 Nairobi, Kenya Tel: +254 20 374 3927/4042

### Rwanda

KG 5 Avenue No. 83 P.O. Box 5504 Kigali, Rwanda Tel: +250 252 585 120

### Mozambique

Av. Tomás Nduda 410 Maputo, Mozambique Tel: +258 21 083 249

#### Tanzania

Plot 54A, Block D, Isamilo Area P.O. Box 10133 Mwanza, Tanzania Tel: +255 282 540 593

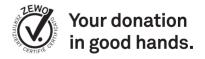
### South Africa

225 Veale Street, New Muckleneuk 0181 Pretoria, South Africa Tel: +27 83 269 6558

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Cover Photo: Waste collector happily sorts out recycables. Photo: Joshua Wanyama Layout: BO Visuals

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